

GOVERNMENT OF INDIA  
MINISTRY OF STATISTICS AND PROGRAMME IMPLEMENTATION

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 2557**  
TO BE ANSWERED ON 08.08.2022

MSME CREDIT HEALTH INDEX

2557. SHRI PRABHAKAR REDDY VEMIREDDY:

Will the Minister of STATISTICS AND PROGRAMME IMPLEMENTATION be pleased to state:

(a) whether it is a fact that Government, in coordination with the CIBIL, launched MSME Credit Health Index;

(b) if so, the details of the initiative; and

(c) whether the index is ready, and if so, the details thereof?

ANSWER

MINISTER OF STATE (INDEPENDENT CHARGE) OF THE MINISTRY OF STATISTICS AND PROGRAMME IMPLEMENTATION, MINISTER OF STATE (INDEPENDENT CHARGE) OF THE MINISTRY OF PLANNING AND MINISTER OF STATE IN MINISTRY OF CORPORATE AFFAIRS (RAO INDERJIT SINGH)

(a): This ministry signed a Memorandum of Understanding (MoU) with Transunion CIBIL Limited in 2020 for developing the MSME Health Index. As per MoU, the Ministry will provide expert guidance and input on the approach for development of the index and Transunion CIBIL will be responsible for data extraction as well as compilation and maintenance of the index.

(b) and (c): Under this initiative, two editions of MSME Credit Health Index were published in November 2020 and February 2021, using March 2018 as fixed benchmark to compute the index. The index looks at two critical aspect of the credit health of MSME industry i.e. Growth and Strength. Growth is measured by plotting the increase/decrease in exposure value (outstanding balances) over time; and strength is measured by the increase/decrease in credit risk in terms of non-performing assets (NPA).

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