Last checked: 20 October 2026 · Khadi and Village Industries Commission (national nodal agency)

Prime Minister's Employment Generation Programme (PMEGP)

A central scheme for starting new small businesses outside farming, with a bank loan and a government subsidy on part of the cost. Fresh applications are paused until continuation with revised guidelines is approved.

What you may get

No new applications can be made at present. When the scheme was open, a bank loan for a new or expanding unit came with a margin money subsidy on part of the project cost. The rates and cost limits of the last approved period, 2021-22 to 2025-26, are listed under Previous guidelines.

Who it is for

People who want to set up a new micro enterprise outside farming, in a village or a town, once applications reopen.

Main conditions

- Applications are accepted only on the official PMEGP portal, and the portal currently says fresh submission is unavailable.
- Who qualified under the last approved period is shown under Previous guidelines. Revised guidelines may change these rules.

How to apply

1. Open the official PMEGP portal at pmegp.msme.gov.in and read the Important Notice on the home page.
2. Wait for the portal to enable fresh applications. The notice says this will happen after continuation of the scheme with revised guidelines is approved.
3. If you applied earlier, use Applicant Login on the same portal to follow your existing application.

Status

Active

Official source: https://pmegp.msme.gov.in/
Official application: https://pmegp.msme.gov.in/
Official PDF: https://pmegp.msme.gov.in/Documents/UserManual/Revisedguidelines07.12.2023.pdf
Labh Lo page: https://labhlo.in/en/schemes/central/pmegp/

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