

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 3130**  
**TO BE ANSWERED ON 21.12.2023**

**COMMON FACILITY CENTRES**

3130. SHRI RAHUL GANDHI:

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

- (a) the details of clusters and common facility centres established under the Micro & Small Enterprises - Cluster Development Programme (MSE-CDP) in Wayanad parliamentary constituency;
- (b) the details of beneficiaries and benefits provided, under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) in Wayanad Parliamentary Constituency;
- (c) the details of Mudra loans sanctioned and disbursed to SC, ST, OBC, Women and first time entrepreneurs in Wayanad parliamentary constituency during the last four years; and
- (d) the details of support being extended to first time entrepreneurs, particularly Scheduled Tribe entrepreneurs in Wayanad Parliamentary constituency?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI BHANU PRATAP SINGH VERMA)

(a): Micro and Small Enterprises Cluster Development Programme (MSE-CDP) is implemented by Ministry of MSME across the country to enhance the productivity and competitiveness of Micro and Small Enterprises (MSEs) for their holistic development adopting cluster development approach. MSE-CDP is a demand driven Central Sector Scheme wherein, State Governments send proposals for establishment of Common Facility Centers (CFCs) and establishment /up-gradation of Infrastructure Development (ID) projects as per requirements in clusters. No proposal to establish common facility centre under MSE-CDP in Wayanad parliamentary constituency has been received from State Government. However, New Industrial Estate namely KINFRA Small Industries Park, Kalpeta has been developed under MSE-CDP in Wayanad parliamentary constituency.

(b): The detail of Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Guarantee approved in the district of Wayanad and State of Kerala is given below:

Financial Year	Wayanad District		Kerala State	
	No. of beneficiaries	Benefit provided as Guarantee Approved (Amt. in ₹ CR.)	No. of beneficiaries	Benefit provided as Guarantee Approved (Amt. in ₹ CR.)
2019-20	532	15	33,739	1,248
2020-21	581	14	28,810	1,005
2021-22	251	12	18,937	1,104

Financial Year	Wayanad District		Kerala State	
	No. of beneficiaries	Benefit provided as Guarantee Approved (Amt. in ₹ CR.)	No. of beneficiaries	Benefit provided as Guarantee Approved (Amt. in ₹ CR.)
2022-23	314	41	25,761	2,121
2023-24 (Till 30.11.2023)	317	34	24,777	2,493

(c): Pradhan Mantri Mudra Yojana (PMMY) was launched on 08.04.2015 to extend collateral free credit up to Rs.10 lakh by Member Lending Institutions (MLIs), i.e., Scheduled Commercial Banks (SCBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs). Any individual, who is otherwise eligible to take a loan and has a business plan for small business enterprise can avail loan under the Scheme for income generating activities in the manufacturing, trading, service sectors including activities allied to agriculture across three loan categories, viz. Shishu (loans up to Rs. 50,000/-), Kishor (loans above Rs. 50,000/- and up to Rs. 5 lakh) and Tarun (loans above Rs. 5 lakh and up to Rs. 10 lakh).

Details of Mudra loans sanctioned and disbursed to SC, ST, OBC, Women during four years including Wayanad parliamentary constituency is appended below:

S. No.	District/ State Name	Category	No. of Loan Accounts	Sanctioned Amount	Disbursed Amount
				(Rs. in Crore)	
1.	Kozhikode	SC	24,790	84.43	83.66
		ST	9,094	27.01	26.96
		OBC	1,27,774	809.67	798.78
		Women Entrepreneurs (out of total)	1,94,679	845.59	832.13
		New Entrepreneurs / Accounts (out of total)	71,208	1,243.00	1,216.74
2.	Malappuram	SC	33,097	122.08	121.21
		ST	8,340	27.86	27.73
		OBC	2,02,765	1,280.94	1,263.76
		Women Entrepreneurs (out of total)	2,65,507	1,219.55	1,207.48
		New Entrepreneurs / Accounts (out of total)	1,16,522	1,709.17	1,684.91
3.	Wayanad	SC	11,192	40.19	39.91
		ST	12,065	37.04	36.79
		OBC	64,583	326.55	324.21
		Women Entrepreneurs (out of total)	1,38,637	538.41	534.24
		New Entrepreneurs / Accounts (out of total)	33,960	465.46	456.60

(d): The detail is **annexed**.

**Annexure referred to in reply of part (d) of Lok Sabha Unstarred Question No. 3130 for answer on 21.12.2023.**

Ministry of MSME is implementing Prime Minister's Employment Generation Programme (PMEGP) for assisting entrepreneurs across the country in setting up of new units in the non-farm sector. It aims to provide employment opportunities to traditional artisans/ rural and urban unemployed youth at their doorstep.

Under the scheme, General Category beneficiaries can avail of Margin Money (MM) subsidy of 25% of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to Special Categories such as Scheduled Castes (SCs), Scheduled Tribes (STs), OBCs, Minorities, Women, Ex-servicemen, Differently-abled, Transgenders, beneficiaries belonging to Northeastern Region, Hill and Border areas, and Aspirational Districts, the Margin Money subsidy is 35% in rural areas and 25% in urban areas. The maximum cost of project is Rs. 50 lakhs in the manufacturing sector and Rs. 20 lakhs in the service sector. Own contribution of beneficiaries under Special Category is 5% in comparison to 10% for General Category beneficiaries.

Existing PMEGP/REGP/MUDRA enterprises are also supported with 2nd loan to upgrade the units. Maximum project cost admissible for Margin Money (MM) subsidy under Manufacturing sector is Rs. 1.00 crore and for Service sector, it is Rs. 25 Lakhs. Eligible subsidy on 2nd loan for all categories is 15% of project cost (20% for NER & Hill States).

Details of units assisted (including SC/ST and women) under the PMEGP scheme in Wayanad District during last four years and current year (30.11.2023) are provided as under:

<b>Year</b>	<b>No. of Units Assisted</b>	<b>Margin Money (subsidy) (Rs. In lakh)</b>	<b>Estimated Employment Generated</b>
2019-20	74	146.65	592
2020-21	51	100.35	408
2021-22	74	172.66	592
2022-23	60	143.17	480
2023-24 (upto 30.11.2023)	79	155.23	632
<b>Total</b>	<b>338</b>	<b>718.06</b>	<b>2704</b>

Details of Scheduled Tribe (ST) owned units assisted under the PMEGP scheme in Wayanad District during last four years and current year (30.11.2023) are provided as under:

<b>ST Category performance in Wayanad district (Kerala) under PMEGP scheme during year 2019-20 to 2023-24 ( as on 30.11.2023)</b>			
<b>Year</b>	<b>No. of Units Assisted</b>	<b>Margin Money (subsidy) (Rs. In lakh)</b>	<b>Estimated Employment Generated</b>
2019-20	2	2.30	16
2020-21	0	0.00	0
2021-22	4	9.03	32
2022-23	2	4.59	16
2023-24 (as on 30.11.2023)	3	4.74	24
<b>Total</b>	<b>11</b>	<b>20.66</b>	<b>88</b>

To extend collateral free coverage, Government of India has set up the Credit Guarantee Fund for Stand Up India (CGFSI).

Further, an online portal has been developed by SIDBI for the Stand Up India Scheme which provides support through more than 8000 active Hand Holding Agencies to prospective entrepreneurs in their endeavour to set up business enterprises, starting from training to filling up loan applications.

Stand Up India scheme has facilitated over 2.09 lakh loans to SC/ST and Women entrepreneurs across the country. A total number of Scheduled Tribes benefited in Wayanad parliamentary constituency under Scheme since inception as on 24.11.2023 are as:

<b>Districts</b>	<b>Kozhikode</b>	<b>Malappuram</b>	<b>Wayanad</b>	<b>Total</b>
Number of loan accounts sanctioned	5	2	5	12