

[Migrants Employment Generation Programme](#)[Are you sure you want to sign out?](#)[Cancel Sign Out](#)[EngEnglish/à¸'à¸¸à¸,à¸'à¸€Sign In](#)[BackDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsSources And ReferencesFeedback](#)Something went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit [CancelApply NowCheck EligibilityTamil NaduMigrants Employment Generation ProgrammeCovid-19EmploymentEntrepreneurLoanMEGPMigrantSubsidyDetails](#)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. Also, the Government has ordered that the District Industries Centre (DICs) of the concerned Districts and the Office of the Regional Joint Director of Industries and Commerce in respect of Chennai District is the implementing agencies in coordination with this Commissionerate. The Covid-19 pandemic has wreaked havoc across the global economy. This in turn has rendered many migrants jobless and forced them to return to their own native places. 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.To provide livelihood opportunities to the migrant returnees who have lost their jobs and livelihood due to Covid.To facilitate the provision of collateral-free advances under Credit Guarantee Trust for Micro, Small Enterprises (CGTMSE) dovetailing under the Unemployed Youth Employment Generation Programme.Nodal Agency: The Commissionerate of Non-Resident Tamils is the Nodal Agency at the State level and the scheme will be implemented it through the Commissionerate of Industries and Commerce.Areas of operation: The scheme is applicable to all areas in the State including rural and urban areas.Implementing Agencies: District Industries Centre (DICs) of the concerned Districts and the office of the Regional Joint Director of Industries and Commerce in respect of Chennai District will be the implementing agencies in coordination with the Commissionerate of Non-Resident Tamils.Maximum Project cost: à, '15 lakhs for the manufacturing sector, à, '15 lakhs for the service sector and business sector.Promoterâ€™s contribution (Ownerâ€™s contribution): 10% for the General category and 5% for the special category (Scheduled Caste / Scheduled Tribes / Backward Classes / Most Backward Classes / Minorities / Women / Physically Challenged / Transgender)Activities covered: All economically viable manufacturing services and business activities excluding direct agricultural operations like raising corporation etc.Training: Training for two days in the Entrepreneur Development Programmeâ€ to be conducted by the Entrepreneur Development Institute (EDI) of the Government of Tamil Nadu is mandatory. However, the training shall be completed within 12 months from the date of selection by the District Task Force Committees (DTFCs).Task Force Committee: The Task Force Committee will comprise of General Manager, District Industries Centre as Chairman, and Personal Assistant (General) to the Collector as representative of the Commissionerate of Rehabilitation. The members of the Committee will be as under:a. Lead Bankb. District Manager, Tamil Nadu Adi Dravidar Housing and Collector as Development Corporation Limited (TAHDCO)c. District Coordinators from Leading Banks in the Districtsd. Representative from District Micro, Small, and Medium Enterprises Associatione. Representative from National Small Industries Corporation Limited/Micro, Small and Medium Enterprises - Development Institutef. District Employment Officer.Project sanction: The project will be sanctioned by financing branches of the Banks as per techno-economic viability.Financial Institutions: All Nationalized Banks, Private Sector Banks, and 'Tam Nadu Industrial Co-operative Bank.Collateral: No collateral is required.Amount of the Bank Loan: Banks sanction and release 90-95% loan of the project cost. (Including Government subsidy of 25%)Rate of interest: Normal Bank rate of interest.Repayment period: The repayment Schedule shall be for 5 years after an initial moratorium period of 6 months or the date of commencement of the project whichever is earlier.Defaulter: The applicant should not default in any nationalized bank financial institution / Cooperative bank. Further, a person who has already been assisted under other subsidy-linked Government schemes would not be eligible under this scheme.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).Review & Monitoring:The progress of the Scheme will be reviewed by the District Collector at the Banker's Standing Committee, District Level Co-Ordination Committee (DLCC) / District Level Review Committee (DLRC) meetings conducted periodically with the Bankers. At the State level, the progress of the Scheme will be monitored by the State Level Bankers-Committee (SLBC). The Secretary to Government and Rehabilitation Department will review the progress on a quarterly basis.BenefitsUnder the scheme, the subsidy @ 25% of the project cost will be sanctioned to the beneficiaries subject to a maximum of à, '2.5 lakhs.EligibilityThe 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 à, '5.00 lakh.The maximum project costs for Manufacturing / Trading / Service projects should be à, '15.00 lakh / à, '5.00 lakh / à, '5.00 lakh respectively.The applicantâ€™s/promoterâ€™s contribution should be 10% of the project cost for the General category and 5% for the Special Category.Application ProcessOnlineApplication 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 à€Apply Onlineâ€ and then à€New Applicationâ€. Step 03: Click on à€Registerâ€ and fill in the details like Name, Date of Birth, Email ID, Aadhaar Number & Mobile Number.Step 04: After successful registration, click on à€loginâ€ 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 Documents Required

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

Frequently Asked Questions

What are the eligibility norms to get benefitted under this scheme? Any individual, above 18 years of age. The upper age limit for General Category is 45 years and for the special category 55 years. The minimum Educational qualification is Pass in VIII Standard. The applicant should be a resident of the place for not less than 3 years. The family income of the beneficiary along with the spouse should not exceed ₹15,00,000/- per annum.

What is the component of Project cost? Capital expenditure loan, one cycle of working capital, and 10% of the project cost as own contribution in case of a general category and 5% of the project cost in case of a special category loan.

Whether cost of land and building included in project cost? No.

Whether EDP training is compulsory? Yes

Which is the agency implementing the scheme at District Level? This scheme is to be implemented by the Commissionerate of Industries and Commerce and this Commissionerate is the Nodal Agency at the State Level.

What are all the activities / area covered under this scheme? All economically viable manufacturing services and business activities excluding direct agricultural operations like raising corporation etc.

What is the maximum project cost under each category? ₹15 lakhs for the manufacturing sector, ₹15 lakhs for the service sector and business sector.

What should be the promoter's contribution? 10% for the General category and 5% for the special category (Scheduled Caste / Scheduled Tribes / Backward Classes / Most Backward Classes / Minorities / Women / Physically Challenged / Transgender).

What is the rate of interest charged under MEGP scheme? Normal Bank rate of interest.

What is the repayment tenure under the scheme? The repayment Schedule shall be for 5 years after an initial moratorium period of 6 months or the date of commencement of the project whichever is earlier.

What is the quantum of maximum Government subsidy? Subsidy @ 25% of the project cost will be sanctioned to the beneficiaries subject to a maximum of ₹2.50 lakh.

Can the project be financed jointly from two different sources(Bank/ Financial Institutions)? No, it is not eligible.

Whether partnership concern eligible to avail loan? No, the individual alone is eligible.

Does any collateral require? No collateral is required.

How can an applicant apply under the scheme? 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.

https://msmeonline.tn.gov.in/megp/megp_desc.php

Sources And References

Official Website

Guideline

Flow Chart Of The Scheme

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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. To provide livelihood opportunities to the migrant returnees who have lost their jobs and livelihood due to Covid. To facilitate the provision of collateral-free advances under Credit Guarantee Trust for Micro, Small Enterprises (CGTMSE) dovetailing under the Unemployed Youth Employment Generation Programme.

Nodal Agency: The Commissionerate of Non-Resident Tamils is the Nodal Agency at the State level and the scheme will be implemented it through the Commissionerate of Industries and Commerce.

Areas of operation: The scheme is applicable to all areas in the State including rural and urban areas.

Implementing Agencies: District Industries Centre (DICs) of the concerned Districts and the office of the Regional Joint Director of Industries and Commerce in respect of Chennai District will be the implementing agencies in coordination with the Commissionerate of Non-Resident Tamils.

Maximum Project cost: ₹15 lakhs for the manufacturing sector, ₹15 lakhs for the service sector and business sector.

Promoter's contribution (Owner's contribution): 10% for the General category and 5% for the special category (Scheduled Caste / Scheduled Tribes / Backward Classes / Most Backward Classes / Minorities / Women / Physically Challenged / Transgender)

Activities covered: All economically viable manufacturing services and business activities excluding direct agricultural operations like raising corporation etc.

Training: Training for two days in the Entrepreneur Development Programme to be conducted by the Entrepreneur Development Institute (EDI) of the Government of Tamil Nadu is mandatory. However, the training shall be completed within 12 months from the date of selection by the District Task Force Committees (DTFCs).

Task Force Committee: The Task Force Committee will comprise of General Manager, District Industries Centre as Chairman, and Personal Assistant (General) to the Collector as representative of the Commissionerate of Rehabilitation. The members of the Committee will be as under:

- a. Lead Bank
- b. District Manager, Tamil Nadu Adi Dravidar Housing and Collector as Development Corporation Limited (TAHDCO)
- c. District Coordinators from Leading Banks in the Districts
- d. Representative from District Micro, Small, and Medium Enterprises Association
- e. Representative from National Small Industries Corporation Limited
- f. Micro, Small and Medium Enterprises - Development Institute
- g. District Employment Officer

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be sanctioned by financing branches of the Banks as per techno-economic viability. Financial Institutions: All Nationalized Banks, Private Sector Banks, and 'Tam Nadu Industrial Co-operative Bank. Collateral: No collateral is required. Amount of the Bank Loan: Banks sanction and release 90-95% loan of the project cost. (Including Government subsidy of 25%) Rate of interest: Normal Bank rate of interest. Repayment period: The repayment Schedule shall be for 5 years after an initial moratorium period of 6 months or the date of commencement of the project whichever is earlier. Defaulter: The applicant should not default in any nationalized bank financial institution / Cooperative bank. Further, a person who has already been assisted under other subsidy-linked Government schemes would not be eligible under this scheme. 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). Review & Monitoring: The progress of the Scheme will be reviewed by the District Collector at the Banker's Standing Committee, District Level Co-Ordination Committee (DLCC) / District Level Review Committee (DLRC) meetings conducted periodically with the Bankers. At the State level, the progress of the Scheme will be monitored by the State Level Bankers-Committee (SLBC). The Secretary to Government and Rehabilitation Department will review the progress on a quarterly basis. Ok Was this helpful? Share News and Updates No new news and updates available Â©2024 Powered by Digital India Corporation (DIC) Ministry of Electronics & IT (MeitY) Government of India Â® Quick Links About Us Contact Us Screen Reader Accessibility Statement Frequently Asked Questions Disclaimer Terms & Conditions Useful Links Get in touch 4th Floor, NeGD, Electronics Niketan, 6 CGO Complex, Lodhi Road, New Delhi - 110003, India support-myscheme[at]digitalindia[dot]gov[dot]in (011) 24303714 Last Updated On : 28/03/2024 | v-2.1.1