

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 902**  
**TO BE ANSWERED ON 11.12.2023**

**SCHEMES FOR PROVIDING LOANS TO MSMEs**

902. DR. LAXMIKANT BAJPAYEE:

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

- (a) whether Government has allowed Cooperative Banks to lend credit facilities to MSMEs across the country; and
- (b) whether the Government has proposed any other schemes to provide easy credit facilities to MSMEs?

**ANSWER**

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

(a)& (b): To provide easy credit facilities to MSME, the Government of India implements a number of schemes, which inter-alia includes, Pradhan Mantri MUDRA Yojana (PMMY), Prime Minister's Employment Generation programme (PMEGP), Credit Guarantee Scheme for Micro and Small Enterprises (MSEs), etc. Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) provides guarantees to its Member Lending Institutions, including cooperative banks, for the credit extended by them.

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