

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
STARRED QUESTION NO. *47
TO BE ANSWERED ON 12.12.2022

Credit facilities to MSMEs

*47 SHRI MASTHAN RAO BEEDA:

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

- (a) the details of measures being taken to augment credit facilities to Micro, Small and Medium Enterprises (MSMEs) in the country;
- (b) the total amount of credit extended to MSMEs in the country during the last three years, year-wise;
- (c) the State/UT-wise details thereof; and
- (d) the measures proposed to be taken in this respect for enhancing credit availability to MSMEs?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI NARAYAN RANE)

(a) to (d): A statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (d) OF THE RAJYA SABHA
STARRED QUESTION NO. 47 FOR ANSWER ON 12.12.2022.**

(a) & (d): To augment the credit facilities, Micro, Small and Medium Enterprises (MSMEs) are being supported by the ongoing financial assistance schemes of the Ministry of MSME. Some of these include (i) Prime Minister's Employment Generation Programme (PMEGP) which is a major credit-linked subsidy programme aimed at generating self-employment; and (ii) Credit Guarantee Scheme (CGS) to strengthen credit delivery system and to facilitate the flow of credit to the Micro and Small Enterprise sector without the hassles of collateral and third party guarantee up to a maximum of Rs. 200 lakh.

Additionally, the Government and Reserve Bank of India (RBI) have taken a number of initiatives vide programmes & schemes and announcements to support the MSMEs, which inter alia include (i) Collateral free automatic loans under Guaranteed Emergency Credit Line (GECL)/Emergency Credit Line Guarantee Scheme (ECLGS) for businesses, including MSMEs; (ii) inclusion of retail and wholesale traders as MSMEs for Priority Sector Lending; (iii) Co-Lending by Banks and NBFCs to Priority Sector; (iv) Restructuring of MSME loan accounts; and (v) Trade Receivables Discounting System (TReDS).

In addition, in the Union Budget 2022-23, the Government has announced (i) to enhance the amount of collateral free automatic loans under ECLGS by Rs.50,000 crore (for hospitality and related enterprises) to Rs. 5 lakh crore and extended its validity period till 31.03.2023, and (ii) revamping of Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE) to facilitate additional credit of Rs 2 lakh crore for micro and small enterprises and for expanding employment opportunities.

(b) & (c): The total amount of credit extended to MSMEs in the country, as informed by Reserve Bank of India during the last three years, year-wise and the State/UT-wise details thereof are at **Annexure I**.

Annexure-I as referred to in reply to part (b)&(c) of the Rajya Sabha Starred Question No. *47 for answer on 12.12.2022

Credit outstanding to MSME Sector by Scheduled Commercial Banks (State-wise)

(No. of Accounts in lakh, Amount outstanding in ₹ crore)

S. No.	State	As on March 31, 2020		As on March 31, 2021		As on March 31, 2022	
		No. of A/cs	Amt. O/s	No. of A/cs	Amt. O/s	No. of A/cs	Amt. O/s
1.	Andaman & Nicobar	0.07	718.93	0.08	786.59	0.07	769.05
2.	Andhra Pradesh	10.30	57,234.34	13.80	62,878.79	13.26	71,877.26
3.	Arunachal Pradesh	0.16	812.22	0.18	906.96	0.18	1014.15
4.	Assam	14.56	20,259.55	17.86	22,698.71	5.94	20,837.48
5.	Bihar	22.93	29,784.55	25.16	33,303.92	10.62	34,002.47
6.	Chandigarh	0.69	11,074.47	0.51	9,729.48	0.41	11,968.00
7.	Chattisgarh	7.04	23,107.35	7.42	25,988.89	4.43	31,919.39
8.	Dadra & Nagar Haveli	0.09	764.20	0.11	1,186.64	0.06	1,160.42
9.	Daman & Diu	0.04	542.75	0.03	361.80	0.03	674.50
10.	Delhi	5.54	1,08,136.70	8.14	1,08,796.40	4.29	1,30,604.29
11.	Goa	0.82	4,802.98	0.87	5,578.65	0.68	5,700.10
12.	Gujarat	14.36	1,28,908.09	14.63	1,46,872.76	10.29	1,85,075.74
13.	Haryana	8.14	55,912.05	8.64	62,457.67	6.57	80,103.24
14.	Himachal Pradesh	1.42	7,968.07	1.83	9,830.08	1.64	11,665.19
15.	Jammu & Kashmir	3.11	14,656.28	3.90	16,354.21	4.15	16,694.63
16.	Jharkhand	12.05	21,360.57	13.49	23,839.56	6.71	26,257.14
17.	Karnataka	24.35	90,853.38	24.32	1,06,007.59	15.48	1,26,575.65
18.	Kerala	14.06	59,657.07	15.46	60,200.80	14.49	67,543.53
19.	Lakshadweep	0.01	20.16	0.02	22.65	0.01	25.93
20.	Madhya Pradesh	21.70	57,266.73	23.68	63,009.09	15.85	72,347.61
21.	Maharashtra	38.54	3,03,670.86	39.94	3,52,894.81	26.91	3,39,446.16
22.	Manipur	0.79	1,066.15	0.89	1,153.81	0.45	1,159.81
23.	Meghalaya	0.46	1,130.63	0.53	1,237.84	0.25	1,334.84
24.	Mizoram	0.24	605.75	0.29	697.14	0.15	705.42
25.	Nagaland	0.39	775.10	0.44	863.59	0.17	880.93
26.	Odisha	19.49	33,983.61	20.89	36,311.11	12.03	39,905.15
27.	Puducherry	1.48	3,051.96	1.17	3,192.45	0.92	3,456.85
28.	Punjab	9.45	53,412.42	9.71	59,272.69	7.38	70,967.23
29.	Rajasthan	14.18	63,411.14	16.27	76,129.31	10.58	95,615.51
30.	Sikkim	0.26	900.51	0.33	813.04	0.18	808.66
31.	Tamil Nadu	43.41	1,81,634.98	34.21	1,91,350.67	39.07	2,19,118.87
32.	Telangana	6.39	62,018.79	9.79	66,334.66	7.37	83,155.95
33.	Tripura	2.23	2,689.29	3.05	3,116.69	0.61	2,168.20
34.	Uttarakhand	4.91	33,662.37	10.43	28,751.41	2.56	17,591.92
35.	Uttar Pradesh	28.33	88,733.16	29.58	1,05,215.15	24.33	1,36,723.44
36.	West Bengal	52.17	88,995.02	62.53	95,779.19	16.51	1,01,202.28
	TOTAL	384.18	16,13,582.17	420.19	17,83,924.80	264.67	20,11,056.98

Source: Reserve Bank of India