

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
STARRED QUESTION NO. *43
TO BE ANSWERED ON 28.11.2024

SUBSIDY UNDER PMEGP

*43 SMT. SHOBHANABEN MAHENDRASINH BARAIYA:
SHRI PRATAP CHANDRA SARANGI:

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

- (a) the number of projects that have been established under Prime Minister's Employment Generation Programme (PMEGP) during the current financial year and total amount of subsidy disbursed in the country, State-wise including, Gujarat, Karnataka, Assam, Guwahati Lok Sabha Constituency, Haryana, Bhiwani-Mahendergarh Lok Sabha Constituency;
- (b) the details on the employment opportunities created through these projects in the country, State-wise and category-wise;
- (c) the measures that are in place to monitor and evaluate the success of the micro-enterprises established under this programme in the country, State-wise including Haryana, Bhiwani-Mahendergarh;
- (d) the specific initiatives taken by the Government to support the growth and development of these micro-enterprises in Haryana to ensure their long-term impact on local employment and economic empowerment;
- (e) whether the Government has issued any specific directions to the banking sector for providing loans for successful implementation of the said scheme and smooth setting up of projects under the same and if so, the details thereof;
- (f) the details of the fund sanctioned, allocated and utilised under this programme across the country, State and Union Territory-wise including Assam during the last three years and the current year;
- (g) the number of micro enterprises assisted in the State of Assam through this programme during the said period, district-wise; and
- (h) the steps being taken by Government to increase job opportunities in the rural areas of Assam and North-Eastern Region under this programme, particularly for the women over there during the said period?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI JITAN RAM MANJHI)

(a) to (h): A statement is laid on the table of the House.

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (h) OF THE LOK SABHA
STARRED QUESTION No. *43 FOR ANSWER ON 28.11.2024**

- (a): State-wise number of projects established and total amount of Margin Money (MM) subsidy disbursed under Prime Minister's Employment Generation Programme (PMEGP) in the country, including Gujarat, Karnataka, Assam, Guwahati Lok Sabha Constituency, Haryana, Bhiwani-Mahendergarh Lok Sabha Constituency during FY 2024-25 is given at Annexure-I.
- (b): State-wise and category-wise details on employment opportunities created under PMEGP in the country during FY 2024-25 are given at Annexure-II.
- (c): The following measures are in place to monitor and evaluate the implementation of PMEGP:
- i. A dedicated portal for tracking the complete process from application till adjustment of Margin Money subsidy into the beneficiary's loan account.
 - ii. A mechanism for physical verification of micro-enterprises set up under PMEGP with geo-tagging of the establishment and its working status.
 - iii. Review meetings with major banks to ensure proper sanctioning of loans and disbursement of margin money.
 - iv. Periodical review meetings with Implementing Agencies (IAs) i.e. State offices of Khadi and Village Industries Commission, State Khadi and Village Industries Boards, State District Industries Centers and financial institutions.
 - v. Meetings by District Level Monitoring Committee (DLMC) in every district to monitor effective implementation of the scheme.
 - vi. Evaluation Studies by third party agencies from time to time for assessing the performance of PMEGP units.
- (d): The initiatives taken by Government to support the growth and development and sustenance of micro-enterprises under PMEGP include the following:
- i. Enhancement of maximum project cost from Rs. 25 lakh to Rs. 50 lakh for manufacturing sector and from Rs. 10 lakh to Rs. 20 lakh for service sector.
 - ii. Inclusion of applicants from Aspirational districts and transgenders under Special Category eligible for higher subsidy.
 - iii. Awareness programmes in all the States/UTs including backward and under-performing areas, Aspirational districts, North Eastern Region, etc.
 - iv. Exclusion of COVID years i.e., FY2020-21 and FY2021-22 while considering profitability of existing PMEGP/ MUDRA units applying for 2nd loan tranche.
 - v. Conduct of two-days free online Entrepreneurship Development Programme (EDP) for prospective entrepreneurs.
 - vi. Acceptance of PMEGP applications from prospective beneficiaries in 11 regional languages since January 2024.

(e): Major instructions by Reserve Bank of India to the banks for improving flow of credit to the MSME Sector including loans sanctioned under PMEGP:

- i. Priority Sector Lending: All bank loans to MSMEs qualify for classification under priority sector lending.
- ii. Collateral requirements: Scheduled Commercial Banks have been mandated not to accept collateral security in the case of loans up to ₹10 lakh extended to units in micro and small enterprises (MSE).
- iii. Timeline for credit decisions: For loans up to ₹25 lakh to units in the MSE borrowers, banks are advised that the timelines for credit decisions shall not be more than 14 working days.

(f): PMEGP being a Central sector scheme, no State wise allocation of budget is done. Funds are utilized based on the demand generated and loans sanctioned by the financial institutions. State and Union Territory-wise details of the funds utilized under PMEGP including Assam since the last three years are given at Annexure-III.

(g): District-wise number of micro enterprises assisted in the State of Assam under PMEGP since the last three years are given at Annexure-IV.

(h): Additional steps being taken by Government to increase job opportunities in the rural areas of Assam and North-Eastern Region under the Scheme include:

- i. Beneficiaries belonging to North Eastern Region (NER) including Assam are covered under Special category wherein the Margin Money subsidy is 35% in rural areas and 25% in urban areas as against 25% in rural areas and 15% in urban areas respectively in case of General category
- ii. Own contribution of beneficiaries belonging to NER is 5% of the project cost against own contribution of 10% under General category.
- iii. 2nd loan tranche of upto Rs. 1 crore is being provided for upgradation and expansion of well-performing existing PMEGP/MUDRA units with subsidy of 20% for NER and hilly areas as against 15% in other areas.
- iv. There is no ceiling on the number of projects financed under transport activities in NER as against the 10% ceiling on number of projects in other areas.
- v. As a special case, piggery, a major source of livelihood in NER, is allowed in NER States.

Details of units assisted in rural areas and units set up by women in Assam and NER under PMEGP since the last three years are given at Annexure-V.

ANNEXURE-I: REFERRED TO IN REPLY TO PART (a) OF THE LOK SABHA STARRED QUESTION NO. *43 FOR ANSWER ON 28.11.2024.

State/UT wise number of projects established and total amount of Margin Money subsidy disbursed under Prime Minister's Employment Generation Programme (PMEGP) in the country during the year FY 2024-25 (up to 25.11.2024) is given below:

Sr. No.	State/UT	No. of projects established (up to 25.11.2024)	Margin Money subsidy disbursed (Rs. Cr)
1	Andaman & Nicobar	14	0.17
2	Andhra Pradesh	1,923	97.91
3	Arunachal Pradesh	67	3.95
4	Assam	1,308	37.20
5	Bihar	2,022	47.27
6	Chandigarh	-	-
7	Chhattisgarh	922	25.58
8	Delhi	16	1.12
9	Goa	19	0.85
10	Gujarat*	1,064	127.49
11	Haryana	428	21.17
12	Himachal Pradesh	336	13.40
13	Jammu Kashmir	2,883	90.78
14	Jharkhand	242	3.90
15	Karnataka	1,371	41.93
16	Kerala	1,041	25.39
17	Ladakh	33	1.61
18	Lakshadweep	-	-
19	Madhya Pradesh	1,360	32.87
20	Maharashtra**	809	51.78
21	Manipur	284	6.38
22	Meghalaya	291	6.58
23	Mizoram	185	7.34
24	Nagaland	498	19.14
25	Odisha	854	20.38
26	Puducherry	23	0.63
27	Punjab	562	45.92
28	Rajasthan	489	40.94
29	Sikkim	58	1.58
30	Tamil Nadu	1,556	48.91
31	Telangana	796	35.15
32	Tripura	255	6.38
33	Uttar Pradesh	3,368	129.49
34	Uttarakhand	426	11.62
35	West Bengal	573	21.96
Total		26,076	1,026.76

* Including Daman and Diu ** Including Dadra Nagar and Haveli

Number of projects established and total amount of Margin Money subsidy disbursed in Guwahati Lok Sabha Constituency and Bhiwani-Mahendergarh Lok Sabha Constituency during the year FY 2024-25 (upto 25.11.2024) is given below:

District/City	No. of projects established (up to 25.11.2024)	Margin Money Subsidy disbursed (Rs. Lakh)
Guwahati - City	56	165.31
Bhiwani	25	141.44
Mahendergarh	28	112.28

ANNEXURE-II: REFERRED TO IN REPLY TO PART (b) OF THE LOK SABHA STARRED QUESTION NO. *43 FOR ANSWER ON 28.11.2024.

State/UT wise and category wise estimated employment generated under PMEGP during 2024-25 (as on 25.11.2024) is given below:

Sr. No.	State/UT	General		Minority		OBC		SC		ST		Total	
		No. of Projects	Est. Emp.	No. of Project	Est. Emp.	No. of Project	Est. Emp.	No. of Project	Est. Emp.	No. of Project	Est. Emp.	No. of Project	Est. Emp.
1	Andaman Nicobar	9	72	0	0	4	32	0	0	1	8	14	112
2	Andhra Pradesh	611	4888	8	64	639	5112	576	4608	89	712	1923	15384
3	Arunachal Pradesh	0	0	1	8	0	0	2	16	64	512	67	536
4	Assam	890	7120	4	32	193	1544	64	512	157	1256	1308	10464
5	Bihar	402	3216	50	400	1217	9736	330	2640	23	184	2022	16176
6	Chandigarh	0	0	0	0	0	0	0	0	0	0	0	0
7	Chhattisgarh	277	2216	21	168	388	3104	132	1056	104	832	922	7376
8	Delhi	7	56	0	0	7	56	2	16	0	0	16	128
9	Goa	14	112	2	16	3	24	0	0	0	0	19	152
10	Gujarat*	749	5992	29	232	170	1360	84	672	32	256	1064	8512
11	Haryana	215	1720	2	16	121	968	90	720	0	0	428	3424
12	Himachal Pradesh	134	1072	5	40	22	176	135	1080	40	320	336	2688
13	Jammu Kashmir	470	3760	1961	15688	49	392	308	2464	95	760	2883	23064
14	Jharkhand	65	520	1	8	37	296	61	488	78	624	242	1936
15	Karnataka	87	696	104	832	643	5144	407	3256	130	1040	1371	10968
16	Kerala	169	1352	120	960	592	4736	148	1184	12	96	1041	8328
17	Ladakh	1	8	0	0	0	0	0	0	32	256	33	264
18	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0
19	Madhya Pradesh	354	2832	20	160	561	4488	291	2328	134	1072	1360	10880
20	Maharashtra**	328	2624	15	120	295	2360	128	1024	43	344	809	6472
21	Manipur	173	1384	3	24	7	56	4	32	97	776	284	2272
22	Meghalaya	16	128	0	0	0	0	2	16	273	2184	291	2328
23	Mizoram	0	0	0	0	0	0	1	8	184	1472	185	1480
24	Nagaland	2	16	0	0	0	0	0	0	496	3968	498	3984
25	Odisha	440	3520	7	56	169	1352	169	1352	69	552	854	6832
26	Puducherry	0	0	0	0	16	128	6	48	1	8	23	184
27	Punjab	378	3024	9	72	65	520	110	880	0	0	562	4496
28	Rajasthan	135	1080	13	104	238	1904	49	392	54	432	489	3912
29	Sikkim	13	104	0	0	16	128	5	40	24	192	58	464
30	Tamil Nadu	222	1776	33	264	809	6472	458	3664	34	272	1556	12448
31	Telangana	115	920	15	120	367	2936	144	1152	155	1240	796	6368
32	Tripura	105	840	10	80	45	360	36	288	59	472	255	2040
33	Uttar Pradesh	769	6152	92	736	1819	14552	670	5360	18	144	3368	26944
34	Uttarakhand	259	2072	5	40	70	560	79	632	13	104	426	3408
35	West Bengal	295	2360	56	448	88	704	126	1008	8	64	573	4584
	Grand Total	7704	61632	2586	20688	8650	69200	4617	36936	2519	20152	26076	208608

* Including Daman and Diu ** Including Dadra Nagar and Haveli

ANNEXURE-III: REFERRED TO IN REPLY TO PART (f) OF THE LOK SABHA STARRED QUESTION NO. *43 FOR ANSWER ON 28.11.2024.

State/UT wise Fund utilised under PMEGP Scheme from the last 3 years and current year (upto25.11.2024) is given below:

(Margin Money in Rs. Lakh)

Sr. No.	State/UT	2021-22	2022-23	2023-24	2024-25
1	Andaman Nicobar	238.69	202.92	134.35	17.35
2	Andhra Pradesh	10088.8	12929.93	17199.84	9790.71
3	Arunachal Pradesh	788.88	701.26	1764.81	394.83
4	Assam	6659.71	5954.2	6406.26	3719.78
5	Bihar	8169.92	12123.2	19175.75	4726.63
6	Chandigarh	62.08	44.53	22.19	0
7	Chhattisgarh	6941.44	7492.77	7625.32	2557.77
8	Delhi	315.23	471.11	334.32	112.08
9	Goa	298.22	291.08	322.7	84.53
10	Gujarat*	28704.84	24182.62	32124.58	12749.56
11	Haryana	6093.33	6319.98	7325.23	2117.35
12	Himachal Pradesh	3550.95	3149.58	3647.92	1339.53
13	Jammu Kashmir	46713.54	23993.89	28249.88	9078.33
14	Jharkhand	4188.27	4837.65	5123.27	390.2
15	Karnataka	15843.36	16154.42	15862.48	4193.18
16	Kerala	6859.29	7329.23	7881.81	2539.04
17	Ladakh	1182.31	376.09	584.66	161.06
18	Lakshadweep	17.5	2.49	0	0
19	Madhya Pradesh	20961.46	18129.7	18521.49	3287.24
20	Maharashtra**	13018.54	13203.32	12204.7	5177.48
21	Manipur	3337.25	1462.51	810.72	638.45
22	Meghalaya	974.17	665.74	725.03	657.96
23	Mizoram	1461.76	1353.86	1755.33	733.55
24	Nagaland	2494.89	1535.13	2917.65	1913.66
25	Odisha	11335.95	10731.75	9354.84	2038.07
26	Puducherry	144.3	65.56	97.44	62.94
27	Punjab	6017.86	7250.62	9087.81	4591.82
28	Rajasthan	9025.6	11418.57	12406.43	4094.29
29	Sikkim	214.27	131.46	449.18	157.87
30	Tamil Nadu	16445.76	17891.66	19871.81	4891.34
31	Telangana	9846.14	10225.11	10811.78	3514.96
32	Tripura	2083.7	1689.01	1444.21	641.37
33	Uttar Pradesh	41165.07	37865.82	43528.99	12945.5
34	Uttarakhand	3983.2	4631.73	4191.68	1162.19
35	West Bengal	8539.63	7408.96	7423.17	2195.73
Total		297765.91	272217.46	309387.63	102676.35

* Including Daman and Diu ** Including Dadra Nagar and Haveli

ANNEXURE-IV: REFERRED TO IN REPLY TO PART (g) OF THE LOK SABHA STARRED QUESTION NO. *43 FOR ANSWER ON 28.11.2024.

District-wise number of PMEGP Units assisted in the State of Assam during the last three years and the current year (upto 25.11.2024):

Sr. No.	District	2021-22	2022-23	2023-24	2024-25
1	Bajali	0	6	49	15
2	Baksa	109	34	67	35
3	Barpeta	409	319	205	125
4	Biswanath	45	36	17	13
5	Bongaigaon	79	43	54	36
6	Cachar	176	102	106	63
7	Charaideo	31	10	5	7
8	Chirang	42	36	31	28
9	Darrang	107	52	60	21
10	Dhemaji	146	96	73	21
11	Dhubri	274	112	94	67
12	Dibrugarh	161	145	136	42
13	Dima Hasao	38	36	28	10
14	Goalpara	74	26	30	21
15	Golaghat	113	34	51	15
16	Hailakandi	159	89	145	62
17	Hojai	76	73	46	7
18	Jorhat	90	54	50	30
19	Kamrup	137	217	143	94
20	Kamrup Metropolitan	150	122	146	91
21	Karbi Anglong	82	47	43	22
22	Karimganj	132	52	44	22
23	Kokrajhar	137	89	77	34
24	Lakhimpur	114	82	90	41
25	Majuli	31	27	15	19
26	Marigaon	59	39	32	44
27	Nagaon	161	131	136	107
28	Nalbari	129	62	53	34
29	North Cachar Hills	0	0	1	0
30	Sivsagar	158	115	84	47
31	Sonitpur	95	93	113	53
32	South Salmara - Mankachar	23	29	14	1
33	Tinsukia	214	144	158	68
34	Udalguri	104	42	19	11
35	West Karbi Anglong	0	2	2	2
	Total	3,855	2,596	2,417	1,308

ANNEXURE-V: REFERRED TO IN REPLY TO PART (h) OF THE LOK SABHA STARRED QUESTION NO. *43 FOR ANSWER ON 28.11.2024.

No. of PMEGP units assisted in rural areas of NER during the last three years and the current year (upto 25.11.2024):

Sr. No.	State	2021-22		2022-23		2023-24		2024-25	
		No of Units assisted	Estimated Employment generated	No of Units assisted	Estimated Employment generated	No of Units assisted	Estimated Employment generated	No of Units assisted	Estimated Employment generated
1	Sikkim	77	616	55	440	97	776	51	408
2	Arunachal Pradesh	187	1496	149	1192	159	1272	54	432
3	Nagaland	1027	8216	402	3216	407	3256	405	3240
4	Manipur	976	7808	462	3696	285	2280	234	1872
5	Mizoram	539	4312	292	2336	284	2272	146	1168
6	Tripura	801	6408	599	4792	469	3752	194	1552
7	Meghalaya	679	5432	293	2344	252	2016	256	2048
8	Assam	3276	26208	2165	17320	1954	15632	1093	8744
	Total	7562	60496	4417	35336	3907	31256	2433	19464

No. of PMEGP units set up by Women in NER during the last three years and the current year (upto 25.11.2024):

Sr. No.	State	2021-22		2022-23		2023-24		2024-25	
		No of Units assisted	Estimated Employment generated	No of Units assisted	Estimated Employment generated	No of Units assisted	Estimated Employment generated	No of Units assisted	Estimated Employment generated
1	Sikkim	33	264	22	176	68	544	30	240
2	Arunachal Pradesh	84	672	70	560	78	624	32	256
3	Nagaland	535	4280	196	1568	244	1952	231	1848
4	Manipur	552	4416	244	1952	153	1224	132	1056
5	Mizoram	333	2664	195	1560	194	1552	97	776
6	Tripura	260	2080	165	1320	152	1216	85	680
7	Meghalaya	283	2264	121	968	103	824	130	1040
8	Assam	1272	10176	907	7256	761	6088	450	3600
	Total	3352	26816	1920	15360	1753	14024	1187	9496