#### GOVERNMENT OF INDIA MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

### LOK SABHA UNSTARRED QUESTION NO. 2521 TO BE ANSWERED ON 01.08.2016

#### **KVIC SCHEMES**

2521. SHRI ASHWINI KUMAR: SHRI AJAY NISHAD: SHRI JAGDAMBIKA PAL: SHRI GANESH SINGH: SHRI ALOK SANJAR: ADV. NARENDRA KESHAV SAWAIKAR: SHRI SANTOSH KUMAR: SHRI RAMSINH RATHWA: SHRI HARISH CHANDRA *ALIAS* HARISH DWIVEDI:

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

(a) whether the Khadi and Village Industries Commission (KVIC) has started any scheme to provide self-employment to the differently abled, scheduled castes, scheduled tribes, other backward classes, minorities and persons living below poverty line in the country;

(b) if so, the details thereof along with the funds allocated, released thereunder and the monitoring mechanism put in place by the Government to ensure proper utilization of funds, the number of KVIC units setup and the number of persons benefited therefrom during each of the last three years and the current year, State/UTwise; and

(c) the other steps taken/proposed to be taken by the Government for generation of more employment avenues in the sector?

#### ANSWER

#### MINISTER OF STATE IN THE MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI GIRIRAJ SINGH)

(a): There is no specific scheme of Khadi and Village Industries Commission (KVIC) to provide self-employment to the differently abled, SC, ST, OBC, minorities and persons living below poverty line. However, Government has been implementing a major credit-linked subsidy scheme named Prime Minister's Employment Generation Programme (PMEGP) for generating employment through setting up micro enterprises in non-farm sector. Under PMEGP, general category beneficiaries can avail of margin money subsidy of 25% of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to special categories such as Scheduled Castes, Scheduled Tribes, OBCs, minorities, women, ex-servicemen, physically handicapped, beneficiaries belonging to North Eastern Region, hill and border areas, etc., the margin money subsidy is 35% in rural areas and 25% in urban area. The maximum cost of project is Rs.25 lakh in the manufacturing sector and Rs.10 lakh in the service sector.

(b): There is a four tiered monitoring system for implementation of the PMEGP scheme at the District, State, Zonal & National level.

State-wise allocation of margin money subsidy which is treated as target as also the achievements in term of the margin money subsidy utilized, the corresponding number of projects assisted and estimated employment generated during the last three years and current year is given at *Annexure*.

- (c): The following steps have been taken by the Government for achieving the said targets.
  - 1. Publicity is being made through print and electronic media about PMEGP scheme for the benefit of Rural and Urban areas.
  - 2. Awareness camps at District level and State level are being organized in order to propagate the PMEGP scheme for the development of micro industries.
  - 3. To bring in transparency in implementation of PMEGP scheme as well as to create data base of PMEGP beneficiaries, e-tracking of PMEGP applications introduced.
  - 4. For speedy completion of EDP training and to generate IRG, policy decision has taken to conduct EDP training through Departmental Training Centres as well as RSETIs/RUDSETIs as per MOU executed between KVIC & MCR.
  - 5. Where there is no mechanism of KVIC's Departmental and Non-Departmental Training Centers exist, the infrastructure of KVIC's Khadi/VI Institutions, professional training associates like NIESBUD etc. will be utilized to conduct EDP under PMEGP.
  - 6. Trading activities/sales outlets have been included in PMEGP in the LWE Districts.
  - 7. Industries such as Khadi, processing of Pashmina Wool, handloom and power loom units are now eligible for funding under PMEGP.
  - 8. Ceiling of 10% on the extent of projects to be financed for transport activities is imposed in the states/UTs except in specific regions (hilly region, NER, A&N Island, Goa, Puducherry, Lakshadweep, Daman & Diu, Dadra Nagar Haveli, J&K and LWE affected districts).
  - 9. Relaxation in per capita investment from Rs.1.00 lakh to Rs.4.50 lakh has been given to A&N Islands and Lakshadweep.
  - 10. Exhibitions are also conducted at district/state/zone and national level for providing marketing support to the entrepreneurs/units.
  - 11. An online grievance handling system for PMEGP is set up to provide prompt and online redressel.
  - 12. To increase the registration of MSMEs in the country, the Government has undertaken measures that the PMEGP units can adopt the Udyog Aadhar Memorandum (UAM) to register online for filing for industrial land application for credit, pollution clearance etc.

Online system for direct transfer of fund to the financing banks:

- 1. Ministry through KVIC has set up an online system PMEGP-MIS portal for end to end monitoring of the scheme right from online application filing, application tracking, sanction of loans, disbursement of loans and repayment of loans including online transfer of PMEGP Margin Money funds directly to Financing Bank Branches.
- 2. The online system of transfer of Margin Money subsidy to the Financing Bank Branches will remove the delay for settling the Margin Money Claims and thus, quality implementation and better timely progress and utilization of funds will result.

# Annexure referred to in reply to part (b) of the Lok Sabha Unstarred Question No. 2521 for answer on 01.08.2016

## <u>State-wise allocation of Margin Money (MM) subsidy, MM utilized, number of projects</u> <u>assisted and employment generated during the last three years & current year</u>

		Margin money	Margin money	Number of	Estimated
SI.	State/UT	subsidy	subsidy	projects	employment
No		allocated	utilized #	assisted	generated
		(Rs. lakh)	(Rs. lakh)		(No. of persons)
1	Jammu& Kashmir	2983.59	3226.2	1855	12301
2	Himachal Pradesh	1730.87	1613.84	1112	5188
3	Punjab	2665.96	2477.06	979	7629
4	UT Chandigarh	304.74	59.11	55	385
5	Uttarakhand	1934.23	2099.99	1236	7335
6	Haryana	2771.26	2075	935	5866
7	Delhi	1075.38	164.74	142	1136
8	Rajasthan	5554.14	4064.94	1280	13471
9	Uttar Pradesh	13786.28	15104.91	4354	44044
10	Bihar	8675.93	7725.19	3121	20013
11	Sikkim	584.56	108.09	66	255
12	Arunachal Pradesh	1852.57	889.42	657	6570
13	Nagaland	1705.43	1125.77	421	4373
14	Manipur	1557.67	1591.34	733	5277
15	Mizoram	1117.83	886.40	777	5050
16	Tripura	1163.93	2225.25	1307	9074
17	Meghalaya	1333.04	600.13	397	1386
18	Assam	6210.97	7393.07	8255	29332
19	West Bengal	4627.57	5596.72	3216	24189
20	Jharkhand	4738.31	4533.11	2612	13062
21	Odisha	5854.95	4075.76	2146	16653
22	Chhattisgarh	3623.56	2118.61	921	6106
23	Madhya Pradesh	8466.23	7973.02	2462	19442
24	Gujarat*	4375.58	4401.81	914	14777
25	Maharashtra **	6539.82	4737.62	2186	20183
26	Andhra Pradesh	4829.17	4610.54	1453	18200
27	Karnataka	4538.84	7837.31	2778	25752
28	Goa	490.68	143.86	79	412
29	Lakshadweep	758.55	3.18	4	8
30	Kerala	2278.34	2756.94	1505	11507
31	Tamil Nadu	4969.70	5216.93	2268	29107
32	Puducherry	781.12	43.17	43	170
33	Andaman &	619.20	164.94	224	654
	Nicobar Islands				
	<b>Total</b>	114500	107644.48	50493	378907

#### <u>2013-14</u>

# including un-utilized balance funds of previous year

\* including Daman & Diu

\*\* including Dadra & Nagar Haveli

SI. No	State/UT	Margin money subsidy allocated (Rs. lakh)	Margin money subsidy utilized # (Rs. lakh)	Number of projects assisted	Estimated employment generated (No. of persons)
1	Jammu& Kashmir	2919.50	3274.63	1565	11025
2	Himachal Pradesh	1687.45	2237.73	1244	6352
3	Punjab	2611.49	3190.88	1153	6438
4	UT Chandigarh	287.99	61.46	36	160
5	Uttarakhand	1882.35	2153.32	1333	7889
6	Haryana	2716.36	3012.98	1175	7024
7	Delhi	1061.04	189.24	198	1584
8	Rajasthan	5369.78	5249.62	1976	15002
9	Uttar Pradesh	13239.41	16937.53	4891	48604
10	Bihar	8277.14	4111.32	1639	9240
11	Sikkim	541.34	33.52	16	54
12	Arunachal Pradesh	1793.42	1004.99	652	2871
13	Nagaland	1563.64	878.59	416	2407
14	Manipur	1403.65	1600.76	747	829
15	Mizoram	1043.39	807.98	817	6736
16	Tripura	985.02	1333.65	787	6333
17	Meghalaya	1184.8	971.14	555	3680
18	Assam	5388.74	5397.01	5015	15535
19	West Bengal	4396.32	6010.11	3397	24646
20	Jharkhand	4547.06	2871.29	1699	8495
21	Odisha	5621.47	3945.89	2013	10211
22	Chhattisgarh	3474.41	2045.68	847	5821
23	Madhya Pradesh	8182.74	9241.70	2737	21896
24	Gujarat*	4246.72	6200.52	1289	18107
25	Maharashtra **	6299.38	7843.81	3469	28311
26	Andhra Pradesh	2667.87	3492.11	937	12220
27	Telangana	1954.44	1889.35	604	6604
28	Karnataka	4412.99	6479.10	2431	21825
29	Goa	466.91	141.76	78	406
30	Lakshadweep	704.68	28.61	31	93
31	Kerala	2206.51	2679.28	1344	9738
32	Tamil Nadu	4824.96	6733.89	2858	36190
33	Puducherry	749.95	112.10	58	386
34	Andaman & Nicobar Islands	593.09	92.32	161	790
	Total	109306	112253.87	48168	357502

<u>2014-15</u>

# including un-utilized balance funds of previous year.
\* including Daman & Diu.
\*\* including Dadra & Nagar Haveli

2015-16

Sl. No	State/UT	Margin money subsidy allocated	Margin money subsidy utilized #	Number of projects assisted	Estimated employment generated (No. of
		(Rs. lakh)	(Rs. lakh)	assisted	persons)
1	Jammu& Kashmir	4006.80	3781.19	2207	12115
2	Himachal Pradesh	1721.57	1767.26	1077	5134
3	Punjab	3026.80	2902.97	966	7762
4	UT Chandigarh	90.00	87.72	43	323
5	Uttarakhand	1909.93	1740.86	1136	6161
6	Haryana	3747.40	3112.09	1248	7232
7	Delhi	257.35	254.05	256	2048
8	Rajasthan	4188.14	4384.07	1988	14537
9	Uttar Pradesh	17535.32	14456.87	4365	43059
10	Bihar	7118.59	6588.55	2430	19624
11	Sikkim	227.38	186.11	110	397
12	Arunachal Pradesh	200.08	38.85	35	104
13	Nagaland	1255.83	1392.81	623	4998
14	Manipur	2855.92	1213.98	685	2715
15	Mizoram	924.99	1026.35	1134	9072
16	Tripura	2748.26	945.84	642	5355
17	Meghalaya	1250.62	1056.12	603	4824
18	Assam	4969.87	2869.74	3483	9026
19	West Bengal	4765.49	3400.65	1873	12746
20	Jharkhand	3462.64	3559.74	1839	12873
21	Odisha	6282.00	5736.32	2876	17629
22	Chhattisgarh	4303.80	2829.38	1277	9496
23	Madhya Pradesh	7729.40	8117.17	1979	16497
24	Gujarat*	6536.16	6339.73	1419	14960
25	Maharashtra **	9718.42	5285.03	2497	20161
26	Andhra Pradesh	4496.85	2262.37	642	7740
27	Telangana	2094.00	2217.57	660	7761
28	Karnataka	10846.89	5898.01	2140	17284
29	Goa	159.40	165.43	91	500
30	Lakshadweep	90.00	0.00	0	0
31	Kerala	2731.60	2720.48	1369	9653
32	Tamil Nadu	7110.80	5497.54	2463	20836
33	Puducherry	100.00	106.37	65	447
34	Andaman & Nicobar Islands	158.00	65.11	119	293
	Total	128620.30	102006.33	44340	323362

# including un-utilized balance funds of previous year.
 \* including Daman & Diu.
 \*\* including Dadra & Nagar Haveli

Sl. No	State/UT	Margin money subsidy allocated (Rs. lakh)	Margin money subsidy utilized # (Rs. lakh)	Number of projects assisted	Estimated employment generated (No. of persons)
1	Jammu& Kashmir	3541.26	0.00	0	0
2	Himachal Pradesh	1970.11	359.63	181	836
3	Punjab	3504.09	1000.23	501	3758
4	UT Chandigarh	100.00	33.38	13	101
5	Uttarakhand	2140.93	194.84	139	623
6	Haryana	3371.31	457.26	196	980
7	Delhi	300.00	18.64	13	68
8	Rajasthan	5500.99	123.70	37	155
9	Uttar Pradesh	12981.52	6304.69	1904	18796
10	Bihar	6909.77	2199.77	818	6544
11	Sikkim	200.00	2.49	2	6
12	Arunachal Pradesh	500.00	149.23	100	376
13	Nagaland	1751.68	134.55	41	164
14	Manipur	1741.70	740.26	477	2070
15	Mizoram	1253.49	126.91	99	495
16	Tripura	1578.62	1748.35	1084	8286
17	Meghalaya	1748.10	151.09	129	1032
18	Assam	5636.41	1787.94	2234	10535
19	West Bengal	3680.30	1330.38	797	5353
20	Jharkhand	4165.73	701.15	423	3384
21	Odisha	5201.65	1730.26	787	5191
22	Chhattisgarh	4493.30	624.88	256	1338
23	Madhya Pradesh	8527.32	1741.26	388	3104
24	Gujarat*	5398.45	1707.38	425	4037
25	Maharashtra **	6111.29	1070.48	488	3427
26	Andhra Pradesh	2336.59	2388.03	626	8257
27	Telangana	2004.86	910.94	256	3189
28	Karnataka	4941.62	5354.68	1632	13643
29	Goa	371.62	0.00	0	0
30	Lakshadweep	50.00	0.00	0	0
31	Kerala	2446.06	1192.94	499	4404
32	Tamil Nadu	5291.23	2381.97	884	9409
33	Puducherry	150.00	106.37	65	447
34	Andaman & Nicobar Islands	100.00	0.00	0	0
	including un-utilized balance	110000.00	36773.68	15494	120008

# including un-utilized balance funds of previous year.
\* including Daman & Diu.
\*\* including Dadra & Nagar Haveli