

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 41
TO BE ANSWERED ON 02.02.2023

LOAN FACILITY TO MSMEs

41. SHRI MITESH RAMESHBHAI PATEL ((BAKABHAI):
SHRIMATI SHARDABEN ANILBHAI PATEL:

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

- (a) the measures being taken to increase the loan facilities for Micro, Small and Medium Enterprises (MSMEs) in the country;
- (b) the details of amount of loan provided to MSMEs during the last three years in the country, year and State/UT-wise; and
- (c) the measures proposed to be taken to increase the availability of loan to MSMEs in this regard?

ANSWER

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

(a) & (c): The Government of India has a number of schemes to increase the loan facility towards hassle free credit to Micro, Small and Medium Enterprises (MSMEs) in the country. Some of them are:

- i. Credit Guarantee Scheme for Micro & Small Enterprises;
- ii. Prime Minister's Employment Generation programme (PMEGP);
- iii. Rs. 5 lakh crore Emergency Credit Line Guarantee Scheme (ECLGS) for business, including MSMEs.

(b): The figures reported by Reserve Bank of India (RBI) on the credit flow to MSME sector by Scheduled Commercial Banks during the last three years in the country, year and State/UTs –wise are attached in Annexure I.

Annexure referred to in reply to part (b) of Lok Sabha Unstarred Question No.41 for answer on 02.02.2023.

Credit outstanding to MSME Sector by Scheduled Commercial Banks (State/UTs-wise)							
No of Accounts in lakh, Amount outstanding in ₹ crore							
Sr. No.	State/TUs	As on March 31, 2020		As on March 31, 2021		As on March 31, 2022	
		No. of A/cs	Amt O/s	No. of A/cs	Amt O/s	No. of A/cs	Amt O/s
1	Andamans	0.07	718.93	0.08	786.59	0.07	769.05
2	Andhra Pradesh	10.30	57234.34	13.80	62878.79	13.26	71877.26
3	Arunachal Pradesh	0.16	812.22	0.18	906.96	0.18	1014.15
4	Assam	14.56	20259.55	17.86	22698.71	5.94	20837.48
5	Bihar	22.93	29784.55	25.16	33303.92	10.62	34002.47
6	Chandigarh	0.69	11074.47	0.51	9729.48	0.41	11968.00
7	Chattisgarh	7.04	23107.35	7.42	25988.89	4.43	31919.39
8	Dadra & Nagar Haveli	0.09	764.20	0.11	1186.64	0.06	1160.42
9	Daman & Diu	0.04	542.75	0.03	361.80	0.03	674.50
10	Delhi	5.54	108136.70	8.14	108796.40	4.29	130604.29
11	Goa	0.82	4802.98	0.87	5578.65	0.68	5700.10
12	Gujarat	14.36	128908.09	14.63	146872.76	10.29	185075.74
13	Haryana	8.14	55912.05	8.64	62457.67	6.57	80103.24
14	Himachal Pradesh	1.42	7968.07	1.83	9830.08	1.64	11665.19
15	Jammu & Kashmir	3.11	14656.28	3.90	16354.21	4.15	16694.63
16	Jharkhand	12.05	21360.57	13.49	23839.56	6.71	26257.14
17	Karnataka	24.35	90853.38	24.32	106007.59	15.48	126575.65
18	Kerala	14.06	59657.07	15.46	60200.80	14.49	67543.53
19	Lakshadweep	0.01	20.16	0.02	22.65	0.01	25.93
20	Madhya Pradesh	21.70	57266.73	23.68	63009.09	15.85	72347.61
21	Maharashtra	38.54	303670.86	39.94	352894.81	26.91	339446.16
22	Manipur	0.79	1066.15	0.89	1153.81	0.45	1159.81
23	Meghalaya	0.46	1130.63	0.53	1237.84	0.25	1334.84
24	Mizoram	0.24	605.75	0.29	697.14	0.15	705.42
25	Nagaland	0.39	775.10	0.44	863.59	0.17	880.93
26	Odisha	19.49	33983.61	20.89	36311.11	12.03	39905.15
27	Puducherry	1.48	3051.96	1.17	3192.45	0.92	3456.85
28	Punjab	9.45	53412.42	9.71	59272.69	7.38	70967.23
29	Rajasthan	14.18	63411.14	16.27	76129.31	10.58	95615.51
30	Sikkim	0.26	900.51	0.33	813.04	0.18	808.66
31	Tamil Nadu	43.41	181634.98	34.21	191350.67	39.07	219118.87
32	Telangana	6.39	62018.79	9.79	66334.66	7.37	83155.95
33	Tripura	2.23	2689.29	3.05	3116.69	0.61	2168.20
34	Uttarakhand	4.91	33662.37	10.43	28751.41	2.56	17591.92
35	Uttar Pradesh	28.33	88733.16	29.58	105215.15	24.33	136723.44
36	West Bengal	52.17	88995.02	62.53	95779.19	16.51	101202.28
Total		384.18	1613582.17	420.19	1783924.80	264.67	2011056.98

Source : RBI