

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2606
ANSWERED ON:12.03.2010
LOANS IN RURAL AREAS
Chavan Shri Harischandra Deoram

Will the Minister of FINANCE be pleased to state:

(a) the details of loans / advances given to small scale industries in each of rural and urban areas during each of the last three years, till date; and

(b) the reason for variation and reaction thereto?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a) & (b): Reserve Bank of India (RBI) has reported that they do not collate separate data regarding loans and advances to small scale industries in respect of rural and urban areas.

The credit flow to Micro and Small Enterprises (MSE) sector as on the last reporting Friday of March 2007, 2008 and 2009 by Public Sector Banks, Private Sector Banks, Foreign Banks and Scheduled Commercial banks is as under:

(Amt Rs. in crore)

| Year | Public Sector Banks | Private Sector Banks | Foreign Banks | Scheduled Commercial banks | % of SCB Credit to ANBC |
|------|---------------------|----------------------|---------------|----------------------------|-------------------------|
|------|---------------------|----------------------|---------------|----------------------------|-------------------------|

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|------|--------|-------|-------|--------|------|
| 2007 | 102550 | 13136 | 11637 | 127323 | 7.22 |
|------|--------|-------|-------|--------|------|

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|------|--------|-------|-------|--------|-------|
| 2008 | 151137 | 46912 | 15489 | 213538 | 11.64 |
|------|--------|-------|-------|--------|-------|

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|------|--------|-------|-------|--------|-------|
| 2009 | 191307 | 47916 | 18138 | 257361 | 11.37 |
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