

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 269**  
**TO BE ANSWERED ON 03.02.2022**

**PMEGP**

269. SHRI RAJA AMARESHWARA NAIK:  
DR. JAYANTA KUMAR ROY:  
SHRIMATI SANGEETA KUMARI SINGH DEO:  
SHRI RAJVEER SINGH (RAJU BHAIYA):  
DR. SUKANTA MAJUMDAR:  
SHRI VINOD KUMAR SONKAR:  
SHRI BHOLA SINGH:

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 NARAYAN RANE)

(a) & (b): Ministry of MSME is implementing **Prime Minister's Employment Generation Programme (PMEGP)** since 2008-09 through Khadi and Village Industries Commission (KVIC) as nodal agency at the national level for generating employment opportunities in the country by setting up micro-enterprises in non-farm sector.

Under PMEGP, General Category beneficiaries can avail of Margin Money subsidy of 25 % of the project cost in rural areas and 15% in urban areas. For Special Categories such as SC/ST/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. Maximum project cost for manufacturing unit is Rs.25 lakh and for service sector is Rs.10 lakh.

Since its inception upto 31.12.2021, about 7.38 lakh new micro units have been assisted utilizing margin money subsidy of Rs.17819.23 cr. generating estimated employment opportunities for about 60.60 lakh persons.

(c) & (d): The scheme has been successful in generating rural employment spread across various social categories. Around 80% of the PMEGP units have been set up in rural areas and about 50% of the units have been set up by SC/ST/Women entrepreneurs. Target set and achievement made under the PMEGP Scheme in the country during the last three years and current year as on 27.01.2022 is given below:

( Margin Money :- Rs. in lakh)						
Year	Target			Achievement		
	No. of Units assisted	Margin Money disbursed	Estimated Employment Generated	No. of Units assisted	Margin Money disbursed	Estimated Employment Generated
2018-19	72381	206880.00	579048	73427	207000.54	587416
2019-20	79236	239644.00	633888	66653	195082.20	533224
2020-21	78625	228968.52	629000	74415	218880.15	595320
2021-22 (as on 27.01.2022)	92666	285000.00	741328	60180	185122.76	370840

(e): State/UT-wise number of Women beneficiaries benefitted under PMEGP scheme during last three years and current year is given at Annexure.

- (f): Following steps have been taken for the effective implementation of PMEGP:
- 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, thereby reducing the overall approval period.
  - iii. Organizing of Entrepreneurship Training Programme (EDP), mandatory before disbursal 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 Khadi and Village Industries Commission (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.

\*\*\*\*\*

**Annexure referred to in reply to part (e) of the Lok Sabha Unstarred Qn. No. 269 for answer on 03.02.2022**

<b>No. of Women beneficiaries assisted under PMEGP during last three years and Current Year (as on 27.01. 2022)</b>					
<b>Sr. No.</b>	<b>Name of State/UT</b>	<b>2018-19</b>	<b>2019-20</b>	<b>2020-21</b>	<b>2021-22 (as on 27.01. 2022)</b>
1	Jammu & Kashmir	2449	1861	3235	5982
2	Ladakh	0	0	85	46
3	Himachal Pradesh	528	447	431	279
4	Punjab	703	681	737	493
5	U.T. Chandigarh	13	8	6	5
6	Haryana	547	592	622	469
7	Delhi	54	41	33	30
8	Rajasthan	524	732	663	446
9	Uttarakhand	499	467	551	288
10	Uttar Pradesh	1433	1574	2777	2193
11	Chhattisgarh	726	670	753	444
12	Madhya Pradesh	738	627	1435	1075
13	Sikkim	27	29	24	13
14	Arunachal Pradesh	99	77	38	41
15	Nagaland	535	481	310	232
16	Manipur	533	518	725	265
17	Mizoram	542	389	417	110
18	Tripura	248	219	224	136
19	Meghalaya	126	117	140	102
20	Assam	999	798	951	464
21	Bihar	861	582	665	425
22	West Bengal	810	911	907	530
23	Jharkhand	428	451	444	256
24	Odisha	1185	1160	1319	936
25	A & N Islands	51	17	42	25
26	Gujarat*	2382	2719	1841	2061
27	Maharashtra**	1965	1636	1179	984
28	Goa	30	36	18	26
29	Andhra Pradesh	1101	1113	856	811
30	Telangana	668	735	734	579
31	Karnataka	1086	1167	1492	1160
35	Lakshadweep	0	0	2	-
33	Kerala	1052	1003	953	612
34	Tamilnadu	2463	2841	2663	1699
35	Puducherry	29	21	13	20
<b>GRAND TOTAL</b>		<b>25434</b>	<b>24720</b>	<b>27285</b>	<b>23237</b>