

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 4140**  
**TO BE ANSWERED ON 12.12.2019**

**IMPLEMENTATION OF PMEGP**

4140. SHRI MOHANBHAI KALYANJI KUNDARIYA:  
SHRI HEMANT SRIRAM PATIL:  
SHRI SHRIRANG APP BARNE:  
SHRI VINAYAK RAUT:  
DR. HEENA GAVIT:

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

- (a) whether the Government has implemented a credit-linked subsidy programme named Prime Minister's Employment Generation Programme (PMEGP);
- (b) if so, the details thereof along with the quantum of financial assistance given under this programme to the beneficiaries so far;
- (c) whether the objectives/targets to generate employment thereunder in rural and urban areas of the country have been achieved;
- (d) if so, the details thereof and if not, the reasons therefor and the steps taken by the Government to generate employment under the programme;
- (e) the number of women entrepreneurs benefited under the said programme during the above said period, State/UT-wise; and
- (f) the steps taken by the Government for effective implementation of the programme including hike in the existing ceiling of financial assistance for MSMEs?

**ANSWER**

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

(a) & (b): Yes, Sir. Ministry of Micro, Small and Medium Enterprises (MSME) is implementing Prime Minister's Employment Generation Programme (PMEGP), which is a major credit-linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and rural/urban unemployed youth. Under the scheme, beneficiary can avail loan up to Rs. 25 lakh in the manufacturing sector and Rs. 10 lakh in the service sector. General category beneficiaries can avail margin money subsidy of 25 % of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to special categories such as Scheduled Caste/Scheduled Tribe/OBC /minorities/women, ex-serviceman, physically handicapped, NER, Hill and Border areas, etc., the margin money subsidy is 35% in rural areas and 25% in urban areas.

Under PMEGP scheme, since its inception in 2008-09, a total of about 5.70 lakh micro enterprises have been assisted with a margin money of Rs. 12902 crore providing employment to an estimated 47 lakh persons, till 2019-20 (up to 31.10.2019).

(c)& (d): Yes, Sir. Details of employment generated under PMEGP Scheme during the last three years is given at **Annexure-I**.

(e): The number of women entrepreneurs who have benefitted under PMEGP Scheme during the last three years is given at **Annexure-II**.

(f): For expansion/upgrading the existing PMEGP/MUDRA units, Ministry of MSME has introduced second financial assistance scheme (for manufacturing unit upto 1.00 cr. and for service/ trading unit upto Rs.25.00 lakhs with subsidy of 15% for non NER and 20% for NER and hilly state) from the year 2018-19.

Besides, the following steps have also been taken by the Government for effective implementation of the Scheme:

- 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. To provide necessary hand holding and mentoring to the beneficiaries, National Small Industry Corporation (NSIC), MSME- Development Institutes (MSME-DIs) and Tool Rooms have associated with PMEGP units.
- iii. To popularise and propagate the PMEGP scheme for the development of micro industries, awareness camps, workshops, Bankers Meetings and exhibitions have been organised at Districts, States and Zonal levels.
- iv. To enlarge the scope of PMEGP activities, Coir enterprises have been included under the scheme and Coir Board has been made an implementing agency.
- v. To facilitate immediate contact with beneficiaries, the process of Geo-tagging of all PMEGP units has been initiated.
- vi. To expedite the implementation process of PMEGP, online training portal and mobile app have been developed and made live from 22.10.2019 for providing Entrepreneurship Development Programme (EDP) training.

\*\*\*\*

Annexure I referred to in reply to part (c) and (d) of the Lok Sabha Unstarred Qn. No. 4140 for answer on 12.12.2019

<b>EMPLOYMENT - TARGET AND ACHIEVEMENT UNDER PMEGP FOR LAST THREE YEARS</b>							
<b>Sr. No.</b>	<b>State/Union Territories</b>	<b>2016-17</b>		<b>2017-18</b>		<b>2018-19(Provisional)</b>	
		<b>Target</b>	<b>Achievement</b>	<b>Target</b>	<b>Achievement</b>	<b>Target</b>	<b>Achievement</b>
<b>I</b>	<b>NORTH ZONE</b>						
1	Chandigarh UT	800	376	800	360	768	224
2	Delhi	1200	952	800	920	936	1056
3	Haryana	13488	11016	15088	13744	15392	17320
4	Himachal Pradesh	7880	6916	7144	7088	8832	11192
5	Jammu & Kashmir	6168	11691	19088	30024	21128	60232
6	Punjab	8016	9858	15088	12160	15240	14408
7	Rajasthan	14000	13408	19640	12616	25536	18872
	<b>TOTAL</b>	<b>51552</b>	<b>54217</b>	<b>77648</b>	<b>76912</b>	<b>87832</b>	<b>123304</b>
<b>II</b>	<b>CENTRAL ZONE</b>						
1	Chhatisgarh	17976	12856	11264	11704	20920	24752
2	Madhya Pradesh	34112	15520	30352	14432	39448	20208
3	Uttarakhand	4560	9890	8536	12904	9560	17448
4	Uttar Pradesh	51928	36315	52632	43456	61040	41944
	<b>TOTAL</b>	<b>108576</b>	<b>74581</b>	<b>102784</b>	<b>82496</b>	<b>130968</b>	<b>104352</b>
<b>III</b>	<b>NORTH EAST ZONE</b>						
1	Arunachal Pradesh	2000	1984	2000	1672	2344	2240
2	Assam	20016	31498	21408	18256	34752	29896
3	Manipur	7288	8419	5736	4800	8576	10328
4	Meghalaya	1144	2632	5680	600	8880	3120
5	Mizoram	2592	3400	3784	1992	7208	8984
6	Nagaland	8336	7783	10912	7440	9344	9664
7	Sikkim	344	201	800	296	656	440
8	Tripura	9072	17961	9136	8928	8584	9432
	<b>TOTAL</b>	<b>50792</b>	<b>73878</b>	<b>59456</b>	<b>43984</b>	<b>80344</b>	<b>74104</b>
<b>IV</b>	<b>EAST ZONE</b>						
1	And. & Nic. Island	800	1398	2000	1744	928	1832
2	Bihar	27640	25872	22616	18456	35864	26424
3	Jharkhand	8664	10400	8280	8888	20432	14376
4	Odisha	28808	20392	19848	19192	25472	24560
5	West Bengal	22720	26604	13904	10928	20440	19304
	<b>TOTAL</b>	<b>88632</b>	<b>84666</b>	<b>66648</b>	<b>59208</b>	<b>103136</b>	<b>86496</b>
<b>V</b>	<b>WEST ZONE</b>						
1	Goa	1488	660	792	400	1992	624.00
2	Gujarat *	29592	11629	39640	15008	39216	28000.00
3	Maharashtra **	8448	17799	27424	26632	30000	45136
	<b>TOTAL</b>	<b>39528</b>	<b>30088</b>	<b>67856</b>	<b>42040</b>	<b>71208</b>	<b>73760</b>

<b>VI</b>	<b>SOUTH ZONE</b>						
1	Andhra Pradesh	17344	14148	15736	12216	17032	17760
3	Karnataka	31768	30286	21848	16920	23192	29256
2	Kerala	15784	13068	9336	10776	11480	19888
4	Lakshadweep	400	0	400	0	160	0.00
5	Pondicherry	1200	699	800	352	536	608
6	Tamilnadu	21168	25764	29040	32760	29240	41480
7	Telangana	8016.0 0	6445	18448	9520	23920	16408
	<b>TOTAL</b>	<b>95680</b>	<b>90410</b>	<b>95608</b>	<b>82544</b>	<b>105560</b>	<b>125400</b>
	<b>GRAND TOTAL</b>	<b>434760</b>	<b>407840</b>	<b>470000</b>	<b>387184</b>	<b>579048</b>	<b>587416</b>
<b>* Including Daman &amp; Diu, ** Including Dadra &amp; Nagar Haveli</b>							

Annexure II referred to in reply to part (e) of the Lok Sabha Unstarred Qn. No. 4140 for answer on 12.12.2019

<b>NUMBER OF WOMEN ENTREPRENEURS UNDER PMEGP FOR LAST 3 YEARS</b>				
<b>Sr. No.</b>	<b>State/Union Territories</b>			
		<b>2016-17</b>	<b>2017-18</b>	<b>2018-19 (Provisional)</b>
<b>I</b>	<b>NORTH ZONE</b>			
1	Chandigarh UT	14	18	13
2	Delhi	40	43	54
3	Haryana	283	422	547
4	Himachal Pradesh	198	303	528
5	Jammu & Kashmir	476	1188	2449
6	Punjab	454	580	703
7	Rajasthan	314	337	524
	<b>TOTAL</b>	<b>1779</b>	<b>2891</b>	<b>4818</b>
<b>II</b>	<b>CENTRAL ZONE</b>			
1	Chhattisgarh	319	327	726
2	Madhya Pradesh	512	518	73
3	Uttarakhand	296	327	499
4	Uttar Pradesh	1387	1492	1433
	<b>TOTAL</b>	<b>2514</b>	<b>2664</b>	<b>3396</b>
<b>III</b>	<b>NORTH EAST ZONE</b>			
1	Arunachal Pradesh	104	86	99
2	Assam	1484	581	999
3	Manipur	223	237	533
4	Meghalaya	142	31	126
5	Mizoram	128	134	542
6	Nagaland	334	427	535
7	Sikkim	11	15	27
8	Tripura	452	261	248
	<b>TOTAL</b>	<b>2878</b>	<b>1772</b>	<b>3109</b>
<b>IV</b>	<b>EAST ZONE</b>			
1	And. & Nic. Island	22	38	51
2	Bihar	915	647	861
3	Jharkhand	292	215	428
4	Odisha	942	777	1185
5	West Bengal	802	406	810
	<b>TOTAL</b>	<b>2973</b>	<b>2083</b>	<b>3335</b>
<b>V</b>	<b>WEST ZONE</b>			
1	Goa	37	19	30
2	Gujarat	567	1017	2382
3	Maharashtra **	783	1079	1965
	<b>TOTAL</b>	<b>1387</b>	<b>2115</b>	<b>4377</b>

<b>VI</b>	<b>SOUTH ZONE</b>			
1	Andhra Pradesh	294	719	1101
3	Karnataka	816	580	1086
2	Kerala	635	525	1052
4	Lakshadweep	0	0	0
5	Pondicherry	26	21	29
6	Tamilnadu	1248	1929	2463
7	Telangana	218	370	668
	<b>TOTAL</b>	<b>3237</b>	<b>4144</b>	<b>6399</b>
	<b>GRAND TOTAL</b>	<b>14768</b>	<b>15669</b>	<b>25434</b>
	<b>* Including Daman &amp; Diu, ** Including Dadra &amp; Nagar Haveli</b>			