GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION No. 3048
TO BE ANSWERED ON 06.08.2026

PMEGP IN UNION TERRITORY OF LADAKH

3048. SHRI MOHMAD HANEEFA:

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

(a) the number of applications received, projects sanctioned, loans disbursed and beneficiaries covered under the Prime Minister's Employment Generation Programme (PMEGP) during the last five years in the UT of Ladakh, separately for Leh and Kargil districts;
(b) the total amount of margin money subsidy sanctioned and released along with the employment generated under the Scheme in Leh and Kargil districts;
(c) whether the Government has assessed the implementation of PMEGP in the UT of Ladakh in view of its difficult terrain, sparse population and limited industrial base and if so, the details thereof; and
(d) the measures being taken to improve awareness, facilitate credit linkage and increase the number of beneficiaries under PMEGP in Leh and Kargil districts?

ANSWER

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

(a) and (b): Number of applications received, projects sanctioned, loans disbursed, beneficiaries covered, Margin Money (MM) subsidy sanctioned and released and estimated employment generated under the Prime Minister's Employment Generation Programme (PMEGP) during the last five years i.e. FY 2021-22 to FY 2025-26 in the UT of Ladakh, separately for Leh and Kargil districts is given below:

District	No. of Applications received	No. of projects sanctioned by bank	No. of Loans disbursed by bank	No. of beneficiaries covered	MM Subsidy sanctioned and released (Rs. lakh)	Estimated Employment Generated
Leh	416	285	256	263	1492.38	2367
Kargil	1062	631	517	562	2137.66	5,058

(c): The Ministry conducted an evaluation study of PMEGP through a third party agency to assess the performance of the PMEGP units across all States/UTs, including Ladakh. Majority of PMEGP units reported increase in average annual income and positive profitability across sectors over the years. Further, the Government duly assesses the implementation of PMEGP throughout the country including in the Union Territory of Ladakh through periodical review meetings by the Ministry with Implementing Agencies i.e. Khadi and Village Industries Commission (KVIC), State offices of KVIC, State Khadi and Village Industries Boards (KVIBs), State District Industries Centres (DICs) and financial institutions.

(d): Measures being taken to improve awareness, facilitate credit linkage and increase the number of beneficiaries under PMEGP throughout the country including Leh and Kargil districts include the following:

i. Awareness and outreach programmes in all the States/UTs including backward and under-performing areas, Aspirational districts, NER etc. to identify potential beneficiaries and provide handholding support during the application process.
ii. Establishment of PMEGP Helpdesks at State Offices to provide real-time assistance and hand-holding to potential beneficiaries.
iii. A wide range of more than 1,000 Model of Detailed Project Reports prepared on various industries have been made available on the PMEGP portal.
iv. As per RBI Master Directions on lending to MSMEs, no collateral security to be insisted by Banks for projects involving loan up to Rs. 20 lakh. Strict compliance of this provision has been reemphasized to all financing Banks.
v. PMEGP Portal developed as an end-to-end digital platform is integrated with financing banks through Jan Samarth Portal, streamlining the approval process and with SMS alert to applicants at different stages.
vi. Banker's Review meetings conducted at State and Zonal levels to ensure proper sanctioning of loans and disbursement of MM Subsidy.

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