

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION No. 107**  
**TO BE ANSWERED ON 03.02.2025**

**UTILISATION OF FUNDS UNDER PMEGP**

107. SHRI DHANANJAY BHIMRAO MAHADIK:  
DR. PARMAR JASHVANTSINH SALAMSINH:  
SMT. REKHA SHARMA:  
SHRI NARHARI AMIN:  
DR. MEDHA VISHRAM KULKARNI:  
SHRI LAHAR SINGH SIROYA:  
SHRI RYAGA KRISHNAIAH:

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

- (a) the breakdown on the utilization of the funds considering that Government allocated ₹ 2,500 crore for margin money subsidies under Prime Minister's Employment Generation Programme (PMEGP);
- (b) the strategies in place to modernize existing units with the additional ₹100 crore allocated this year;
- (c) whether there are measures in place to ensure that the benefits of the PMEGP reach women entrepreneurs and marginalised communities effectively; and
- (d) if so, the details thereof?

**ANSWER**

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

(a): Details of budget allocation for Margin Money subsidy under PMEGP and Margin Money subsidy utilized since last 3 years and current FY 2024-25 (up to 28.01.2025) is given below:

S. No.	Financial Year	Budget Allocation (Rs. in crore)	Margin Money Utilized (Rs. in crore)	No. of Units Assisted
1	FY 2021-22	2,850.00	2,977.65	1,03,219
2	FY 2022-23	2,683.21	2,722.17	85,167
3	FY 2023-24	3,090.83	3,093.87	89,118
4	FY 2024-25*	1,843.00	1,528.77	38,235

\*FY 2024-25 data up to 28.01.2025

(b): Since 2018-19, existing PMEGP /MUDRA enterprises are also supported with 2<sup>nd</sup> loan for upgradation and expansion. Under 2<sup>nd</sup> Loan, maximum project cost admissible for Margin Money (MM) subsidy under Manufacturing sector is Rs. 1.00 crore and for Service sector, it is Rs. 25 lakh. Eligible subsidy for 2<sup>nd</sup> loan for all categories is 15% of project cost (20% for NER & Hill States). Recent measures in place for existing PMEGP units seeking to upgrade/modernize include: -

- i) Exclusion of COVID years i.e., FY 2020-21 and FY 2021-22 while considering profitability of existing PMEGP/ MUDRA units applying for 2<sup>nd</sup> loan tranche.
- ii) Activities permitted under PMEGP have been expanded to include more activities under animal husbandry, etc.
- iii) State Governments have been requested to create awareness among PMEGP beneficiaries.
- iv) Webinars are organized by KVIC covering various manufacturing and service sectors for assisting potential beneficiaries in preparing business proposal.

(c) & (d): Measures in place to ensure that the benefits of the PMEGP reach women entrepreneurs and marginalised communities include:

- i) Beneficiaries under Special Category including women and entrepreneurs from marginalized communities, i.e. SC, ST and OBC, are provided with higher subsidy of 25% and 35% of the project cost in urban and rural areas respectively as compared 15% and 25% of the project cost for General Category beneficiaries.
- ii) Contribution of beneficiaries under Special Category including women and entrepreneurs from marginalized communities is 05% as compared to 10% for General Category beneficiaries.
- iii) Conduct of awareness programmes in all the States/UTs including backward and under-performing areas, Aspirational districts, North Eastern Region, etc. with focus on special category.
- iv) Conduct of two-days free online Entrepreneurship Development Programme (EDP) for prospective entrepreneurs.
- v) Acceptance of PMEGP applications from prospective beneficiaries in 11 regional languages since January 2024.
- vi) Activities permitted under PMEGP have been expanded to include more activities under animal husbandry, etc.

PMEGP performance of women entrepreneurs and entrepreneurs from marginalized communities since last 3 years and current FY 2024-25 (up to 28.01.2025) is given at Annexure – I.

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**Annexure-I**

**Annexure-I referred to in reply to part (c) and (d) of the Rajya Sabha Unstarred Question No. 107 for answer on 03.02.2025.**

PMEGP performance of women entrepreneurs and entrepreneurs from marginalized communities since last 3 years and current FY 2024-25 (up to 28.01.2025)

Financial Year	Women		Scheduled Caste		Scheduled Tribe		Other Backward Caste		Minority	
	No. of Units assisted	MM Subsidy (Rs. Cr)	No. of Units assisted	MM Subsidy (Rs. Cr)	No. of Units assisted	MM Subsidy (Rs. Cr)	No. of Units assisted	MM Subsidy (Rs. Cr)	No. of Units assisted	MM Subsidy (Rs. Cr)
2021-22	39,158	1,244.51	10,161	253.48	7,225	163.96	32,752	1,026.99	21,667	499.80
2022-23	32,626	1,175.72	9,142	235.53	4,850	133.50	32,084	1,075.56	12,999	302.19
2023-24	36,806	1,414.07	10,364	303.85	4,681	169.10	32,602	1,159.76	14,597	323.54
2024-25*	11,665	559.02	5,648	156.74	3,193	98.84	9,271	379.08	2,686	96.19

*\*FY 2024-25 data up to 28.01.2025*