

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 589
TO BE ANSWERED ON 07.02.2022

PMEGP scheme in Puducherry

589# SHRI S. SELVAGANABATHY:

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

- (a) whether all banks in Puducherry falling under Prime Minister Employment Generation Programme (PMEGP) scheme are fulfilling their target every year;
- (b) if so, the details of the loans sanctioned by each bank during the last five years; and
- (c) what action will be taken against the bank which do not achieved the target fixed by Government under the scheme?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI NARAYAN RANE)

(a): Prime Minister's Employment Generation Programme (PMEGP) is a major credit-linked subsidy programme implemented by this Ministry, aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and unemployed youth. The Khadi and Village Industries Commission (KVIC), which is the national level nodal agency for the scheme, allocates the bank-wise margin money targets for Puducherry. However, the targets given to the banks are indicative only as the sanctioning of the proposals by the banks also depends on the availability of the eligible applications. Further as per the guidelines of the scheme, banks take their own credit decision based on the viability of each projects.

(b): The details of the micro enterprises sanctioned and disbursed by the banks in Puducherry during the last five years and current year (as on 01.02.2022) are given at Annexure.

(c): Ministry of MSME through KVIC regularly reviews the performance of the banks under PMEGP and pursues the banks to achieve the targets by sanctioning the bank loans in a time bound manner.

Annexure referred to in reply to part (b) of the Rajya Sabha Unstarred Qn. No. 589 for answer on 07.02.2022

Puducherry Bank-wise Performance Under PMEGP during Last Five Years And Current Year (As on 01.02.2022)							
Margin Money (in Rs. Lakhs)							
Sr. No.	NAME OF THE BANKS	2016-17		2017-18		2018-19	
		Number of Projects sanctioned	Margin Money Subsidy disbursed	Number of Projects sanctioned	Margin Money Subsidy disbursed	Number of Projects sanctioned	Margin Money Subsidy disbursed
1	BANK OF BARODA	0	0.00	0	0.00	1	0.53
2	BANK OF INDIA	13	12.40	0	0.00	4	17.45
3	BANK OF MAHARASHTRA	3	4.84	0	0.00	1	1.32
4	CANARA BANK	1	0.37	2	1.50	2	2.03
5	CENTRAL BANK OF INDIA	0	0.00	0	0.00	1	0.77
6	CITY UNION BANK LTD	0	0.00	1	2.50	0	0.00
7	IDBI BANK	2	11.00	1	1.13	0	0.00
8	INDIAN BANK	15	33.74	21	42.48	35	80.66
9	INDIAN OVERSEAS BANK	7	3.20	9	10.20	7	12.67
10	INDUSIND BANK	0	0.00	0	0.00	0	0.00
11	KARUR VYSYA BANK	0	0.00	1	1.84	0	0.00
12	PUDUVAI BHARATHIAR GRAMA BANK	0	0.00	0	0.00	2	1.56
13	PUNJAB NATIONAL BANK	0	0.00	0	0.00	1	0.63
14	PUNJAB AND SIND BANK	0	0.00	0	0.00	2	2.96
15	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00
16	STATE BANK OF INDIA	7	6.58	7	13.70	11	17.55
17	TAMILNAD MERCANTILE BANK LTD	1	0.35	0	0.00	1	0.18
18	UCO BANK	1	0.75	0	0.00	4	4.80
19	UNION BANK OF INDIA	0	0.00	0	0.00	0	0.00
20	UJJIVAN SMALL FINANCE BANK LIMITED	0	0.00	0	0.00	0	0.00
21	VIJAYA BANK	0	0.00	0	0.00	1	3.75
22	ANDHRA BANK	1	8.66	1	3.50	2	2.61
23	ALLAHABAD BANK	0	0.00	0	0.00	1	1.25
24	CORPORATION BANK	0	0.00	0	0.00	0	0.00
25	ORIENTAL BANK OF COMMERCE	0	0.00	1	2.11	0	0.00
26	SYNDICATE BANK	4	13.46	0	0.00	0	0.00
27	OTHER PRIVATE/CO-OP./RRBS	11	8.30	0	0.00	0	0.00
	Total	66	103.65	44	78.96	76	150.72

Sl. No.	NAME OF THE BANKS	2019-20		2020-21		2021-22 (as on 01.02.2022)	
		Number of Projects sanctioned	Margin Money Subsidy disbursed	Number of Projects sanctioned	Margin Money Subsidy disbursed	Number of Projects sanctioned	Margin Money Subsidy disbursed
1	BANK OF BARODA	1	0.39	1	1.33	0	0.00
2	BANK OF INDIA	3	9.93	3	16.63	2	5.48
3	BANK OF MAHARASHTRA	1	8.58	0	0.00	0	0.00
4	CANARA BANK	5	4.11	1	1.66	12	28.39
5	CENTRAL BANK OF INDIA	0	0.00	0	0.00	0	0.00
6	CITY UNION BANK LTD	0	0.00	1	0.77	0	0.00
7	IDBI BANK	0	0.00	0	0.00	0	0.00
8	INDIAN BANK	26	44.03	13	28.36	22	46.84
9	INDIAN OVERSEAS BANK	10	26.20	15	35.03	5	14.71
10	INDUSIND BANK	0	0.00	0	0.00	0	0.00
11	KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00
12	PUDUVAI BHARATHIAR GRAMA	1	0.53	1	1.11	1	0.74
13	PUNJAB NATIONAL BANK	0	0.00	0	0.00	0	0.00
14	PUNJAB AND SIND BANK	2	1.28	0	0.00	0	0.00
15	SOUTH INDIAN BANK	0	0.00	1	2.21	0	0.00
16	STATE BANK OF INDIA	5	3.35	7	27.46	11	15.15
17	TAMILNAD MERCANTILE BANK LTD	0	0.00	0	0.00	0	0.00
18	UCO BANK	3	2.97	1	2.25	0	0.00
19	UNION BANK OF INDIA	1	7.54	0	0.00	0	0.00
20	UJJIVAN SMALL FINANCE BANK LIMITED	0	0.00	0	0.00	0	0.00
21	VIJAYA BANK	0	0.00	0	0.00	0	0.00
22	ANDHRA BANK	3	4.92	0	0.00	0	0.00
23	ALLAHABAD BANK	1	1.25	0	0.00	0	0.00
24	CORPORATION BANK	1	0.73	0	0.00	0	0.00
25	ORIENTAL BANK OF COMMERCE	0	0.00	0	0.00	0	0.00
26	SYNDICATE BANK	1	1.47	0	0.00	0	0.00
27	OTHER PRIVATE/CO-OPARBS	0	0.00	0	0.00	0	0.00
	Total	64	117.28	44	116.81	53	111.31