

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION No. 1669
TO BE ANSWERED ON 11.02.2021

REGISTERED MSMEs

1669. SHRI C.N. ANNADURAI:
SHRI DHANUSH M. KUMAR:
SHRI GAJANAN KIRTIKAR:
SHRI SELVAM G.:
SHRI GAUTHAM SIGAMANI PON:

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

- (a) the details of registered and unregistered Micro, Small and Medium Enterprises (MSMEs) owned by Scheduled Castes (SC)/Scheduled Tribes (ST) entrepreneurs in the country at present, State/UT-wise including Tamil Nadu;
- (b) the details of loans sanctioned to MSMEs under the MUDRA Yojana since the inception of the scheme and the number of enterprises owned by SC/ST entrepreneurs that received these loans, State/UT- wise;
- (c) whether the Government has made any assessment regarding the problems faced by the MSMEs owned by SC/ST entrepreneurs in obtaining loans, if so, the details and the outcome thereof along with the corrective steps taken/being taken by the Government in this regard;
- (d) whether MSMEs owned by SC/ST entrepreneurs have recorded any growth including their contribution to GDP and employment generation after implementation of 'Make in India' programme and if so, the details thereof; and
- (e) the other steps taken/being taken by the Government to help and encourage SC/ST entrepreneurs to establish MSMEs and to boost MSME sector in the country?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI NITIN GADKARI)

(a) : As per Udyog Aadhaar Portal, number of MSMEs registered (since September 2015 to 30.06.2020) in All India owned by SC/ST was 9,12,399 and 2,98,690 respectively. The State/UT wise details are attached in annexure-I.

(b): Under Pradhan Mantri Mudra Yojana (PMMY), collateral-free, institutional credit up to Rs. 10 lakh is provided by Member Lending Institutions (MLIs) viz. Public Sector Banks, Private Sector Banks, Regional Rural Banks, Small Finance Banks, Non Banking Finance Companies and Micro Finance Institutions to micro/small business units. State/UT wise detail of SC/ST borrowers availing loans under PMMY is attached in annexure-II.

(c) to (e): Any complaints received in respect of implementation of PMMY including denial of loan applications, delay in turn-around-time (TAT) and lenders' insisting on collateral/ guarantor on certain occasions, are redressed in coordination with the respective banks.

COVID-19 epidemic has temporarily affected various sectors including Micro, Small and Medium Enterprises in the country including SC/ST entrepreneurs. As per the information received from Central Statistics Office, Ministry of Statistics & PI, the share of MSME GDP (including SC/ST MSMEs) in All India GDP (at constant prices) during 2018-19 and 2019-20 was 31.65% and 31.66% respectively.

The Ministry of Micro, Small and Medium Enterprises (MSMEs) implement various other schemes for the growth and development of MSME sector in the country including SC/ST entrepreneurs. These include Prime Minister Employment Generation Programme (PMEGP), Micro and Small Enterprises-Cluster Development Programme (MSE-CDP), Scheme of Fund for Regeneration of Traditional Industries (SFURTI), Credit Linked Capital Subsidy and Technology Upgradation Scheme (CLCS-TUS) and SC/ST Hub. In PMEGP, higher subsidy is given to SC/ST entrepreneurs in urban area 25% and rural area 35% of project cost. Under the Public Procurement Policy for MSEs, it is compulsory for all CPSEs to procure 25% from MSEs and out of total annual procurement from MSEs, 4% is earmarked for procurement from MSEs owned by SC/STs entrepreneurs. As on 09.02.2021, procurement amounting to Rs. 489.74 crores from 4776 SC/ST owned MSEs has been done. SC/ST hub supports SC/STs to take up entrepreneurship and ensures their effective participation in the Government Procurement process.

Recently, Post Covid-19, Government has taken a number of initiatives under Aatma Nirbhar Bharat Abhiyan to support the MSME Sector in the country especially in Covid-19 Pandemic. Some of them are:

- i) Rs 20,000 crore Subordinate Debt for MSMEs.
- ii) Rs 3 lakh crores Collateral free Automatic Loans for business, including MSMEs.
- iii) Rs. 50,000 crore equity infusion through MSME Fund of Funds.
- iv) New revised criteria for classification of MSMEs.
- v) New Registration of MSMEs through 'Udyam Registration' for Ease of Doing Business.
- vi) No global tenders for procurement up to Rs. 200 crores, this will help MSME.

An online Portal "Champions" has been launched on 01.06.2020 by Hon'ble Prime Minister. This covers many aspects of e-governance including grievance redressal and handholding of MSMEs including SC/ST entrepreneurs. Through the portal, total 26,693 grievances have been redressed upto 31.01.2021.

Annexure referred to in reply to part (a) of Lok Sabha Unstarred Question No. 1669 for answer on 11.02.2021.

Number of MSMEs registered on Udyog Aadhaar Portal (01.09.2015-30.06.2020)

Sl.No.	State/UT	Total	
		SC	ST
1	ANDHRA PRADESH	62,765	16,778
2	ARUNACHAL PRADESH	54	1,485
3	ASSAM	2,007	2,500
4	BIHAR	146,244	37,924
5	CHHATTISGARH	5,618	4,774
6	GOA	186	147
7	GUJARAT	18,446	7,489
8	HARYANA	15,538	452
9	HIMACHAL PRADESH	2,266	589
10	JHARKHAND	10,070	9,831
11	KARNATAKA	26,685	8,588
12	KERALA	5,566	503
13	MADHYA PRADESH	108,715	82,379
14	MAHARASHTRA	140,796	32,957
15	MANIPUR	1,387	6,152
16	MEGHALAYA	24	1,908
17	MIZORAM	24	3,285
18	NAGALAND	30	1,597
19	ODISHA	14,462	3,493
20	PUNJAB	20,569	308
21	RAJASTHAN	45,266	16,646
22	SIKKIM	52	303
23	TAMIL NADU	56,047	3,009
24	TELANGANA	48,301	28,285
25	TRIPURA	747	1,200
26	UTTAR PRADESH	133,512	18,425
27	UTTARAKHAND	3,102	743
28	WEST BENGAL	32,671	5,470
29	ANDAMAN AND NICOBAR ISLANDS	90	30
30	CHANDIGARH	532	36
31	DADAR AND NAGAR HAVELI	82	163
32	DAMAN AND DIU	74	46
33	DELHI	9,376	689
34	JAMMU AND KASHMIR	348	282
35	LADAKH	4	108
36	LAKSHADWEEP	0	97
37	PUDUCHERRY	743	19
	Total:-	912,399	298,690

Annexure referred to in reply to part (b) of Lok Sabha Unstarred Question No. 1669 for answer on 11.02.2021.

State/UT wise data of SC/ST borrowers accounts under Pradhan Mantri Mudra Yojana (PMMY), since inception of the Scheme (as on 01.01.2021)							
(Amt. in Rs. Crore)							
Sr. No.	State Name	TOTAL (A) (All Categories including Gen, SC, ST & OBC)		Out of (A), SC borrowers		Out of (A), ST borrowers	
		No. of A/Cs	Sanct. Amt.	No of A/Cs	Sanct. Amt.	No of A/Cs	Sanct. Amt.
1	Andaman and Nicobar Islands	42754	685	3778	33	1477	11
2	Andhra Pradesh	4404466	50299	520184	3279	96879	842
3	Arunachal Pradesh	63433	651	5342	21	16361	283
4	Assam	8204156	35371	446377	1809	311719	1299
5	Bihar	25549543	99324	3838362	10991	1162471	3251
6	Chandigarh	125339	1949	30078	93	795	3
7	Chhattisgarh	5445172	26397	689832	2134	738008	2415
8	Dadra and Nagar Haveli	14910	192	1306	7	1381	9
9	Daman and Diu	5199	112	271	3	124	1
10	Delhi	2318373	24218	376134	1167	84482	244
11	Goa	221181	2590	3500	23	12090	37
12	Gujarat	8333079	57375	652974	2504	657689	2494
13	Haryana	4999920	32389	2012763	5974	130226	400
14	Himachal Pradesh	570705	10425	103267	651	17040	277
15	Jharkhand	7192539	31861	975513	2826	503830	1626
16	Karnataka	26971245	133977	2933938	10375	1366551	4700
17	Kerala	9235422	51704	1112037	2679	259704	653
18	Lakshadweep	4887	52	56	0	3012	33
19	Madhya Pradesh	16545599	79086	2868639	8675	1929644	5911
20	Maharashtra	21612508	120311	3233426	9461	1328899	3669
21	Manipur	298601	1550	16527	54	18129	151
22	Meghalaya	171245	1321	8559	43	63028	389
23	Mizoram	71706	984	4734	16	44741	698
24	Nagaland	73576	829	946	8	17213	279
25	Odisha	18218349	64006	3084412	8122	1387124	3594
26	Pondicherry	742611	4053	76140	255	7088	33
27	Punjab	5192296	36243	2762387	8145	155356	482
28	Rajasthan	11298978	76353	2286259	7346	1597858	5179
29	Sikkim	103166	761	7004	40	13009	103
30	Tamil Nadu	32837258	140447	4016490	10832	405695	1349
31	Telangana	4419328	34213	742149	3013	365312	1818
32	Tripura	1740326	7401	319353	1199	324304	1194
33	Uttar Pradesh	24349104	121475	7446156	20131	967413	2531
34	Uttarakhand	1662986	14015	420183	1367	66628	244
35	West Bengal	27038891	111345	4891575	15328	849892	3031
36	Union Territory of Jammu and Kashmir	745230	15997	15774	167	4948	88
37	Union Territory of Ladakh	20941	720	90	4	12427	417
	Total	270845022	1390681	45906515	138775	14922547	49738