

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 1484
TO BE ANSWERED ON: 05.03.2018

CREDIT INFLOW FOR MSME SECTOR

1484. ADV. NARENDRA KESHAV SAWAIKAR:

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

- (a) whether it is a fact that credit inflow to the entrepreneurs in Micro, Small and Medium Enterprises (MSMEs) sector has been found to be inadequate in the country;
- (b) if so, the details thereof during each of the last three years;
- (c) whether it is also a fact that employment opportunities has been affected due to inadequate inflow of funds; and
- (d) if so, the details thereof along with the measures taken by the Government to safeguard the MSME sector?

ANSWER

MINISTER OF STATE (INDEPENDENT CHARGE)
FOR MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI GIRIRAJ SINGH)

(a) & (b): The details of the outstanding credit to Micro, Small & Medium Enterprises (MSMEs) during the last three years furnished by Reserve Bank of India (RBI) are as under:

Outstanding credit to Micro, Small and Medium Enterprises by Scheduled commercial Banks

As on	MSE	Medium
	Amount O/s	Amount O/s
March 31,2015	961174.17	209851.88
March 31, 2016	996424.94	219582.17
March 31, 2017	1070129.48	226269.34

Source: As reported by Reserve Bank of India

(c) & (d): Efforts have been stepped up by the Ministry of Micro, Small & Medium Enterprises (MSME) to support generation of employment opportunities under the PMEGP (Prime Minister's Employment Generation Programme). Other important initiatives of the Ministry of MSME to support Micro, Small & Medium Enterprises (MSMEs) are briefly indicated below:-

- i. Under CGTMSE (Credit Guarantee Trust Fund for MSEs), the loan coverage has been increased from Rs1 crore to 2 crore.
- ii. Infrastructure & technological support under Cluster Development Programme.
- iii. SFURTI (Scheme of Fund for Regeneration of Traditional Industries) & ASPIRE (A Scheme for Promotion of Innovation, Rural Industry & Entrepreneurship).
- iv. Support for market access development under MDA Scheme and procurement policy.
