

# Chief Minister Employment Generation Programme – For establishment of Micro & Small Enterprises

<https://maha-cmegp.gov.in>  
Initiative by JDI, Konkan Region

## Loans for Small / Micro Enterprises

Government of Maharashtra has approved the introduction of a new credit linked subsidy programme called Chief Minister Employment Generation Programme (CMEGP) scheme on 1<sup>st</sup> Aug 2019 and amendments thereto 11<sup>th</sup> November 2022. The scheme aims for generation of employment opportunities through establishment of Micro & Small Enterprises (project cost limited to Rs. 50 lacs) in rural as well as urban areas in the state.

The Scheme is implemented and monitored by Directorate of Industries (DOI), under the administrative control of Industries Department, Government of Maharashtra. The Scheme is implemented through District Industries Centers (DICs), Maharashtra State Khadi and Village Industries Boards (KVIB) under the control of Directorate of Industries and also by banks. The subsidy under the scheme will be routed through DOI to the identified banks for eventual distribution to the beneficiaries/entrepreneurs in their bank accounts after the stipulated period.

To implement a hassle-free CMEGP scheme the complete process is made online. A dedicated portal viz. <https://maha-cmegp.gov.in> has been developed for speedy and transparent implementation of the Scheme. The applicant must compulsorily apply on the portal only to respective implementing agencies for availing financial assistance. The application form on the portal is self-explanatory, providing guidelines/advisory tips to fill up the application form correctly. In case of any difficulty/query the applicant may approach the respective Implementing Agency at district level.

Within the framework and overall objective of development and growth of small and micro enterprises sector, CMEGP scheme is so designed, to meet requirements of different sectors / manufacturing activities as well as business / service entrepreneur segments

**Eligibility Criteria:**

**Quantum and Nature of Financial Assistance, funding under CMEGP**

\* No minimum education qualification required for projects upto 10 Lakhs.  
 \* Class 7th pass eligibility required for projects Rs.10 Lakhs to 25 Lakhs.  
 \* Class 10th pass education required for projects above Rs. 25 Lakhs

Only one person from a family will be eligible under the scheme. (Definition of family includes Self and spouse

Units which have availed benefit under Govt. of india or state Govt. under any other scheme are not eligible.

Assistance for new projects only.

No Income Ceiling.

Categories of beneficiaries under CMEGP	Beneficiary's Contribution (of project cost)	Rate of subsidy (of project cost)		Bank Loan	
		Urban	Rural	Urban	Rural
Area (location of project/unit)					
General Category	10%	15%	25%	75%	65%
Special Category (includes SC / ST /Women/ Ex-servicemen / differently abled/OBC/ VJNT/ Other Minorities.)	5%	25%	35%	70%	60%

**Documents Required :**

- Passport size photo

- Adhar Card
- Pan Card
- Birth Certificate / Living Certificate / Domicile Certificate
- Mark Sheet
- Undertaking
- Project Report
- Caste Certificate (for SC/ST/OBC/VJNT/Minority)
- Certificate for Special Category ( Physically Challenged / Ex- Servicemen)
- Population Certificate (For Rural Area)