

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
LOK SABHA

UN-STARRED QUESTION NO. 2186  
TO BE ANSWERED ON 8<sup>th</sup> March, 2021 / PHALGUNA 17, 1942 (SAKA)  
Credit to MSMEs

2186. SHRI HEMANT TUKARAM GODSE:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has recently issued some guidelines to public sector banks to analyse credit issue with regard to Micro, Small and Medium Enterprises (MSMEs) and if so, the details thereof;
- (b) whether the Government has advised any monitoring mechanism in this regard and if so, the details thereof; and
- (c) the success of MSMEs in the country with special reference to Maharashtra?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI ANURAG SINGH THAKUR)

(a) to (b) Government had launched a 'Support and Outreach programme for Micro, Small and Medium Enterprises (MSMEs)' on 2<sup>nd</sup> November 2018. The programme *inter-alia*, included initiatives for MSMEs on access to credit, access to market, technology upgradation, ease of doing business, social security for MSME sector employees etc.

To further consolidate the gains of the campaign, Government advised Public Sector Banks (PSBs) to designate a Chief General Manager / General Manager level officer to do in-depth analysis of issues in availability of credit faced by MSMEs under the supervision of Executive Director (ED) in charge of MSME financing of the bank. Government has taken various steps towards effective implementation in this regard which *inter-alia* include nomination of nodal officers, video conferences to monitor the progress, weekly reporting on specified format *etc.*

(c) As per data compiled by Reserve Bank of India (RBI), outstanding credit of Scheduled Commercial Banks (SCBs) to Micro, Small and Medium Enterprises (MSMEs) during the last three Financial Years (FYs) has grown steadily. Outstanding credit to MSMEs by SCBs all over India and in the State of Maharashtra is given below:

Outstanding credit amount to MSMEs (in Rs crore)			
	As on March 31, 2018	As on March 31, 2019	As on March 31, 2020
All over India	13,24,239.34	15,10,650.52	16,13,582.17
In State of Maharashtra	2,35,191.58	2,62,887.01	3,03,670.86

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