

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 4710
TO BE ANSWERED ON 31.03.2022

LOANS TO MSMEs

4710. SHRI KUNWAR PUSHPENDRA SINGH CHANDEL:

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

- (a) the details of the loans provided to Micro, Small and Medium Enterprises (MSMEs) during the last two years, State-wise;
- (b) whether the Government has assessed the changes taken place in MSMEs during economic reforms made by the Government; and
- (c) if so, the details thereof, State-wise including Bundelkhand region?

ANSWER

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

(a): As informed by Reserve Bank of India, the details of the State-wise credit outstanding to Micro, Small and Medium Enterprise (MSME) Sector by Scheduled Commercial Banks during the last two years, is at **Annexure I**.

(b) & (c): The Government has not assessed the changes taken place in MSMEs during economic reforms. However, one of the objectives of the Expert Committee on Micro, Small and Medium Enterprises, constituted by Reserve Bank of India in December, 2018, under the chairmanship of Shri U.K. Sinha was to study the impact of the recent economic reforms on the sector and identify the structural problems affecting the growth of MSMEs in India (which includes all States and also Bundelkhand region). The Committee had stated that the services sector has gained greater importance within Gross Domestic Product (GDP); MSMEs in services have increased in number and range of activities; formalisation of MSMEs has increased; value chains have become longer; payment systems have become electronic and alternate data is being used for lending decisions.

Annexure referred to in reply to part (a) of the Lok Sabha Unstarred Question No. 4710 to be answered on 31.03.2022

State-wise Credit outstanding to MSME Sector by Scheduled Commercial Banks

A. FY 2020-21

(No. of Accounts in Lakh, Amount outstanding in ₹ Crore)

Sr. No.	State Name	Micro Enterprises		Small Enterprises		Medium Enterprises		MSME	
		No. of A/cs	Credit O/s	No. of A/cs	Credit O/s	No. of A/cs	Credit O/s	No. of A/cs	Credit O/s
1	Andaman & Nicobar	0.06	370.56	0.02	336.94	0.00	79.08	0.08	786.59
2	Andhra Pradesh	12.38	28,664.65	1.08	23,633.51	0.34	10,580.63	13.80	62,878.79
3	Arunachal Pradesh	0.16	461.87	0.02	403.97	0.00	41.12	0.18	906.96
4	Assam	17.29	14,034.78	0.54	6,919.79	0.03	1,744.14	17.86	22,698.71
5	Bihar	24.34	22,235.65	0.79	8,960.23	0.04	2,108.04	25.16	33,303.92
6	Chandigarh	0.40	3,415.15	0.09	4,111.05	0.02	2,203.27	0.51	9,729.48
7	Chhattisgarh	6.91	11,362.16	0.44	9,735.57	0.07	4,891.16	7.42	25,988.89
8	Dadra & Nagar Haveli	0.09	479.87	0.01	518.29	0.00	188.48	0.11	1,186.64
9	Daman & Diu	0.02	121.74	0.01	159.48	0.00	80.59	0.03	361.80
10	Delhi	6.40	33,500.76	1.49	43,802.34	0.25	31,493.30	8.14	1,08,796.40
11	Goa	0.77	2,732.06	0.08	2,010.90	0.01	835.68	0.87	5,578.65
12	Gujarat	12.63	56,667.67	1.69	60,195.39	0.31	30,009.70	14.63	1,46,872.76
13	Haryana	7.42	25,827.18	1.01	25,432.33	0.21	11,198.16	8.64	62,457.67
14	Himachal Pradesh	1.54	4,451.91	0.28	4,210.93	0.02	1,167.25	1.83	9,830.08
15	Jammu & Kashmir	3.58	10,599.24	0.30	4,881.60	0.01	873.37	3.90	16,354.21
16	Jharkhand	13.00	13,709.66	0.43	7,675.89	0.05	2,454.01	13.49	23,839.56
17	Karnataka	22.69	43,596.12	1.45	41,239.04	0.18	21,172.43	24.32	1,06,007.59
18	Kerala	14.43	27,947.51	0.91	24,357.21	0.11	7,896.09	15.46	60,200.80
19	Lakshadweep	0.01	19.75	0.00	2.70	0.00	0.20	0.02	22.65
20	Madhya Pradesh	22.40	33,899.48	1.16	21,927.15	0.12	7,182.45	23.68	63,009.09
21	Maharashtra	35.97	1,78,041.61	3.32	1,15,423.27	0.66	59,429.93	39.94	3,52,894.81
22	Manipur	0.84	745.09	0.05	361.66	0.00	47.05	0.89	1,153.81
23	Meghalaya	0.50	655.60	0.03	436.33	0.00	145.92	0.53	1,237.84
24	Mizoram	0.27	344.41	0.02	333.35	0.00	19.38	0.29	697.14
25	Nagaland	0.42	590.33	0.02	249.77	0.00	23.49	0.44	863.59
26	Odisha	19.70	19,741.23	1.09	12,727.72	0.10	3,842.16	20.89	36,311.11
27	Puducherry	0.99	1,528.91	0.15	1,333.93	0.04	329.60	1.17	3,192.45
28	Punjab	8.68	25,944.12	0.93	22,875.56	0.10	10,453.00	9.71	59,272.69
29	Rajasthan	14.61	31,584.86	1.48	33,304.63	0.19	11,239.82	16.27	76,129.31
30	Sikkim	0.31	438.80	0.02	314.77	0.00	59.46	0.33	813.04
31	Tamil Nadu	29.80	77,649.68	3.41	80,065.56	1.00	33,635.43	34.21	1,91,350.67
32	Telangana	8.60	25,244.42	0.98	26,880.59	0.21	14,209.65	9.79	66,334.66
33	Tripura	2.97	2,418.38	0.08	652.55	0.00	45.76	3.05	3,116.69
34	Uttarakhand	10.01	14,350.71	0.40	11,409.06	0.02	2,991.64	10.43	28,751.41
35	Uttar Pradesh	27.56	58,710.70	1.81	33,744.60	0.20	12,759.86	29.58	1,05,215.15
36	West Bengal	60.16	48,941.14	2.22	32,370.82	0.15	14,467.23	62.53	95,779.19
	Total	387.93	8,21,027.77	27.82	6,62,998.50	4.44	2,99,898.53	420.19	17,83,924.80

Source : RBI

B. FY 2019-20

(No. of Accounts in Lakh, Amount outstanding in ₹ Crore)

Sr. No.	State Name	Micro Enterprises		Small Enterprises		Medium Enterprises		MSME	
		No. of A/cs	Credit O/s	No. of A/cs	Credit O/s	No. of A/cs	Credit O/s	No. of A/cs	Credit O/s
1	Andaman & Nicobar	0.06	351.47	0.01	317.55	0.00	49.91	0.07	718.93
2	Andhra Pradesh	9.11	25,911.34	0.98	24,267.05	0.21	7,055.95	10.30	5,7234.34
3	Arunachal Pradesh	0.14	339.02	0.02	433.15	0.00	40.05	0.16	812.22
4	Assam	13.99	12,099.97	0.55	7,064.46	0.02	1,095.12	14.56	20,259.55
5	Bihar	22.17	19,548.47	0.73	8,759.30	0.03	1,476.79	22.93	29,784.55
6	Chandigarh	0.56	3,365.38	0.11	4,726.17	0.01	2,982.92	0.69	11,074.47
7	Chhattisgarh	6.55	10,195.98	0.44	9,573.99	0.06	3,337.38	7.04	23,107.35
8	Dadra & Nagar Haveli	0.08	255.73	0.02	380.50	0.00	127.97	0.09	764.20
9	Daman & Diu	0.02	138.18	0.01	304.58	0.00	99.98	0.04	542.75
10	Delhi	4.16	37,768.24	1.20	49,762.92	0.19	20,605.55	5.54	1,08,136.70
11	Goa	0.72	1,849.84	0.10	1,932.73	0.01	1,020.41	0.82	4,802.98
12	Gujarat	12.15	57,135.86	1.96	55,626.79	0.24	16,145.44	14.36	1,28,908.09
13	Haryana	6.91	24,059.93	1.10	24,510.09	0.14	7,342.03	8.14	55,912.05
14	Himachal Pradesh	1.16	3,754.60	0.25	3,492.35	0.01	721.12	1.42	7,968.07
15	Jammu & Kashmir	2.83	9,288.66	0.27	4,656.46	0.01	711.15	3.11	14,656.28
16	Jharkhand	11.52	11,221.92	0.49	8,126.83	0.04	2,011.82	12.05	21,360.57
17	Karnataka	22.80	41,762.78	1.42	37,901.37	0.14	11,189.23	24.35	90,853.38
18	Kerala	12.99	26,741.89	0.95	25,787.78	0.13	7,127.40	14.06	59,657.07
19	Lakshadweep	0.01	18.44	0.00	1.72	0.00	0.00	0.01	20.16
20	Madhya Pradesh	20.47	30,498.09	1.13	22,001.52	0.10	4,767.12	21.70	57,266.73
21	Maharashtra	34.65	1,43,682.25	3.36	1,14,224.13	0.53	45,764.48	38.54	3,03,670.86
22	Manipur	0.74	629.92	0.05	378.62	0.00	57.61	0.79	1,066.15
23	Meghalaya	0.43	570.29	0.03	463.21	0.00	97.13	0.46	1,130.63
24	Mizoram	0.23	281.21	0.02	308.55	0.00	15.99	0.24	605.75
25	Nagaland	0.37	497.51	0.01	257.54	0.00	20.05	0.39	775.10
26	Odisha	18.43	16,536.88	0.99	14,169.34	0.07	3,277.39	19.49	33,983.61
27	Puducherry	1.34	1,390.58	0.12	1,422.73	0.02	238.65	1.48	3,051.96
28	Punjab	8.38	25,618.33	0.99	22,553.88	0.08	5,240.21	9.45	53,412.42
29	Rajasthan	12.48	26,408.09	1.56	30,902.61	0.14	6,100.44	14.18	63,411.14
30	Sikkim	0.24	326.80	0.02	344.14	0.00	229.56	0.26	900.51
31	Tamil Nadu	38.82	77,041.11	3.67	83,198.62	0.91	21,395.25	43.41	1,81,634.98
32	Telangana	5.23	24,297.45	1.01	29,038.74	0.15	8,682.60	6.39	62,018.79
33	Tripura	2.15	1,960.23	0.08	685.79	0.00	43.26	2.23	2,689.29
34	Uttarakhand	4.33	15,856.54	0.55	14,078.03	0.03	3,727.80	4.91	33,662.37
35	Uttar Pradesh	26.64	49,095.93	1.55	32,502.13	0.14	7,135.10	28.33	88,733.16
36	West Bengal	50.16	45,544.76	1.88	33,579.53	0.12	9,870.73	52.17	88,995.02
	Total	353.02	7,46,043.67	27.62	6,67,734.90	3.54	1,99,803.60	384.18	16,13,582.17

Source : RBI