

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO.2269**  
**TO BE ANSWERED ON 24.12.2018**

**PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME**

2269. SHRI SANJAY DHOTRE:  
SHRI GANESH SINGH:  
SHRI RAHUL SHEWALE:  
SHRI RAM MOHANNAIDU KINJARAPU:  
SHRI HARI MANJHI:  
SHRI BHARTRUHARI MAHTAB:  
SHRI PREM DAS RAI:

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

- (a) whether the Government has achieved the objectives of implementing the Prime Minister's Employment Generation Programme (PMEGP), if so, the details thereof including its salient features and if not, the reasons therefor;
- (b) the details of the proposals approved, funds provided, loans disbursed to youths and targets fixed/achieved under the PMEGP in various States/UTs during each of the last three years and the current year, State/UT-wise including Madhya Pradesh, Andhra Pradesh, Jharkhand and NER;
- (c) the total amount of margin money subsidy provided to various States/UTs under the said programme during the said period, State/UT-wise including the above mentioned States;
- (d) whether any irregularities/ corruption cases in implementation of the said programme have come to the notice of the Government during the said period, if so, the details thereof along with the corrective action taken/proposed to be taken by the Government in this regard, State/UT-wise; and
- (e) whether the Government has made any assessment of the achievements under the PMEGP, if so, the details and the outcome thereof along with the other steps taken by the Government for effective implementation of the said programme across the country?

**ANSWER**

MINISTER OF STATE (INDEPENDENT CHARGE)  
FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI GIRIRAJ SINGH)

(a): Yes, Madam. Prime Minister's Employment Generation Programme (PMEGP) is a major credit-linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and unemployed youth. The Scheme was launched during 2008-09. Since its inception, a total of 5.07 lakh micro enterprises have been assisted with a margin money subsidy of Rs 11008.98 crore providing employment to an estimated 42.20 lakh persons, till 2018-19 (up to 30.11.2018).

(b)&(c): Details of the proposals/projects approved/disbursed, MM subsidy disbursed by KVIC and estimated loans sanctioned, disbursed by Banks to its beneficiaries and targets achieved under the PMEGP State/UT-wise during each of the last three years and the current year including Madhya Pradesh, Andhra Pradesh, Jharkhand and NER are given as at annexure – I to V.

(d): Khadi and Village Industry Commission (KVIC) is the national level Nodal Agency to implement PMEGP scheme all over the country. An online grievance handling system for PMEGP has been set up by the KVIC to provide prompt and online redressal. The complaints are received by KVIC regarding non-sanctioning of loan by banks, delay in sanctioning of loan and other related matters under PMEGP from various States. The complaints are redressed by KVIC and its State Offices.

(e): The implementation of the Scheme during XII Plan has been assessed by the Ministry with the help of Management Development Institute (MDI), Gurugram. Major findings/recommendations of the Evaluation study are given below:

- i) Major impact: PMEGP has been able to provide Sustainable Employment for 4 - 5 lakh persons during each financial year.
- ii) Average Employment per Project- 7.62
- iii) Average Cost of Generating Unit Employment Rs.96, 209.00
- iv) Average Cost per Project Rs.7, 33,423.00.
- v) Lack of proper feasibility or viability analysis on part of banks at the time of sanctioning is responsible for NPAs. Key factors for NPA are disconnect among stakeholders, lack of knowledge of running unit and marketing.
- vi) EDP Training should be done in online mode and training content need to be more relevant and rigorous.
- vii) For Motivating beneficiaries to repay loans, the beneficiaries, whose Margin Money Subsidy has been successfully adjusted, need to be rewarded with an option of 2<sup>nd</sup> round of subsidized loan (with reduced % of subsidy) mainly to enhance the capacity (acquiring new technology/machinery).

Based on the recommendations of the evaluation study, the CCEA has approved the continuation of the on-going PMEGP Scheme beyond XIIth Plan for three years from 2017-18 to 2019-20 with an outlay of Rs.5500.00 Crores with some modifications, which includes:

- (i) Second loan of upto Rs. 1.00 crore to existing and better performing PMEGP/MUDRA units for upgrading with subsidy of 15%(20% for hill areas and NER);
- (ii) Merger of Coir Udyami Yojana (CUY) in PMEGP;
- (iii) Introduction of concurrent monitoring and evaluation;
- (iv) Mandatory Aadhaar/ Pan card;
- (v) Geo-tagging of units;
- (vi) Negative list under PMEGP amended allowing off Farm/Farm Linked activities and serving/selling non-vegetarian food at Hotels/Dhabas.
- (vii) Dispensing the ratio of 30:30:40 for KVIC/KVIB/DIC.
- (viii) Cap the working capital component for manufacturing units to 40% of the project cost and for service/trading sector to 60% of the project cost.

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**Annexure-I**

Annexure I to V referred to in reply to part (b) & (c) of the Lok Sabha Unstarred Qn. No. 2269 for answer on 24.12.2018

Sr. No.	State/UT	Target and Achievement for the year 2015-16 under PMEGP					
		TARGET			ACHIEVEMENT		
		Projects	Margin Money	Employment	Projects	Margin Money	Employment
<b>I. NORTH ZONE</b>							
1	Jammu & Kashmir	2003	4006.80	16024	2207	3781.19	12115
2	Himachal Pradesh	861	1721.57	6888	1077	1767.26	5134
3	Punjab	1513	3026.80	12104	966	2902.97	7762
4	U.T. Chandigarh	90	90.00	720	43	87.72	323
5	Haryana	1874	3747.40	14992	1248	3112.09	7232
6	Delhi	129	257.35	1032	256	254.05	2048
7	Rajasthan	2094	4188.14	16752	1988	4384.07	14537
	<b>Total -I</b>	8564	17038.06	68512	7785	16289.35	49151
<b>II CENTRAL ZONE</b>							
8	Uttarakhand	955	1909.93	7640	1136	1740.86	6161
9	Uttar Pradesh	8768	17535.32	70144	4365	14456.87	43059
10	Chhattisgarh	2152	4303.80	17216	1277	2829.38	9496
11	Madhya Pradesh	3865	7729.40	30920	1979	8117.17	16497
	<b>Total -II</b>	15740	31478.45	125920	8757	27144.28	75213
<b>III. N.E.ZONE</b>							
12	Sikkim	114	227.38	912	110	186.11	397
13	Arunachal Pradesh	100	200.08	800	35	38.85	104
14	Nagaland	628	1255.83	5024	623	1392.81	4998
15	Manipur	1428	2855.92	11424	685	1213.98	2715
16	Mizoram	462	924.99	3696	1134	1026.35	9072
17	Tripura	1374	2748.26	10992	642	945.84	5355
18	Meghalaya	625	1250.62	5000	603	1056.12	4824
19	Assam	2485	4969.87	19880	3483	2869.74	9026
	<b>Total -III</b>	7216	14432.95	57728	7315	8729.80	36491
<b>IV. EAST ZONE</b>							
20	Bihar	3559	7118.59	28472	2430	6588.55	19624
21	West Bengal	2383	4765.49	19064	1873	3400.65	12746
22	Jharkhand	1731	3462.64	13848	1839	3559.74	12873
23	Odisha	3141	6282.00	25128	2876	5736.32	17629
24	A & N Islands	158	158.00	1264	119	65.11	293
	<b>Total -IV</b>	10972	21786.72	87776	9137	19350.37	63165

<b>V. WEST ZONE</b>							
<b>25</b>	<b>Gujarat</b>	3268	6536.16	26144	1419	6339.73	14960
<b>26</b>	<b>Maharashtra</b>	4860	9718.42	38880	2497	5285.03	20161
<b>27</b>	<b>Goa</b>	80	159.40	640	91	165.43	500
	<b>TOTAL - V</b>	8208	16413.98	65664	4007	11790.19	35621
<b>VI. SOUTH ZONE</b>							
<b>28</b>	<b>Andhra Pradesh</b>	2248	4496.85	17984	642	2262.37	7740
<b>29</b>	<b>Telangana</b>	1047	2094.00	8376	660	2217.57	7761
<b>30</b>	<b>Karnataka</b>	5423	10846.89	43384	2140	5898.01	17284
<b>31</b>	<b>Lakshadweep</b>	90	90.00	720	0	0.00	0
<b>32</b>	<b>Kerala</b>	1366	2731.60	10928	1369	2720.48	9653
<b>33</b>	<b>Tamilnadu</b>	3555	7110.80	28440	2463	5497.54	20836
<b>34</b>	<b>Puducherry</b>	100	100.00	800	65	106.37	447
	<b>TOTAL -VI</b>	13829	27470.14	110632	7339	18702.34	63721
	<b>GRAND TOTAL</b>	64529	128620.30	516232	44340	102006.33	323362

**Annexure-II**

Sr. No.	State/UT	Target and Achievement for the year 2016-17 under PMEGP					
		TARGET			ACHIEVEMENT		
		Projects	Margin Money	Employment	Projects	Margin Money	Employment
<b>I. NORTH ZONE</b>							
1	Jammu & Kashmir	771	1541.26	6168	1492	2621.40	11691
2	Himachal Pradesh	985	1970.11	7880	941	2185.27	6916
3	Punjab	1002	2004.09	8016	1266	3181.60	9858
4	U.T. Chandigarh	100	100.00	800	47	82.84	376
5	Haryana	1686	3371.31	13488	1377	3383.53	11016
6	Delhi	150	300.00	1200	119	182.41	952
7	Rajasthan	1750	3500.99	14000	1749	4641.60	13408
	<b>Total -I</b>	6444	12787.76	51552	6991	16278.65	54217
<b>II CENTRAL ZONE</b>							
8	Uttarakhand	570	1140.93	4560	1345	2122.33	9890
9	Uttar Pradesh	6491	12981.52	51928	4074	14271.05	36315
10	Chhattisgarh	2247	4493.30	17976	1598	4070.73	12856
11	Madhya Pradesh	4264	8527.32	34112	1940	8346.06	15520
	<b>Total -II</b>	13572	27143.07	108576	8957	28810.17	74581
<b>III. N.E.ZONE</b>							
12	Sikkim	43	86.48	344	27	35.93	201
13	Arunachal Pradesh	250	500.00	2000	301	440.34	1984
14	Nagaland	1042	2083.90	8336	1018	2007.48	7783
15	Manipur	911	1822.73	7288	1265	2162.78	8419
16	Mizoram	324	648.39	2592	425	491.96	3400
17	Tripura	1134	2268.97	9072	2297	3734.66	17961
18	Meghalaya	143	286.35	1144	329	407.89	2632
19	Assam	2502	5003.18	20016	6028	4910.36	31498
	<b>Total -III</b>	6349	12700.00	50792	11690	14191.40	73878
<b>IV. EAST ZONE</b>							
20	Bihar	3455	6909.77	27640	3234	8336.51	25872
21	West Bengal	2840	5680.30	22720	3528	6270.32	26604
22	Jharkhand	1083	2165.73	8664	1300	2654.35	10400
23	Odisha	3601	7201.65	28808	3029	6848.96	20392
24	A & N Islands	100	100.00	800	195	193.46	1398
	<b>Total -IV</b>	11079	22057.45	88632	11286	24303.60	84666

<b>V. WEST ZONE</b>							
<b>25</b>	<b>Gujarat</b>	3699	7398.46	29592	1386	7561.61	11629
<b>26</b>	<b>Maharashtra</b>	1056	2111.30	8448	2325	6001.36	17799
<b>27</b>	<b>Goa</b>	186	371.62	1488	90	191.44	660
	<b>TOTAL - V</b>	4941	9881.38	39528	3801	13754.41	30088
<b>VI. SOUTH ZONE</b>							
<b>28</b>	<b>Andhra Pradesh</b>	2168	4336.58	17344	1357	4916.08	14148
<b>29</b>	<b>Telangana</b>	1002	2004.86	8016	664	2561.72	6445
<b>30</b>	<b>Karnataka</b>	3971	7941.62	31768	3575	11609.56	30286
<b>31</b>	<b>Lakshadweep</b>	50	50.00	400	0	0.00	0
<b>32</b>	<b>Kerala</b>	1973	3946.06	15784	1584	3350.68	13068
<b>33</b>	<b>Tamilnadu</b>	2646	5291.23	21168	2941	8213.92	25764
<b>34</b>	<b>Puducherry</b>	150	150.00	1200	66	103.65	699
	<b>TOTAL -VI</b>	11960	23720.35	95680	10187	30755.61	90410
	<b>GRAND TOTAL</b>	54345	108290.01	434760	52912	128093.84	407840

**Annexure-III**

Sr. No.	State/UT	Target and Achievement for the year 2017-18 under PMEGP					
		TARGET			ACHIEVEMENT		
		Projects	Margin Money	Employment	Projects	Margin Money	Employment
<b>I. NORTH ZONE</b>							
1	Jammu & Kashmir	2386	4772.84	19088	3753	6913.15	30024
2	Himachal Pradesh	893	1785.19	7144	886	2042.54	7088
3	Punjab	1886	3772.84	15088	1520	3930.46	12160
4	U.T. Chandigarh	100	100.00	800	45	90.07	360
5	Haryana	1886	3772.84	15088	1718	4167	13744
6	Delhi	100	200.00	800	115	150.65	920
7	Rajasthan	2455	4909.26	19640	1577	4929.04	12616
	<b>Total -I</b>	9706	19312.97	77648	9614	22222.91	76912
<b>II CENTRAL ZONE</b>							
8	Uttarakhand	1067	2133.95	8536	1613	2880.98	12904
9	Uttar Pradesh	6579	13157.41	52632	5432	16866.47	43456
10	Chhattisgarh	1408	2816.67	11264	1463	3398.4	11704
11	Madhya Pradesh	3794	7587.04	30352	1804	7631.41	14432
	<b>Total -II</b>	12848	25695.07	102784	10312	30777.26	82496
<b>III. N.E.ZONE</b>							
12	Sikkim	100	200.00	800	37	46.36	296
13	Arunachal Pradesh	250	500.00	2000	209	309.42	1672
14	Nagaland	1364	2728.96	10912	930	2672.15	7440
15	Manipur	717	1434.32	5736	600	1383.87	4800
16	Mizoram	473	945.66	3784	249	274.05	1992
17	Tripura	1142	2283.75	9136	1116	1892.3	8928
18	Meghalaya	710	1420.32	5680	75	118.27	600
19	Assam	2676	5351.99	21408	2282	2362.48	18256
	<b>Total -III</b>	7432	14865.00	59456	5498	9058.9	43984
<b>IV. EAST ZONE</b>							
20	Bihar	2827	5653.09	22616	2307	6558.85	18456
21	West Bengal	1738	3475.31	13904	1366	3891.37	10928
22	Jharkhand	1035	2070.37	8280	1111	2439.53	8888
23	Odisha	2481	4962.97	19848	2399	5680.65	19192
24	A & N Islands	250	250.00	2000	218	276.95	1744
	<b>Total -IV</b>	8331	16411.74	66648	7401	18847.35	59208

<b>V. WEST ZONE</b>							
<b>25</b>	<b>Gujarat</b>	4955	9909.26	39640	1876	12883.63	15008
<b>26</b>	<b>Maharashtra</b>	3428	6855.56	27424	3329	8749.73	26632
<b>27</b>	<b>Goa</b>	99	197.53	792	50	149.07	400
	<b>TOTAL - V</b>	8482	16962.35	67856	5255	21782.43	42040
<b>VI. SOUTH ZONE</b>							
<b>28</b>	<b>Andhra Pradesh</b>	1967	3933.95	15736	1527	5336.1	12216
<b>29</b>	<b>Telangana</b>	2306	4611.73	18448	1190	4030.21	9520
<b>30</b>	<b>Karnataka</b>	2731	5462.97	21848	2115	6477.94	16920
<b>31</b>	<b>Lakshadweep</b>	50	50.00	400	0	0.00	0
<b>32</b>	<b>Kerala</b>	1167	2333.72	9336	1347	2910.44	10776
<b>33</b>	<b>Tamilnadu</b>	3630	7260.50	29040	4095	9717.58	32760
<b>34</b>	<b>Puducherry</b>	100	100.00	800	44	78.95	352
	<b>TOTAL -VI</b>	11951	23752.87	95608	10318	28551.22	82544
	<b>GRAND TOTAL</b>	58750	117000.00	470000	48398	131240.07	387184



TENTATIVE TARGETS UNDER PMEGP FOR THE YEAR 2018-19 and performance upto 30.11.2018 under PMEGP							
Sr. NO	NAME OF THE STATE/UT	Target (BE)			Achievement (As on 30.11.2018)		
		Projects	MM (Rs. in lakh)	Emp.	Projects	MM (Rs. in lakh)	Emp.
<b>NORH ZONE</b>							
1	UT Chandigarh	94	94.32	755	16	39.74	128
2	Delhi	113	282.96	905	48	69.33	384
3	Haryana	1866	4664.10	14925	1003	2435.94	8024
4	Him. Pradesh	1085	2711.40	8676	691	1875.29	5528
5	J & K	1898	4745.12	15184	3469	6788.34	27752
6	Punjab	1847	4617.17	14775	911	2316.84	7288
7	Rajasthan	3097	7743.65	24776	1202	3701.09	9616
	<b>TOTAL</b>	<b>10000</b>	<b>24858.72</b>	<b>79997</b>	<b>7340</b>	<b>17226.57</b>	<b>58720</b>
<b>EAST ZONE</b>							
8	A & N Islands	189	188.64	1509	133	177.24	1064
9	Bihar	4348	10869.49	34782	1347	4153.6	10776
10	Jharkhand	2477	6193.49	19819	559	1415.49	4472
11	Orissa	3088	7719.19	24701	1476	3595.65	11808
12	West Bengal	2569	6423.74	20556	1316	3866.92	10528
	<b>TOTAL</b>	<b>12671</b>	<b>31394.55</b>	<b>101368</b>	<b>4831</b>	<b>13208.90</b>	<b>38648</b>
<b>SOUTH ZONE</b>							
13	Andhra Pradesh	<b>1497</b>	<b>3742.74</b>	<b>11976</b>	<b>1126</b>	<b>4609.57</b>	<b>9008</b>
14	Telangana	2900	7250.96	23203	930	3148.38	7440
15	Karnataka	2776	6939.66	22207	1920	5560.67	15360
16	Kerala	1467	3667.38	11736	1190	2480.84	9520
17	Lakshadweep	47	47.16	377	0	0	0
18	Pondicherry	141	141.48	1132	46	94.98	368
19	Tamilnadu	<b>2976</b>	<b>7438.88</b>	<b>23808</b>	<b>2543</b>	<b>6757.82</b>	<b>20344</b>
	<b>TOTAL</b>	<b>11805</b>	<b>29228.26</b>	<b>94439</b>	<b>7755</b>	<b>22652.26</b>	<b>62040</b>
<b>WEST ZONE</b>							
20	Goa	242	605.15	1936	29	84.94	232
21	Gujarat	2993	7483.09	23946	1811	12828.44	14488
22	Daman & Diu	8	18.86	60	0	0.00	0
23	Maharashtra	3534	8833.60	28268	2745	7146.99	21960
	<b>TOTAL</b>	<b>6776</b>	<b>16940.70</b>	<b>54211</b>	<b>4585</b>	<b>20060.37</b>	<b>36680</b>

<b>CENTRAL ZONE</b>							
24	Chhattisgarh	2536	6339.11	20285	1474	3231.88	11792
25	Madhya Pradesh	4781	11952.90	38249	1005	4064.38	8040
26	Uttarakhand	1190	2975.40	9521	1155	2196.67	9240
27	Uttar Pradesh	7669	19171.59	61352	3236	11675.20	25888
	<b>TOTAL</b>	<b>16176</b>	<b>40439.00</b>	<b>129408</b>	<b>6870</b>	<b>21168.13</b>	<b>54960</b>
<b>NORTH EAST ZONE</b>							
28	Aru. Pradesh	189	471.60	1509	187	271.84	1496
29	Assam	<b>4203</b>	<b>10507.70</b>	<b>33624</b>	<b>2053</b>	<b>2137.03</b>	<b>16424</b>
30	Manipur	1018	2544.19	8141	585	961.86	4680
31	Meghalaya	1061	2653.70	8492	184	278.77	1472
32	Mizoram	818	2045.45	6545	417	567.68	3336
33	Nagaland	1130	2825.50	9042	412	776.03	3296
34	Tripura	786	1965.99	6291	363	777.43	2904
35	Sikkim	75	188.64	604	25	42.94	200
	<b>TOTAL</b>	<b>9281</b>	<b>23202.77</b>	<b>74248</b>	<b>4226</b>	<b>5813.58</b>	<b>33808</b>
	<b>G. TOTAL</b>	<b>66709</b>	<b>166064.00</b>	<b>533671</b>	<b>35607</b>	<b>100129.81</b>	<b>284856</b>

<b>State/UT-wise details of estimated loan (Bank Credit) provided under PMEGP to all beneficiaries including youths (Rs. in Lakh) (*)</b>					
<b>Sr. No.</b>	<b>Name of State/UT</b>	<b>2015-16</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19 (upto 19.12.18)</b>
1	A & N Islands	175.8	11626.65	1044.66	589.25
2	Andhra Pradesh	6108.4	386.37	23791.95	13628.17
3	Arunachal Pradesh	104.9	10763.75	1279.81	741.14
4	Assam	7748.3	732.71	10332.99	6120.91
5	Bihar	17789.09	24145.59	26691.07	12854.01
6	Chhattisgarh	7639.33	9791.25	21937.96	10108.42
7	Delhi	685.94	231.95	878.11	281.62
8	Goa	446.66	189.8	308.74	352.64
9	Gujarat	17117.27	12356.34	43481.92	38998.15
10	Haryana	8402.64	7139.38	18666.02	8449.58
11	Himachal Pradesh	4771.6	5497.03	8793.34	6043.06
12	Jammu & Kashmir	10209.21	6133.94	30780.33	20406.2
13	Jharkhand	9611.3	7714.27	11922.69	4716
14	Karnataka	15924.63	22957.69	29530.33	16491.41
15	Kerala	7345.3	6923.3	12431.76	7788.17
16	Lakshadweep	0	0	0	0
17	Madhya Pradesh	21916.36	16432.96	33860.28	13008.32
18	Maharashtra	14269.58	20553.03	39261.26	22585.29
19	Manipur	3277.75	5750.74	5090.66	2818.65
20	Meghalaya	2851.52	1154.52	963.57	783.12
21	Mizoram	2771.15	1610.81	1975.6	1793.97
22	Nagaland	3760.59	5178.75	5994.5	2398.43
23	Odisha	15488.06	14025.56	21144.7	11597.53
24	Puducherry	287.2	425.15	333.23	276.33
25	Punjab	7838.02	8434.25	13104.33	7281.14
26	Rajasthan	11836.99	12485.11	22595.5	11617.01
27	Sikkim	502.5	602.49	304.29	135.27
28	Tamilnadu	14843.36	18309.78	38271.87	20499.32
29	Telangana	5987.44	4073.35	17779.09	9575.87
30	Tripura	2553.77	9380.18	5844.27	2302.24
31	U.T. Chandigarh	236.84	153.09	387.88	158.3
32	Uttar Pradesh	39033.55	38392.25	83295.19	35152.11
33	Uttarakhand	4700.32	4951.71	13619.4	6696.63
34	West Bengal	9181.76	7084.18	20331.38	11344.21
	<b>Total</b>	<b>275417.13</b>	<b>295587.96</b>	<b>566071.86</b>	<b>307592.48</b>

**(\*)Loan sanctioned by bank is inclusive of MM.**