

# **Migrants Employment Generation Programme**

## **Details (Migrants Employment Generation Programme)**

The Government of Tamil Nadu has launched the “Migrants Employment Generation Programme (MEGP)” for the Non-Resident Tamils, who returned back to Tamil Nadu due to Covid-19 Pandemic. This scheme is to be implemented by the Commissionerate of Industries and Commerce and this Commissionerate is the Nodal Agency at the State Level. The emigrants who are already skilled in their respective fields as they have been working on that for many years abroad, this scheme will help in tapping the potential of such returnees who want to turn into small scale Entrepreneurs. The scheme will help to mitigate the unemployment problem of the huge number of COVID returnees and will also generate employment for others by converting the eligible one into Small Scale Entrepreneurs. This will be executed after continuous deliberation with the Micro, Small, and Medium Enterprises Departments which have a scheme similar for the unemployed youth of Tamil Nadu. Objectives: To generate employment opportunities for the migrant returnees who have come back to their homeland due to Covid by setting up self-employment ventures in Microenterprises in the Manufacturing service and Business Sectors.

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## **Important Features (Migrants Employment Generation Programme)**

- Marketing Support: As marketing support for the products produced by Migrants Unemployed Youth Employment Generation Program units, Exhibitions, Buyer
- Seller Meet, etc., will be arranged by General Manager, District Industries Centres to promote their products and will be done in coordination with the Unemployed Youth Employment Generation Programme (UYEGP).

## **Benefits (Migrants Employment Generation Programme)**

- Under the scheme, the subsidy @ 25% of the project cost will be sanctioned to the beneficiaries subject to a maximum of ₹2.5 lakhs.

## **Eligibility (Migrants Employment Generation Programme)**

- The applicant should have returned to Tamil Nadu on & after 01/01/2020 due to the Covid-19 outbreak.
- The age of the applicant should be between 18 to 45 years in general and for special categories (Women/Minorities/ BC/MBC/SC/ST/Ex-servicemen/Transgender/Differently abled), the age relaxation is up to 55 years. The applicant should possess a minimum educational qualification of 8th standard pass. The family income of the applicant should be below ₹5.00 lakh. The maximum project costs for Manufacturing / Trading / Service projects should be ₹15.00 lakh / ₹5.00 lakh / ₹5.00 lakh respectively. The applicant's/promoter's contribution should be 10% of the project cost for the General category and 5% for the Special Category.

## **Application Process (Migrants Employment Generation Programme)**

- Application Processes: Step 01: The applicant willing to avail loan under the MEGP scheme should fill up the online application through the Official Website of the Micro, Small and Medium Enterprises Department, Government of Tamil Nadu.
- Step 02: On the home page, click on “Apply Online” and then “New Application”.
- Step 03: Click on ‘Register’ and fill in the details like Name, Date of Birth, Email ID, Aadhaar Number & Mobile Number.
- Step 04: After successful registration, click on ‘login’ and fill in all the mandatory details.
- Step 05: Upload all the necessary documents and submit the application form.

- Post-Application Processes: Step 01: The applications received by District Industries Centres will be scrutinized and shall be placed before the Task Force Committee at least once a month.
- Step 02: The Selection will be based on the experience, qualification, skill, viability of the project, marketability, etc.
- Step 03: The bank branches shall call for personal interviews with the applications to provide subsequent provisional sanctions by them.
- The provisional sanctions Shall be intimated to the.
- District Industries Centres concerned.
- Step 04: The District Industries Centres shall arrange for compulsory Entrepreneur Development Program training for a period of two days by the Entrepreneur Development Institute and on completion, Entrepreneur Development Institute will issue certificates.
- Step 05: After successful completion of Entrepreneur Development Program training, the beneficiary will deposit the Promoter's Contribution with the bank.
- Thereafter, the bank will disburse the 1st installment of the finance to the beneficiary on the production of the training completion certificates.
- Step 06: The respective disbursement advice should be forwarded to District Industries Centres along with the subsidy claims.
- Step 07: The Tamil Nadu Government subsidy amount will be drawn by the Commissioner of Rehabilitation and Welfare of Non-Resident Tamils and disbursed to the Industries Commissioner and Director of Industries and Commerce, where it will be transferred through Direct Benefit Transfer (D.B.T.) Mode with the lead district Bank and they will act as District Level Nodal Bank.
- Interest accrual, if any, shall be adjusted against the sanction of the contingency fund.
- Step 08: On receipt of the Subsidy claim raised by the financing branch duly countersigned by General Manager, District Industries Centre, District Nodal Bank will release the subsidy to financing bank branches.
- Step 09: The subsidy will be deposited in a Term Deposit Receipt (TDR) for 3 years at the financing bank branch level in the name of the beneficiary.
- No interest will be paid on the Term Deposit Receipt and no interest will be charged on a loan amount equal to the amount of the Term Deposit Receipt.
- Step 10: The subsidy will be credited to the borrower's loan account after 3 years from the date of first disbursement to the borrower by the bank.
- In case the bank's advance goes bad before the-three years period, due to reasons, beyond the control of the beneficiary, the subsidy will be adjusted by the Bank to liquidate the loan liability of the borrower either in part or full.
- Step 11: The total subsidy amount shall be obtained through Government sanction in the formal Government Order by the Commissionerate of Rehabilitation and Welfare of Non-Resident Tamils with relevance to their targets to be allotted by the office of Industries Commissioner and Director of Industries Commerce during the beginning of the Financial Year.
- ■ Procedure for Online Filling of Application Dos and Don'ts ■

## **Documents Required (Migrants Employment Generation Programme)**

- 1. Identity proof i.e. copy of Election ID Card/ Aadhaar card 2. Copy of PAN Card 3. Passport size photo 4. Proof of Educational Qualification 5. Proof of age 6. Caste/Community Certificate 7. Residence proof 8. Valid certificate for the proof of Ex-Serviceman /Differently abled /Transgender 9. Bank account details 10. Any other documents
- if required