

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 4341
TO BE ANSWERED ON: 07.01.2019

CGS FOR MSMES

4341. SHRI DUSHYANT CHAOTALA:
SHRI RABINDRA KUMAR JENA:

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

- (a) the amount of collateral free loans that have been provided to the SMEs by member lending institutions under the Credit Guarantee schemes during each of the last five years;
- (b) the number of NBFCs which have provided loans to MSMEs under the said scheme;
- (c) whether the avenues for equity financing are provided by the Government to MSMEs;
- (d) if so, the details thereof along with the share of MSME debt in the total NPAs in the banking sector;
- (e) the total amount in credit given to SMEs under Credit Linked Capital Subsidy Scheme (CLCSS) and the number of MSMEs registered with the Government State / UT - wise; and
- (f) whether the act of non registering affect the chances of an MSME in availing institutional credit, if so, the details thereof?

ANSWER

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

(a)&(b): As per the data of Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), Mumbai, collateral free loans that have been provided to the Micro and Small Enterprises (MSEs) under Credit Guarantee Scheme by Member Lending Institutions in the last five Financial Years are indicated at Annexure.

CGTMSE has also reported that three NBFCs have provided loans to MSEs under Credit Guarantee Scheme.

(c): Yes, Madam. Government has a fund of funds for Start-ups (FFS) operated by SIDBI for contribution to various Alternative Investment Funds (AIFS) to provide equity support.

(d): According to RBI Report on Trend and Progress of Banking in India 2017-18, the share of Micro and Small Enterprises in total NPAs is 9.5% by the end of March, 2018.

(e): Under Credit Linked Capital Subsidy Scheme (CLCSS), since inception i.e. from F.Y. 2001-02 till 30.11.2018, MSEs have availed subsidy of Rs. 3856.36 crores.

58,47,008 Nos. of MSMEs registered on Udyog Aadhaar Portal (since September, 2015) as on 02.01.2019.

(f): The act of non-registration at Udyog Aadhaar Portal doesn't affect the chances of an MSME in availing of institutional credit.

Annexure referred to in reply to part (a)&(b) of the Lok Sabha Unstarred Question No. 4341 for answer on 07.01.2019

Loan disbursal made for MSEs without collateral across the country for the last Five Financial Years

Sl No.	Financial Year	No. of proposals	Amount in Rs. Crore
1	2013-14	348475	18188.12
2	2014-15	403422	21274.82
3	2015-16	513978	19949.38
4	2016-17	452127	19931.48
5	2017-18	263195	19065.91