

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION No. 2495
TO BE ANSWERED ON 10.08.2026

MSMEs IN NORTH BENGAL

2495. SHRI HARSH VARDHAN SHRINGLA:

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

- (a) the initiatives taken by Government to promote MSMEs engaged in tea processing, handicrafts, tourism and food products in Darjeeling and North Bengal;
- (b) the number of enterprises assisted through credit, technology upgradation and skill development schemes during the last three years; and
- (c) whether additional support is proposed to encourage employment generation and exports from the region?

ANSWER

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

- (a): Initiatives undertaken by the Government throughout the country including Darjeeling and North Bengal to promote MSMEs engaged in tea processing, handicrafts, tourism and food products include the following:
- i. Prime Minister's Employment Generation Programme (PMEGP) is being implemented by the Ministry of Micro, Small and Medium Enterprises (MSME) as a credit-linked subsidy scheme across the country, including Darjeeling and North Bengal for promoting sustainable entrepreneurship by facilitating the establishment of new micro-enterprises in the non-farm sector including tea processing, handicrafts, tourism and food products.
 - ii. Under the Procurement and Marketing Support (PMS) Scheme of the Ministry of MSME, financial assistance is provided to eligible Micro and Small Enterprises for participation in domestic trade fairs/exhibitions, Vendor Development Programmes, National Workshops/Seminars, barcode registration and adoption of e-commerce platforms i.e. MSME Global Mart to strengthen the marketing and enhance market access of MSE products including those engaged in tea processing, handicrafts, tourism and food products.
 - iii. Micro and small 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).

- iv. The Ministry of Food Processing Industries (MoFPI) implements the following schemes/initiatives for promoting enterprises in the food processing sector:
- a) The Scheme for Creation of Infrastructure for Agro Processing Clusters (APC) is implemented as a component scheme of the Pradhan Mantri Kisan Sampada Yojana (PMKSY). The APC Scheme aims to create modern infrastructure for food processing based on a cluster approach, reduce post-harvest losses, add value to agricultural produce, increase farmers' income and generate employment.
 - b) The Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme provides financial, technical and business support for the establishment and upgradation of micro food processing enterprises for all the products across the country, including Darjeeling and North Bengal. The Scheme adopts One District One Product (ODOP) approach to reap the benefit of scale in terms of procurement of inputs, availing common services and marketing of products.
 - c) The Production Linked Incentive Scheme for Food Processing Industry (PLISFPI) provides performance-linked incentives on achievement of eligible incremental sales for promoting domestic processing, value addition, expansion of food processing capacity and employment generation.
- v. Ministry of Textiles implements National Handicrafts Development Programme (NHDP) and Comprehensive Handicrafts Cluster Development Scheme (CHCDS) for overall development and promotion of handicrafts sector. Need based financial assistance is provided to artisans through marketing events, skill development, cluster development, formation of Producer Companies, infrastructural and technology support, research and development support, digitization, branding and marketing etc. which benefit the traditional crafts and increase livelihood opportunities throughout the country including West Bengal.
- (b): Under PMEGP, 826 number of micro enterprises have been assisted with Margin Money (MM) subsidy on bank sanctioned loans under PMEGP in North Bengal including Darjeeling during the last three years. Further, 10 good performing enterprises set up under PMEGP/REGP/MUDRA have been assisted with additional financial assistance in the form of 2nd loan for technology upgradation and expansion.
- Under PMFME Scheme, loans for 87 micro food processing enterprises have been sanctioned in North Bengal including Darjeeling during the last three years.
- (c): Additional support provided to MSMEs to encourage employment generation and exports from throughout the country including North Bengal 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. 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.
- v. Establishment of PMEGP Helpdesks at State Offices to provide real-time assistance and hand-holding to potential beneficiaries.
- vi. 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.
- vii. 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).
- viii. Marketing support is provided to registered manufacturers including PMEGP through KVIC Sales outlets. 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.
- ix. 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.
- x. 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

Under PMFME Scheme, enterprises are facilitated with participation in buyer-seller meets, exhibitions, trade fairs, organized retail, e-commerce platforms and export promotion initiatives, thereby strengthening market access and enhancing the export potential of products and contributing to employment generation.

PLISFPI Scheme includes a dedicated component for SMEs engaged in Innovative and Organic Food Products and a Branding and Marketing Abroad (B&M) component to promote Indian food products in overseas markets.
