

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 105**  
**TO BE ANSWERED ON 02.02.2023**

**PROJECTS UNDER SFURTI**

105. SHRI KESINENI SRINIVAS:

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

- (a) the details of the projects completed under the Scheme of Fund for Regeneration of Traditional Industries (SFURTI) scheme since its inception, State-wise;
- (b) whether the Government has carried out any study to estimate the credit gap being faced by the MSME sector due to COVID-19 and if so, the details thereof;
- (c) the funds disbursed by both public sector and private sector banks to MSMEs during the last five years, State-wise; and
- (d) the percentage of loans taken by MSMEs that have turned NPAs during the last five years, State-wise?

**ANSWER**

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

- (a): As on date, 498 clusters have been approved under Scheme of Fund for Regeneration of Traditional Industries (SFURTI), benefitting around 2.94 lakh artisans, with Government of India assistance of Rs. 1292 cr. Of the approved clusters, 272 clusters have become functional till date. The State-wise list of Functional and Under Implementation clusters is placed at **Annexure-I**.
- (b): Any specific study to estimate the credit gap being faced by the MSME sector due to COVID-19 has not been done by the Ministry of MSME.
- (c): State-wise list of credit disbursed to MSME Sector by Scheduled Commercial Banks is placed at **Annexure-II**.
- (d): The gross NPAs of MSME sector with Scheduled Commercial Banks during last five years is placed at **Annexure-III**.

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**Annexure referred to in reply to part (a) of the Lok Sabha Unstarred Question No. 105 for answer on 02.02.2023**

**STATE-WISE LIST OF FUNCTIONAL AND UNDER IMPLEMENTATION CLUSTERS UNDER SFURTI**

<b>State Name</b>	<b>Functional</b>	<b>Under Implementation</b>	<b>Grand Total</b>
Andaman & Nicobar		1	1
Andhra Pradesh	8	8	16
Arunachal Pradesh	3		3
Assam	24	11	35
Bihar	5	5	10
Chhattisgarh	3	2	5
Gujarat	10	4	14
Haryana	4	1	5
Himachal Pradesh	2	2	4
Jammu & Kashmir	2	6	8
Jharkhand	3	12	15
Karnataka	18	10	28
Kerala	9	1	10
Madhya Pradesh	29	15	44
Maharashtra	16	11	27
Manipur	16	10	26
Meghalaya	1	5	6
Mizoram	1		1
Nagaland	5	2	7
Odisha	33	35	68
Punjab	1	1	2
Rajasthan	12	22	34
Sikkim	3	1	4
Tamil Nadu	14	12	26
Telangana	11	5	16
Tripura	1	2	3
Uttar Pradesh	21	34	55
Uttarakhand	3	2	5
West Bengal	14	6	20
<b>Grand Total</b>	<b>272</b>	<b>226</b>	<b>498</b>

Annexure referred to in reply to part (c) of the Lok Sabha Unstarred Question No. 105 for answer on 02.02.2023

## STATE-WISE LIST OF CREDIT DISBURSED TO MSME SECTOR BY SCHEDULED COMMERCIAL BANKS\*

Sr. No	State Name	Amount disbursed during the year 2017-18	Amount disbursed during the year 2018-19	Amount disbursed during the year 2019-20	Amount disbursed during the year 2020-21	Amount disbursed during the year 2021-22
1	Andaman & Nicobar	380.75	467.13	447.78	506.56	174.11
2	Andhra Pradesh	32541.55	38613.89	34866.26	37084.48	33698.22
3	Arunachal Pradesh	290.88	395.73	404.38	382.01	342.44
4	Assam	10571.6	13926.73	13443.11	12943.83	8127.84
5	Bihar	15000.12	20274.28	22491.35	20277	13729.71
6	Chandigarh	4920.99	5614.48	5672.06	4788.09	6064.17
7	Chhattisgarh	12385.87	15228.01	15204	17990.94	16793.35
8	Dadra & Nagar Haveli	386.21	779.8	903.45	1030.5	1095.3
9	Daman & Diu	206.08	648.98	356.99	192.56	323.28
10	Delhi	79935.47	84316.58	85701.61	85525.22	108303.87
11	Goa	3116.52	2483.5	2387.83	3194.29	2903.84
12	Gujarat	60645.63	79623.78	85521.92	84191.68	118555.58
13	Haryana	29622.03	40075.75	40045.89	38236.73	54292.92
14	Himachal Pradesh	5206.56	5662.5	5693.47	4837.72	4585.01
15	Jammu & Kashmir	7010.46	9920.69	9357.97	9771.9	9003.4
16	Jharkhand	11339.87	13216.6	14012.22	14089.45	11571.11
17	Karnataka	47001.61	55370.52	61306.09	63024.87	71516.65
18	Kerala	32890.48	38312.68	40976.62	38897.28	32107.66
19	Lakshadweep	119.14	17.45	19.45	23.08	4.14
20	Madhya Pradesh	31500.76	35514.72	37728.53	35427.33	37063.49
21	Maharashtra	170685.99	214119.32	230333.63	215942.66	278100.26
22	Manipur	387.23	565.34	541.44	537.11	367.09
23	Meghalaya	527.99	665.9	686.87	679.95	396.8
24	Mizoram	596.74	418.6	418.47	408.81	267.31
25	Nagaland	1106.61	403.8	450.28	452.17	271.78
26	Odisha	15383.83	22002.38	27224.95	22261.75	17872.45
27	Puducherry	2123.5	1637.01	1644.37	1556.04	1638.44
28	Punjab	32398.47	37688.61	35935.44	35785.56	44914.18
29	Rajasthan	43190.06	51085.15	51393.6	51974.94	61246.41
30	Sikkim	275.76	783.16	429.97	423.09	317.94
31	Tamil Nadu	88884.52	105004.69	116188.31	117700.79	144230.39
32	Telangana	40651.18	39801.63	40592.35	41888.09	46443.77
33	Tripura	1629.23	2101.93	2198.05	2052.16	889.69
34	Uttarakhand	19544.7	27486.12	24576.86	20380.37	7331.12
35	Uttar Pradesh	45340.62	51275.66	54916.25	54514.66	67983.39
36	West Bengal	58489.28	73654.07	76207.81	62067.57	64138.34
	<b>Total</b>	<b>906288.29</b>	<b>1089157.18</b>	<b>1140279.65</b>	<b>1101041.23</b>	<b>1266665.47</b>

\*SCBs data include Public Sector Banks, Private Sector Banks (including Small Finance Banks) and Foreign Banks.

<b>Annexure referred to in reply to part (d) of the Lok Sabha Unstarred Question No. 105 for answer on 02.02.2023</b>		
<b>GROSS NPAs OF MSME SECTOR WITH SCHEDULED COMMERCIAL BANKS DURING LAST FIVE YEARS</b>		
<b>(Rupees in Crore, Domestic Operations)</b>		
<b>S. No.</b>	<b>Year</b>	<b>Amount</b>
1.	2017-18 (upto March, 2018)	1,63,229.00
2.	2018-19 (upto March, 2019)	1,61,733.00
3,	2019-20 (upto March, 2020)	1,62,310.00
4.	2020-21 (upto March, 2021)	1,82,114.00
5.	2021-22 (upto March, 2022)	1,54,831.00