

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA  
UNSTARRED QUESTION NO.885  
TO BE ANSWER ON 24.07.2025

EXPANSION OF MSMEs

885. SHRI RAJESH RANJAN:

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

- (a) whether the Ministry of Micro, Small and Medium Enterprises (MSME) has implemented any schemes so far for the expansion of small and medium enterprises and promotion of self employment among local youth in eastern parts of the country especially in the Seemanchal region of Bihar such as Purnia, Kishanganj and Katihar;
- (b) whether the Government has any proposal to develop this region as a MSME cluster;
- (c) whether the Ministry of Micro, Small and Medium Enterprises (MSME) has any specific plan to implement schemes such as Entrepreneurship Development Centres (EDCs), industrial training programmes or easy credit facilities in this region and if so, the details thereof; and
- (d) the details of the expenditure incurred, beneficiaries registered, strategy chalked out for the next five years, region-wise?

ANSWER

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

(a), (c) & (d): The Central Government supplements the efforts of the States/UTs through various schemes, programmes and policy initiatives for promotion, development of MSMEs in the country including Bihar. The schemes are operational in all the states and UTs of the country. These schemes/ programmes include Prime Minister's Employment Generation Programme, Credit Guarantee Scheme for Micro and Small Enterprises, PM Vishwakarma scheme, Entrepreneurship & Skill Development Programme scheme, Micro and Small Enterprises - Cluster Development Programme, Raising and Accelerating MSME Performance, MSME Champions Scheme, etc. The Schemes implemented by Ministry of MSME are Central Sector and demand driven Schemes and funds are not allocated state-wise. The brief Scheme-wise details are at **Annexure**.

(b): Micro and Small Enterprises Cluster Development Programme (MSE-CDP) is a demand driven scheme and proposals are received from the State/UT Governments to address the common needs of existing cluster in their States/UTs. There is no proposal under MSE-CDP scheme has been received at Ministry level.

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## Annexure

Annexure referred in part (a), (c) & (d) of answer to Lok Sabha Unstarred Question No. 885 on 'Expansion of MSMEs' due for reply on 24.07.2025.

Scheme-wise details are as under:

### **A. Prime Minister's Employment Generation Programme (PMEGP)**

Ministry of MSME, through Khadi and Village Industries Commission (KVIC), is implementing Prime Minister's Employment Generation Programme (PMEGP) for assisting entrepreneurs in setting up of new micro enterprises in the non-farm sector. It aims to provide self-employment opportunities to traditional artisans/ rural and urban unemployed youth at their doorstep.

**PMEGP Performance in Bihar during last 5 years i.e. from FY2020-21 to FY2024-25:**

S. No.	District	No. of Units Assisted	Margin Money Subsidy (Rs. Lakh)	Estimated Employment Generated
1	Katihar	484	1,334.40	3,872
2	Kishanganj	369	900.94	2,952
3	Purnia	607	1,546.72	4,856
4	Bihar	21,000	61,721.78	168,000

### **B. Entrepreneurship and Skill Development Programme (ESDP) Scheme**

The Entrepreneurship and Skill Development Programme (ESDP) Scheme is a Central Sector continuing scheme, which was up scaled in November 2019. The objective of the programme is to motivate young persons (Men and Women) representing different sections of the society including SC/ST women, physically handicapped, Ex-servicemen, and BPL persons to consider self-employment or entrepreneurship as one of the career options. The ultimate objective is to promote new enterprises, build capacity of existing MSMEs and inculcate entrepreneurial culture in the country.

The Progress of ESDP scheme in Purnia, Kishanganj & Katihar Districts in Bihar so far:-

S. No.	Financial Year	No. of Programmes Conducted (In Purnia District)	No. of Beneficiaries (In Purnia District)	No. of Programmes Conducted (In Kishanganj District)	No. of Beneficiaries (In Kishanganj District)	No. of Programmes Conducted (In Katihar District)	No. of Beneficiaries (In Katihar District)
1.	2021-22	1	57	1	60	0	0
2.	2022-23	8	292	0	0	0	0
3.	2023-24	5	240	3	170	1	27
4.	2024-25	8	306	2	79	2	84
<b>Total</b>		<b>22</b>	<b>895</b>	<b>6</b>	<b>309</b>	<b>3</b>	<b>111</b>

ESDP scheme in Bihar :-

S. No.	Financial Year	No. of Programmes Conducted	No. of Beneficiaries	Expenditure (In Rs.)
1.	2021-22	49	3929	900145
2.	2022-23	132	6079	8028274
3.	2023-24	232	12265	11036018
4.	2024-25	288	13454	14355086
<b>Total</b>		<b>701</b>	<b>35727</b>	<b>34319523</b>

### C. Credit Guarantee Scheme

Credit Guarantee Scheme for Micro and Small Enterprises: The Ministry of Micro, Small and Medium Enterprises and Small Industries Development Bank of India (SIDBI) jointly instituted Credit Guarantee Trust Fund for Micro and Small Enterprises (CGTMSE) in the year 2000, to provide credit guarantees for loans extended by Member Lending Institutions (MLIs) to Micro and Small Enterprises (MSEs), without requiring collateral security or third-party guarantees. CGTMSE implements the Credit Guarantee Scheme (CGS) for MSEs.

The details of the guarantees approved under CGS in the Seemanchal Region of Bihar are given below:

<b>CGS - Guarantee Approved</b>		
<b>Cumulative since inception in 2000 till 30/06/2025</b>		
	<b>No of Guarantees approved</b>	<b>Amount Approved (in Rs. crore)</b>
Katihar	14,547	763
Kishanganj	8,228	335
Purnia	20,532	1,420
<b>Bihar</b>	<b>6,66,919</b>	<b>42,105</b>