

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 1364
TO BE ANSWERED ON 09.02.2023

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME

1364. SHRI DINESH LAL YADAV "NIRAHUA":

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

- (a) whether the youth in various States, including Uttar Pradesh, are not being disbursed loan under the Prime Minister's Employment Generation Programme (PMEGP);
- (b) if so, the details thereof along with reaction of the Government thereto; and
- (c) the steps taken by the Government for achieving the targets under the PMEGP?

ANSWER

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI BHANU PRATAP SINGH VERMA)

(a) & (b): Youths in all States including Uttar Pradesh are being disbursed loan under **Prime Minister's Employment Generation Programme (PMEGP)**.

Ministry of MSME is implementing **Prime Minister's Employment Generation Programme (PMEGP)**, through Khadi and Village Industries Commission (KVIC), for supporting entrepreneurs in setting up of new units in the non-farm sector. It aims to bring together widely dispersed traditional artisans/ rural and urban unemployed youth and give them self-employment opportunities to the extent possible, at their doorstep.

Under PMEGP, General Category beneficiaries can avail 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, Transgenders, Ex-servicemen, Differently-Abled, beneficiaries belonging to North Eastern Region, Aspirational District, Hill and Border areas, etc., the Margin Money subsidy is 35% in rural areas and 25% in urban areas. The maximum cost of project is Rs.50 lakh in the manufacturing sector and Rs.20 lakh in the service sector.

State/UT-wise details of Margin Money subsidy disbursed and estimated bank credit under PMEGP, including the State of Uttar Pradesh during last three years is given at **Annexure**.

- (c): Government has taken following initiatives for achieving the target under PMEGP:
 - i. Marketing, Banking and Technical Experts have been engaged in various KVIC offices to provide handholding support to the applicants in filling up the applications.

- ii. Two days free online Entrepreneurship Development Programme (EDP) are conducted to assist prospective entrepreneurs.
- iii. Sunday webinars are also being organized by KVIC covering various manufacturing and service sectors for assisting potential beneficiaries in preparing business proposal.
- iv. Activities permitted under PMEGP have been expanded to include more activities under animal husbandry, etc.
- v. Ministry has also identified certain districts from where smaller number of applications are received. To increase the awareness of the scheme in such districts, special tie up has been made with rural post offices to disseminate information on PMEGP scheme, its benefits and how to apply.
- vi. Ministry and KVIC are also regularly coordinating with banks to reduce the rejection rate of applications, particularly on trivial grounds.

Annexure referred to in reply to part (a) & (b) of the Lok Sabha Unstarred Question No. 1364 for answer on 09.02.2023.

State-wise Margin Money subsidy disbursed and estimated bank credit from 2019-20 to 2021-22							
Sr. No.	State/UT	2019-20		2020-21		2021-22	
		Margin Money (Rs. in lakhs)	Estimated Bank Credit (Rs. in lakhs)	Margin Money (Rs. in lakhs)	Estimated Bank Credit (Rs. in lakhs)	Margin Money (Rs. in lakhs)	Estimated Bank Credit (Rs. in lakhs)
I. NORTH ZONE							
1	Jammu Kashmir	11142.86	30085.72	18306.28	49426.96	46713.54	126126.56
2	Ladakh	0.00	0.00	1168.41	3154.71	1182.31	3192.24
3	Himachal Pradesh	3229.32	8719.16	3381.10	9128.97	3550.95	9587.57
4	Punjab	3914.83	10570.04	5008.66	13523.38	6017.86	16248.22
5	Chandigarh - UT	28.71	77.52	16.00	43.20	62.08	167.62
6	Haryana	4938.21	13333.17	5512.55	14883.89	6093.33	16451.99
7	Delhi	110.63	298.70	147.61	398.55	315.23	851.12
8	Rajasthan	8171.88	22064.08	8806.83	23778.44	9025.60	24369.12
II CENTRAL ZONE							
9	Uttarakhand	3440.03	9288.08	4536.62	12248.87	3983.20	10754.64
10	Uttar Pradesh	21648.00	58449.60	32985.38	89060.53	41165.07	111145.69
11	Chhattisgarh	6098.28	16465.36	6062.77	16369.48	6941.44	18741.89
12	Madhya Pradesh	8063.63	21771.80	13807.82	37281.11	20961.46	56595.94
III. N.E.ZONE							
13	Sikkim	174.56	471.31	152.28	411.16	214.27	578.53
14	Arunachal Pradesh	363.79	982.23	232.63	628.10	788.88	2129.98
15	Nagaland	2650.24	7155.65	2045.47	5522.77	2494.89	6736.20
16	Manipur	2036.30	5498.01	5899.03	15927.38	3337.25	9010.58
17	Mizoram	1083.78	2926.21	1412.46	3813.64	1461.76	3946.75
18	Tripura	1835.39	4955.55	1829.57	4939.84	2083.70	5625.99
19	Meghalaya	569.17	1536.76	579.65	1565.06	974.17	2630.26
20	Assam	3557.78	9606.01	4948.48	13360.90	6659.71	17981.22
IV. EAST ZONE							
21	Bihar	6950.67	18766.81	7208.74	19463.60	8169.92	22058.78
22	West Bengal	8487.40	22915.98	7425.32	20048.36	8539.63	23057.00
23	Jharkhand	3749.79	10124.43	3847.80	10389.06	4188.27	11308.33
24	Odisha	7816.86	21105.52	8748.07	23619.79	11335.95	30607.07
25	Andaman & Nicobar	146.16	394.63	186.12	502.52	238.69	644.46
V. WEST ZONE							
26	Gujarat	28740.29	77598.78	20637.05	55720.04	28704.84	77503.07
27	Maharashtra	11219.47	30292.57	8844.29	23879.58	13018.54	35150.06
28	Goa	244.36	659.77	156.65	422.96	298.22	805.19

VI. SOUTH ZONE							
29	Andhra Pradesh	9024.23	24365.42	6866.30	18539.01	10088.80	27239.76
30	Telangana	7118.89	19221.00	6376.33	17216.09	9846.14	26584.58
31	Karnataka	10681.14	28839.08	12504.26	33761.50	15843.36	42777.07
32	Lakshadweep	0.00	0.00	15.36	41.47	17.50	47.25
33	Kerala	5322.79	14371.53	5225.88	14109.88	6859.29	18520.08
34	Tamil Nadu	12405.45	33494.72	13881.57	37480.24	16445.76	44403.55
35	Puducherry	117.26	316.60	116.81	315.39	144.30	389.61
	Total	195082.15	526721.81	218880.15	590976.41	297765.91	803967.96