

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION No. 6278
TO BE ANSWERED ON 02.04.2026

PMEGP IN CHHATTISGARH

6278. SMT. ROOPKUMARI CHOUDHARY:

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

- (a) the status of the Prime Minister's Employment Generation Programme (PMEGP) along with the number of applications received, projects sanctioned, beneficiaries covered and total bank credit and subsidy/margin-money disbursed in Chhattisgarh during the last three years, district-wise, particularly in Mahasamund, Dhamtari and Gariyaband districts;
- (b) the composition of enterprises established under the said programme and the details of the industries assessed as most suitable for promotion in view of local demographic and resource endowments, sector and district-wise, particularly in above-mentioned districts;
- (c) the details of training, handholding and linkages with banks and Khadi and Village Industries Commission or other agencies to ensure uptake and sustainability of projects; and
- (d) the follow up measures proposed to augment employment generation in Mahasamund Lok Sabha Constituency through targeted interventions?

ANSWER

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

(a): Ministry of MSME, through Khadi and Village Industries Commission (KVIC), is implementing the Prime Minister's Employment Generation Programme (PMEGP) for assisting entrepreneurs in setting up of new micro enterprises in the non-farm sector, primarily in rural areas by providing financial assistance in the form of Margin Money (MM) Subsidy on bank loans. It aims to provide sustainable employment opportunities to traditional artisans/ rural and urban unemployed youth at their doorstep.

District-wise details of number of applications received, projects sanctioned and beneficiaries assisted along with total bank credit through sanctioned loans and MM subsidy disbursed in Chhattisgarh including Mahasamund, Dhamtari and Gariyaband districts under PMEGP during the last three years i.e. FY 2022-23 to FY 2024-25 is given at **Annexure I**.

(b): Under PMEGP, micro enterprises are assisted throughout the country including Chhattisgarh across both the manufacturing and services sectors based on local skills, resources and entrepreneurial interest, covering activities classified under rural and village industries including Agro Based Food Processing Industry, Forest Based Industry, Hand Made Paper and Fibre Industry, Mineral Based Industry, Polymer and Chemical Based Industry, Rural Engg. and Bio-Tech Industry and Service and Textile Industry.

District-wise and sector-wise number of micro enterprises assisted across manufacturing and service sector under PMEGP in Chhattisgarh during the last three years i.e. FY 2022-23 to FY 2024-25 is given at **Annexure II**.

(c): Details of training, handholding and other linkages support provided by financing banks and implementing agencies including KVIC to ensure uptake and sustainability of projects under PMEGP include the following:

- i. Prospective beneficiaries are provided with Entrepreneurship Development Programme (EDP) training to equip them with essential managerial and operational skills including finance, production, marketing, enterprise management, banking procedures, book-keeping and statutory compliances to ensure effective enterprise management.
- ii. Awareness and outreach activities conducted by Implementing Agencies including KVIC across all States and UTs, including Chhattisgarh, to identify potential beneficiaries and offer guidance and handholding support during the application and project formulation process.
- iii. Establishment of dedicated Help Desks at State and Divisional Offices throughout the country, including in Chhattisgarh, to provide real-time assistance to applicants. Details of these Help Desks are available on the PMEGP online portal and through the link: <https://kviconline.gov.in/pmegpeportal/dashboard/helpDeskNo.jsp>.
- iv. Regular participation of Banks in applicant awareness and outreach programmes organised by Implementing Agencies to identify potential beneficiaries and provide necessary guidance and handholding support during the application process.
- v. Financial literacy camps and customer awareness programmes conducted by Banks to educate prospective entrepreneurs about various initiatives of the Government, including PMEGP.
- vi. Details of EDP training undergone and Awareness camps conducted in Chhattisgarh under PMEGP during the last three years i.e. FY 2022-23 to FY 2024-25 is given below:

Financial Year	No. of EDP trainings Undergone	Number of Awareness camps conducted
2022-23	8574	5
2023-24	7406	8
2024-25	1802	8
Total	17782	21

(d): Measures undertaken to augment employment generation under PMEGP throughout the country including Mahasamund Lok Sabha Constituency 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. As per RBI's Master Directions on lending to MSMEs, no collateral security is to be insisted by Banks for projects involving loan up to Rs. 20 lakh. Furthermore, timelines for credit decisions for loans upto Rs. 25 lakh to units in the MSE borrowers has been updated to not more than 14 working days.
- iv. Awareness and outreach programmes in all the States/UTs including backward and under-performing areas, Aspirational districts, Northeastern Region, etc. to identify potential beneficiaries and provide necessary guidance and handholding support during the application process.
- v. Establishment of PMEGP Helpdesk at State/Divisional Offices to provide real-time assistance to applicants.
- vi. Acceptance of PMEGP applications from beneficiaries in physical form in 19 regional languages excluding Hindi and English.
- vii. No requirement for any educational qualification under PMEGP for setting up projects costing up to Rs. 10 lakh in manufacturing sector and up to Rs. 5 lakh in service sector.
- viii. Conducting Entrepreneurship Development Programmes and webinars for prospective PMEGP entrepreneurs aimed at developing and improving their managerial, technical, and business skills.
- ix. 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 to improve quality of proposals.
- x. Financial literacy camps and customer awareness programmes conducted by Banks to educate prospective entrepreneurs about various initiatives of the Government, including PMEGP.
- xi. Negative List has been modified to allow more activities under Animal Husbandry such as dairy, poultry, aquaculture, insects (bees, sericulture, etc.) under PMEGP.

ANNEXURE-I

ANNEXURE-I REFERRED TO IN REPLY TO PART (a) OF THE LOK SABHA UNSTARRED QUESTION NO. 6278 FOR ANSWER ON 02.04.2026

District-wise details of number of applications received, projects sanctioned and beneficiaries assisted along with total bank credit through sanctioned loans and MM subsidy disbursed in Chhattisgarh including Mahasamund, Dhamtari and Gariyaband districts under PMEGP during the last three years i.e. FY 2022-23 to FY 2024-25:

Sr. No	District Name	FY 2022-23					FY 2023-24					FY 2024-25				
		Application received by bank	Sanctioned by Bank		MM Subsidy Disbursed		Application received by bank	Sanctioned by Bank		MM Subsidy Disbursed		Application received by bank	Sanctioned by Bank		MM Subsidy Disbursed	
		No. of project	No. of project	Loan amount (Rs. Lakh)	No. of project	MM (Rs. Lakh)	No. of project	No. of project	Loan amount (Rs. Lakh)	No. of project	MM (Rs. Lakh)	No. of project	No. of project	Loan amount (Rs. Lakh)	No. of project	MM (Rs. Lakh)
1	Balod	258	130	803.65	89	204.16	306	147	989.56	93	177.10	253	114	902.93	99	198.97
2	Balodabazar	398	176	967.33	108	186.42	366	138	986.23	85	203.95	249	122	1190.76	87	208.38
3	Balrampur	291	92	461.43	43	83.73	127	33	299.86	23	47.75	101	46	424.52	21	31.96
4	Bastar	361	134	812.87	87	199.84	286	137	860.56	67	111.07	316	85	656.42	68	124.01
5	Bemetera	250	127	949.87	87	223.46	233	109	1019.79	100	322.17	193	67	964.34	44	169.92
6	Bijapur	115	35	248.39	15	36.92	73	27	138.22	15	30.66	113	37	199.01	21	37.83
7	Bilaspur	1078	265	2692.12	142	499.18	780	220	3043.30	177	586.27	634	180	2971.89	123	606.56
8	Dantewada	143	72	663.37	47	121.31	143	49	353.00	25	87.55	105	44	255.68	36	81.36
9	Dhamtari	401	200	1417.62	143	342.21	350	135	1287.57	112	280.22	384	108	1123.57	61	211.49
10	Durg	602	207	2098.09	148	419.74	491	218	2829.44	98	412.85	449	182	2847.60	85	415.76
11	Gariyaband	263	117	852.59	82	223.75	206	99	944.21	54	180.08	284	121	1061.56	48	130.27
12	Gaurela-Pendra-Marwahi	187	35	221.47	17	37.50	113	39	422.60	40	150.46	108	17	255.18	11	36.73
13	Janjgir-Champa	637	246	2046.79	174	537.50	538	273	2571.55	200	616.09	479	226	2748.30	143	526.74
14	Jashpur	262	95	762.29	43	105.36	217	88	863.83	48	155.75	204	67	631.11	48	159.52
15	Kanker	324	137	733.87	120	206.88	366	145	1058.55	103	275.53	344	96	599.33	67	155.61
16	Kawardha	306	157	2416.58	108	581.99	286	164	2555.13	115	492.09	244	132	3443.59	73	452.81
17	Khairgarh-Chhuikhadan-Gandai	0	0	0.00	0	0.00	21	6	19.60	2	4.00	52	35	329.96	5	12.47

Sr. No	District Name	FY 2022-23					FY 2023-24					FY 2024-25				
		Application received by bank	Sanctioned by Bank		MM Subsidy Disbursed		Application received by bank	Sanctioned by Bank		MM Subsidy Disbursed		Application received by bank	Sanctioned by Bank		MM Subsidy Disbursed	
		No. of project	No. of project	Loan amount (Rs. Lakh)	No. of project	MM (Rs. Lakh)	No. of project	No. of project	Loan amount (Rs. Lakh)	No. of project	MM (Rs. Lakh)	No. of project	No. of project	Loan amount (Rs. Lakh)	No. of project	MM (Rs. Lakh)
18	Kondagaon	274	140	718.19	104	169.47	219	88	628.62	68	133.48	221	92	652.47	83	190.52
19	Korba	458	121	1094.69	93	235.80	426	140	1334.46	75	214.42	312	107	1217.86	72	248.82
20	Koriya	336	132	1206.56	74	191.15	257	94	850.70	81	235.57	210	85	913.06	50	154.43
21	Mahasamund	166	82	1006.97	65	324.67	190	92	1381.05	55	251.17	185	83	1633.61	48	310.56
22	Manendragarh-Chirimiri-Bharatpur	0	0	0.00	0	0.00	43	10	71.79	1	3.50	107	37	419.80	10	22.07
23	Mohla-Manpur-Ambagarh Chouki	0	0	0.00	0	0.00	43	24	104.49	7	10.17	90	45	323.78	24	47.22
24	Mungeli	453	156	1220.59	101	269.46	348	129	1344.00	116	347.85	247	91	1053.25	56	259.73
25	Narayanpur	98	44	269.83	24	41.32	92	40	363.90	22	56.84	62	19	113.48	10	24.12
26	Raigarh	458	184	2393.03	105	420.79	335	140	1460.82	90	401.26	238	103	1533.12	97	380.63
27	Raipur	644	344	4725.43	254	1114.74	796	293	4078.56	226	1028.36	487	213	3142.67	129	633.01
28	Rajnandgaon	495	197	1486.92	140	331.39	438	202	1560.24	131	327.43	302	142	1572.72	103	311.69
29	Sakti	0	0	0.00	0	0.00	69	17	135.50	4	12.16	145	78	758.34	25	69.53
30	Sarangarh Bilaigarh	0	0	0.00	0	0.00	41	4	50.60	0	0.00	120	45	691.14	9	34.19
31	Sukma	41	21	76.82	14	18.48	44	9	40.60	16	18.43	38	16	90.22	3	4.72
32	Surajpur	282	98	950.78	52	158.32	186	61	479.84	54	166.90	167	67	737.11	39	127.17
33	Surguja	358	126	1294.50	64	207.24	288	116	1337.41	76	284.19	204	72	957.69	55	185.2
Total		9939	3870	34592.64	2543	7492.77	8717	3486	35465.55	2379	7625.32	7647	2974	36416.06	1853	6564.0

ANNEXURE-II

ANNEXURE-II REFERRED TO IN REPLY TO PART (b) OF THE LOK SABHA UNSTARRED QUESTION NO. 6278 FOR ANSWER ON 02.04.2026.

District-wise sector- wise number of micro enterprises assisted across manufacturing and service sector under PMEGP in Chhattisgarh during the last three years i.e. FY 2022-23 to FY 2024-25:

Sr. No.	District	Manufacturing			Services		
		FY 2022-23	FY 2023-24	FY 2024-25	FY 2022-23	FY 2023-24	FY 2024-25
1	Balod	32	23	21	57	70	78
2	Balodabazar	31	24	26	77	61	61
3	Balrampur	15	7	6	28	16	15
4	Bastar	15	12	7	72	55	61
5	Bemetera	29	33	21	58	67	23
6	Bijapur	3	3	7	12	12	14
7	Bilaspur	59	55	38	83	122	85
8	Dantewada	11	10	10	36	15	26
9	Dhamtari	27	16	16	116	96	45
10	Durg	58	30	29	90	68	56
11	Gariyaband	33	20	12	49	34	36
12	Gaurela-Pendra-Marwahi	5	11	2	12	29	9
13	Janjgir-Champa	63	63	45	111	137	98
14	Jashpur	10	14	13	33	34	35
15	Kanker	25	13	6	95	90	61
16	Kawardha	41	41	29	67	74	44
17	Khairgarh-Chhuikhadan-Gandai	0	1	0	0	1	5
18	Kondagaon	16	7	12	88	61	71

19	Korba	30	26	24	63	49	48
20	Koriya	18	15	10	56	66	40
21	Mahasamund	38	25	20	27	30	28
22	Manendragarh-Chirimiri-Bharatpur	0	0	1	0	1	9
23	Mohla-Manpur-Ambagarh Chouki	0	1	3	0	6	21
24	Mungeli	25	23	18	76	93	38
25	Narayanpur	7	3	1	17	19	9
26	Raigarh	42	32	24	63	58	73
27	Raipur	110	96	59	144	130	70
28	Rajnandgaon	46	29	26	94	102	77
29	Sakti	5	1	5	0	3	20
30	Sarangarh Bilaigarh	0	0	0	0	0	9
31	Sukma	0	2	0	9	14	3
32	Surajpur	16	17	8	36	37	31
33	Surguja	24	26	19	40	50	36
Total		834	679	518	1709	1700	1335