



UNNAT BHARAT ABHIYAN CELL



Sardar Vallabhbhai National Institute of Technology, Surat

**Presentation on PMEGP: Pradhan Mantri Employment
Generation Programme**



PMEGP

**Prime Minister's Employment Generation
Programme**



Presentation created by

- Team Saathi (Government Schemes Implementation), UBA Cell, SVNIT, Surat
- **Source:** PMEGP e-Portal - KVIC
- **Link:**
<https://www.kviconline.gov.in/pmegpeportal/pmegphome/index.jsp>



INTRODUCTION ON PMEGP

- Government of India has approved the introduction of a new credit linked subsidy programme called Prime Minister's Employment Generation Programme (PMEGP) by merging the two schemes that were in operation till 31.03.2008 namely Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas.
- PMEGP will be a central sector scheme to be administered by the Ministry of Micro, Small and Medium Enterprises (MoMSME).
- The Scheme will be implemented by Khadi and Village Industries Commission (KVIC), a statutory organization under the administrative control of the Ministry of MSME as the single nodal agency at the National level. At the State level, the Scheme will be implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and banks.
- **The Mission Coordinator: Ministry of Ministry of Micro, Small and Medium Enterprises , Government of India**



INTRODUCTION ON PMEGP

- **The Government subsidy under the Scheme will be routed by KVIC through the identified Banks for eventual distribution to the beneficiaries / entrepreneurs in their Bank accounts.**
- The Implementing Agencies, namely KVIC, KVIBs and DICs will associate reputed Non Government Organization (NGOs)/reputed autonomous institutions/Self Help Groups (SHGs)/ National Small Industries Corporation (NSIC) / Udyami Mitras empanelled under Rajiv Gandhi Udyami Mitra Yojana (RGUMY), Panchayati Raj institutions and other relevant bodies in the implementation of the Scheme, especially in the area of identification of beneficiaries, of area specific viable projects, and providing training in entrepreneurship development.



OBJECTIVES OF PMEGP

1. To generate employment opportunities in rural as well as urban areas of the country through setting up of new self-employment ventures/projects/micro enterprises.
2. To bring together widely dispersed traditional artisans/ rural and urban unemployed youth and give them self-employment opportunities to the extent possible, at their place.
3. To provide continuous and sustainable employment to a large segment of traditional and prospective artisans and rural and urban unemployed youth in the country, so as to help arrest migration of rural youth to urban areas.
4. To increase the wage earning capacity of artisans and contribute to increase in the growth rate of rural and urban employment.



QUANTUM & NATURE OF FINANCIAL ASSISTANCE

Categories of beneficiaries under PMEGP	Beneficiary's contribution (of project cost)	Rate of Subsidy (of project cost)	
		Urban	Rural
Area (location of project/unit)			
General Category	10%	15%	25%
Special (including SC / ST / OBC / Minorities/Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas etc.)	05%	25%	35%

Note: (1) The maximum cost of the project/unit admissible under manufacturing sector is Rs. 25 lakh.

(2) The maximum cost of the project/unit admissible under business/service sector is Rs. 10 lakh.

(3) The Balance Amount of the total project cost will be provided by Banks as term loan.



ELIGIBILITY CONDITIONS OF BENEFICIARIES

- (i) **Any individual**, above 18 years of age
- (ii) There will be no income ceiling for assistance for setting up projects under PMEGP.
- (iii) For setting up of project costing above Rs.10 lakh in the manufacturing sector and above Rs. 5 lakh in the business /service sector, the beneficiaries should possess at least VIII standard pass educational qualification.
- (iv) Assistance under the Scheme is available only for new projects sanctioned specifically under the PMEGP.
- (v) **Self Help Groups** (including those belonging to BPL provided that they have not availed benefits under any other Scheme) are also eligible for assistance under PMEGP.
- (vi) **Institutions registered under Societies Registration Act,1860;**
- (vii) **Production Co-operative Societies**, and
- (viii) **Charitable Trusts.**
- (ix) Existing Units (under PMRY, REGP or any other scheme of Government of India or State Government) and the units that have already availed Government Subsidy under any other scheme of Government of India or State Government are not eligible.

ELIGIBILITY CONDITIONS OF PROJECT

1. Project cost will include Capital Expenditure and one cycle of Working Capital. Projects without Capital Expenditure are not eligible for financing under the Scheme.
2. Projects costing more than Rs.5 lakh, which do not require working capital, need clearance from the Regional Office or Controller of the Bank's Branch and the claims are required to be submitted with such certified copy of approval from Regional Office or Controller, as the case may be.
3. **Cost of the land should not be included in the Project cost.**
4. Cost of the ready built as well as long lease or rental Workshed/Workshop can be included in the project cost subject to restricting such cost of ready built as well as long lease or rental work shed/workshop to be included in the **project cost calculated for a maximum period of 3 years only**

FINANCIAL AGENCIES

1. **27 Public Sector Banks ,**
2. **Regional Rural Banks(RRB),**
3. **Co-operative Banks and**
4. **Private Scheduled Commercial Banks approved by respective State Task Force Committee.**



FAQ

1. Q. Where the beneficiary has to submit his/her application/Project?

A- Beneficiary can submit his/her application/Project online on kvic website www.kvic.org.in / kviconline.gov.in/pmegpeportal. List of office addresses of KVIC/KVIB/DIC are available at our website.

2. Q. What is Village Industry ?

A. Any Village Industry (except those mentioned in the negative list) located in the Rural Area which produces any goods or renders any service with or without the use of power and in which the fixed capital investment for head of a full time artisans or worker does not exceed Rs.1.00 lakh in plain area and Rs.1.50 lakhs in hilly areas and for A & N Island and Laxdeep Rs.4.5 Lakhs.

3. Q. What is rural area ?

A. Any area classified as Village as per the revenue record of the State, irrespective of the population. It also includes an area even if classified as town provided its population does not exceed 20,000.

FAQ

4. **Q. What are the main criteria of project?**

A. It should fulfill the criteria of rural area (for Rural Area project), per capita investment, own contribution, negative list and the unit should be new one

5. **Q. Whether model projects are available with KVIC.**

A - yes, Industry wise model projects are available at kvic.org.in.

6. **Q. Whether collateral security is mandatory?**

A. As per RBI guidelines the project costing upto Rs.10.00 lakhs under PMEGP loans are free from collateral security.

The CGTSME provided collateral guarantee for the project beyond Rs.5.00 lakhs and upto Rs.25.00 lakhs under PMEGP scheme.



FAQ

7. **Q. Whether EDP training is compulsory?**

A. Before MM Claim through PMEGP eportal ,EDP training of 10 working days for Project cost More than 5.00 lakhs and 6 Working days training for up to Project Cost 5.00 lakhs to the beneficiary is compulsory

8. **Q: where training centres are available to undertake EDP?**

A - List of EDP training centres including 582 training center of RSETI/RUDSETIS are available.

WebsiteLink:

<https://www.kviconline.gov.in/pmegpeportal/edp/edpSearchPage.jsp>

Sr No	Training Center Name	CITY	DISTRICT	PINCODE	State	VIEW DETAIL
1	BARODA RURAL SELF EMPLOYMENT TRAINING INSTITUTE	Surat	SURAT GUJARAT (118)	395010	GUJARAT	VIEW DETAILS



FAQ

9. **Q. Whether model projects are available with KVIC.**

A - yes, Industry wise model projects are available at kvic.org.in.

10. **Q: where training centers are available to undertake EDP?**

A - List of EDP training centres including 582 training center of RSETI/RUDSETIS are available at our website kvic.org.in

11. **Q. What is lock in period for Govt. Subsidy?**

A- 3 years.

12. **Q:- Can project be financed jointly from two different sources (Bank/Financial Institutions)?**

A - No, it is not eligible.



FAQ

13. **Q. What is the helpline for the beneficiary in preparation of the project ?**

A. 30 model projects uploaded on kvic.org.in website

14. **Q. Whether an entrepreneur can submit more than one project ?**

A- No

15. **Q. What is the definition of family ?**

A- Husband and spouse.

16. **Q. Whether Unit can be set up in urban Area.**

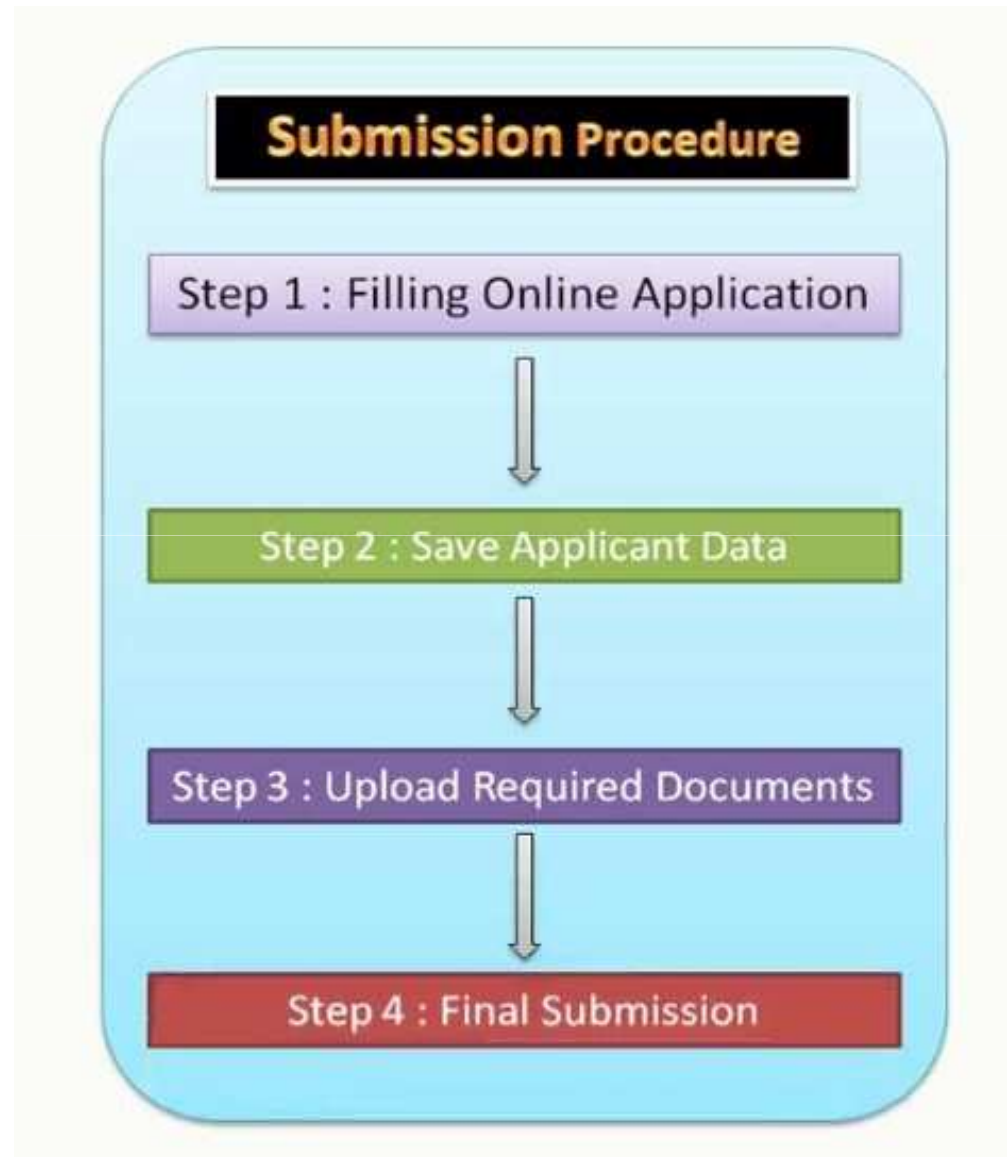
A- Yes through DIC only.

17. **Q. Whether existing unit can avail funds under PMEGP ?**

A - No, only new unit.



APPLY ONLINE



BENEFICIARY CAN SUBMIT HIS/HER APPLICATION/PROJECT ONLINE ON KVIC WEBSITE.

Apply as Individual

Click on: Online application form for Individual

The screenshot displays the PMEGP e-Portal website. At the top, there are logos for Khadi India, the Ministry of Micro, Small and Medium Enterprises, Government of India, and KVIC. The main heading is "Prime Minister's Employment Generation Programme". A navigation menu on the left includes "For Applicant", "ONLINE EDP", "COVID19 CIRCULAR", "EDP Exemption (31-03-2020)", "MSME Dashboard", "PMEGP Facebook", "Video Tutorial", and "Download Model Projects". A red banner at the top right contains the text: "LATEST EDP exempted upto 31st March 2020, Upload the Margin Money Claim without EDP Now. Click here -> to Download Circular". The main content area features the "PMEGP e-Portal" title, a Facebook icon, and a "PMEGP ONLINE EDP TRAINING" banner. Below these are four buttons: "Online Application form for Individual" (circled in green), "Online Application form for Non-Individual", "Login form for Registered Applicant", and "Feedback form for Applicant". Underneath are four login options: "OFFICIAL LOGIN FOR KVIC /KMB /DIC /COIR" (with a green arrow pointing to it), "DLTFC LOGIN" (Convenor Login), "BANK LOGIN" (Bank Login), and "PMEGP Dashboard" (CLICK HERE). At the bottom, a pink banner contains the text "Apply Online" and "For Upgradation / Expansion of existing PMEGP / MUDRA units".



➤ Fill the Online form

The screenshot displays the 'PMEGP ONLINE APPLICATION FOR INDIVIDUAL APPLICANT' form. The form is divided into two main sections: the application form on the left and the 'Guidelines for Filling the Online PMEGP Application' on the right.

Application Form Fields:

- (1) Aadhaar Card No: [Input field]
- (2) Name of Applicant*: -Select- [Dropdown] (Name as Per Aadhaar Card) [Validate Aadhaar button]
- (3) Sponsoring Agency*: -Select Agency- [Dropdown]
- (4) State*: -Select State- [Dropdown]
- (5) District*: -Select District- [Dropdown]
- (6) Sponsoring Office*: To get Office Select Agency, State and District
- (7) Legal Type*: INDIVIDUAL
- (8) Gender*: -Select- [Dropdown]
- (9) Date of Birth (dd-mm-yyyy)*: [Input field] Age: [Input field]
- (10) Social Category*: -Social Category- [Dropdown]
- Special Category (if any): Not Applicable [Dropdown]
- (11) Qualification*: -Select- [Dropdown]
- (12) Communication Address*: [Input field]
- Taluk/Block*: [Input field]
- District*: [Input field] [Change Communication District button]
- Pin*: [Input field]

Guidelines for Filling the Online PMEGP Application:

- (1) Aadhaar Number : 12 digit Aadhaar number of the applicant should be filled in.
- (2) Name of Applicant : (i) Select prefix of name from the list, (ii) The applicant should fill his/her name exactly as it appears in the Aadhaar Card. In case of any mismatch in the name entered, the applicant will not be able to fill the form further.
- (3) Sponsoring Agency : Select Agency (KVIC, KVIB, DIC) in which you want to submit the application form.
- (4) State : Select State from the list.
- (5) District : Select District from the list
- (6) Sponsoring Office : Select Office from the list
- (7) Legal Type : This Form is pertaining to Individual Applicant.
- (8) Gender : Select Gender (i.e. Male, Female, Transgender)
- (9) Date of Birth : (i) Date of Birth must be fill in the format of (DD-MM-YYYY) e.g. 15-12-1991. (ii) Age : Age should not less than 18 years. As soon as Date of Birth is entered the age will calculate dynamically.
- (10) Social Category : Select Social Category of the applicant from the list (i.e. General, Other Backward Caste, Scheduled Caste, Scheduled Tribe, Minority)
- Special Category : Select Special Category from the list (i.e. Ex-serviceman, Physically Challenged, Hill Border Area, North East Area)
- (11) Qualification : Select qualification from the list (i.e. 8th Pass, Under 8th, 10th Pass, 12th Pass, Graduate, Post Graduate, PHD, Diploma)
- (12) Address for Communication: The Applicant should fill the complete postal address of the applicant including State, District, Pin Code, Mobile No., Email and PAN No.
- (13) Unit Location : Select Unit Location (i.e. Rural OR Urban)
- (14) Proposed Unit Address : The Applicant should fill the complete Unit address of the unit including Taluka, District, Pin Code (If Unit Address is same as Communication Address then click on communication Address to Unit Address)
- (15) Type of Activity : Select from the activity list (i.e. Service or Manufacturing)
- (16) Name of the Activity : (i) Industry : Select Industry from the List of Industry (ii) Product Description : Type the specific product description.
- (17) Whether EDP Training Undergone : Select Yes Or No from the List .
- (18) Training Institute's Name : If EDP Training Undergone YES, enter Training Institute Name in detail.
- (19) Loan Required : (i) Capital Expenditure : Enter CE loan as proposed in the DPR in rupees. (ii) Working Capital : Enter WC loan as proposed in the DPR in rupees. (iii) Total Loan : The total loan will be calculated by the system automatically.
- (20) Bank Details : (i) Enter IFSC code (ii) if IFSC code is not known then click on GET IFSC CODE button and select

Website link:

<https://www.kviconline.gov.in/pmegpeportal/jsp/pmegponline.jsp>



FILL THE ONLINE FORM

PMEGP ONLINE APPLICATION FOR NON-INDIVIDUAL APPLICANT		Guidelines for Filling the Online PMEGP Application	
(1) Legal Type :	Self Help Groups	(1) Legal Type :This Form is pertaining to Non Individual Applicant (Self Help Groups, Trust, Under Companies Act, Individual, Regd. Institutions, Co-operative Societies)	
(2) Name of the Self Help Groups*	<input type="text"/>	(2) Name of Institution/SHG/ etc. :	
(3) Registration No:	Not Applicable	(3) Except SHG others are need to enter Registration No.	
(4) Ragistration Date (dd-mm-yyyy)	Not Applicable	(4) Registration Date : Enter Registration Date.	
(5) TAN No:	Not Applicable	(5) TAN No. : Enter TAN Number.	
(6) Authorised Person Name*:	-Select- <input type="text"/>	(6) Authorised Person Name : Enter Authorised Person Name.	
(7 A) Designation*:	<input type="text"/>	(7) Designation : Enter Designation of the authorised person	
(7 B) AADHAAR No. of Authorised Person:	<input type="text"/>	(8) Sponsoring Agency : Select Agency (KVIC, KVIB, DIC)	
(7 D) PAN No of Authorised Person :	<input type="text"/>	(9) State : Select State from the list.	
(8) Sponsoring Agency*:	--Select Agency --	(10) District : Select District from the list	
(9) State*:	--Select State--	(11) Sponsoring Office : Select Office from the list	
(10) District*:	--Select District--	(12) Gender : Select Gender (i.e. Women / NA)	
(11) Sponsoring Office*:	To get Office Select Agency, State and District	(13) Social Category : Select Social Category from the list (i.e. Other Backward Caste, Scheduled Caste, Scheduled Tribe, Minority). If none of them select Not Applicable.	
(12) Gender :	Not Applicable	Special Category : Select Special Category from the list (i.e. Ex-serviceman, Physically Challenged, Hill Border Area, North East Area). If non of then them select Not Applicable.	
(13) Social Category : *	-Social Category-	(14) Office Address : Enter complete postal address including Taluka, Block, District, Pin Code, Mobile No., Office No.,Email and Bank A/c No.	
Special Category (if any):	Not Applicable	(15) Unit Location : Select Unit Location (i.e. Rural OR Urban)	
(14) office Address: *	<input type="text"/>	(16) Proposed Unit Address : Fill the complete Unit address of the unit including Taluka, District, Pin Code (If Unit Address is same as Communication Address then click on communication Address to Unit Address)	
Taluk/Block*:	<input type="text"/>	(17) Type of Activity : Select from the activity list (i.e. Service or Manufacturing)	
District*:	<input type="text"/>	(18) Name of the Activity : (i) Industry : Select Industry from the List of Industry (ii) Product Description : Type the specific product description.	
		(19) Whether EDP Training Undergone : Select Yes Or No from the List .	
		(20) Training Institution Name : If EDP Training Undergone YES, enter Training Institute Name in detail.	
		(21) Loan Required : (i) Capital Expenditure : Enter CE loan as proposed in the DPR in rupees. (ii) Working Capital : Enter WC loan as proposed in the DPR in rupees. (iii) Total Loan : The total loan will be calculated by the system automatically.	
		(22) Bank Details : (i) Enter IFSC code (ii) if IFSC code is not known then click on GET IFSC CODE button and select correct IFSC Code of Financing Bank. (iii) Enter optional Bank IFSC code .	

Website link: (SHG)

https://www.kviconline.gov.in/pmegportal/jsp/pmegponlineNI.jsp?BENF_CD=4



STUDY THE SAMPLE PROFILE PROJECTS FOR PMEGP APPLICATION

PMEGP Sample Project Profiles

Sr No	Project Name	Total Project Cost	View Profile
1	BAKERY PRODUCTS (AGRO BASED FOOD PROCESSING INDUSTRY)	1302000	View
2	BAKERY PRODUCTS BIG UNIT (AGRO BASED FOOD PROCESSING INDUSTRY)	1965000	View
3	BAKERY PRODUCTS UNIT (AGRO BASED FOOD PROCESSING INDUSTRY)	286000	View
4	BANANA CHIPS (AGRO BASED FOOD PROCESSING INDUSTRY)	455000	View
5	BANANA CHIPS (BIG UNIT) (AGRO BASED FOOD PROCESSING INDUSTRY)	1250000	View
6	BESAN MANUFACTURING UNIT (AGRO BASED FOOD PROCESSING INDUSTRY)	780000	View
7	BEVERAGE MANUFACTURING SCHEME (AGRO BASED FOOD PROCESSING INDUSTRY)	888000	View
8	CASHEWNUT PROCESSING (AGRO BASED FOOD PROCESSING INDUSTRY)	1800000	View
9	CATTLE / POULTRY FEED SCHEME (AGRO BASED FOOD PROCESSING INDUSTRY)	1000000	View
10	COCONUT OIL AND OIL CAKE MANUAFCURING (AGRO BASED FOOD PROCESSING INDUSTRY)	1950000	View
11	COMPOUND AGAROSETTIA (UNIT) (AGRO BASED FOOD PROCESSING INDUSTRY)	600000	View

Website link:

<https://www.kviconline.gov.in/pmegp/pmegpweb/docs/jsp/newprojectReports.jsp>



ROLE OF UNNAT BHARAT ABHIYAN PARTICIPATING INSTITUTE

- **Step 1:** Visit and meeting with District Industrial Centre (DIC) and understand the benefits of Entrepreneurship generation scheme: PMEGP
- **Step 2:** Conduct surveys and identify the need of PMEGP for creating Entrepreneurship.
- **Step 3:** Work with District Industrial Centre (DIC), District Employment Office, Gram Panchayat & Taluka Panchayat / District Panchayat Department for implementation of PMEGP.



For more details visit:

- 1. District Employment Office,**
- 2. District Industrial Centre,**
- 3. Gram Talati / Taluka Panchayat / District Panchayat**

The details are also available in following document:

- 1. Annexure I PMEGP-guidelines-final**
- 2. Annexure II final-guidlines-for-2nd-loan**



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THANK YOU

UNNAT HO !!!

