

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**STARRED QUESTION NO. \*247**  
**TO BE ANSWERED ON 02<sup>nd</sup> December, 2016 / Agrahayana 11, 1938 (SAKA)**

**'Loan to MSMEs'**

**\* 247 : Shri Krupal Balaji Tumane:**

Will the Minister of FINANCE be pleased to state :

- (a) whether the Government / banks provides loans to Micro, Small and Medium Enterprises (MSMEs) units under different categories / schemes;
- (b) if so, the details thereof along with number of beneficiaries and amount of credit provided under the said schemes during the last three years, State / UT - wise;
- (c) whether the Government / banks levies interest on loans provided under the said categories / schemes at a lower rate of interest and if so, the details thereof and if not, the reasons therefor; and
- (d) the steps taken / being taken by the Government to ensure cheaper credit flow to MSMEs in the country including North Eastern Region?

ANSWER  
FINANCE MINISTER  
**(SHRI ARUN JAITLEY)**

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

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**STATEMENT REFERRED IN REPLY TO RAJYA SABHA STARRED QUESTION NO. \* 247 FOR ANSWER ON 2<sup>ND</sup> DECEMBER 2016, TABLED BY SHRI KRUPAL BALAJI TUMANE REGARDING LOAN TO MSMEs.**

**(a) & (b) :** Yes Madam, Scheduled Commercial Banks (SCBs) extend loans to Micro, Small and Medium Enterprises (MSMEs). Under the Priority Sector Lending (PSL) norms, SCBs are mandated to provide 7.5% of Adjusted Net Bank Credit (ANBC) to Micro Enterprises. Statement details in this regard are at **Annex-I**.

**(c) & (d) :** Loans to MSMEs are based on extant guidelines of the RBI. Government has several schemes all over India including North East, which are being implemented to reduce the effective cost of loans to MSMEs. These include, inter-alia, Refinance support for MSME loans and Credit Linked Capital Subsidy Scheme (CLCSS) . The details are at **Annex II & III**.

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## Outstanding Credit to Micro and Small Enterprises(MSEs) by Scheduled Commercial Banks

No. of A/c in lakh, Amt. O/s in Rs. crore

Sr. No	State	As on March 31, 2013		As on March 31, 2014		As on March 31, 2015		As on March 31, 2016	
		No. of A/c	Amt O/s	No. of A/c	Amt O/s	No. of A/c	Amt O/s	No. of A/c	Amt O/s
1	Andamans	0.08	349.33	0.09	626.25	0.09	505.14	0.09	452.34
2	Andhra Pradesh	10.70	47476.70	12.68	57915.64	12.46	63925.10	9.14	35863.82
3	Arunachal Pradesh	0.10	334.85	0.07	445.33	0.10	558.19	0.10	548.81
4	Assam	1.61	7077.25	1.76	8212.38	2.19	9502.58	6.13	10611.02
5	Bihar	4.34	8914.01	4.10	11674.03	4.49	13953.95	7.35	15943.89
6	Chandigarh	0.32	6398.17	0.32	7487.66	0.29	7787.91	0.37	7646.36
7	Chattisgarh	1.38	9634.03	1.46	12304.95	1.57	13384.18	3.30	14334.75
8	Dadra & Nagar Haveli	0.02	189.41	0.02	278.31	0.03	386.62	0.04	446.76
9	Daman & Diu	0.01	237.03	0.02	349.83	0.02	508.47	0.03	374.13
10	Delhi	2.58	54941.94	3.36	71879.91	3.48	78455.76	4.02	75611.51
11	Goa	0.42	2624.20	0.49	3092.74	0.65	4345.86	0.59	3632.02
12	Gujarat	5.65	47494.69	6.32	62840.36	7.26	73096.50	9.01	72333.22
13	Haryana	2.62	24468.29	2.88	31900.62	3.23	36683.16	4.16	36221.53
14	Himachal Pradesh	0.93	5049.48	0.89	5555.08	0.88	6123.89	1.08	6241.80
15	Jammu & Kashmir	1.78	6697.60	1.91	7236.89	2.20	8395.84	2.36	8498.03
16	Jharkhand	2.19	9631.58	2.16	11142.68	2.40	13232.30	4.16	13302.70
17	Karnataka	7.39	34920.74	9.18	48200.93	11.37	59501.65	13.34	63459.31
18	Kerala	5.23	23141.13	5.58	29909.39	6.32	34766.59	7.33	39203.66
19	Lakshadweep	0.01	9.51	0.01	9.66	0.02	63.95	0.02	57.27
20	Madhya Pradesh	4.68	19819.06	5.48	26775.81	6.34	36252.33	10.04	34410.46
21	Maharashtra	14.40	127702.54	15.25	145022.94	16.78	159355.86	26.83	164010.29
22	Manipur	0.08	299.93	0.11	491.86	0.12	411.67	0.16	502.19
23	Meghalaya	0.13	581.62	0.15	661.54	0.17	742.36	0.25	768.77
24	Mizoram	0.05	248.56	0.06	315.19	0.06	338.02	0.08	388.99
25	Nagaland	0.13	461.72	0.10	408.20	0.13	387.84	0.10	500.10
26	Orissa	4.35	12385.31	4.32	14536.26	3.90	16674.75	6.60	17817.57
27	Puducherry	0.36	1395.57	0.49	1832.00	0.53	2459.93	0.57	2228.55
28	Punjab	3.17	34934.80	3.75	41933.14	3.98	47239.67	5.47	40305.51
29	Rajasthan	4.97	28362.92	5.40	36062.52	5.61	43187.84	7.59	44052.59
30	Sikkim	0.04	304.40	0.05	322.35	0.10	414.01	0.14	381.26
31	Tamil Nadu	16.63	79992.02	19.18	95199.28	19.14	102255.66	22.59	117821.92
32	Telangana	0.00	0.00	0.00		0.00	0.00	5.33	35217.85
33	Tripura	0.26	947.04	0.31	1376.58	0.33	1455.56	1.16	1617.24
34	Uttarakhand	1.04	7568.32	2.04	12524.45	2.67	15754.98	3.11	13863.55
35	Uttar Pradesh	8.09	42930.72	8.86	50724.21	9.46	55550.09	13.96	63705.22
36	West Bengal	6.12	39684.27	6.73	51843.51	9.84	53515.98	27.46	54049.93
	<b>Total</b>	<b>111.86</b>	<b>687208.74</b>	<b>125.60</b>	<b>851092.48</b>	<b>138.24</b>	<b>961174.17</b>	<b>204.05</b>	<b>996424.94</b>

Source: As reported by Scheduled Commercial Banks

## Refinance to MSMEs by SIDBI

(Rs. in crore)

Refinance to	As on March 31, 2015	As on March 31, 2016
Banks and Financial Institutions	46543.91	38098.83
Micro Finance Institutions	2013.25	1602.99
Non-Banking Financial Companies	5677.55	4054.29
<b>TOTAL</b>	<b>54234.71</b>	<b>43756.11</b>

## Refinance by Mudra Ltd.

Refinance to	As on 21.10.2016
Banks	3411.27
Micro Finance Institutions	741
Investment Pass through Certificate	278.81
<b>TOTAL</b>	<b>4431.08</b>

## State / UT – wise physical &amp; financial performance of CLCSS

	State/UT	2013-14		2014-15		2015-16		Current Year (2016-17) (upto 31.10.2016)		Cumulative progress since inception i.e., FY 2001-02 to FY 2016-17 (upto 31.10.2016)	
		No. of Units	Subsidy ( Amt. In Lakh)	No. of Units	Subsidy ( Amt. In Lakh)	No. of Units	Subsidy ( Amt. In Lakh)	No. of Units	Subsidy ( Amt. In Lakh)	No. of Units	Subsidy ( Amt. In Lakh)
1	Andhra Pradesh	203	2194.06	129	1221.32	38	394.85	28	300.21	1750	13662.48
2	Andman & Nicobar	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	Arunanchal Pradesh	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Assam	1	15.00	0	0.00	4	32.57	0	0.00	11	106.32
5	Bihar	3	28.11	0	0.00	4	43.47	1	15.00	23	202.86
6	Chandigarh	50	291.87	22	133.17	14	57.14	4	35.69	236	1202.66
7	Chhatisgarh	38	312.53	59	463.19	38	321.92	7	75.13	324	2195.03
8	Dadra & Nagar Haveli	4	20.85	24	180.71	8	50.33	14	119.30	65	535.28
9	Daman & Diu	20	129.63	25	137.74	22	126.63	15	98.01	95	614.66
10	Goa	3	29.34	6	37.28	2	4.27	3	26.03	46	233.24
11	Gujarat	2154	13175.27	3060	18023.40	2046	13073.97	1617	10215.41	13417	78678.70
12	Haryana	325	2545.29	512	3412.51	314	2094.76	161	1057.08	2276	15924.96
13	Himachal Pradesh	3	36.00	8	72.63	2	10.62	3	11.40	26	181.47
14	J&K	0	0.00	0	0.00	0	0.00	0	0.00	1	1.00
15	Jharkhand	20	124.61	15	99.27	16	115.32	5	47.84	152	1083.00
16	Karnataka	438	2422.29	491	2549.45	318	1763.80	147	887.76	4115	20690.54
17	Kerala	31	242.80	33	214.19	20	119.59	10	73.74	220	1611.40
18	Lakshdweep	0	0.00	0	0.00	0	0.00	0	0.00	1	1.48
19	Madhya Pradesh	67	564.85	42	357.77	31	228.12	13	66.20	346	2399.33
20	Maharashtra	1112	7868.01	1201	7328.24	976	5869.40	616	3860.24	6343	39260.12
21	Manipur	0	0.00	0	0.00	0	0.00	0	0.00	1	6.83
22	Meghalaya	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Mizoram	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	Nagaland	0	0.00	0	0.00	0	0.00	0	0.00	2	29.96
25	Delhi	65	610.53	47	365.63	22	142.73	8	49.20	448	3190.63
26	Odisha	22	230.83	19	140.69	7	62.44	2	17.72	321	1962.23
27	Pudducherry	2	19.81	3	27.43	0	0.00	1	10.23	24	193.57
28	Punjab	582	4002.85	561	3255.41	447	2534.73	303	1483.49	3812	23100.57
29	Rajasthan	452	3003.05	362	2489.10	240	1718.73	129	907.49	2318	14981.57
30	Sikkim	0	0.00	0	0.00	0	0.00	0	0.00	1	15.00
31	Tamilnadu	561	3181.42	377	2322.75	228	1460.39	137	830.67	6248	28465.51
32	Tripura	0	0.00	1	15.00	0	0.00	0	0.00	7	28.30
33	Uttar Pradesh	97	767.03	174	1275.19	129	964.77	90	715.90	900	6115.54
34	Uttarakhand	5	53.50	17	178.66	14	92.94	6	69.55	54	489.49
35	West	21	279.28	27	313.61	27	237.84	14	154.29	220	2032.41

	Bengal										
36	Telangana	0	0.00	31	270.78	80	722.15	57	516.17	168	1509.10
	<b>Total</b>	<b>6279</b>	<b>42148.83</b>	<b>7246</b>	<b>44885.14</b>	<b>5047</b>	<b>32243.47</b>	<b>3391</b>	<b>21643.76</b>	<b>43971</b>	<b>260705.26</b>