

**GOVERNMENT OF INDIA  
MICRO, SMALL AND MEDIUM ENTERPRISES  
LOK SABHA**

STARRED QUESTION NO:296  
ANSWERED ON:13.12.2012  
CREDIT TO MSMEs  
Rai Shri Prem Das

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

- (a) the annual flow of credit and their sources to the Micro, Small and Medium Enterprises (MSME) sector in the North-Eastern Region during each of the last three years and the current year, State-wise;
- (b) whether there has been a growth in MSMEs in the North-Eastern Region under the cluster development programmes in different trades;
- (c) if so, the details thereof;
- (d) whether the Government proposes to form an MSME Bank to finance ventures of the first generation entrepreneurs in the North-Eastern Region; and
- (e) if so, the details thereof?

**Answer**

MINISTER OF STATE (INDEPENDENT CHARGE) FOR MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI K.H. MUNIYAPPA)

(a) to (e): A statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (a) to (e) IN RESPECT OF THE LOK SABHA STARRED QUESTION NO.296 FOR ANSWER ON 13.12.2012

(a): Madam, as per data furnished by Reserve Bank of India (RBI), the outstanding credit from Scheduled Commercial Banks (SCBs) to micro and small enterprises (MSEs) in North-Eastern Region (NER) at the end of March, 2010, 2011 and 2012 (latest available) were Rs.4233.05 crore, Rs.5361.77 crore and Rs.7010.89 crore respectively. The State-wise position is given at Annexure I.

(b)&(c): Cluster Development Programme has facilitated growth and promotion of MSMEs in NER under various trades. A Regional Resource Centre (RRC) for cluster development has been set up at Indian Institute of Entrepreneurship (IIE), Guwahati, with 7 Sub-Centres in all the North Eastern States. 4,135 enterprises have been created through clusters, besides scaling up of 1,760 enterprises in developed clusters through efforts of IIE, Guwahati. The list of clusters taken up in NER under Micro and Small Enterprises-Cluster Development Programme are given at Annexure-II.

(d)&(e): There is no proposal for forming a MSME Bank to finance ventures of first generation entrepreneurs in NER. However, there is already a bank, namely Small Industries Development Bank of India (SIDBI) which provides finance / refinance facilities for micro, small and medium enterprises (MSMEs) including first generation entrepreneurs in the country (including NER).