

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION No. 3387**  
**TO BE ANSWERED ON 12.03.2026**

**PMEGP IN DISTRICTS OF PUNJAB**

3387. SHRI MALVINDER SINGH KANG:

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

- (a) the total number of applications received, sanctioned and the number of units established under the Prime Minister's Employment Generation Program (PMEGP) in the districts of Mohali, Rupnagar, Hoshiarpur and Shaheed Bhagat Singh Nagar (Nawanshahr) during the Financial Years 2024-25 and 2025-26;
- (b) the details of applications pending for more than six months from the Garhshankar, Banga, Chamkaur Sahib and Kharar blocks, specifically categorizing those submitted by SC and women entrepreneurs;
- (c) the reasons for the reported rejection rates of food-processing unit applications in the Hoshiarpur district and the steps taken to provide technical assistance to these applicants; and
- (d) the measures being taken to streamline bank coordination to ensure that the 35% subsidy for special category applicants in semi-hilly and rural areas is disbursed without administrative delays?

**ANSWER**

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

- (a): Number of applications received, sanctioned by Banks and units established under the Prime Minister's Employment Generation Programme (PMEGP) in the districts of Mohali, Rupnagar, Hoshiarpur and Shaheed Bhagat Singh Nagar (Nawanshahr) during FY 2024-25 and FY 2025-26 (up to 09.03.2026) is given in the **Annexure I**.
- (b): Number of PMEGP applications submitted by SC and women entrepreneurs during FY 2024-25 and FY 2025-26 (up to 09.03.2026) which are pending for more than six months with the financing banks for taking a credit decision from Garhshankar, Banga, Chamkaur Sahib and Kharar blocks is given in the **Annexure II**.
- (c): Under PMEGP, the final sanctioning of projects and release of loans are done by the concerned financing banks after appraising the viability of each project. Major reasons for rejection of PMEGP applications by financing banks related to food processing activities in the Hoshiarpur district include; project not economically viable, non-receipt of mandatory documents from beneficiary and beneficiary being unable to complete Bank formalities. Steps taken to provide technical assistance to all the PMEGP applicants including those belonging to food processing industries include:

- i. 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.
  - ii. A two-day free online Entrepreneurship Development Programme (EDP) for prospective entrepreneurs.
  - iii. Applicant awareness and outreach programmes with participation of Banks to identify potential beneficiaries and provide necessary guidance and handholding support during the application process.
- (d): Under PMEGP, the disbursement of Margin Money (MM) subsidy into the beneficiary's loan account including special category beneficiaries is subject to fulfillment of mandatory requirements by the beneficiary to avoid administrative delays; these include submission of beneficiary's own contribution of the project cost and successful completion of Entrepreneurship Development Programme (EDP) training.

Measures being undertaken to streamline bank coordination ensuring timely disbursement of subsidy to beneficiaries including special category applicants in semi-hilly and rural areas include the following:

- i. Top level Banker's meetings, State Level Bankers Meetings and District level Bankers Meetings held on a regular basis to ensure proper sanctioning of loans and disbursement of margin money.
- ii. State Level Monitoring Committee (SLMC) and District Level Monitoring Committee (DLMC) meetings held at State and District level on a regular basis to monitor and review the implementation of PMEGP including performance of Banks.
- iii. Periodical review meetings by the Ministry with Implementing Agencies i.e. Khadi and Village Industries Commission (KVIC), State offices of KVIC, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs) and financial institutions.
- iv. Regular participation of banks in applicant awareness and outreach programmes organised by KVIC.
- v. Banks have advised their respective branches to ensure time-bound appraisal and disposal of loan applications under PMEGP, particularly in tribal areas of Maharashtra State.

\*\*\*

**ANNEXURE-I REFERRED TO IN REPLY TO PART (a) OF THE LOK SABHA UNSTARRED QUESTION NO. 3387 FOR ANSWER ON 12.03.2026.**

Number of applications received, sanctioned by Banks and units established under PMEGP in the districts of Mohali, Rupnagar, Hoshiarpur and Shaheed Bhagat Singh Nagar (Nawanshahr) during FY 2024-25 and FY 2025-26 (up to 09.03.2026):

Financial Year	Sr. No.	District	No. of Applications received by Banks	No. of Applications sanctioned by Banks	No. of units established
2024-25	1	Mohali	0	0	0
	2	Roopnagar	169	68	27
	3	Hoshiarpur	257	107	63
	4	Shahid Bhagat Singh Nagar (Nawanshahr)	120	60	21
2025-26 (up to 09.03.2026)	1	Mohali	0	0	0
	2	Roopnagar	127	54	49
	3	Hoshiarpur	170	68	54
	4	Shahid Bhagat Singh Nagar (Nawanshahr)	94	38	37

**ANNEXURE-II****ANNEXURE-II REFERRED TO IN REPLY TO PART (b) OF THE LOK SABHA UNSTARRED QUESTION NO. 3387 FOR ANSWER ON 12.03.2026.**

Number of PMEGP applications submitted by SC and women entrepreneurs during FY 2024-25 and FY 2025-26 (up to 09.03.2026) which are pending for more than six months with the financing banks for taking a credit decision from Garhshankar, Banga, Chamkaur Sahib and Kharar blocks:

Sr. No.	Block	SC entrepreneurs	Women entrepreneurs
1	Garhshankar	4	3
2	Banga	3	1
3	Chamkaur Sahib	0	1
4	Kharar	3	8