

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 910**  
**TO BE ANSWERED ON 25.07.2022**

**MSME CLOSED DURING 2019 To 2022**

910. SHRI RAGHAV CHADHA:

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

- (a) the Micro, Small and Medium Enterprises (MSMEs) closed during the period from 2019 to 2022 in the country;
- (b) the number of MSMEs closed between 2016-2019;
- (c) the reasons for such decrease in number of MSMEs units and whether Government has taken any steps to revive the MSMEs sector, particularly in Punjab and if so, the details thereof;
- (d) the details of credit provided to MSMEs through the banks and NBFCs during the last three years; and
- (e) whether Government proposes to facilitate hassle free credit facility to MSMEs through banks and if so, the details thereof?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI BHANU PRATAP SINGH VERMA)

(a): The number of Micro, Small and Medium Enterprises (MSMEs) closed during the period from 2019 to 2022, as per the erstwhile Udyog Aadhaar Memorandum and Udyam Registration data, are 9,667.

(b): The number of MSMEs closed between 2016-2019, as per the erstwhile Udyog Aadhaar Memorandum data, are 400.

(c): National Small Industries Corporation (NSIC) under Ministry of Micro, Small and Medium Enterprises (MSMEs) had conducted a study during August, 2020 with a sample size of 5,774 MSMEs, across 32 States/UTs. It was found that 91% of MSMEs were functional and five most critical problems faced by MSMEs were identified as Liquidity (55% units), Fresh Orders (17% units), Labour (9% units), Logistics (12% units) and availability of Raw Material (8% units).

The Government of India, under Aatma Nirbhar Bharat, has announced measures to help micro, small and medium enterprises in the country, including Punjab. These include (i) Subordinate Debt for stressed MSMEs; (ii) Rs. 3 lakh crore Emergency Credit Line Guarantee Scheme (ECLGS) for business, including MSMEs, which has subsequently been increased to Rs. 5 lakh crore; (iii) Rs. 50,000 crore equity infusion through Self-Reliant India Fund; (iv) New revised criteria of classification of MSMEs; (v) New registration of MSMEs through 'Udyam Registration' for Ease of Doing Business; (vi) No global tenders for procurement up to Rs. 200 crore.

(d): Credit provided to MSMEs, as per data provided by RBI, are at Annexure.

(e): Government is facilitating hassle free credit facility to MSMEs through various schemes such as Emergency Credit Line Guarantee Scheme (ECLGS) for business, including MSMEs; Credit Guarantee Scheme for Micro & Small Enterprises, etc. being implemented through banks.

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Annexure referred to part (d) of the Rajya Sabha Unstarred Question No. 910 for answer on 25.07.2022.

**Credit outstanding to MSME Sector by Scheduled Commercial Banks**

**A. Bank Group wise**

No. of Accounts in lakh, Amount outstanding in Rs. crore

Year/ Quarter ended	Public Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	No. of A/cs	Amt. O/s	No. of A/cs	Amt.O/s	No. of A/cs	Amt O/s	No. of A/cs	Amt O/s
March 2020	110.82	8,93,314.83	270.62	6,46,988.27	2.74	7,32,79.06	384.18	16,13,582.17
March 2021	150.77	9,08,659.06	266.81	7,92,041.95	2.60	8,32,23.79	420.19	17,83,924.80
March 2022*	151.55	9,69,416.11	108.94	9,67,676.35	4.61	8,55,41.83	265.10	20,22,634.29

Source : Priority Sector Returns submitted by SCBs

Note : Private Sector Banks include data pertaining to Small Finance Banks

\*Data is provisional

**B. Segment-wise**

No. of Accounts in lakh, Amount outstanding in Rs. crore

Year/ Quarter ended	Micro Enterprises		Small Enterprises		Medium Enterprises		Total MSME	
	No. of A/cs	Amt. O/s	No. of A/cs	Amt. O/s	No. of A/cs	Amt. O/s	No. of A/cs	Amt. O/s
March 2020	353.02	7,46,043.67	27.62	6,67,734.90	3.54	1,99,803.60	384.18	16,13,582.17
March 2021	387.93	8,21,027.77	27.82	6,62,998.50	4.44	2,99,898.53	420.19	17,83,924.80
March 2022*	239.81	8,87,800.05	22.07	7,25,822.77	3.23	4,09,011.46	265.10	20,22,634.29

Source : Priority Sector Returns submitted by SCBs

\*Data is provisional