

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO. 2655
ANSWERED ON MONDAY, 17th MARCH, 2025/26 PHALGUNA, 1946 (SAKA)

CREDIT FLOW TO MSMEs IN ODISHA

2655. SMT. SANGEETA KUMARI SINGH DEO:

Will the Minister of FINANCE be pleased to state:

- (a) the total amount of credit disbursed to MSMEs in Odisha during the last three financial years;
- (b) the number of MSMEs that have been benefitted from schemes like Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) and Stand-Up India;
- (c) whether the Government has introduced any special financial packages for rural-based MSMEs in Odisha; and
- (d) the measures taken/being taken to improve credit access for MSMEs facing collateral challenges?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SH. PANKAJ CHAUDHARY)

- (a) The amount of Micro, Small and Medium Enterprise (MSME) loans disbursed by Scheduled Commercial Banks (SCBs) (excluding Regional Rural Banks (RRBs)) during the last three years in the state of Odisha are as follows:

Financial Year	Amount Disbursed (In Rs. Crore)
2021-22	17,872.45
2022-23	25,182.55
2023-24	35,913.74

(Source: RBI)

- (b) The number of MSMEs in the country that have been benefitted from Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme and Stand-Up India scheme, since inception are 1.08 crore and 2.59 lakh respectively.

(c) The Government of India implements various Central Sector and demand driven schemes / programmes for MSMEs in the country including Odisha. These schemes/ programmes include Prime Minister's Employment Generation Programme (PMEGP), Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), Pradhan Mantri Mudra Yojana (PMMY), PM Vishwakarma (PMV), Micro and Small Enterprises - Cluster Development Programme (MSE-CDP) and Raising and Accelerating MSME Performance (RAMP), MSME Champions Scheme, etc.

(d) Reserve Bank of India (RBI) has mandated banks not to accept collateral security in case of loans upto Rs. 10 lakh extended to units in the Micro and Small Enterprises sector.

Following credit guarantee schemes are implemented to improve access of credit to MSMEs facing collateral challenges:

- (i) Credit facility upto Rs. 5 crore is facilitated to units in Micro and Small sector, through guarantee being provided under CGTMSE scheme.
- (ii) Credit facility upto Rs. 20 lakh is facilitated to units in the sector, through guarantee being provided under Credit Guarantee Fund for Micro Units (CGFMU) scheme.
- (iii) Credit facility upto Rs. 100 crore is facilitated for purchase of Plant and Machinery, to units in MSME sector, through guarantee being provided under Mutual Credit Guarantee Scheme for MSMEs.

Further, there are other credit guarantee schemes like Credit Guarantee Scheme for Start-ups and Credit Guarantee Scheme for Stand Up India where loans are facilitated to all categories of borrowers facing collateral challenges, including MSME borrowers.
