

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 1650
TO BE ANSWERED ON 11.02.2021

LOANS UNDER PMEGP

1650. SHRI ANURAG SHARMA:

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

- (a) whether loans are being disbursed for youths under Prime Minister Employment Generation Programme (PMEGP) in various States including Uttar Pradesh;
- (b) if so, the details thereof during the last two years, State/UT-wise;
- (c) the details of loan provided to youths of Uttar Pradesh under the said scheme during the said period including the target set in this regard, district-wise;
- (d) the steps taken up by the Government to achieve the above said target; and
- (e) whether the Government has made any assessment regarding the achievements made under PMEGP and if so, the details thereof?

ANSWER

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

(a) & (b): Yes Sir. Under this scheme, loan is being provided by banks and the Margin Money (MM) subsidy is being disbursed by Ministry of MSME through Khadi and Village Industries Commission (KVIC). The State/UT-wise detail of loan released is given at **Annexure –I**.

(c): Under PMEGP scheme, district-wise targets for Margin Money (MM) subsidy are fixed, which are indicative in nature. Loans are disbursed by the banks as per suitability of the projects and MM subsidy is released on them accordingly. District-wise target and achievement of Margin Money subsidy under PMEGP in Uttar Pradesh during the last two years is given at **Annexure-II**.

(d): The following steps have been taken by the Government to achieve the target:

- (i) The process of application flow, including bank sanctions and disbursement, has been made faster and transparent through introduction of on-line portal.
- (ii) The process of selection of entrepreneurs has been further streamlined with the discontinuation of the role of District Level Task Force Committee (DLTFC) since April, 2020, in recommending proposals/applications to financing banks. In the revised scenario, the proposals are now sent directly by Implementing Agencies to financing banks based on a Score Card model approved by Indian Bankers' Association, thereby reducing the overall approval period.

- (iii) Organizing of Entrepreneurship Development Programme (EDP), mandatory before disbursement of loan by Banks, has been made online since October 2019 to provide expedited training and release of loan to the beneficiaries.
 - (iv) Free two day online pre- EDP training has been introduced for interested applicants.
 - (v) The list of activities has been expanded to attract entrepreneurs for setting up diverse units.
 - (vi) Implementing Agencies like KVIC, State Khadi and Village Industries Board (KVIB) and District Industries Centres (DICs) are providing handholding to applicants, through call centres, online tutorials as well as with help desks with banking and marketing experts.
 - (vii) Sector/industry wise webinars are also being organized every Sunday involving industry experts and banks with participation of more than 300,000 prospective applicants.
 - (viii) Regular meetings are held by the Ministry and KVIC with Banks through Department of Financial Services.
 - (ix) Champions.gov.in, a unified, empowered, robust and technology driven web based platform with 68 control rooms, have been launched by the Ministry in June, 2020, to promptly redress the grievances of MSMEs and other related stakeholders at the field level.
- (e): Government has assessed the achievements under PMEGP through information available on PMEGP e-portal, physical verification of actual establishments conducted between 24 to 36 months after their setting up and independent third party evaluation of the scheme conducted from time to time.

The details of the achievement are as follows:

- i. Since inception till 31.01.2021, 5.53 lakh units have been assisted utilizing MM subsidy of Rs. 15308.23 cr. generating approximately 53.8 lakh employment.
- ii. 80% of the micro units are in the rural area with around 15% units in Aspirational districts
- iii. More than 50% of the micro units are set up by the SC/ST/Women entrepreneurs.
- iv. The scheme has been able to generate 5-6 lakh sustainable employment per year.
- v. The scheme is presently generating average employment of 7 persons per project
- vi. Average Cost of the project is Rs 10.13 lakh
- vii. Average cost of generating unit employment is around Rs. 1.5 lakh

Annexure referred to in reply to part (a) & (b) of the Lok Sabha Unstarred Qn. No. 1650 for answer on 11.02.2021

State-wise Loan released under PMEGP scheme during 2018-19 and 2019-20

(Rs. In lakh)

Sr. No.	State/UT	2018-19	2019-20
		Loan Released	Loan Released
1	Andaman Nicobar	893.36	375.99
2	Andhra Pradesh	13962.8	15039.66
3	Arunachal Pradesh	193.16	313.73
4	Assam	3562.02	4843.3
5	Bihar	11900	10372.71
6	Chandigarh-UT	105.53	49.93
7	Chhattisgarh	8927.14	10081.79
8	Dadra Nagar Haveli	5.41	81.59
9	Daman And Diu	4.75	6.07
10	Delhi	364.86	333.14
11	Goa	473.63	462.79
12	Gujarat	66768.26	72210.87
13	Haryana	9336.57	10425.83
14	Himachal Pradesh	8244.87	5345.78
15	Jammu Kashmir	20068.48	16912.22
16	Jharkhand	5826.1	6191.7
17	Karnataka	18429.62	21283
18	Kerala	10955.89	11372.98
19	Ladakh (UT)	2286.1	2098.26
20	Lakshadweep	0	0
21	Madhya Pradesh	12653.48	14006.12
22	Maharashtra	27847.26	18321.99
23	Manipur	1928.99	3406.63
24	Meghalaya	734.24	850.41
25	Mizoram	2004.44	2015.82
26	Nagaland	2377.72	3686.8
27	Odisha	9705.44	12893.93
28	Puducherry	281.94	283.39
29	Punjab	8762.18	6723.58
30	Rajasthan	11389.2	16778.92
31	Sikkim	209.65	282.16
32	Tamil Nadu	27276.59	27115.52
33	Telangana	12250.17	15139.25
34	Tripura	2411.12	2551.64
35	Uttar Pradesh	14720.73	38655.20
36	Uttarakhand	5679.67	7670.75
37	West Bengal	8119.4	11264.63
	TOTAL	330660.77	369448.08

Annexure referred to in reply to part (c) of the Lok Sabha Unstarred Qn. No. 1650 for answer on 11.02.2021

District-wise Target and Achievement of MM disbursement for the year 2018-19 of Uttar Pradesh State					
S. No.	District	Target		Achievement	
		No of Project	MM (In Lakh)	No of Project	MM (In Lakh)
1	AGRA	119	365.90	109	258.15
2	ALIGARH	143	438.17	96	500.85
3	ALLAHABAD(PRAYAGRAJ)	150	459.11	102	392.65
4	AMBEDKAR NAGAR	88	268.10	59	240.84
5	AMETHI	127	389.23	66	363.95
6	AMROHA (JIOTIVAFULE NAGAR)	75	228.30	83	233.42
7	AURAIYA (ETAWAH)	53	162.14	24	66.72
8	AZAMGARH	119	364.88	111	454.41
9	BADAUN	106	325.31	99	276.52
10	BAGHPAT (MEERUT)	70	212.07	58	313.95
11	BAHRAICH	83	252.12	46	207.92
12	BALLIA	107	327.75	70	294.08
13	BALRAMPUR (GONDA)	76	232.15	25	74.25
14	BANDA	62	190.10	33	66.63
15	BARABANKI	159	488.13	129	574.40
16	BAREILLY	126	387.24	119	371.16
17	BASTI	82	250.18	44	185.27
18	BIJNOR	92	281.13	91	272.14
19	BULANDSHAHR	98	296.66	79	246.21
20	CHANDAULI (VARANASI)	102	312.31	53	263.76
21	CHITRAKOOT	69	208.76	56	121.71
22	DEORIA	109	334.20	72	302.85
23	ETAH	62	187.07	51	109.74
24	ETAWAH	53	162.62	24	65.95
25	FAIZABAD(AYODHYA)	135	413.13	49	223.91
26	FARRUKHABAD	77	234.45	68	123.38
27	FATEHPUR	119	363.84	48	187.37
28	FIROZABAD	113	347.34	88	211.07
29	GAUTAM BUDDH NAGAR (GHAZIABAD)	46	139.06	30	88.74
30	GHAZIABAD	108	330.53	47	154.58
31	GHAZIPUR	175	536.50	133	735.70

32	GONDA	127	389.44	94	380.31
33	GORAKHPUR	132	403.52	96	479.39
34	HAMIRPUR	47	142.93	17	44.87
35	HAPUR	61	184.12	53	117.47
36	HARDOI	132	403.96	103	558.54
37	HATHRAS	47	141.88	49	126.38
38	JALAUN	65	198.01	33	59.69
39	JAUNPUR	142	434.70	128	478.87
40	JHANSI	92	279.23	62	111.34
41	KANNAUJ	97	296.24	67	188.30
42	KANPUR DEHAT	80	244.36	40	167.48
43	KANPUR NAGAR	166	507.05	88	408.22
44	KASHGANJ	56	171.25	45	116.79
45	KAUSHAMBI (ALLAHABAD)	67	202.62	43	138.40
46	KUSHI NAGAR	89	269.78	50	145.40
47	LAKHIMPUR KHERI	105	321.04	80	328.46
48	LALITPUR	81	246.55	44	112.77
49	LUCKNOW	190	579.79	168	646.42
50	MAHARAJGANJ	91	276.62	41	170.33
51	MAHOBA	51	153.75	30	45.01
52	MAINPURI	82	250.07	61	111.25
53	MATHURA	137	419.82	80	323.95
54	MAU	98	299.71	79	288.30
55	MEERUT	106	326.70	50	155.86
56	MIRZAPUR	141	435.21	94	379.85
57	MORADABAD	134	411.12	95	338.14
58	MUZAFFARNAGAR	129	396.35	105	428.01
59	PILIBHIT	87	264.62	58	149.82
60	PRATAPGARH	126	386.38	139	472.11
61	RAE BARELI	159	485.58	84	311.72
62	RAMPUR	98	298.61	74	245.59
63	SAMBHAL	71	216.58	55	204.00
64	SANT KABEER NAGAR (BASTI)	73	223.29	33	185.50
65	SANT RAVIDAS NAGAR (BHADOI)	95	290.06	53	286.40
66	SHAHARANPUR	131	400.21	144	313.68
67	SHAHJAHANPUR	98	299.95	41	101.58
68	SHAMLI	65	198.57	78	276.18
69	SHRAVASTI (BAHRAICH)	58	177.75	20	47.15
70	SIDDHARTH NAGAR	78	237.74	27	110.58
71	SITAPUR	130	399.80	64	200.86
72	SONBHADRA	83	252.65	49	180.76
73	SULTANPUR	166	507.28	75	319.75
74	UNNAO	116	356.36	60	199.95
75	VARANASI	148	456.34	132	595.57
	Total	7630	23326.06	5243	19033.28

District wise Target and Achievement of MM disbursement for the year 2019-20 of Uttar Pradesh State					
S. No.	District	Target		Achievement	
		No of Project	MM (In Lakh)	No of Project	MM (In Lakh)
1	AGRA	151	465.12	123	370.81
2	ALIGARH	153	471.41	79	413.29
3	ALLAHABAD(PRAYAGRAJ)	171	527.98	119	462.30
4	AMBEDKAR NAGAR	106	326.83	69	244.61
5	AMETHI	97	298.55	113	579.02
6	AMROHA (JIOTIVAFULE NAGAR)	111	342.55	103	351.12
7	AURAIYA (ETAWAH)	80	248.27	34	113.90
8	AZAMGARH	135	417.98	116	430.44
9	BADAUN	117	361.41	88	172.83
10	BAGHPAT (MEERUT)	101	311.13	83	381.95
11	BAHRAICH	123	380.27	63	152.80
12	BALLIA	110	339.42	59	227.28
13	BALRAMPUR (GONDA)	99	304.84	57	127.90
14	BANDA	81	251.41	34	77.94
15	BARABANKI	135	417.98	168	819.92
16	BAREILLY	145	446.28	75	212.18
17	BASTI	106	326.84	77	233.77
18	BIJNOR	139	427.41	91	285.94
19	BULANDSHAHR	135	417.98	100	415.46
20	CHANDAULI (VARANASI)	114	351.98	101	465.72
21	CHITRAKOOT	96	295.41	45	103.19
22	DEORIA	123	380.27	63	280.73
23	ETAH	93	285.99	42	117.91
24	ETAWAH	85	260.84	37	89.12
25	FAIZABAD(AYODHYA)	136	421.13	63	209.44
26	FARRUKHABAD	97	298.56	73	129.32
27	FATEHPUR	112	345.70	81	345.85
28	FIROZABAD	129	399.12	116	276.65
29	GAUTAM BUDDH NAGAR (GHAZIABAD)	81	251.41	38	109.86
30	GHAZIABAD	117	361.42	66	170.26
31	GHAZIPUR	156	480.83	153	754.55
32	GONDA	127	392.84	62	225.79
33	GORAKHPUR	132	408.56	122	596.99
34	HAMIRPUR	80	248.27	19	24.40

35	HAPUR	90	276.56	62	191.55
36	HARDOI	128	395.99	130	596.25
37	HATHRAS	101	311.13	73	212.32
38	JALAUN	84	257.70	34	88.51
39	JAUNPUR	152	468.26	106	437.25
40	JHANSI	107	329.99	75	128.19
41	KANNAUJ	96	295.40	89	252.87
42	KANPUR DEHAT	92	282.84	36	123.71
43	KANPUR NAGAR	148	455.69	118	535.61
44	KASHGANJ	94	289.12	52	145.15
45	KAUSHAMBI (ALLAHABAD)	91	279.70	66	203.38
46	KUSHI NAGAR	117	361.41	84	306.87
47	LAKHIMPUR KHERI	113	348.84	83	336.76
48	LALITPUR	90	276.55	74	152.10
49	LUCKNOW	174	537.41	153	641.84
50	MAHARAJGANJ	111	342.56	46	136.77
51	MAHOBAB	81	251.41	27	38.46
52	MAINPURI	116	358.27	71	154.72
53	MATHURA	147	452.55	66	217.04
54	MAU	105	323.69	54	224.13
55	MEERUT	120	370.85	87	259.57
56	MIRZAPUR	130	402.26	67	233.59
57	MORADABAD	144	443.12	120	403.17
58	MUZAFFARNAGAR	143	439.98	149	621.59
59	PILIBHIT	106	326.83	109	331.15
60	PRATAPGARH	145	446.25	162	597.03
61	RAE BARELI	135	417.98	71	256.88
62	RAMPUR	121	373.98	143	497.08
63	SAMBHAL	100	307.99	52	139.70
64	SANT KABEER NAGAR (BASTI)	97	298.56	60	266.11
65	SANT RAVIDAS NAGAR (BHADOI)	90	276.55	46	229.20
66	SHAHARANPUR	150	461.98	159	347.39
67	SHAHJAHANPUR	105	323.70	61	117.06
68	SHAMLI	110	339.41	66	261.61
69	SHRAVASTI (BAHRAICH)	92	282.84	16	28.71
70	SIDDHARTH NAGAR	99	305.89	61	179.11
71	SITAPUR	131	405.42	48	153.59
72	SONBHADRA	99	304.83	49	182.58
73	SULTANPUR	139	427.41	59	242.20
74	UNNAO	115	355.13	110	323.58
75	VARANASI	171	527.98	192	880.38
	Total	8750	27000.00	6118	21648.00