

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:1877  
ANSWERED ON:02.12.2011  
BANK LOANS TO SMALL SCALE INDUSTRIES  
Argal Shri Ashok;Biju Shri P. K.

**Will the Minister of FINANCE be pleased to state:**

- (a) the details of the loans disbursed by the Public Sector Banks (PSBs) to the Small Scale Industries during each of the last three years and the current year;
- (b) whether the Government proposes to set up any fund for the development of the said industries;
- (c) if so, the details thereof alongwith the time by which such fund is likely to be in existence;
- (d) the amount of loans disbursed to the people belonging to the Scheduled Caste and Scheduled Tribe communities;
- (e) whether there is a provision of guarantee for loan for the people belonging to the said communities; and
- (f) if so, the details thereof and the reasons therefor alongwith the reaction of the Government in this regard?

**Answer**

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

(a)to(f): As per information provided by Reserve Bank of India (RBI), the data in respect of credit to Micro and small industries by Public Sector Banks is as under:

	(Rs. in Crore)			
Item	Outstanding as on			
	26.3.2008	25.3.2009	26.3.2010	23.9.2011
Micro & Small Industry	111267	143487	179735.7	207,628

Data, as provided by RBI, in respect of outstanding to State-sponsored Organisations for SC/ST is as under:

	(Rs. in Crore)			
Item	Outstanding as on			
	26.3.2008	25.3.2009	26.3,2010	23.9.2011
State - sponsored Orgs. for SC/ST	1636	2336	2633.48	1,637

There is Credit Guarantee Scheme operated by Credit Guarantee Fund Trust for Micro, Small and Medium Enterprises (CGTMSE). Under the Scheme, any collateral / third party guarantee free credit facility (both fund as well as non fund based) extended by Member Lending Institutions, to new as well as existing Micro and Small Enterprise (including units set up by SC/ST communities) with a maximum credit cap of Rs.100 lakh (Rupees One hundred lakh only) are eligible to be covered by the Trust in the event of default as per parameters.