

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION No. 3019
TO BE ANSWERED ON 07.08.2025

MARGIN MONEY SUBSIDY UNDER PMEGP

3019. SHRI PRAVEEN PATEL:
SHRI MUKESH RAJPUT:
SHRI CAPTAIN BRIJESH CHOWTA:
DR. BHOLA SINGH:
SHRI CHINTAMANI MAHARAJ:
SHRI VIJAY BHAGEL:
SHRI BHIBHU PRASAD TARAI:
SHRI VISHWESHWAR HEDGE KAGERI:
SHRI MAHENDRA SINGH SOLANKY:
SHRI LUMBARAM CHOUDHARY:
SHRI YOGENDER CHANDOLIA:
SHRI CHANDUBHAI CHHAGANBHAI SHIHORA:
SHRI JANARDAN MISHRA:
SHRI BHARTRUHARI MAHTAB:
SHRI KANWAR SINGH TANWAR:
SHRI NABA CHARAN MAJHI:

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

- (a) whether the Khadi and Village Industries Commission (KVIC) has disbursed margin money subsidy to beneficiaries under the Prime Minister's Employment Generation Programme (PMEGP) Scheme;
- (b) if so, the total loan amount covered/ sanctioned and the manner in which the subsidy is distributed across different zones/regions in the country (South, Central, Eastern, Northern, Western) including Cuttack Lok Sabha Constituency, Odisha, Durg Lok Sabha Constituency, Chhattisgarh and Dakshina Kannada district;
- (c) the employment outcomes generated under PMEGP since its inception such as number of micro enterprises established, total employment generated (direct and indirect) and cumulative loans sanctions and subsidy disbursed, State/UT-wise;
- (d) the total number of SC/ST beneficiaries assisted and SC/ST candidates trained till June 2025 along with the initiatives undertaken to spread awareness among ST/SC entrepreneurs;
- (e) the number of projects sanctioned, employment generated and loans disbursed under PMEGP, State/UT wise including Durg Lok Sabha Constituency, Jalore Sirohi Lok Sabha Constituency and Dewas-Shajapur Lok Sabha Constituency during the last three financial years;
- (f) whether there are any plans to increase the financial assistance ceiling, simplify online application or offer marketing support to entrepreneurs in the region;
- (g) the specific steps being taken by the Government to ensure better outreach of PMEGP to rural youth, women and SC/ST applicants in Dewas-Shajapur; and
- (h) the time by which the Government proposes to provide the pending amount of subsidy to the beneficiaries under PMEGP in Uttar Pradesh and total number of such beneficiaries who have not received such subsidy under the said programme till now?

ANSWER

**MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES
(SUSHRI SHOBHA KARANDLAJE)**

(a) and (b): Khadi and Village Industries Commission (KVIC) is the designated implementing agency for Prime Minister's Employment Generation Programme (PMEGP) of Ministry of Micro, Small and Medium Enterprises.

Under PMEGP, the maximum cost of the project/unit admissible for availing loan is Rs. 50 lakh under Manufacturing sector and upto Rs. 20 lakh under Service/Trading sector. PMEGP being a Central sector scheme, no Zone-wise or State-wise allocation of budget is done. Funds are utilized based on the demand generated and loans sanctioned by the financial institutions. Zone-wise margin money subsidy disbursed and amount of loans sanctioned under PMEGP including Cuttack Lok Sabha Constituency, Odisha, Durg Lok Sabha Constituency, Chhattisgarh and Dakshina Kannada is given at **Annexure I**.

(c): State/UT wise no. of micro enterprises assisted, amount of loans sanctioned, margin money subsidy disbursed and estimated employment generated under PMEGP since its inception i.e. FY 2008-09 to FY 2025-26 (as on 05.08.2025) is given at **Annexure II**.

(d): As per data available, total number of SC and ST beneficiaries assisted under the Prime Minister's Employment Generation Programme (PMEGP) since FY 2017-18 to FY 2024-25 (up to 04.08.2025) is given below:

Particulars	Scheduled Castes (SC)	Scheduled Tribes (ST)
Total	72,532	46,992

The number of SC & ST candidates who have undergone EDP Training under PMEGP during FY 2017-18 to FY 2025-26 (as on 30.06.2025) is given below:

Financial Year	No. of SC and ST candidates trained
2017-18 to 2025-26 (as on 30.06.2025)	1,30,921

Initiatives taken by Government to spread awareness amongst potential PMEGP beneficiaries including SC/ST entrepreneurs include the following:

- i. Awareness programmes in all the States/UTs including backward and under-performing areas, Aspirational districts, North Eastern Region particularly for SC/ST, women and youth beneficiaries.
- ii. Publicity campaigns including posters, banners, hoardings, radio jingles, television messages, advertisements in national/local papers in English, Hindi and local languages, social media and other related activities.

- iii. Video clips of PMEGP assisted enterprises as success stories are being recorded and publicized for promoting the scheme in remote areas.
 - iv. Organizing webinars on various activities for setting up of micro-enterprises for the awareness of youth and prospective entrepreneurs.
 - v. Conduct of two-days free online Entrepreneurship Development Programme (EDP) for prospective entrepreneurs.
- (e): State/UT wise no. of projects sanctioned, estimated employment generated and loans disbursed under PMEGP including Durg Lok Sabha Constituency, Jalore Sirohi Lok Sabha Constituency and Dewas Shajapur Lok Sabha constituency during FY 2022-23 to FY 2024-25 is given at **Annexure III**.
- (f) and (g): Initiatives taken by the Government to increase the financial assistance ceiling, simplify online application, enhance the outreach and marketing support to entrepreneurs all over the country under PMEGP including Dewas Shajapur includes 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. A dedicated portal for tracking the complete process from application submission till adjustment of MM subsidy into the beneficiary's loan account.
 - iii. To enhance the quality of applications to reduce rejections, technical experts & Bank Officials (Retd.) have been engaged to provide handholding support to prospective PMEGP beneficiaries during application stage.
 - iv. A wide range of more than 1,000 Model of Detailed Project Reports have been prepared on various industries and made available on the PMEGP online portal.
 - v. Acceptance of PMEGP applications from beneficiaries in physical form in 11 regional languages since January 2024 excluding Hindi and English i.e., Gujarati, Malayalam, Punjabi, Manipuri, Bangla, Marathi, Tamil, Assamese, Kannada, Oriya and Telugu.
 - vi. E-commerce portal (<https://www.ekhadiindia.com/>) has been developed to give online marketing support to PMEGP units.
 - vii. Awareness programmes in all the States/UTs including backward and under-performing areas, Aspirational districts, North Eastern Region, etc. particularly for SC/ST, women and youth beneficiaries.
 - viii. Conduct of two-days free online Entrepreneurship Development Programme (EDP) for prospective entrepreneurs.
- (h): Under PMEGP, once an application is submitted by an applicant, a scrutiny is carried out by Implementing Agencies before the application is forwarded to the Bank for taking a credit decision. Banks appraise the projects and take their own credit decision on the basis of viability of each project. Therefore, the final sanction and release of loan is done at the level of the concerned Bank. The Government provides financial assistance in the form of Margin Money Subsidy to successful beneficiaries whose projects have been duly sanctioned by the bank subject to availability of funds under the scheme and in accordance with the prescribed guidelines.

ANNEXURE-I**ANNEXURE-I REFERRED TO IN REPLY TO PART (a) and (b) OF THE LOK SABHA UNSTARRED QUESTION NO. 3019 FOR ANSWER ON 07.08.2025.**

Zone-wise margin money subsidy disbursed and amount of loans sanctioned under PMEGP since inception i.e. FY 2008-09 to FY 2025-26 (up to 05.08.2025) is given at **Annexure I**.

Zone	Loan Sanctioned (Rs. Cr)	Margin Money Subsidy (Rs. Cr)
Central	6692.40	17883.03
East	4254.38	11425.89
North	4977.17	13256.67
North-East	2108.52	5692.20
South	6180.60	16332.42
West	3881.74	10375.54
Total	28094.81	74965.75

Margin money subsidy disbursed and amount of loans sanctioned under PMEGP during FY 2022-23 to FY 2025-26 (up to 05.08.2025) in Cuttack Lok Sabha Constituency, Odisha, Durg Lok Sabha Constituency, Chhattisgarh and Dakshina Kannada district under PMEGP Scheme during FY 2022-23 to FY 2025-26 (up to 05.08.2025):

State/District/Constituency	Loan Sanctioned (Rs. Cr)	Margin Money Subsidy (Rs. Cr)
Chhattisgarh	679.05	227.46
Odisha	934.25	301.90
Cuttack Lok Sabha Constituency	87.62	26.51
Dakshin Kannada	111.78	37.48
Durg Lok Sabha Constituency	41.51	12.96
Total	1854.21	606.31

ANNEXURE-II

ANNEXURE-II REFERRED TO IN REPLY TO PART (c) OF THE LOK SABHA UNSTARRED QUESTION NO. 3019 FOR ANSWER ON 07.08.2025

State/UT wise no. of units assisted, amount of loans sanctioned, margin money subsidy disbursed and estimated employment generated under PMEGP since Inception i.e. FY 2008-09 to FY 2025-26 (up to 05.08.2025):

Sr. No.	State Name	No. of Units Assisted	Loan sanctioned (Rs. Cr)	MM Subsidy disbursed (Rs. Cr)	Estimated Employment Generated
1	Andaman Nicobar	2690	70.24	26.08	15234
2	Andhra Pradesh	40002	3691.74	1411.45	443454
3	Arunachal Pradesh	4262	242.09	89.66	32265
4	Assam	67445	2234.2	827.80	411657
5	Bihar	50946	3703.62	1371.79	421542
6	Chandigarh	518	22.63	8.38	3474
7	Chhattisgarh	30747	2054.86	766.70	249889
8	Delhi	1971	84.95	31.54	15572
9	Goa	1313	91.57	34.16	13090
10	Gujarat*	35721	6364.29	2378.11	319668
11	Haryana	22054	1722.71	648.85	172287
12	Himachal Pradesh	16827	1060.99	396.30	113922
13	Jammu Kashmir	103326	5519.64	2075.20	822876
14	Jharkhand	28179	1554.13	580.45	195301
15	Karnataka	53262	4041.75	1518.41	434525
16	Kerala	34509	1959.71	739.71	281153
17	Ladakh	929	106.92	39.72	7432
18	Lakshadweep	93	2.98	1.10	368
19	Madhya Pradesh	51317	4516.72	1684.65	426161
20	Maharashtra**	56760	3919.68	1469.47	449954
21	Manipur	12344	743.48	275.36	85001
22	Meghalaya	7373	379.81	140.67	50651
23	Mizoram	9515	425.89	157.74	75354
24	Nagaland	11255	773.05	286.32	93232
25	Odisha	48408	3069.05	1152.53	375017
26	Puducherry	1090	42.65	15.83	6924
27	Punjab	21311	1830.18	687.78	165733
28	Rajasthan	33867	2908.65	1089.41	278537
29	Sikkim	1302	89.07	32.99	8666
30	Tamil Nadu	68634	4632.36	1753.52	640115
31	Telangana	20019	1961.23	740.57	165538
32	Tripura	16639	804.61	297.99	126364
33	Uttar Pradesh	112205	10112.09	3791.88	975329
34	Uttarakhand	23396	1199.36	449.17	179546
35	West Bengal	57435	3028.85	1123.53	482563
Total		1047664	74965.75	28094.812	8538394

**including Daman and Diu **including Dadra and Nagar Haveli*

ANNEXURE-III

ANNEXURE-III REFERRED TO IN REPLY TO PART (e) OF THE LOK SABHA UNSTARRED QUESTION NO. 3019 FOR ANSWER ON 07.08.2025.

State/UT wise no. of projects sanctioned, estimated employment generated and loans disbursed under PMEGP during FY 2022-23 to FY 2024-25:

Sr. No.	State/UT	No. of Projects sanctioned			Estimated Employment Generated			Bank loans sanctioned (Rs. Cr)		
		2022-23	2023-24	2024-25	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25
1	Andaman Nicobar	315	340	195	968	1080	488	5.48	3.63	2.60
2	Andhra Pradesh	5692	11473	7977	24584	44616	25992	349.11	464.40	388.10
3	Arunachal Pradesh	250	243	144	1264	1352	1248	18.93	47.65	23.03
4	Assam	3897	3734	3236	20768	19336	25360	160.76	172.97	245.96
5	Bihar	8119	12013	7715	35672	54696	40280	327.33	517.75	406.22
6	Chandigarh	18	15	15	120	80	40	1.20	0.60	0.69
7	Chhattisgarh	3900	3510	2951	20344	19032	14824	202.30	205.88	177.23
8	Delhi	128	81	52	576	400	208	12.72	9.03	4.71
9	Goa	121	108	67	528	544	312	7.86	8.71	4.82
10	Gujarat*	4529	4488	2445	24568	24000	14264	652.93	867.36	549.82
11	Haryana	2487	2762	1925	12472	11184	6304	170.64	197.78	115.49
12	Himachal Pradesh	1598	2072	1256	7440	7792	6368	85.04	98.49	79.16
13	Jammu Kashmir	26785	25606	17579	96184	120520	78904	647.84	762.75	646.40
14	Jharkhand	2719	3551	2047	14808	16808	11616	130.62	138.33	97.36
15	Karnataka	8273	7944	6753	44944	37376	22712	436.17	428.29	255.60
16	Kerala	6196	6401	5837	25032	27112	18080	197.89	212.81	159.18
17	Ladakh	239	177	136	728	976	1080	10.15	15.79	17.27
18	Lakshadweep	1	1	2	16	0	0	0.07	0.00	0.00
19	Madhya Pradesh	9241	7777	835	47656	42336	21008	489.50	500.08	258.16
20	Maharashtra*	6159	6131	5159	29000	22128	14856	356.49	329.53	283.55
21	Manipur	879	740	525	4360	2784	4864	39.49	21.89	40.73
22	Meghalaya	886	1217	1027	2448	2240	8912	17.97	19.58	93.71
23	Mizoram	574	414	366	3296	3208	3872	36.55	47.39	42.93
24	Nagaland	1228	1320	678	3752	4136	10096	41.45	78.78	97.28
25	Odisha	5327	5174	4708	31040	23800	14936	289.76	252.58	144.25
26	Puducherry	44	86	72	200	240	304	1.77	2.63	3.00
27	Punjab	2410	3005	2368	12512	11752	7760	195.77	245.37	180.21
28	Rajasthan	3161	3781	3319	16296	13424	7328	308.30	334.97	195.70
29	Sikkim	176	608	465	456	1056	2528	3.55	12.13	30.91
30	Tamil Nadu	11555	16562	12007	49120	54512	31592	483.07	536.54	327.11
31	Telangana	4543	5833	3857	20320	20024	14800	276.08	291.92	223.62
32	Tripura	1002	957	720	5624	4704	5840	45.60	38.99	50.26
33	Uttar Pradesh	19678	19562	7421	92808	93512	44144	1022.38	1175.28	591.53
34	Uttarakhand	2431	2176	1056	14424	10832	5872	125.06	113.18	65.12
35	West Bengal	3044	2903	2571	17008	15352	10872	200.04	200.43	143.66
Total		147605	162765	107486	681336	712944	477664	7349.87	8353.47	5945.40

**including Daman and Diu **including Dadra and Nagar Haveli*

Number of projects sanctioned, estimated employment generated and loans disbursed in Durg Lok Sabha Constituency, Jalore Sirohi Lok Sabha Constituency and Dewas Shajapur Lok Sabha constituency under PMEGP Scheme during FY 2022-23 to FY 2024-25:

Constituency	2022-23			2023-24			2024-25		
	No. of Projects	Loan sanctioned (Rs. Lakh)	Est Empl Gen	No. of Projects	Loan sanctioned (Rs. Lakh)	Est Empl Gen	No. of Projects	Loan sanctioned (Rs. Lakh)	Est Empl Gen
Durg Lok Sabha Constituency	148	1368.10	1184	98	1298.83	784	85	1321.21	680
Jalore Lok Sabha Constituency	42	764.91	336	13	550.14	104	4	55.27	32
Sirohi Lok Sabha Constituency	40	1167.90	320	11	358.71	88	16	605.95	128
Dewas Lok Sabha Constituency	115	1144.26	920	106	1031.86	848	46	496.04	368
Shajapur Lok Sabha Constituency	74	587.59	592	58	543.69	464	43	460.85	344