

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA  
UN-STARRED QUESTION NO. 4907  
TO BE ANSWERED ON 31<sup>st</sup> MARCH, 2017 / CHAITRA 10, 1939 (SAKA)

**'LOANS TO MSMEs'**

4907 : DR. SWAMI SAKSHIJI MAHARAJ :

Will the Minister of FINANCE be pleased to state :

- (a) the details of the target set and achievement made by the banks to provide loans to Micro, Small and Medium Enterprises (MSMEs) sector during the last three years;
- (b) whether the Government has established special branches of the Public Sector Banks to provide loan to MSMEs sector; and
- (c) if so, the details thereof, bank/State/UT-wise ?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
**(SHRI SANTOSH KUMAR GANGWAR)**

- (a) The Reserve Bank of India (RBI) has mandated banks since April 23, 2015 to provide 7.5% of Adjusted Net Bank Credit (ANBC) or Credit Equivalent of Off-Balance Sheet Exposure, whichever, is higher to Micro Enterprises under Priority Sector Lending (PSL) norms. Details of the last three years are given at **Annex I**.

Further, on the basis of the recommendations of the Prime Minister's Task Force on Micro, Small and Medium Enterprises (MSME), Banks were advised to :

- i. achieve a 20 per cent Year-on-Year growth in credit to Micro and Small Enterprises (MSEs),
- ii. allocate 60% of the MSE advances to the Micro Enterprises and
- iii. achieve a 10% annual growth in number of Micro Enterprise accounts.

The performance of banks with respect to above mentioned target for the last three years is given at **Annex I**.

- (b) Public Sector Banks (PSBs) were advised by RBI to operationalise at least one specialized MSME branch in every district and centre having a cluster of MSME enterprises.
- (c) Details are at **Annex II**.

\*\*\*\*\*

I. Details of lending to Priority Sector-Micro Enterprises by banks for last 3 years  
(Amount in Rs.crore)

As on March 31 of the Financial Year	Public Sector Banks			Private Sector Banks		
	ANBC	Micro Enterprises- Outstanding	% of ANBC	ANBC	Micro Enterprises- Outstanding	% of ANBC
1	2	3	4	5	6	7
2014	4110591.37	N.A.	N.A.	1058403.49	N.A.	N.A.
2015	4689464.99	N.A.	N.A.	1238489.56	N.A.	N.A.
2016	5056593.76	321575.75	6.36	1468980.59	116473.45	7.93

II. Details of targets for lending to MSE sector by banks for last three years

Particulars	Public Sector Banks			Private Sector Banks			Foreign Banks			All Scheduled Commercial banks		
	(26)	(27)	(27)	(20)	(20)	(21)	(32)	(41)	(43)	(78)	(88)	(91)
	Mar 2014	Mar 2015	Mar 2016	Mar 2014	Mar 2015	Mar 2016	Mar 2014	Mar 2015	Mar 2016	Mar 2014	Mar 2015	Mar 2016
Attaining of target of 60% of MSE to Micro Enterprises	11	7	8	7	7	6	3	3	2	21	17	16
10 % y-o-y growth in number of Micro enterprises	16	12	22	10	14	11	7	5	6	33	31	39
20% y-o-y growth in credit to MSE sector	21	7	3	14	9	9	6	9	7	41	25	19

Source : RBI

\*\*\*\*\*

## SPECIALISED MSME BRANCHES--STATE-WISE AS ON MARCH 31, 2016

Name of Bank	Assam	Andhra Pradesh	Andaman and Nicobar	Arunachal Pradesh	Bihar	Chhattisgarh	Gujarat	Goa	Haryana	Himachal Pradesh	J&K	Jharkhand	Karnataka	Kerala	West Bengal	Sikkim	Daman	Dadara N.H.	Changigarh	Puduchery
Allahabad Bank												3			7					
Andhra Bank		6				1	1													1
BOB						1	24	1	1	1		1			1			1		
BOI		2				2	9	3	7			6	4		5					1
BOM					1		3		1				2							
Canara Bank	2	4			3	2	6	2	8	2	1	3	24	12	4					1
CBI	19	12			35	17	49	3	15	8	9	16	6	2	45	1	1			
Corporation Bank		6			3	1	10	3	4	1			21	6	4					
Dena Bank	1	1			1	6	37		3			3	3		6					
Indian Bank	1	8			1	2	3	1	2			1	4	1	3					1
IOB		2			2	1	1		2					1	1					
OBC						1	1		3	1		1			1					
PNB					7		4		20	10	1		1		1					1
P&S Bank	1	1				3	4		7	3	5		1		3					4
Syndicate Bank		8					2	1	4			1	14	3	2					
United Bk of India	16	7			4	4	12	1	4	1	1	5	4	1	42	1				1
Union Bank of India	6	14			5	6	40	2	7	1	1	4	18	15	16					2
UCO Bank	2	1			3	1	3		1	2		1	1	1	13					
Vijaya Bank		3			1	1	5		4			1	12		2					1
SBI	19	38		1	2	16	82	7	16	8	1	5	27	21	12					2
SBBJ							2		2											1
SB Hyderabad		24											4							
SB Mysore													20							
SB Patiala									8	2	1									
SB Travancore														10						
IDBI Bank																				
Bharatiya Mahila Bank																				
<b>Total</b>	<b>67</b>	<b>137</b>	<b>0</b>	<b>1</b>	<b>68</b>	<b>64</b>	<b>298</b>	<b>24</b>	<b>119</b>	<b>40</b>	<b>20</b>	<b>51</b>	<b>166</b>	<b>73</b>	<b>168</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>12</b>	<b>6</b>

Source : RBI

## SPECIALISED MSME BRANCHES--STATE-WISE AS ON MARCH 31, 2016

Name of Bank	Maharashtra	Mehghalya	Manipur	Mizoram	Madhya Pradesh	Nagaland	New Delhi	Orissa	Punjab	Rajasthan	Tamil Nadu	Telangana	Tripura	Uttarkhand	Uttar Pradesh	Lakshadweep	Total
Allahabad Bank	2				2		1		2						1		18
Andhra Bank								1			3	6					19
BOB	8				2		2		3	13	2			2	9		72
BOI	14				5		5	2	5	7	10	3			10		100
BOM	28									1	2						38
Canara Bank	14				4		7	4	9	10	19	2		3	18		165
CBI	49	1	2	1	38	1	26	16	24	14	26		2	10	85		533
Corporation Bank	10				2		3	3	3	3	11	3			12		109
Dena Bank	32						5	2	7	2	9	1			3		122
Indian Bank	9						1	1	2	3	24			1	4		73
IOB	1						1				12	1		1	1		27
OBC									5							4	16
PNB					2		6		13	6	3	1		2	9		87
P&S Bank	3				9		10	1	28	5	1			4	15		108
Syndicate Bank	4				2		2	1	2	1	9			1	11	1	69
United Bk of India	9	1	4	1	3		9	7	4	9	8		8	1	11		180
Union Bank of India	45				14		13	4	10	10	25	15	1	6	40		320
UCO Bank	4				2		1	4	2	3	3			2	2		52
Vijaya Bank	3			1	3		1	1	3	2	6	2	1		8		61
SBI	80	4		1	28	2	15	10	16	8	56	27	2	6	48		561
SBBJ	1				1		3		2	22	2				1		36
SB Hyderabad	8								1		1						38
SB Mysore																	20
SB Patiala	1								17					1			30
SB Travancore																	10
IDBI Bank																	0
Bharatiya Mahila Bank																	0
<b>Total</b>	<b>325</b>	<b>6</b>	<b>6</b>	<b>4</b>	<b>117</b>	<b>3</b>	<b>111</b>	<b>57</b>	<b>158</b>	<b>119</b>	<b>232</b>	<b>61</b>	<b>14</b>	<b>40</b>	<b>292</b>	<b>1</b>	<b>2864</b>

Source : RBI