

1	2	3	4	5	6	7	8
7.	Canara Bank	294658	35021131	408038	44257273	483914	49431960
8.	Central Bank of India	209156	24313020	225997	25478264	228401	23062199
9.	Corporation Bank	42708	12869173	28208	4025613	28497	4140888
10.	Dena Bank	26241	5692020	31322	7246112	20804	4349361
11.	IDBI Bank Limited	102444	7731799	99664	11147948	96113	13285596
12.	Indian Bank	124117	10948263	126398	11833620	139166	14644838
13.	Indian Overseas Bank	244704	56487927	108956	27817501	117205	26156013
14.	Oriental Bank of Commerce	50807	42684685	32700	8361109	34838	7944975
15.	Punjab and Sind Bank	1969	624212	1729	603282	3120	1201755
16.	Punjab National Bank	178977	32363779	195202	38182272	142559	27954915
17.	Syndicate Bank	134662	67412763	42698	13359386	409021	36054297
18.	UCO Bank	41631	5122529	105725	10308347	133345	13332904
19.	Union Bank of India	100457	12368908	32881	4541615	72942	10096093
20.	United Bank of India	51447	6873455	50683	7218019	40479	6078683
21.	Vijaya Bank	64099	12431116	44225	8585819	38537	60198957
Nationalised Banks		3432677	494853586	2995650	417612017	3683496	563017241

Source: Reserve Bank of India.

Analysis of credit issue with MSMEs

2459. SHRI RAJEEV CHANDRASEKHAR: Will the Minister of FINANCE be pleased to state:

(a) whether Government has recently issued any guidelines to public sector banks to analyse credit issues with regard to Micro, small and Medium Enterprises (MSMEs);

- (b) if so, the details thereof; and
- (c) the credit growth to MSMEs in the last three quarters?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) and (b) Government had launched a "Support and Outreach Programme" for Micro, Small and Medium Enterprises (MSMEs) on 2nd November, 2018. The Programme, *inter-alia*, included initiatives for MSMEs on access to credit, access to market, technology upgradation, ease of doing business, social security for MSME sector employees etc. Further, a Customer Outreach Initiative was conducted in October, 2019 and November, 2019 where loans amounting to ₹ 37,210 crore in October and ₹ 35,775 crore in November were disbursed to MSMEs. Government has also advised Public Sector Banks (PSBs) to designate a Chief General Manager (CGM) / General Manager (GM) level officer to do in-depth analysis of credit issues faced by MSMEs under the supervision of Executive Director (ED) in charge of MSME financing of the bank. Besides, a number of steps have been taken by the Government to enable proper analysis of credit issues of MSME sector, including, *inter-alia*, the following:

- (i) nomination of Nodal Officers at GM level by all PSBs and
 - (ii) periodic monitoring and analysis of performance of the PSBs through video conferencing along with reporting in specified formats.
- (c) As per data reported by Reserve Bank of India (RBI), outstanding credit to MSMEs by Scheduled Commercial Banks (SCBs) as of March, 2019, June, 2019, and September, 2019 was Rs 14.97 lakh crore, Rs 14.84 lakh crore and Rs 15.15 lakh crore respectively.

Loans under Stand-up India Scheme

2460. SHRI OM PRAKASH MATHUR: Will the Minister of FINANCE be pleased to state:

- (a) the limit and eligibility criteria for loans under Stand-up India Scheme;
- (b) the number of people benefited till now and the amount of fund spent, details thereof, State-wise, city-wise and bank-wise;