

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION No. 3012
TO BE ANSWERED ON 07.08.2025

PMEGP IN MAHARASHTRA

3012. SHRI SANJAY DINA PATIL:

SHRI MOHITE PATIL DHAIRYASHEEL RAJSINH:

SMT. SUPRIYA SULE:

SHRI BHASKAR MURLIDHAR BHAGARE:

DR. AMOL RAMSING KOLHE:

PROF. VARSHA EKNATH GAIKWAD:

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

- (a) the number of micro-enterprises established in Maharashtra under the Prime Minister's Employment Generation Programme (PMEGP) during the last five years;
- (b) the amount of financial assistance/subsidy disbursed under PMEGP in Maharashtra in the same period along with the number of beneficiaries covered, especially among SC/ST, women and youth;
- (c) whether PMEGP has effectively contributed to the creation of self-employment opportunities in rural and urban areas of Maharashtra and if so, the details of employment generated as a result thereof;
- (d) the steps taken by the Government to ensure timely loan disbursement, simplify application procedures, reduce rejection rates in PMEGP applications in Maharashtra;
- (e) whether the Government proposes to expand the scope or enhance the financial ceiling of the PMEGP scheme in Maharashtra to meet the growing demand and if so, the details thereof; and
- (f) the monitoring mechanism put in place to ensure transparency, proper utilization of funds and follow up support for new entrepreneurs in Maharashtra under the scheme?

ANSWER

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

(a) and (b): Details of number of micro enterprises assisted and Margin Money (MM) subsidy disbursed along with details of SC/ST and women beneficiaries assisted under Prime Minister's Employment Generation Programme (PMEGP) in Maharashtra in the last 5 years i.e. from FY 2020-21 to FY 2024-25 are given below:

| Financial Year | Maharashtra | | | | | |
|----------------|---|---|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|
| | Total no. of micro enterprises assisted including youth entrepreneurs | Total Margin Money Subsidy disbursed (Rs. in Crore) | SC/ST beneficiaries | | Women beneficiaries | |
| | | | No. of micro enterprises assisted | Margin Money Subsidy (Rs. in Crore) | No. of micro enterprises assisted | Margin Money Subsidy (Rs. in Crore) |
| 2020-21 | 3,094 | 88.14 | 594 | 12.52 | 1,176 | 36.43 |
| 2021-22 | 4,123 | 129.92 | 740 | 18.42 | 1,712 | 64.58 |
| 2022-23 | 3,622 | 131.86 | 601 | 14.60 | 1,521 | 66.64 |
| 2023-24 | 2,762 | 121.82 | 453 | 16.07 | 1,148 | 63.00 |
| 2024-25 | 1,856 | 104.98 | 595 | 25.40 | 801 | 54.87 |

(c): In the last five years i.e. from FY 2020-21 to FY 2024-25, PMEGP has effectively contributed to the creation of 11,705 micro enterprises in rural areas and 3,752 in urban areas of Maharashtra, thereby generating estimated employment opportunities for 93,640 and 30,016 persons respectively over the same period.

(d): Steps taken by the Government to ensure timely loan disbursement, simplify application procedures, reduce rejection rates in PMEGP applications across the country including Maharashtra are as follows:

- i. Periodic review meetings with Implementing Agencies i.e. State offices of KVIC, State KVIBs, State DICs and financial institutions.
- ii. A wide range of more than 1,000 model Detailed Project Reports have been prepared on various industries and made available on the PMEGP portal.
- iii. Acceptance of PMEGP applications from prospective beneficiaries in 11 regional languages since January 2024.
- iv. To enhance the quality of applications to reduce rejections, technical experts & Retired Bank Officials have been engaged to provide handholding support to prospective PMEGP beneficiaries during application stage.
- v. All major banks have been advised to take steps to reduce the rejection of applications.

(e): Currently, there is no proposal for enhancing the financial ceiling of the PMEGP scheme.

(f): The following monitoring mechanisms have been put in place to ensure transparency, proper utilization of funds and follow up support for new entrepreneurs in the country including Maharashtra:

- i. A dedicated portal for tracking the complete process from application submission till adjustment of MM subsidy into the beneficiary's loan account.
- ii. Banker's Review meetings conducted at top level, State and Zonal level to ensure proper sanctioning of loans and disbursement of margin money.
- iii. Meetings by State Level Monitoring Committee (SLMC) and District Level Monitoring Committee (DLMC) on a quarterly basis to monitor effective implementation of the scheme.
- iv. Periodic review meetings with Implementing Agencies (IAs) i.e. State offices of Khadi and Village Industries Commission, State Khadi and Village Industries Boards, State District Industries Centers and financial institutions.