

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 1983
TO BE ANSWERED ON: 22.09.2020

DISBURSEMENT OF LOAN TO MSMEs

1983. SHRI RAVNEET SINGH BITTU:

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

- (a) the details of initiatives taken for Micro, Small and Medium enterprises (MSME) sector including amount disbursed under the '59 Minute Loan Programme' State / UT- wise during the last two years;
- (b) whether this programme is available for new budding entrepreneurs and if so, the details thereof;
- (c) the amount of loans targeted to be disbursed and actually disbursed by the banks and NBFCs under the Credit guarantee fund Trust for Micro and Small enterprises (CGTMSE) State/UT-wise during the last three years and the reasons for shortfall in targeted disbursement of loans, if any;
- (d) the steps being taken by the Government to help the small players in MSME sector who do not have the required documents nor the capital to avail the facility of loan and ease the process for them by measures like introducing a single Unique Enterprise Identifier; and
- (e) the steps taken to provide more back-end services to boost subsidised technology based production and R&D activities in the MSME sector?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF
MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI PRATAP CHANDRA SARANGI)

(a): During last two years Government of India has taken a number of initiatives to develop the MSME Sector in the country. These inter-alia include hike in the budgetary allocation of the Ministry from Rs 6552 crore in FY 2018-19 to Rs 7572 crore in FY 2020-21, automation and digitization of the processes of business loans through launch of web portal www.psbloansin59minutes.com, Interest Subvention Scheme for Incremental Credit to MSMEs, disbursement of record credit under Credit Guarantee Scheme for Micro & Small Enterprises in 2018-19 and 2019-20, new Technology Centers, launching of MSME Samadhan Portal for delayed payments and Sambandh Portal for Public Procurement Policy, CHAMPIONS portal etc. In addition to this, Government has recently announced measures such as Subordinate Debt for Stressed MSMEs, 'Fund of Funds' for MSMEs, Emergency Credit Line Guarantee Scheme etc. in the Atmanirbhar Bharat package. DFS has reported that since the launch of psbloansin59minutes portal on 02.11.2018, loans amounting to Rs. 54,733 crore have been disbursed by banks as on 31.08.2020 and State-wise details in this regard are however not maintained.

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(b): The psbloanin59minutes portal is also available for new entrepreneurs having a minimum of one year's financial history, for loan amount ranging from Rs.1.00 lakh to Rs.5.00 crore.

(c): Credit Guarantee Scheme for Micro and Small Enterprises is mainly a demand centric scheme. During last two years i.e financial years 2018-19 and 2019-20, there has been a record disbursement of credit under the scheme. The performance for last three years is given in the table below:

Year	No of Proposals Approved	Approved Amount in Rs crore
2017-18	2,63,195	19,065.90
2018-19	4,35,520	30,168.57
2019-20	8,46,650	45,851.22
Source- CGTMSE		

(d): Ministry of MSME has already launched a portal viz. udyamregistration.gov.in for registration of MSMEs. This portal will generate a unique permanent registration number for the enterprise along with a QR code.

(e): Ministry has set up Technology Centres and their network is being expanded under the Technology Centre Systems Programme (TCSP) and the new Scheme of "Establishment of new Technology Centres/Extension Centres", These Technology Centres assist MSMEs in their skilling and technological needs specially in high end technologies and are equipped with multiple cutting edge manufacturing technologies, such as CNC Machines, 3D Manufacturing/ Additive Manufacturing, Laser/Ultrasonic machining, Robotics and Process Automation, Precision measurement/ Metrology equipment, for General Engineering and Automotive Sector, State-of-the-art Electronics Manufacturing Facilities, Calibration and Testing Facilities for Electronic Systems Design and Manufacturing (ESDM) sector.
