

Loan disbursed to MSME

†2103. DR. VIJAYLAXMI SADHO:

SHRI AMBETH RAJAN:

SHRI RAJKUMAR DHOOT:

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

(a) whether it is a fact that the banks being worried about the high risk do not give priority in providing loans to the Micro, Small and Medium Enterprises;

(b) if so, the manner in which any interested person may avail of the benefits of various schemes of Government; and

(c) the amount of loans disbursed to the Micro, Small and Medium Enterprises (MSME) during the last five years, along with the State-wise and year-wise details thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI GIRIRAJ SINGH): (a) Yes, Sir. The banks are generally worried about the high risk involved in disbursing loans to the Micro, Small and Medium Enterprises.

(b) In order to address the risks involved in disbursing loans, the Ministry of MSME is implementing a Scheme named 'Credit Guarantee Fund Scheme' which provides guarantee for collateral free credit facility (term loan and/or working capital) extended by eligible lending institutions to new and existing micro and small enterprises up to ₹100 lakh per borrowing unit. The scheme is being operated by the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) set up jointly by the Government of India and SIDBI. The Government is also implementing various other Schemes/programmes including Credit Linked Capital Subsidy Scheme, Performance and Credit Rating Scheme, National Manufacturing Competitiveness Programme, Cluster Development Programme and Prime Minister's Employment Generation Programme etc. for the development and growth of MSME sector across the country. Any citizen of India can avail the benefits of these schemes/ programmes either by accessing the websites of the Ministry of MSME and Office of Development Commissioner (MSME) or by approaching the field offices of the Ministry situated in the every State and major Union Territories of the country.

(c) The state-wise data on outstanding credit to MSEs as reported by Scheduled Commercial Banks during the last five years is given in the Statement-I (*See below*). The state-wise data for outstanding credit to Medium enterprises is available for 2013 only and the same is given in the Statement-II (*See below*).

†Original notice of the question was received in Hindi.

Statement-I

Outstanding credit to MSE sector as reported by Scheduled Commercial Banks as on 31st March 2009 to 2013

(Amount in Thousands)						
Sl.No.	State/Union Territories	Mar-2009	Mar-2010	Mar-2011	Mar-2012	Mar-2013
		Balance O/S	Balance O/S	Balance O/S	Balance O/S	Balance O/S
1.	Arunachal Pradesh	993737	1668210	1797606	2592117	3348456
2.	Andaman and Nicobar	728730	1455864	2126499	2646065	3493316
3.	Andhra Pradesh	164090077	225156293	290570528	381286265	474767028.7
4.	Assam	18920232	27574394	37538357	52913153	70772499.12
5.	Bihar	18243351	46878787	43848939	72732191	89140132.48
6.	Chandigarh	23556425	28745767	43428748	45310604	63981735.3
7.	Chhattisgarh	22845335	37119400	56416921	69698314	96340309.46
8.	Dadra and Nagar Haveli	571495	742928	1149330	1564394	1894093.626
9.	Daman and Diu	920186	995648	1759899	1636084	2370275.768
10.	Delhi	214681657	279261121	368773365	421592701	549419397.2
11.	Goa	12046830	20247315	22226406	21781918	26241966.02
12.	Gujarat	148576735	205960851	322636439	347330031	474946927.8
13.	Haryana	70671319	109366716	142883578	168533371	244682902.2
14.	Himachal Pradesh	13389326	29873144	40844407	43219782	50494785.1
15.	Jammu and Kashmir	20028976	39096712	44570632	57258101	66976013.74

162 Written Answers to

[RAJYA SABHA]

Unstarred Questions

16.	Jharkhand	35883535	55961242	72087239	76294492	96315813
17.	Karnataka	151659124	199032707	264318729	275628811	349207360.6
18.	Kerala	84021395	127791593	144543612	192980680	231411300.6
19.	Lakshadweep	23875	63890	4521052	75069	95120
20.	Madhya Pradesh	84019582	121449296	108093564	137036765	198190565.7
21.	Maharashtra	614559186	715561038	1083875953	1006192501	1277025420
22.	Manipur	696453	1108066	1176565	2056110	2999337
23.	Meghalaya	1951873	3042070	4197846	3663002	5816183.29
24.	Mizoram	481190	1124104	1339089	1507846	2485621
25.	Nagaland	1313415	2903165	1714544	3084142	4617201
26.	Odisha	39496183	71613565	96982925	112802687	123853123.7
27.	Pondicherry	2847549	4265591	5322801	7544568	13955700.24
28.	Punjab	116071571	167154423	214648597	251453358	349347992.2
29.	Rajasthan	89789425	125669310	155781798	191284456	283629211.6
30.	Sikkim	1073792	1720400	2277853	4221937	3043960.45
31.	Tamil Nadu	297539560	417876241	570899598	605777487	799920166.2
32.	Tripura	1754628	3190079	3575873	6488753	9470419
33.	Uttar Pradesh	134668646	241099814	274181222	333234512	429307202.2
34.	Uttarakhand	20559437	29478874	39904111	50543661	75683221.14
35.	West Bengal	152605883	278658835	315257372	324879914	396842679.9
ALL INDIA		2561280713	3622907453	4785271997	5276845842	6872087437

Statement –II

*Outstanding credit to medium enterprises sector as reported by
Scheduled Commercial Banks*

(Amount in thousands)		
Sl. No.	State/Union Territories	Mar-2013
		Balance O/S
1	2	3
1.	Arunachal Pradesh	1841893
2.	Andaman and Nicobar	136981
3.	Andhra Pradesh	148136992
4.	Assam	12856634
5.	Bihar	11007426
6.	Chandigarh	44480568
7.	Chhattisgarh	23370278
8.	Dadra and Nagar Haveli	118294
9.	Daman and Diu	38131
10.	Delhi	229779660
11.	Goa	7213287
12.	Gujarat	119116882
13.	Haryana	47085899
14.	Himachal Pradesh	7311444
15.	Jammu and Kashmir	5422395
16.	Jharkhand	21691421
17.	Karnataka	106932337
18.	Kerala	54751796
19.	Lakshadweep	0
20.	Madhya Pradesh	38960816
21.	Maharashtra	420158295
22.	Manipur	19676
23.	Meghalaya	1728057
24.	Mizoram	65980
25.	Nagaland	427561

1	2	3
26.	Odisha	23589723
27.	Puducherry	3587229
28.	Punjab	48743089
29.	Rajasthan	67132817
30.	Sikkim	360143
31.	Tamil Nadu	174679767
32.	Tripura	293579
33.	Uttar Pradesh	70939276
34.	Uttarakhand	11386239
35.	West Bengal	114789579
TOTAL		1818154143

Promotion of KVIC in Chhattisgarh

2104. SHRIMATI MOHSINA KIDWAI: Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

(a) whether any procurement quota has been fixed for Government departments and statutory organisations and position of supply thereof;

(b) whether Government has taken any initiative to what Government is doing to promote Khadi and products made in SSIs in the country and abroad;

(c) procure items made from Chhattisgarh, particularly from tribal areas, if so, the details thereof; and

(d) the manner in which KVIC propose to promote production of Khadi in Chhattisgarh?

THE MINISTER OF STATE IN THE MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI GIRIRAJ SINGH): (a) The Government of India has notified Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012 which is applicable to every Central Ministry/Department/PSU for effective implementation *w.e.f.* 1st April, 2012. The Policy mandates that every Central Ministry/Department/Public Sector Undertaking shall set an annual goal of procurement from Micro and Small Enterprises, with the objective of achieving an overall procurement of minimum of 20 percent of total annual purchases of products produced and services rendered by Micro and Small Enterprises. Policy has also earmarked a sub-target of 4% out of the 20%, from MSEs owned by SC/ST Enterprises.