

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 1232
TO BE ANSWERED ON 31.07.2023

ACCESS TO CREDIT FOR MSMEs

1232. MS. DOLA SEN:

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

- (a) whether Government can provide information regarding the current status of credit availability and access for micro, small, and medium enterprises (MSMEs) in the country;
- (b) if so, details thereof, if not, reasons therefor;
- (c) whether Government has information regarding the overall credit disbursed to MSMEs in the last year, including a breakdown by loan size, sector, and geographic location; and
- (d) if so, the details thereof and if not, the reasons therefor?

ANSWER

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI BHANU PRATAP SINGH VERMA)

(a) & (b): As informed by RBI, the Credit outstanding to MSMEs by Scheduled Commercial Banks (SCBs) as on March 31, 2023 is as follows:

(No. of A/c in lakh, Amt. O/s in ₹ crore)

Micro Enterprises		Small Enterprises		Medium Enterprises		MSME	
No. of A/cs	Amt O/s	No. of A/cs	Amt O/s	No. of A/cs	Amt O/s	No. of A/cs	Amt O/s
194.44	10,48,157.93	15.73	7,54,540.58	3.16	4,57,436.78	213.32	22,60,135.28

Source: As reported by SCBs in Priority Sector Lending Returns through RBI

(c) & (d): The information regarding the overall credit disbursed to MSMEs in the last year by SCBs during FY 2022-23 is at Annexure – I.

Credit disbursed to MSME Sector by Scheduled Commercial Banks during FY 2022-23

(No. of A/c in lakh, Amt. O/s in ₹ crore)

S. No	State Name	Micro Enterprises		Small Enterprises		Medium Enterprises		MSME	
		No. of A/cs	Amount disbursed	No. of A/cs	Amount disbursed	No. of A/cs	Amount disbursed	No. of A/cs	Amount disbursed
1	ANDAMAN & NICOBAR	0.02	161.33	0.00	89.21	0.00	14.80	0.02	265.34
2	ANDHRA PRADESH	2.89	20,172.52	0.28	13,213.76	0.04	8,636.48	3.21	42,022.75
3	ARUNACHAL PRADESH	0.06	369.97	0.00	180.46	0.00	29.55	0.06	579.98
4	ASSAM	1.38	7,160.91	0.06	5,287.32	0.01	2,035.13	1.45	14,483.37
5	BIHAR	2.87	14,272.62	0.11	7,260.71	0.02	2,948.19	3.01	24,481.52
6	CHANDIGARH	0.18	2,649.55	0.03	3,243.95	0.09	2,542.08	0.30	8,435.58
7	CHHATTISGARH	1.37	9,050.60	0.10	7,481.48	0.03	6,632.42	1.50	23,164.50
8	DADRA&NAGAR HAVELI and DAMAN & DIU	0.03	425.03	0.00	574.65	0.00	709.22	0.03	1,708.88
9	DELHI	3.36	38,572.43	0.43	55,578.30	0.41	55,797.12	4.21	1,49,947.85
10	GOA	0.22	1,627.75	0.01	1,137.92	0.01	1,122.97	0.24	3,888.63
11	GUJARAT	3.22	58,679.60	0.59	58,703.18	0.21	44,244.17	4.03	1,61,626.94
12	HARYANA	1.68	31,450.61	0.35	31,224.37	0.14	24,875.98	2.17	87,550.95
13	HIMACHAL PRADESH	0.44	5,864.07	0.03	2,773.20	0.01	1,256.73	0.48	9,894.00
14	JAMMU & KASHMIR	0.43	4,230.48	0.09	3,235.45	0.01	945.03	0.53	8,410.96
15	JHARKHAND	1.79	8,476.70	0.07	5,629.67	0.01	2,714.03	1.88	16,820.40
16	KARNATAKA	5.66	35,785.33	0.31	28,275.90	0.12	27,310.65	6.09	91,371.88
17	KERALA	2.60	18,645.51	0.17	15,566.15	0.04	8,804.14	2.80	43,015.80
18	LAKSHADWEEP	0.00	28.48	0.00	0.57	0.00	0.00	0.00	29.05
19	MADHYA PRADESH	5.25	29,015.22	0.25	20,323.13	0.07	9,783.74	5.57	59,122.10
20	MAHARASHTRA	10.93	1,08,337.17	1.75	1,04,472.14	1.02	1,13,544.59	13.70	3,26,353.90
21	MANIPUR	0.14	546.05	0.00	185.55	0.00	22.35	0.15	753.95
22	MEGHALAYA	0.07	458.76	0.00	192.34	0.00	64.51	0.08	715.61
23	MIZORAM	0.05	310.56	0.00	96.39	0.00	7.32	0.05	414.27
24	NAGALAND	0.07	408.48	0.00	158.90	0.00	26.23	0.07	593.62
25	ODISHA	2.78	12,496.06	0.12	8,346.82	0.03	4,339.66	2.93	25,182.55

26	PUDUCHERRY	0.24	1,192.64	0.04	862.03	0.01	506.59	0.29	2,561.26
27	PUNJAB	1.84	27,332.66	0.24	23,996.91	0.06	21,071.22	2.14	72,400.79
28	RAJASTHAN	2.51	40,250.45	0.39	32,634.12	0.11	17,709.32	3.01	90,593.89
29	SIKKIM	0.06	242.76	0.00	174.13	0.00	27.46	0.06	444.35
30	TAMIL NADU	16.77	65,055.51	1.40	54,678.61	0.27	45,510.03	18.44	1,65,244.16
31	TELANGANA	1.77	24,319.94	0.22	20,699.64	0.09	18,987.02	2.08	64,006.59
32	TRIPURA	0.26	927.44	0.01	495.50	0.00	81.62	0.27	1,504.57
33	UTTARAKHAND	0.90	7,700.63	0.05	5,767.32	0.01	1,778.75	0.96	15,246.70
34	UTTAR PRADESH	6.76	43,433.27	0.40	35,672.89	0.11	24,550.69	7.26	1,03,656.85
35	WEST BENGAL	5.59	23,499.33	0.30	31,341.85	0.10	25,403.55	6.00	80,244.74
	Sum:	84.20	6,43,150.40	7.83	5,79,554.50	3.03	4,74,033.35	95.06	16,96,738.26

Source: Priority Sector Returns submitted by SCBs