

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:1009  
ANSWERED ON:30.07.2010  
LENDING TO MICRO/UNORGANISED SECTOR  
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**Will the Minister of FINANCE be pleased to state:**

- (a) Whether the Small Industries Development Bank of India (SIDBI) has set up a special cell for providing re-finance to banks for further on-lending to Micro / Unorganised Sector;
- (b) if so, the details thereof alongwith the details of funds disbursed during each of the last three years, State-wise and sector-wise;
- (c) whether the Government has set up any advisory group / committee to examine the effectiveness of such disbursement; and
- (d) if so, the details thereof?

**Answer**

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

(a) & (b): A Cell was constituted in SIDBI on August 17, 2009 to facilitate and monitor the financing of Micro Enterprises in the unorganised sector. Government provided a Special Fund of Rs. 4000 crore out of priority sector shortfalls to Small Industries Development Bank (SIDBI) in the year 2009-10. As the scheme was introduced in the year 2009-10, an amount of Rs. 4049 crore has been disbursed so far under the fund to 16 banks and 6 State Financial Corporations (SFCs) for lending to Micro and Small Enterprises as per details given below:

(Rs. Crore)

Sl.No. Name of the Prime Lending Institution FY 2010

Micro Small BANKS		
1	Bank of Baroda	200 0
2	Bank of India	300 100
3	Bank of Maharashtra	25 25
4	Canara Bank	150 50
5	Central Bank of India	150 50
6	Corporation Bank	400 275
7	IDBI Bank Ltd.	400 50
8	Punjab & Sind Bank	50 25
9	State Bank of Hyderabad	50 25
10	State Bank of India	300 0

11 State Bank of Indore	30 0
12 State Bank of Mysore	20 20
13 State Bank of Travancore	25 25
14 Syndicate Bank	425 455
15 Union Bank of India	50 0
16 Vijaya Bank	150 25
Sub-Total	2725 1125

#### SFCs

1 APSFC (Andhra Pradesh)	25 42
2 KFC (Kerala)	14 36
3 KSFC (Karnataka)	25 0
4 MPFC (Madhya Pradesh)	3 7
5 TIIC (Tamil Nadu)	10 20
6 WBFC (West Bengal)	0 17
Sub-Total	77 122

Total 2802 1247

(c) & (d): The Advisory Group to monitor the operations of the Cell within SIDBI has been constituted. This is effective as the Advisory Group has representatives from the Ministry of MSME, Ministry of Finance, SIDBI and MSME Industry Association.