

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION No. 154
TO BE ANSWERED ON 29.01.2026

IMPLEMENTATION OF PMEGP

154. PROF. VARSHA EKNATH GAIKWAD:

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

- (a) whether Union Government has reviewed the implementation of the Prime Minister's Employment Generation Programme (PMEGP) in Mumbai with a view to enhancing its effectiveness in promoting self-employment and entrepreneurship in urban areas and if so, the details thereof;
- (b) the number of PMEGP projects sanctioned, subsidies released and employment generated in Mumbai during the last five years, sector-wise,
- (c) whether adequate outreach has been undertaken to encourage participation of youth, women, minorities and first-generation entrepreneurs in Mumbai and if so, the details thereof;
- (d) the steps taken to streamline bank credit linkage, reduce procedural delays and provide timely subsidy support under PMEGP in the city;
- (e) whether post-sanction support such as skill training, mentoring and market linkages is being provided to PMEGP beneficiaries in Mumbai and if so, the details thereof; and
- (f) the measures proposed to further strengthen implementation, monitoring and sustainability of PMEGP-supported micro-enterprises in Mumbai in line with urban employment and MSME development goals?

ANSWER

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

(a): The Ministry of MSME conducts periodical review meetings with KVIC and other Implementing Agencies including State offices of KVIC, State Khadi and Village Industries Boards (KVICBs), State District Industries Centres (DICs) and financial institutions to ensure smooth implementation of PMEGP across the country including in Mumbai. Furthermore, meetings of the State Level Monitoring Committee (SLMC), District Level Monitoring Committee (DLMC) and Bankers meeting at various levels are held on a regular basis to review the implementation of PMEGP and to enhance its effectiveness in promoting self-employment and entrepreneurship.

(b): Sector wise number of PMEGP projects sanctioned, MM subsidy disbursed and estimated employment generated in Mumbai during the last five years is given below:

Financial Year	Manufacturing Sector			Service Sector		
	No. of projects sanctioned	MM Subsidy disbursed (Rs. lakh)	Estimated employment generated	No. of projects sanctioned	MM Subsidy disbursed (Rs. lakh)	Estimated employment generated
2020-21	8	29.92	64	8	11.16	64
2021-22	22	90.51	176	5	8.03	40
2022-23	32	131.61	256	2	2.78	16
2023-24	46	161.23	368	11	32.75	88
2024-25	14	95.14	112	17	43.70	136
Total	122	508.41	976	43	98.42	344

(c) to (f): Steps undertaken to ensure adequate outreach, streamline bank credit linkage, reduce procedural delays, ensure timely subsidy and post-sanction support under PMEGP to beneficiaries throughout the country including Mumbai are the following:

- i) Awareness programmes, webinars and workshops are conducted in all the States/UTs including underserved and under-performing areas, Aspirational districts, North Eastern Region, etc. with a special focus on youth, women, SC/ST and minorities. A total of 7 and 9 number of outreach programmes were conducted in FY 2024-25 and FY 2025-26 under PMEGP to encourage participation of youth, women, minorities and other first generation entrepreneurs in Mumbai.
- ii) Disseminating Information, Education and Communication (IEC) material and video clips in regional languages to promote PMEGP.
- iii) Inclusion of applicants from Aspirational districts and transgenders under Special Category eligible for higher subsidy.
- iv) Conduct of two-days free online Entrepreneurship Development Programme (EDP) for prospective entrepreneurs.
- v) Acceptance of PMEGP applications from beneficiaries in physical form in 19 regional languages excluding Hindi and English.
- vi) A wide range of more than 1,000 model Detailed Project Reports have been prepared on various industries and made available on the PMEGP online portal.
- vii) To enhance the quality of applications and to reduce rejections, technical experts & Bank Officials (Retd.) have been engaged to provide handholding support to prospective PMEGP beneficiaries during application stage.
- viii) Bankers meeting at various levels are held on a regular basis to reduce procedural delays and streamline bank credit linkage.
- ix) No collateral security to be insisted by Banks for projects involving loan up to 10 lakhs. Strict compliance of this provision has been reemphasized during Bankers' meetings and written communication to all major Banks.
- x) Presently, more than 100 banks, including all PSBs, private banks and co-operative banks have been onboarded on the PMEGP portal as Financing Banks for enhanced accessibility to credit.
- xi) Marketing support is provided to products manufactured by PMEGP units throughout the country through KVIC's Sales outlets. Furthermore, Exhibitions and Workshops are arranged regularly for participation of PMEGP beneficiaries.
- xii) E-Commerce portal (<https://www.ekhadiindia.com>) has been developed to provide digital market to sell products globally and to popularise Khadi and Village Industries products including products manufactured by PMEGP units.
