## GOVERNMENT OF INDIA MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

## LOK SABHA UNSTARRED QUESTION NO. 3593 TO BE ANSWERED ON 10.08.2023

### **CREDIT FACILITIES TO MSMEs**

3593. SHRI TAPIR GAO: SHRI LALLU SINGH

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

- (a) whether the Government has allowed cooperative Banks to lend Micro, Small and Medium Enterprises (MSMEs) across the country and if so, the details thereof; and
- (b) whether the Government has proposed any other schemes to provide easy credit facilities to MSMEs and if so, the details thereof?

#### **ANSWER**

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

(a) & (b): To provide easy credit facilities to MSME, the Government of India implements a number of schemes, which inter-alia includes, Pradhan Mantri MUDRA Yojana (PMMY), Prime Minister's Employment Generation programme (PMEGP), Credit Guarantee Scheme for Micro and Small Enterprises (MSEs), etc. Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) provides guarantees to its Member Lending Institutions, including cooperative banks, for the credit extended by them.

\*\*\*\*