

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION No. 5019
TO BE ANSWERED ON 26.03.2018

CREDIT FLOW TO MSMEs

5019. SHRI VINAYAK BHAURAO RAUT:
SHRI ANANDRAO ADSUL:
SHRI SHRIRANG APPA BARNE:
SHRI DHARMENDRA YADAV:

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

- (a) whether Micro, Small and Medium Enterprises (MSMEs) employ over 100 million people and account for 37 per cent of the GDP and 40 per cent of the country's export and if so, the details thereof;
- (b) whether MSMEs have been facing acute shortage of funds and if so, the details thereof;
- (c) whether despite the Governments push on improving credit flow to the MSMEs, only seven out of India's 27 State-owned banks have achieved the loan growth target for the sector and if so, the details thereof; and
- (d) the corrective steps taken by the Government to achieve the desired growth in MSME sector?

ANSWER

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

(a): As per the data received from 73rd round of the National Sample Survey on "Unincorporated Non-Agricultural Enterprises (excluding Construction)", conducted by National Sample Survey Office (NSSO), Ministry of Statistics & Programme Implementation, during July 2015 to June 2016, the total employment in the MSME sector was 1109.89 lakh persons.

As per the information received from the Central Statistics Office (CSO), Ministry of Statistics & Programme implementation, Govt. of India, the contribution of MSME Sector in the country's Gross Domestic Product (GDP) at current price in 2016-17 was 28.9%.

As per the information received from Directorate General of Commercial Intelligence and Statistics, M/o Commerce and Industry, the share of 453 MSME related products at the 4-digit Indian Trade Classification (Harmonised System) (ITC-HS) in the exports for the years 2016-17 and 2017-18 (till December, 2017) is 49.69% and 48.97% (provisional), respectively.

(b)&(c): As per the data received from the Reserve Bank of India (RBI), the status of lending to MSE sector by Public Sector Banks is given in the Annexure.

(d): The Government has taken measures to revamp the Credit Guarantee Scheme implemented through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to facilitate further access of MSMEs to credit. It also supports the MSME sector with its various schemes and programmes like Prime Minister's Employment Generation Programme (PMEGP), Micro and Small Enterprises Cluster Development Programme (MSE-CDP) and various skill development programmes.

Annexure

Annexure referred to in reply to part (b)&(c) of the Lok Sabha Unstarred Question No. 5019 for answer on 26.03.2018

Status of achievement of targets for lending to MSE sector by Public Sector Banks

Name of the bank	Micro / MSE %	Y-o-Y growth Micro units	Y-o-Y growth credit to MSE
	Target 60 %	Target 10%	Target 20%
S B B J	61.15	-9.50	-0.12
S B HYD	37.18	0.99	-44.85
S B I	54.99	0.01	9.13
S B MYSORE	51.31	1.21	-22.47
S B PATIALA	63.04	-7.37	-1.94
S B TRA'CORE	44.87	19.75	-20.54
TOTAL 'A'	53.65	-0.57	-1.65
ALL 'BAD BANK	53.95	11.74	5.46
ANDHRA BANK	58.04	14.03	19.62
B O BARODA	62.86	19.67	1.79
B O INDIA	50.16	11.04	6.34
B O MAHARASH	52.31	5.31	-6.20
BHAR MAH BNK	30.61	10.34	-21.45
CANARA BANK	52.28	16.95	7.00
CENTRAL BANK	37.67	3.75	-3.10
CORPN BANK	45.55	9.31	3.60
DENA BANK	60.33	-2.67	-8.65
IDBI BANK LTD.	72.41	35.54	2.37
INDIAN BANK	64.28	10.27	12.33
I O B	50.77	-31.84	6.14
O B C	50.72	-16.29	4.72
P & S BANK	52.88	16.27	-0.79
P N B	40.43	19.39	-9.39
SYNDICATE BK	64.95	0.69	-0.06
UCO BANK	60.09	12.27	-0.36
UNION BANK	47.87	7.39	12.89
UNITED BANK	63.62	-7.71	4.82
VIJAYA BANK	52.02	13.42	7.33
TOTAL 'B'	52.95	6.51	2.73
TOTAL 'A+B'	53.07	5.46	1.95

Source: Reserve Bank of India