GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION No.4678
TO BE ANSWERED ON 21.08.2025

PROMOTION OF RURAL ENTREPRENEURSHIP

4678. DR. KADIYAM KAVYA:

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

(a) the initiatives launched to promote rural entrepreneurship in the Warangal Lok Sabha Constituency, especially for Scheduled Caste youth;
(b) the details of financial assistance or loans provided to local startups under schemes like MUDRA; and
(c) whether there are plans to establish incubation centres in the constituency and if so, the details thereof?

ANSWER

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

(a): Ministry of MSME, through Khadi and Village Industries Commission (KVIC), is implementing the Prime Minister’s Employment Generation Programme (PMEGP). It is a central sector scheme generating employment opportunities primarily in rural areas by assisting prospective entrepreneurs in setting up new micro enterprises in the non-farm sector. Under PMEGP, beneficiaries belonging to rural areas and those belonging to Scheduled Castes are covered under special category of beneficiaries who are eligible for higher rate of subsidy and lower own contribution to the project cost.

The Ministry of MSME also implements the ‘National Scheduled Caste and Scheduled Tribe Hub’ throughout the country including Warangal for strengthening capacity of SC/ST entrepreneurs to participate in public procurement and achieve the mandated 4% of procurement from SC/ST MSEs. Several initiatives have been taken under the Scheme to provide professional support to SC/ST entrepreneurs in skilling, capacity building, market linkages, finance facilitation, tender bid participation etc.

(b): Under Pradhan Mantri Mudra Yojana (PMMY), collateral free institutional credit is provided by Member Lending Institutions (MLIs) i.e. Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs). Any individual, who is eligible to take a loan and has a business plan for small business enterprise can avail loan up to Rs.20 lakh under PMMY for income generating activities in the manufacturing, trading and service sectorsacross four loan categories, viz. Shishu (loans upto Rs. 50,000), Kishor (loans above Rs. 50,000 and upto Rs. 5 lakh), Tarun (loans above Rs. 5 lakh and upto Rs. 10 lakh) and Tarun Plus (loans above Rs. 10 lakh and upto Rs. 20 lakh- for those entrepreneurs who have availed and successfully repaid previous loans under the ‘Tarun’ category w.e.f. 24.10.2024).

(c): Presently, there is no proposal for setting up of an incubation centre in the Warangal Lok Sabha Constituency.

*****