

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 2243
TO BE ANSWERED ON 04.07.2019

DISBURSEMENT OF LOANS UNDER PMEGP

†2243. SHRI RAHUL KASWAN:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) whether loans are being disbursed to the youth in various States including Rajasthan under Prime Minister's Employment Generation Programme(PMEGP);
- (b) if so, the details thereof for the last three years, State/UT-wise;
- (c) the amount of loans disbursed to the youth of the Rajasthan and the target set for the same under the aforementioned programme during the said period;
- (d) the steps taken by the Government to achieve the said targets; and
- (e) whether the Government has made any assessment of the achievements made under the PMEGP and if so, the details thereof?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI NITIN GADKARI)

(a): Yes, Sir.

(b): Under this scheme, loan is being provided by banks and the margin money subsidy is being disbursed by Ministry of MSME through KVIC. The State/UT – wise detail of margin money subsidy is given annexure –I

(c): During last three years target of margin money subsidy and achievement and estimated bank credit disbursed to youth in Rajasthan is given below :

(Rs. in lakhs)

Year	Target		Achievement	
	Margin Money disbursement	Estimated of bank credit	Margin Money disbursed	Estimated achievement of bank credit
2016-17	3500.99	9452.67	4641.60	12532.32
2017-18	4909.26	13255.00	4929.04	13308.41
2018-19	8209.96	22166.89	7199.28	19438.06

(d): The following steps are taken by the Government to achieve the targets under PMEGP.

- I. To bring in transparency and expedite disbursement of Margin Money under PMEGP scheme, Ministry of MSME has introduced online Margin Money disbursement directly to financing bank branches.
- II. 2nd dose of financial assistance has been allowed for expansion/upgrading the existing PMEGP/MUDRA units (for manufacturing units upto 1.00 Cr and for service unit upto Rs.25.00 Lakhs with subsidy of 15% for non NER and 20% for NER and hilly state).
- III. Association of NSIC, MSME-DIs and Toll Rooms for providing necessary handholding and monitoring support to beneficiaries.
- IV. To boost the marketing of KVI product, 10% of financial allocations for trading activities i.e. business/trading activities in the form of sales outlets will be permitted in NER, LWE – affected districts and A&N Island.
- V. Retail outlets/business - selling Khadi products, Village Industry products procured from Khadi and Village Industry Institutions certified by KVIC and products manufactured by PMEGP/SFURTI units only permitted under PMEGP across the country upto 10% of the total financial allocation.
- VI. Awareness camps, workshops, Bankers Meetings and exhibitions at all levels are being organized in order to propagate the PMEGP scheme for the development of micro industries.
- VII. Coir activities are included under the scheme and Coir Board has been made as an implementing agency.
- VIII. Process of Geo-tagging of all the units is initiated.

(e): Government has made assessment of the achievements under PMEGP through following means:

- As per approved guidelines of the PMEGP scheme, 100% physical verification is mandatory. Physical verification of the actual establishment and working status of each of the units, financed under PMEGP is carried out through the outsourced agencies selected for conducting physical verification which is conducted after completion of 24 months of setting up of units and before 36 months.
- Scheme has been evaluated by Management Development Institute (MDI), Gurgram, major observations of the evaluation are;
 - a. Scheme has been able to provide Sustainable Employment.
 - b. Average Employment Per Project – **7.62 persons**
 - c. Average Cost of Generating Unit Employment – **Rs. 96,209**
 - d. Average Cost per Project – **Rs. 7,33,423**

Annexure I referred to in reply to part (b) of the Lok Sabha Unstarred Qn. No. 2243 for answer on 04.07.2019

**Detail of disbursement of Margin Money subsidy under PMEGP for last three years
(Rs. In Lakh)**

Sr. No.	State/Union Territories	2016-17	2017-18	2018-19 (P)
I	NORTH ZONE			
1	Chandigarh UT	82.84	90.07	63.91
2	Delhi	182.41	150.65	157.13
3	Haryana	3383.53	4167.00	5178.43
4	Himachal Pradesh	2185.27	2042.54	4135.61
5	Jammu & Kashmir	2621.40	6913.15	15222.00
6	Punjab	3181.60	3930.46	4766.68
7	Rajasthan	4641.60	4929.04	7199.28
	TOTAL-III	16278.65	22222.91	36723.04
II	CENTRAL ZONE			
1	Chhatisgarh	4070.73	3398.40	6784.52
2	Madhya Pradesh	8346.06	7631.41	10002.28
3	Uttarakhand	2122.33	2880.98	4098.38
4	Uttar Pradesh	14271.05	16866.47	19033.28
	TOTAL-I	28810.17	30777.26	39918.46
III	NORTH EAST ZONE			
1	Arunachal Pradesh	440.34	309.42	419.88
2	Assam	4910.36	2362.48	4167.41
3	Manipur	2162.78	1383.87	2041.06
4	Meghalaya	407.89	118.27	587.14
5	Mizoram	491.96	274.05	1514.90
6	Nagaland	2007.48	2672.15	2349.67
7	Sikkim	35.93	46.36	112.35
8	Tripura	3734.66	1892.30	2314.24
	TOTAL-IV	14191.40	9058.90	13506.65
IV	EAST ZONE			
1	And. & Nic. Island	193.46	276.95	318.52
2	Bihar	8336.51	6558.85	9842.00
3	Jharkhand	2654.35	2439.53	4535.69
4	Odisha	6848.96	5680.65	7856.18
5	West Bengal	6270.32	3891.37	7568.78
	TOTAL-III	24303.60	18847.35	30121.17
VI	WEST ZONE			
1	Goa*	191.44	149.07	237.23
2	Gujarat	7561.61	12883.63	25443.87
3	Maharashtra **	6001.36	8749.73	15272.02
	TOTAL-VI	13754.41	21782.43	40953.12
VI	SOUTH ZONE			
1	Andhra Pradesh	4916.08	5336.10	9046.31
3	Karnataka	11609.56	6477.94	10725.32
2	Kerala	3350.68	2910.44	5383.93
4	Lakshadweep	0.00	0.00	0.00
5	Pondicherry	103.65	78.95	150.70
6	Tamilnadu	8213.92	9717.58	13290.95
7	Telangana	2561.72	4030.21	7180.89
	TOTAL-V	30755.61	28551.22	45778.10
	GRAND TOTAL	128093.84	131240.07	207000.54
	* Including daman & Diu, ** Including Dadra & Nagar Haveli			