

Benefit to Micro Enterprises Under PMFME

PMFME Scheme Boosts Support for Micro Food Processing Enterprises Across India

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Ministry of Food Processing Industries (MoFPI) is implementing a centrally sponsored "PM Formalisation of Micro food processing Enterprises (PMFME) Scheme" through State / UT Governments for providing financial, technical and business support for setting up of new/ upgradation of micro food processing enterprises in the country. The loans to online proposals submitted under the scheme are sanctioned by lending banks after appraisal. Against the target of providing credit linked support to two lakhs micro food processing enterprises, loans to 1,62,744 micro food processing enterprises have been sanctioned for credit linked subsidy under the Scheme.

MoFPI regularly conducts meeting with lending banks and State / UT Governments to achieve the above targets. Also, the issues being faced by micro food processing enterprises are raised at the Department of Financial Services (DFS) level and in the State Level Bankers Committee (SLBC). Regular Workshops, Seminars and awareness camps are being conducted at National, State and District level to increase the outreach and benefit of the scheme to the last mile beneficiaries.

The average loan approval time after DPR approval across the country is around 50 days. However, the actual time depends on the submission of documents/ information by the applicants to the concerned authorities/ lending banks as per the Scheme guidelines.

As per the Scheme guidelines, the annual allocation of funds of 8.3% & 4.3% for SC & ST entrepreneurs has been earmarked under the Scheme. There is no specific allocation of funds for women entrepreneurs. For increasing women participation in the scheme, Seed Capital support of Rs. 40000 per SHG member is provisioned for working capital and purchase of small tools for women SHG members engaged in food processing activity.

No new measures have been implemented under the PMFME Scheme after August 2025. However, the progress of the PMFME Scheme for women, SC & ST entrepreneurs after August 2025 i.e. from 01.09.2025 to 31.10.2025 is as under:

- **Credit Linked Subsidy:** Loans for 4,521 women, 678 SC and 761 ST entrepreneurs have been sanctioned
- **Seed capital:** 10,422 SHG members have been sanctioned for an amount of Rs. 38.19 crores.
- **Capacity Building:** 4629 women beneficiaries have been trained

No such proposal for enhanced financing has been finalized by the Ministry under the PMFME Scheme. However, as per the existing provisions in the scheme guidelines, credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of Rs. 3.00 crore is provided for setting up of common infrastructure facilities by organizations such as Farmer Producer Organizations (FPOs)/ Farmer Producer Companies (FPCs) / Cooperatives/ Self Help Groups (SHGs) and its Federation / Govt. Agencies. These facilities are made available for micro food processing units on hiring basis.

This information was given by the Minister of State for Food Processing Industries Shri Ravneet Singh in a written reply in Rajya Sabha today.

CMC-MoFPI

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