

LOK SABHA
UNSTARRED QUESTION NO. 1361
TO BE ANSWERED ON 09.02.2023

FINANCIAL PROBLEM FACED BY MSME SECTOR

1361. SHRIMATI PRATIMA MONDAL:

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

- (a) the steps taken by the Government to solve the financing problem faced by the MSME sector;
- (b) the share of women entrepreneurs in the MSME sector during the last three years, State-wise;
- (c) the status of loan repayment by the MSME sector in all the public sector banks during the last three years, bank-wise; and
- (d) the steps taken by the Government to increase the consumer spending on products of MSME sector?

ANSWER

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI BHANU PRATAP SINGH VERMA)

(a) & (d): Micro, Small and Medium Enterprises in the country are being supported by way of various credit schemes. Some of the major schemes are as under:

- (i) **Emergency Credit Line Guarantee Scheme (ECLGS):** Rs. 5 lakh crore Emergency Credit Line Guarantee Scheme (ECLGS), for businesses, including MSMEs was announced as a part of Aatma Nirbhar Bharat Package with initial guarantee coverage of Rs. 3 lakh crore on 13.05.2020 with validity of scheme up to 30.11.2020. Subsequently, this was extended with infusion of Rs. 1.5 lakh crore on 29.09.2021 with validity of scheme up to 31.03.2022 and with infusion of Rs. 50,000 crore on 01.02.2022 with validity of scheme up to 31.03.2023. 1.19 crore number of guarantees have been issued to businesses, including MSMEs, amounting to Rs. 3.60 lakh crore. Out of the total, 1.13 crore guarantees amounting to Rs. 2.38 lakh crore have been provided to MSMEs.
 - (ii) **Self Reliant India (SRI) Fund:** Rs. 50,000 crore equity infusion through Self Reliant India Fund. This scheme has a provision of Rs.10,000 crore from Government of India and Rs.40,000 crore leverage through Private Equity / Venture Capital funds. This initiative is aimed at providing growth capital to the deserving and eligible units of MSME sector. As on 31.12.2022, 34 Daughter Funds have been empanelled with the special purpose vehicle, NSIC Venture Capital Fund Limited and by way of investing of Rs. 2,790 crore, 140 MSMEs have been assisted.
 - (iii) **Credit Guarantee Scheme (CGS):** Ministry of MSME is implementing Credit Guarantee Scheme for Micro & Small Enterprises through Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE), under this scheme upto 85% guarantee coverage is extended for credit facility upto Rs. 200 lakh. Budget 2023-24 has announced the infusion of Rs.9,000 crore in the corpus of CGTMSE to enable an additional credit of Rs. 2 lakh crore with reduced cost of the credit.
- (c): As per Udyam Registration Portal, the share of women entrepreneurs in the MSME sector during the last three years state-wise data are at Annexure – I A to I C.
- (d): As reported by RBI, Bank wise status of outstanding credit in the MSME sector in all the public sector banks during the last three years, are at Annexure II.

Annexure is referred to part (b) of Lok Sabha unstarred Question no. 1361 due for reply on 09.02.2023

State Wise Total & Women Owned MSME Registered under Udyam for FY 2020-21 (01/07/2020 - 31/03/2021)				
Sl. No	State Name	Total MSME Registered	Total Women Owned MSME Registered	Percentage (%)
1	ANDHRA PRADESH	65,290	12,850	19.68
2	ARUNACHAL PRADESH	726	160	22.04
3	ASSAM	17,181	2,911	16.94
4	BIHAR	90,167	14,505	16.09
5	CHHATTISGARH	33,068	4,190	12.67
6	GOA	6,053	1,123	18.55
7	GUJARAT	2,47,810	37,549	15.15
8	HARYANA	1,03,096	12,585	12.21
9	HIMACHAL PRADESH	12,821	1,892	14.76
10	JHARKHAND	43,105	5,818	13.50
11	KARNATAKA	1,52,550	29,800	19.53
12	KERALA	72,053	14,740	20.46
13	MADHYA PRADESH	1,11,837	14,335	12.82
14	MAHARASHTRA	6,49,383	1,23,448	19.01
15	MANIPUR	10,420	4,037	38.74
16	MEGHALAYA	697	197	28.26
17	MIZORAM	1,120	421	37.59
18	NAGALAND	716	195	27.23
19	ODISHA	49,496	7,846	15.85
20	PUNJAB	1,00,788	13,560	13.45
21	RAJASTHAN	2,35,989	29,514	12.51
22	SIKKIM	347	87	25.07
23	TAMIL NADU	3,12,631	70,550	22.57
24	TELANGANA	97,949	23,211	23.70
25	TRIPURA	1,685	227	13.47
26	UTTAR PRADESH	2,17,839	30,624	14.06
27	UTTARAKHAND	22,651	4,149	18.32
28	WEST BENGAL	63,721	9,423	14.79
29	ANDAMAN AND NICOBAR ISLANDS	1,822	462	25.36
30	CHANDIGARH	5,746	822	14.31
31	DADAR & NAGAR HAVELI and DAMAN & DIU	3,092	454	14.68
32	DELHI	89,685	13,467	15.02
33	JAMMU AND KASHMIR	26,459	3,006	11.36
34	LADAKH	731	81	11.08
35	LAKSHADWEEP	38	5	13.16
36	PUDUCHERRY	3,878	1,052	27.13
	Total:-	28,52,640	4,89,296	17.15
Report Dated:- 06/02/2023 06:25 PM				

Source: NIC

State Wise Total & Women Owned MSME Registered under Udyam for FY 2021-22 (01/04/2021 - 31/03/2022)				
Sl. No.	State Name	Total MSME Registered	Total Women Owned MSME Registered	Percentage (%)
1	ANDHRA PRADESH	1,47,570	34,716	23.53
2	ARUNACHAL PRADESH	2,255	689	30.55
3	ASSAM	72,086	20,446	28.36
4	BIHAR	2,21,207	38,543	17.42
5	CHHATTISGARH	68,827	9,657	14.03
6	GOA	8,616	1,870	21.70
7	GUJARAT	3,99,448	54,770	13.71
8	HARYANA	1,79,691	24,574	13.68
9	HIMACHAL PRADESH	26,833	4,595	17.12
10	JHARKHAND	83,239	14,098	16.94
11	KARNATAKA	3,15,163	57,607	18.28
12	KERALA	1,18,130	25,274	21.40
13	MADHYA PRADESH	2,46,211	30,304	12.31
14	MAHARASHTRA	9,76,411	1,91,671	19.63
15	MANIPUR	13,746	5,183	37.71
16	MEGHALAYA	2,226	643	28.89
17	MIZORAM	3,545	1,515	42.74
18	NAGALAND	3,313	1,108	33.44
19	ODISHA	1,06,013	20,738	19.56
20	PUNJAB	1,82,616	28,609	15.67
21	RAJASTHAN	3,93,633	46,298	11.76
22	SIKKIM	1,768	601	33.99
23	TAMIL NADU	5,41,924	1,27,393	23.51
24	TELANGANA	1,61,911	35,448	21.89
25	TRIPURA	6,706	798	11.90
26	UTTAR PRADESH	4,14,080	58,624	14.16
27	UTTARAKHAND	49,722	8,538	17.17
28	WEST BENGAL	1,70,461	25,622	15.03
29	ANDAMAN AND NICOBAR ISLANDS	2,968	739	24.90
30	CHANDIGARH	9,521	1,527	16.04
31	DADAR & NAGAR HAVELI and DAMAN & DIU	4,197	700	16.68
32	DELHI	1,34,880	21,905	16.24
33	JAMMU AND KASHMIR	74,460	13,346	17.92
34	LADAKH	2,303	354	15.37
35	LAKSHADWEEP	208	21	10.10
36	PUDUCHERRY	8,259	2,297	27.81
	Total:-	51,54,147	9,10,821	17.67
Report Dated:- 06/02/2023 06:25 PM				

State Wise Total & Women Owned MSME Registered under Udyam for FY 2022-23 (01/04/2022 – 06/02/2023)				
Sl. No.	State Name	Total MSME Registered	Total Women Owned MSME Registered	Percentage (%)
1	ANDHRA PRADESH	1,96,716	54,949	27.93
2	ARUNACHAL PRADESH	3,223	1,100	34.13
3	ASSAM	1,01,863	29,637	29.09
4	BIHAR	2,51,472	43,423	17.27
5	CHHATTISGARH	87,933	14,354	16.32
6	GOA	12,530	2,986	23.83
7	GUJARAT	4,16,238	63,998	15.38
8	HARYANA	1,92,687	33,581	17.43
9	HIMACHAL PRADESH	39,311	7,205	18.33
10	JHARKHAND	1,11,580	27,526	24.67
11	KARNATAKA	3,50,181	78,779	22.50
12	KERALA	1,47,264	40,556	27.54
13	MADHYA PRADESH	2,92,261	42,213	14.44
14	MAHARASHTRA	9,90,511	2,16,999	21.91
15	MANIPUR	17,831	8,348	46.82
16	MEGHALAYA	4,964	1,711	34.47
17	MIZORAM	5,972	3,254	54.49
18	NAGALAND	6,165	2,608	42.30
19	ODISHA	1,39,241	30,302	21.76
20	PUNJAB	2,20,997	45,865	20.75
21	RAJASTHAN	4,22,265	56,532	13.39
22	SIKKIM	2,277	776	34.08
23	TAMIL NADU	5,91,595	1,62,164	27.41
24	TELANGANA	1,86,546	44,162	23.67
25	TRIPURA	11,706	2,732	23.34
26	UTTAR PRADESH	5,45,831	82,615	15.14
27	UTTARAKHAND	59,245	11,377	19.20
28	WEST BENGAL	2,15,679	36,046	16.71
29	ANDAMAN AND NICOBAR ISLANDS	3,355	852	25.39
30	CHANDIGARH	8,383	1,567	18.69
31	DADAR & NAGAR HAVELI and DAMAN & DIU	4,280	764	17.85
32	DELHI	1,48,499	26,342	17.74
33	JAMMU AND KASHMIR	78,336	18,834	24.04
34	LADAKH	2,406	374	15.54
35	LAKSHADWEEP	277	48	17.33
36	PUDUCHERRY	9,375	2,802	29.89
	Total:-	58,78,995	11,97,381	20.37
Report Dated:- 06/02/2023 06:25 PM				

Source; NIC

Annexure is referred to part (c) of un-starred Question no. 1361 due for reply on
09.02.2023

Credit outstanding to MSME Sector by Public Sector Banks:

Sl. No	Bank Name	For the year ended March 2020		For the year ended March 2021		For the year ended March 2022	
		No. of A/cs	No. of A/cs	No. of A/cs	Amt O/s	No. of A/cs	Amt O/s
1	ALLAHABAD BANK	3.39	22,363.19	-	-	-	-
2	ANDHRA BANK	3.85	31,353.32	-	-	-	-
3	BANK OF BARODA	9.37	80,687.32	15.00	90,187.70	13.48	95,285.59
4	BANK OF INDIA	9.65	53,797.96	13.89	56,646.93	14.75	60,895.39
5	BANK OF MAHARASHTRA	1.76	17,228.76	2.86	23,132.87	2.57	19,779.03
6	CANARA BANK	10.55	78,722.74	20.28	1,07,539.88	19.26	1,16,172.81
7	CENTRAL BANK OF INDIA	5.48	32,237.40	6.61	32,446.30	7.09	34,138.31
8	CORPORATION BANK	3.16	22,539.40	-	-	-	-
9	INDIAN BANK	10.75	37,206.22	20.66	69,181.19	25.63	74,166.52
10	INDIAN OVERSEAS BANK	4.90	30,422.44	7.32	31,997.40	7.77	34,170.23
11	ORIENTAL BANK OF COMMERCE	2.91	33,215.99				
12	PUNJAB AND SIND BANK	1.27	10,738.45	1.65	9,367.35	1.74	12,371.07
13	PUNJAB NATIONAL BANK	8.57	64,449.97	18.63	1,18,915.69	14.87	1,18,341.80
14	SYNDICATE BANK	6.00	26,919.43	-	-	-	-
15	UCO BANK	6.18	20,477.86	9.38	20,325.96	9.32	23,226.54
16	UNION BANK OF INDIA	6.09	70,381.36	17.60	1,23,529.88	17.32	1,14,841.92
17	UNITED BANK OF INDIA	3.96	13,775.07	-	-	-	-
18	STATE BANK OF INDIA	12.95	2,46,797.95	16.90	2,25,387.90	15.89	2,52,471.17
Total		110.82	8,93,314.83	150.77	9,08,659.06	149.70	9,55,860.38

Source; RBI