

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 2690
TO BE ANSWERED ON 16.03.2023

BANK CREDIT/LOAN TO MSMEs

2690. SHRI BALUBHAU ALIAS SURESH NARAYAN DHANORKAR:
SHRI NATARAJAN P.R.:

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

- (a) the details of bank credit/loan to the Micro, Small and Medium Enterprises (MSMEs) during the last eight years from Financial Year 2014-15 to Financial Year 2022-23, year-wise;
- (b) whether the real growth in bank credit to the MSME sector has dropped from November 2013-14 to 2022-23;
- (c) if so, the details thereof, year-wise along with the reasons therefor; and
- (d) the steps being taken by the Government to increase the loan credit to MSMEs?

ANSWER

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

- (a): The details of bank credit/loan to the Micro, Small and Medium Enterprises (MSMEs) during the last eight years from Financial Year 2014-15 to Financial Year 2022-23, year-wise are at Annexure- I.
- (b) to (c): As reported by RBI, credit outstanding to MSME sector by Scheduled Commercial Banks (in absolute terms) in March 2021-22 over March 2013-14 grew by 93.4%.
- (d): The Government has taken a number of measures for increasing access to credit for MSMEs, including the launch of Rs. 5 lakh crore Emergency Credit Line Guarantee Scheme (ECLGS) for businesses, including MSMEs in 2020; and Budget 2023-24 announcement for infusing 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.

Annexure – I

Annexure is referred to part (a) of Lok Sabha Unstarred Question no. 2690 due for reply on 16.03.2023

Credit outstanding to MSME Sector by Scheduled Commercial Banks during the last 8 years

Segment-wise

No of Accounts in lakh, Amount outstanding in ₹ crore

Year/ Quarter ended	Micro Enterprises		Small Enterprises		Medium Enterprises		Total MSME	
	No. of A/cs	Amt. O/s	No. of A/cs	Amt. O/s	No. of A/cs	Amt. O/s	No. of A/cs	Amt. O/s
March 2015	120.19	4,23,763.62	18.03	5,37,410.55	0.92	2,09,851.88	139.14	11,71,026.05
March 2016	186.80	4,83,496.60	17.25	5,12,928.34	1.05	2,19,582.17	205.11	12,16,007.11
March 2017	213.25	5,29,519.42	18.80	5,40,610.05	1.57	2,26,269.34	233.62	12,96,398.82
March 2018	228.97	5,66,137.92	30.67	5,83,215.90	1.90	1,74,885.52	261.54	13,24,239.34
March 2019	295.05	6,75,200.50	23.03	6,38,030.79	2.60	1,97,419.22	320.68	15,10,650.52
March 2020	353.02	7,46,043.67	27.62	6,67,734.90	3.54	1,99,803.60	384.18	16,13,582.17
March 2021	387.93	8,21,027.77	27.82	6,62,998.50	4.44	2,99,898.53	420.19	17,83,924.80
March 2022	239.58	8,82,693.58	21.88	7,22,274.25	3.22	4,06,089.15	264.67	20,11,056.98

Source : Priority Sector Returns submitted by SCBs

