

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 754
TO BE ANSWERED ON 29.07.2024

EASIER ACCESS TO CREDIT FOR SMALL BUSINESSES

754. SHRI SANJAY SETH:

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

- (a) the initiatives introduced by Government to facilitate easier access to credit for small businesses;
- (b) the manner in which Government ensures equitable distribution of credit among various demographic segments, including marginalized communities;
- (c) the details of specific provisions in place to support entrepreneurship in rural areas of Uttar Pradesh; and
- (d) the data on the number of credit disbursements made to Uttar Pradesh, district-wise in the last three years?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI JITAN RAM MANJHI)

(a) and (b): Government has taken a number of initiatives pan India, including in Uttar Pradesh, to facilitate easier access to credit for Micro, Small and Medium Enterprises. To ensure equitable distribution of credit among various demographic segments, including marginalized communities, special provisions and concessions are included in the schemes. Some of these initiatives are as follows :

- i. Credit Guarantee Scheme for Micro and Small Enterprises wherein credit guarantee to Member Lending Institutions for loans extended by them to Micro and Small Enterprises, without any collateral security is given, has special provisions for Identified Credit Deficient Districts, concession/relaxation in fee to Micro and Small Enterprises based in Aspirational Districts and promoted by Agniveers, in addition to concessions based on social categories, gender and PWD owners of MSEs.
- ii. Prime Minister Employment Generation Programme (PMEGP) is a major credit-linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and rural/urban unemployed youth. Out of the total PMEGP beneficiaries, 39% are women and they are provided higher subsidy (35%) vis-a-vis non-special category (upto 25%).

- iii. PM Vishwakarma is a Central Sector scheme with budget outlay of Rs. 13,000 crore for its implementation during the period of 2023-24 to 2027-28. The scheme provide end-to-end holistic support including credit support, to artisans and craftspeople who work with their hands, using tools, in the 18 traditional in the scheme trades covered.
- iv. Pradhan Mantri Mudra Yojana (PMMY) provide loans up to Rs. 10 lakh to the non- corporate, non-farm small and micro enterprises.
- v. Stand-Up India (SUI) scheme launched on 05.04.2016 by Department for Promotion of Industry and Internal Trade (DPIIT) has the objective to facilitate loans from Scheduled Commercial Banks (SCBs) of value between Rs. 10 lakh and Rs. 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and one women borrower per bank branch for setting up greenfield enterprise in manufacturing, services or trading sector including activities allied to agriculture.

(c): To support entrepreneurship in rural areas of the county, including in Uttar Pradesh, Ministry of MSME implemented the following initiatives:

- i. Entrepreneurship and Skill Development Programme (ESDP) scheme promoting self-employment and entrepreneurship among young people of different sections of society by conducting various Entrepreneurship Awareness Programme (EAP), Entrepreneurship cum Skill Development Programme (ESDP) and Management Development Programme (MDP).
- ii. Entrepreneurship Development Programme (EDP) for prospective entrepreneurs, along with webinars on various activities for setting up of micro-enterprises for awareness of youth and prospective entrepreneurs conducted by Khadi and Village Industries Commission.

(d): The details of credit disbursement made to Uttar Pradesh, district-wise in the last three years under Credit Guarantee Scheme for Micro & Small Enterprises and Prime Minister Employment Generation Programme (PMEGP), are at Annexure-1 and Annexure-2 respectively.

Annexure-I

Annexure referred to part (d) of the Rajya Sabha Unstarred Question No.754 for answer on 29.07.2024.

| Credit disbursement made to Uttar Pradesh, district-wise under Credit Guarantee Scheme for MSEs | | | | | | |
|---|------------------------|--------|------------------------|----------|------------------------|----------|
| <i>Amount in Crore</i> | | | | | | |
| District | Financial Year 2021-22 | | Financial Year 2022-23 | | Financial Year 2023-24 | |
| | No. of Guarantees | Amount | No. of Guarantees | Amount | No. of Guarantees | Amount |
| Agra | 6,208 | 518.57 | 7313 | 1,086.73 | 32,175 | 1,755.55 |
| Aligarh | 1,540 | 102.06 | 1821 | 163.31 | 3,729 | 395.82 |
| Ambedkar nagar | 1,345 | 54.29 | 1,764 | 89.66 | 3,889 | 164.91 |
| Amethi | 551 | 29.15 | 1,119 | 63.87 | 1,511 | 116.61 |
| Amroha | 377 | 17.6 | 773 | 46.6 | 1,345 | 105.03 |
| Auraiya | 389 | 20.31 | 649 | 36.72 | 1,429 | 95.32 |
| Azamgarh | 4,439 | 120.11 | 7,121 | 253.81 | 7,556 | 335.4 |
| Badaun | 856 | 30.49 | 870 | 52.95 | 2,630 | 187.43 |
| Bagpat | 624 | 32.07 | 629 | 35.58 | 857 | 66.08 |
| Bahraich | 399 | 30.76 | 676 | 60.57 | 1,647 | 166.62 |
| Ballia | 1,061 | 48.04 | 1,524 | 93.55 | 4,291 | 187.97 |
| Balrampur | 222 | 11.08 | 921 | 42.98 | 1,734 | 103.18 |
| Banda | 277 | 18.52 | 539 | 33.96 | 1,094 | 109.14 |
| Barabanki | 781 | 49.18 | 866 | 73.74 | 1,597 | 170.69 |
| Bareilly | 2,184 | 99.95 | 3,139 | 227.43 | 4,958 | 558.4 |
| Basti | 913 | 42.76 | 1,106 | 75.38 | 3,019 | 181.87 |
| Bhadohi | 662 | 30.67 | 1,142 | 62.55 | 1,989 | 101.76 |
| Bijnor | 833 | 43.08 | 1,606 | 82.83 | 3,906 | 226.64 |
| Bulandshahar | 1065 | 61.29 | 1,604 | 136.04 | 3,540 | 280.67 |
| Chandauli | 670 | 28.87 | 1,580 | 72.56 | 4,284 | 144.39 |
| Chitrakoot | 268 | 18.11 | 403 | 19.11 | 503 | 42.03 |
| Deoria | 860 | 44.06 | 1,572 | 107.97 | 3,151 | 174.4 |
| Etah | 221 | 19.69 | 289 | 37.99 | 713 | 83.8 |
| Etawah | 405 | 28.4 | 573 | 47.95 | 1,284 | 98.53 |
| Faizabad | 1,659 | 80.47 | 2,290 | 137.24 | 2,745 | 226.07 |
| Farrukhabad | 361 | 17.99 | 593 | 36.76 | 862 | 68.62 |
| Fatehpur | 784 | 45.75 | 1,578 | 72.39 | 2,112 | 149.71 |
| Firozabad | 993 | 46.81 | 700 | 85.47 | 1,761 | 175.91 |
| Gautam buddha nagar | 2,041 | 485.3 | 3,103 | 888.94 | 5,255 | 1,595.40 |
| Ghaziabad | 2,680 | 427.88 | 3,637 | 765.53 | 7,132 | 1,461.61 |
| Ghazipur | 3,029 | 69.74 | 3,965 | 123.16 | 5,624 | 239.84 |
| Gonda | 1,016 | 44.3 | 1,980 | 99.01 | 3,418 | 217.13 |

| | | | | | | |
|------------------|---------------|----------------|---------------|------------------|----------------|------------------|
| Gorakhpur | 2,262 | 132.25 | 3,979 | 278.02 | 7,811 | 605.32 |
| Hamirpur | 528 | 30.18 | 446 | 26.22 | 1,000 | 72.05 |
| Hapur | 391 | 31.17 | 449 | 54.23 | 1,127 | 139.03 |
| Hardoi | 827 | 42.57 | 1,660 | 89.38 | 2,347 | 176.27 |
| Hathras | 292 | 23.57 | 432 | 46.96 | 1,112 | 129.69 |
| Jalaun | 282 | 20.82 | 476 | 45.74 | 1,159 | 98.61 |
| Jaunpur | 1,854 | 73.24 | 4,493 | 186.54 | 6,554 | 289.85 |
| Jhansi | 1,423 | 83.57 | 1,749 | 117.59 | 3,062 | 201.67 |
| Kannauj | 448 | 21.44 | 627 | 40.16 | 1,139 | 99.5 |
| Kanpur dehat | 684 | 62.1 | 985 | 112.99 | 1,759 | 182.09 |
| Kanpur nagar | 3,054 | 311.05 | 4,831 | 545.42 | 6,629 | 1,060.53 |
| Kashganj | 126 | 9.03 | 318 | 19.27 | 277 | 23.75 |
| Kaushambi | 569 | 21.87 | 868 | 30.49 | 1,257 | 74.63 |
| Kushi Nagar | 606 | 36.77 | 926 | 73.74 | 3,087 | 191.17 |
| Lakhimpur kheri | 540 | 28.71 | 1,324 | 75.8 | 2,002 | 157.37 |
| Lalitpur | 441 | 21.38 | 840 | 40.25 | 1,426 | 74.3 |
| Lucknow | 4,518 | 461.06 | 7,184 | 819.86 | 10,780 | 1,784.71 |
| Maharajganj | 1,000 | 52.75 | 990 | 91.4 | 1,478 | 148.6 |
| Mahoba | 168 | 11.46 | 234 | 15.15 | 724 | 58.71 |
| Mainpuri | 394 | 23.89 | 452 | 46.87 | 1,019 | 108.5 |
| Mathura | 1,237 | 79.65 | 1,276 | 117.05 | 2,607 | 273.84 |
| Mau | 1,553 | 51.87 | 1,978 | 82.68 | 3,009 | 155.37 |
| Meerut | 2,330 | 154.47 | 2,656 | 265.01 | 4,665 | 540.95 |
| Mirzapur | 950 | 53.54 | 1,592 | 94.35 | 3,746 | 186.66 |
| Moradabad | 1,734 | 90.23 | 1,616 | 147.25 | 2,822 | 328.82 |
| Muzaffarnagar | 1,238 | 57.06 | 2,142 | 144.68 | 4,025 | 337.01 |
| Pilibhit | 867 | 28.15 | 1,019 | 46.19 | 1,343 | 97.64 |
| Pratapgarh | 819 | 38.12 | 1,845 | 101.98 | 3,308 | 188.71 |
| Prayagraj | 3,058 | 184.14 | 5737 | 359.25 | 7,410 | 682.49 |
| Raebareli | 1,610 | 96.42 | 2,198 | 135.78 | 3,367 | 243.42 |
| Rampur | 722 | 34.15 | 1,332 | 86.8 | 2,247 | 150.61 |
| Saharanpur | 1,430 | 55.24 | 1,833 | 110.85 | 3,189 | 253.2 |
| Sambhal | 261 | 16.88 | 615 | 40.83 | 657 | 64.85 |
| Sant kabir nagar | 494 | 26.76 | 567 | 33.56 | 1,292 | 83.82 |
| Shahjahanpur | 937 | 39.26 | 1,575 | 86.58 | 2,045 | 161.96 |
| Shamali | 183 | 7.78 | 547 | 23.58 | 1,897 | 89.78 |
| Shrawasti | 102 | 4.09 | 241 | 12.61 | 399 | 32.56 |
| Siddharthnagar | 813 | 30.94 | 1,031 | 52.03 | 1,310 | 101.81 |
| Sitapur | 617 | 36.32 | 1,577 | 108.03 | 2,292 | 196.85 |
| Sonbhadra | 553 | 40.66 | 756 | 91.02 | 2,416 | 186.46 |
| Sultanpur | 1,008 | 57.12 | 1,551 | 105.84 | 2,541 | 169.06 |
| Unnao | 805 | 45.22 | 1,284 | 70.25 | 1,898 | 140.81 |
| Varanasi | 3,175 | 182.78 | 5,093 | 457.48 | 11,284 | 869.98 |
| Total | 86,616 | 5627.08 | 130769 | 10,742.10 | 247,258 | 21,199.54 |

Source: Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE)

Annexure-II

Annexure referred to part (d) of the Rajya Sabha Unstarred Question No.754 for answer on 29.07.2024.

| Credit disbursement made to Uttar Pradesh, district-wise under Prime Minister Employment Generation Programme (PMEGP) | | | | | | |
|---|------------------------|------------|------------------------|------------|------------------------|------------|
| <i>Margin Money(MM) subsidy – in Lakh</i> | | | | | | |
| | Financial year 2021-22 | | Financial year 2022-23 | | Financial year 2023-24 | |
| | Units Assisted | MM Subsidy | Units Assisted | MM Subsidy | Units Assisted | MM Subsidy |
| Agra | 134 | 490.3 | 153 | 492.5 | 435 | 1,689.57 |
| Aligarh | 273 | 1,140.98 | 222 | 1,056.90 | 138 | 612.32 |
| Ambedkar Nagar | 173 | 732.32 | 118 | 549.54 | 159 | 506.45 |
| Amethi | 137 | 452.94 | 127 | 398.96 | 145 | 839.91 |
| Amroha | 115 | 399.33 | 105 | 286.66 | 117 | 536.98 |
| Auraiya | 256 | 896.39 | 406 | 1,524.73 | 83 | 394.13 |
| Azamgarh | 407 | 1,230.28 | 309 | 1,134.86 | 494 | 1,952.71 |
| Badaun | 153 | 396.33 | 83 | 204.92 | 92 | 267.23 |
| Baghpat | 108 | 371.16 | 74 | 271.7 | 50 | 222.52 |
| Bahraich | 176 | 419.4 | 192 | 390.28 | 127 | 349.07 |
| Ballia | 209 | 708.26 | 160 | 607.17 | 122 | 433.33 |
| Balrampur | 69 | 158.16 | 74 | 187.13 | 50 | 142.59 |
| Banda | 88 | 216.19 | 107 | 229.63 | 107 | 259.31 |
| Barabanki | 243 | 780.7 | 222 | 852.79 | 195 | 878.42 |
| Bareilly | 160 | 451.56 | 124 | 382.83 | 80 | 271.53 |
| Basti | 117 | 288.99 | 128 | 306.84 | 108 | 236.46 |
| Bhadohi | 98 | 391.47 | 104 | 437.58 | 91 | 350.51 |
| Bijnor | 177 | 594.51 | 206 | 597.84 | 262 | 789.05 |
| Bulandshahar | 289 | 1,018.96 | 265 | 1,047.80 | 222 | 1,085.21 |
| Chandauli | 395 | 1,691.53 | 162 | 786.12 | 90 | 599 |
| Chitrakoot | 83 | 247.62 | 186 | 291.65 | 206 | 393.9 |
| Deoria | 195 | 642.02 | 171 | 536.38 | 153 | 516.43 |
| Etah | 107 | 269.22 | 123 | 252.08 | 145 | 300.91 |
| Etawah | 87 | 211.98 | 84 | 298.76 | 57 | 209.17 |
| Faizabad | 169 | 516.75 | 208 | 595.9 | 201 | 603.47 |
| Farrukhabad | 147 | 311.6 | 124 | 295.18 | 112 | 275.56 |
| Fatehpur | 118 | 585.06 | 94 | 468.26 | 118 | 591.97 |
| Firozabad | 195 | 501.68 | 167 | 420.33 | 120 | 426.16 |
| Gautam Buddha Nagar | 58 | 141.69 | 30 | 85.76 | 38 | 106.69 |
| Ghaziabad | 132 | 396.14 | 96 | 362.56 | 123 | 582.97 |
| Ghaziipur | 165 | 764.81 | 311 | 1,332.18 | 271 | 1,206.79 |
| Gonda | 142 | 481.59 | 134 | 511.96 | 133 | 468.01 |
| Gorakhpur | 241 | 937.25 | 208 | 805.53 | 167 | 663.69 |
| Hamirpur | 118 | 204.28 | 135 | 198.56 | 136 | 208.44 |

| | | | | | | |
|------------------|---------------|------------------|---------------|------------------|---------------|------------------|
| Hapur | 162 | 562.93 | 115 | 492.46 | 103 | 505.52 |
| Hardoi | 200 | 701.16 | 153 | 508.76 | 170 | 747.8 |
| Hathras | 110 | 284.77 | 89 | 306.55 | 97 | 345.02 |
| Jalaun | 83 | 167.67 | 59 | 131.79 | 112 | 249.41 |
| Jaunpur | 228 | 844.39 | 159 | 602.95 | 183 | 700.85 |
| Jhansi | 190 | 365.37 | 191 | 334.35 | 132 | 342.48 |
| Kannauj | 142 | 362.73 | 117 | 298.25 | 127 | 387.1 |
| Kanpur Dehat | 93 | 318.54 | 92 | 296.62 | 137 | 490.66 |
| Kanpur Nagar | 152 | 644.69 | 100 | 474.07 | 153 | 738.51 |
| Kashganj | 109 | 235.97 | 70 | 145.71 | 90 | 263.17 |
| Kaushambi | 127 | 343.93 | 81 | 216.06 | 88 | 292.21 |
| Kushi Nagar | 169 | 476.13 | 152 | 452.72 | 144 | 471.22 |
| Lakhimpur Kheri | 198 | 607.42 | 258 | 871.9 | 210 | 672.11 |
| Lalitpur | 161 | 398.65 | 150 | 368.66 | 161 | 595.43 |
| Lucknow | 290 | 1,020.85 | 248 | 1,047.32 | 279 | 1,551.58 |
| Maharajganj | 133 | 414.24 | 121 | 365.99 | 125 | 335.35 |
| Mahoba | 77 | 141.01 | 116 | 185.43 | 105 | 159.6 |
| Mainpuri | 196 | 478.65 | 134 | 354.95 | 220 | 547.48 |
| Mathura | 243 | 890.42 | 151 | 545.97 | 137 | 679.83 |
| Mau | 89 | 334.46 | 116 | 462.1 | 111 | 455.66 |
| Meerut | 195 | 642.82 | 179 | 581.04 | 232 | 1,082.48 |
| Mirzapur | 237 | 738.43 | 522 | 953.06 | 394 | 724.65 |
| Moradabad | 245 | 819.08 | 104 | 408.9 | 107 | 495.29 |
| Muzaffarnagar | 232 | 1,010.01 | 166 | 749.7 | 201 | 1,061.44 |
| Pilibhit | 218 | 809.94 | 136 | 436.17 | 150 | 764.08 |
| Pratapgarh | 355 | 1,239.18 | 221 | 768.74 | 188 | 689.59 |
| Prayagraj | 130 | 413.95 | 128 | 417.28 | 182 | 863.37 |
| Raebareli | 148 | 550.77 | 131 | 507.04 | 224 | 933.06 |
| Rampur | 227 | 725.1 | 165 | 546.54 | 166 | 625.97 |
| Saharanpur | 253 | 642.22 | 182 | 620.44 | 266 | 844.71 |
| Sambhal | 120 | 370.97 | 88 | 256.09 | 82 | 312.08 |
| Sant Kabir Nagar | 107 | 386.8 | 135 | 302.82 | 181 | 490.68 |
| Shahjahanpur | 140 | 381.73 | 145 | 376.02 | 132 | 447.79 |
| Shamali | 136 | 434.39 | 120 | 403.82 | 165 | 691.5 |
| Shrawasti | 40 | 68.85 | 48 | 79.77 | 41 | 85.5 |
| Siddharthnagar | 126 | 290.48 | 155 | 320.34 | 116 | 251.91 |
| Sitapur | 149 | 365.04 | 169 | 436.3 | 165 | 567.74 |
| Sonbhadra | 95 | 311.53 | 83 | 258.36 | 103 | 361.36 |
| Sultanpur | 86 | 410.25 | 101 | 487.09 | 107 | 516 |
| Unnao | 136 | 436.13 | 142 | 483.79 | 144 | 511.63 |
| Varanasi | 333 | 1,480.26 | 397 | 1,807.99 | 312 | 1,706.68 |
| Total | 12,594 | 41,163.36 | 11,601 | 37,865.78 | 11,689 | 43,528.96 |

Source: PMEGP