

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION No. 2493
TO BE ANSWERED ON 10.08.2026

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME IN AP

2493. SHRI SANA SATHISH BABU:

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

- (a) strategy adopted to strengthen the Prime Minister's Employment Generation Programme (PMEGP) for promoting sustainable entrepreneurship and employment generation in the State of Andhra Pradesh and the results achieved thereof;
- (b) details/number of enterprises established/assisted under PMEGP in the State;
- (c) measures taken to improve the competitiveness and growth of enterprises established under PMEGP via technology upgradation and market access in Andhra Pradesh; and
- (d) frameworks established to facilitate access to institutional credit and export opportunities for PMEGP beneficiaries in Andhra Pradesh along with the details of beneficiaries in Andhra Pradesh?

ANSWER

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

(a) to (d): A total of 45,440 number of micro enterprises have been assisted in Andhra Pradesh under the Prime Minister's Employment Generation Programme (PMEGP), since its inception in FY 2008-09.

Measures undertaken across the country, including in the State of Andhra Pradesh, to promote sustainable entrepreneurship and employment generation, enhance the competitiveness and growth of enterprises through technology upgradation and improved market access, together with frameworks established to facilitate access to institutional credit and export opportunities under PMEGP, include the following:

- i. Enhancement of maximum project cost from Rs. 25 lakh to Rs. 50 lakh for manufacturing sector and from Rs. 10 lakh to Rs. 20 lakh for service sector.
- ii. Entrepreneurship Development Programme (EDP) training imparted to prospective beneficiaries to provide orientation and awareness pertaining to various managerial and operational functions to run their business effectively.
- iii. Good performing enterprises set up under PMEGP/REGP/MUDRA are eligible for additional financial assistance in the form of 2nd loan for technology upgradation and expansion.

- iv. PMEGP enterprises have been registered under the MSME TEAM (Trade Enablement and Marketing) initiative to expand market reach and strengthen digital credibility by onboarding them onto Open Network for Digital Commerce (ONDC).
- v. Marketing support is provided to registered manufacturers including PMEGP through KVIC Sales outlets. Furthermore, Exhibitions and Workshops are arranged regularly for participation of PMEGP beneficiaries.
- vi. E-Commerce portal (<https://www.ekhadiindia.com>) has been developed to provide digital market to sell products globally and to popularise Khadi and Village Industries products.
- vii. 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.
- viii. 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.
- ix. 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.
- x. Establishment of PMEGP Helpdesks at State Offices to provide real-time assistance and handholding to potential beneficiaries.
- xi. Banker's Review meetings conducted at State and Zonal levels to ensure proper sanctioning of loans and disbursement of MM Subsidy.
- xii. 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.
