

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 754
TO BE ANSWERED ON 29.07.2024

EASIER ACCESS TO CREDIT FOR SMALL BUSINESSES

754. SHRI SANJAY SETH:

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

- (a) the initiatives introduced by Government to facilitate easier access to credit for small businesses;
- (b) the manner in which Government ensures equitable distribution of credit among various demographic segments, including marginalized communities;
- (c) the details of specific provisions in place to support entrepreneurship in rural areas of Uttar Pradesh; and
- (d) the data on the number of credit disbursements made to Uttar Pradesh, district-wise in the last three years?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI JITAN RAM MANJHI)

(a) and (b): Government has taken a number of initiatives pan India, including in Uttar Pradesh, to facilitate easier access to credit for Micro, Small and Medium Enterprises. To ensure equitable distribution of credit among various demographic segments, including marginalized communities, special provisions and concessions are included in the schemes. Some of these initiatives are as follows :

- i. Credit Guarantee Scheme for Micro and Small Enterprises wherein credit guarantee to Member Lending Institutions for loans extended by them to Micro and Small Enterprises, without any collateral security is given, has special provisions for Identified Credit Deficient Districts, concession/relaxation in fee to Micro and Small Enterprises based in Aspirational Districts and promoted by Agniveers, in addition to concessions based on social categories, gender and PWD owners of MSEs.
- ii. Prime Minister Employment Generation Programme (PMEGP) is a major credit-linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and rural/urban unemployed youth. Out of the total PMEGP beneficiaries, 39% are women and they are provided higher subsidy (35%) vis-a-vis non-special category (upto 25%).

: 2 :

- iii. PM Vishwakarma is a Central Sector scheme with budget outlay of Rs. 13,000 crore for its implementation during the period of 2023-24 to 2027-28. The scheme provide end-to-end holistic support including credit support, to artisans and craftspeople who work with their hands, using tools, in the 18 traditional in the scheme trades covered.
- iv. Pradhan Mantri Mudra Yojana (PMMY) provide loans up to Rs. 10 lakh to the non- corporate, non-farm small and micro enterprises.
- v. Stand-Up India (SUI) scheme launched on 05.04.2016 by Department for Promotion of Industry and Internal Trade (DPIIT) has the objective to facilitate loans from Scheduled Commercial Banks (SCBs) of value between Rs. 10 lakh and Rs. 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and one women borrower per bank branch for setting up greenfield enterprise in manufacturing, services or trading sector including activities allied to agriculture.

(c): To support entrepreneurship in rural areas of the county, including in Uttar Pradesh, Ministry of MSME implemented the following initiatives:

- i. Entrepreneurship and Skill Development Programme (ESDP) scheme promoting self-employment and entrepreneurship among young people of different sections of society by conducting various Entrepreneurship Awareness Programme (EAP), Entrepreneurship cum Skill Development Programme (ESDP) and Management Development Programme (MDP).
- ii. Entrepreneurship Development Programme (EDP) for prospective entrepreneurs, along with webinars on various activities for setting up of micro-enterprises for awareness of youth and prospective entrepreneurs conducted by Khadi and Village Industries Commission.

(d): The details of credit disbursement made to Uttar Pradesh, district-wise in the last three years under Credit Guarantee Scheme for Micro & Small Enterprises and Prime Minister Employment Generation Programme (PMEGP), are at Annexure-1 and Annexure-2 respectively.

Annexure referred to part (d) of the Rajya Sabha Unstarred Question No.754 for answer on 29.07.2024.

Credit disbursement made to Uttar Pradesh, district-wise under Credit Guarantee Scheme for MSEs						
<i>Amount in Crore</i>						
District	Financial Year 2021-22		Financial Year 2022-23		Financial Year 2023-24	
	No. of Guarantees	Amount	No. of Guarantees	Amount	No. of Guarantees	Amount
Agra	6,208	518.57	7313	1,086.73	32,175	1,755.55
Aligarh	1,540	102.06	1821	163.31	3,729	395.82
Ambedkar nagar	1,345	54.29	1,764	89.66	3,889	164.91
Amethi	551	29.15	1,119	63.87	1,511	116.61
Amroha	377	17.6	773	46.6	1,345	105.03
Auraiya	389	20.31	649	36.72	1,429	95.32
Azamgarh	4,439	120.11	7,121	253.81	7,556	335.4
Badaun	856	30.49	870	52.95	2,630	187.43
Bagpat	624	32.07	629	35.58	857	66.08
Bahraich	399	30.76	676	60.57	1,647	166.62
Ballia	1,061	48.04	1,524	93.55	4,291	187.97
Balrampur	222	11.08	921	42.98	1,734	103.18
Banda	277	18.52	539	33.96	1,094	109.14
Barabanki	781	49.18	866	73.74	1,597	170.69
Bareilly	2,184	99.95	3,139	227.43	4,958	558.4
Basti	913	42.76	1,106	75.38	3,019	181.87
Bhadohi	662	30.67	1,142	62.55	1,989	101.76
Bijnor	833	43.08	1,606	82.83	3,906	226.64
Bulandshahar	1065	61.29	1,604	136.04	3,540	280.67
Chandauli	670	28.87	1,580	72.56	4,284	144.39
Chitrakoot	268	18.11	403	19.11	503	42.03
Deoria	860	44.06	1,572	107.97	3,151	174.4
Etah	221	19.69	289	37.99	713	83.8
Etawah	405	28.4	573	47.95	1,284	98.53
Faizabad	1,659	80.47	2,290	137.24	2,745	226.07
Farrukhabad	361	17.99	593	36.76	862	68.62
Fatehpur	784	45.75	1,578	72.39	2,112	149.71
Firozabad	993	46.81	700	85.47	1,761	175.91
Gautam buddha nagar	2,041	485.3	3,103	888.94	5,255	1,595.40
Ghaziabad	2,680	427.88	3,637	765.53	7,132	1,461.61
Ghazipur	3,029	69.74	3,965	123.16	5,624	239.84
Gonda	1,016	44.3	1,980	99.01	3,418	217.13

Gorakhpur	2,262	132.25	3,979	278.02	7,811	605.32
Hamirpur	528	30.18	446	26.22	1,000	72.05
Hapur	391	31.17	449	54.23	1,127	139.03
Hardoi	827	42.57	1,660	89.38	2,347	176.27
Hathras	292	23.57	432	46.96	1,112	129.69
Jalaun	282	20.82	476	45.74	1,159	98.61
Jaunpur	1,854	73.24	4,493	186.54	6,554	289.85
Jhansi	1,423	83.57	1,749	117.59	3,062	201.67
Kannauj	448	21.44	627	40.16	1,139	99.5
Kanpur dehat	684	62.1	985	112.99	1,759	182.09
Kanpur nagar	3,054	311.05	4,831	545.42	6,629	1,060.53
Kashganj	126	9.03	318	19.27	277	23.75
Kaushambi	569	21.87	868	30.49	1,257	74.63
Kushi Nagar	606	36.77	926	73.74	3,087	191.17
Lakhimpur kheri	540	28.71	1,324	75.8	2,002	157.37
Lalitpur	441	21.38	840	40.25	1,426	74.3
Lucknow	4,518	461.06	7,184	819.86	10,780	1,784.71
Maharajganj	1,000	52.75	990	91.4	1,478	148.6
Mahoba	168	11.46	234	15.15	724	58.71
Mainpuri	394	23.89	452	46.87	1,019	108.5
Mathura	1,237	79.65	1,276	117.05	2,607	273.84
Mau	1,553	51.87	1,978	82.68	3,009	155.37
Meerut	2,330	154.47	2,656	265.01	4,665	540.95
Mirzapur	950	53.54	1,592	94.35	3,746	186.66
Moradabad	1,734	90.23	1,616	147.25	2,822	328.82
Muzaffarnagar	1,238	57.06	2,142	144.68	4,025	337.01
Pilibhit	867	28.15	1,019	46.19	1,343	97.64
Pratapgarh	819	38.12	1,845	101.98	3,308	188.71
Prayagraj	3,058	184.14	5,737	359.25	7,410	682.49
Raebareli	1,610	96.42	2,198	135.78	3,367	243.42
Rampur	722	34.15	1,332	86.8	2,247	150.61
Saharanpur	1,430	55.24	1,833	110.85	3,189	253.2
Sambhal	261	16.88	615	40.83	657	64.85
Sant kabir nagar	494	26.76	567	33.56	1,292	83.82
Shahjahanpur	937	39.26	1,575	86.58	2,045	161.96
Shamali	183	7.78	547	23.58	1,897	89.78
Shrawasti	102	4.09	241	12.61	399	32.56
Siddharthnagar	813	30.94	1,031	52.03	1,310	101.81
Sitapur	617	36.32	1,577	108.03	2,292	196.85
Sonbhadra	553	40.66	756	91.02	2,416	186.46
Sultanpur	1,008	57.12	1,551	105.84	2,541	169.06
Unnao	805	45.22	1,284	70.25	1,898	140.81
Varanasi	3,175	182.78	5,093	457.48	11,284	869.98
Total	86,616	5627.08	130769	10,742.10	247,258	21,199.54

Source: Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE)

Annexure-II

Annexure referred to part (d) of the Rajya Sabha Unstarred Question No.754 for answer on 29.07.2024.

Credit disbursement made to Uttar Pradesh, district-wise under Prime Minister Employment Generation Programme (PMEGP)						
<i>Margin Money(MM) subsidy – in Lakh</i>						
	Financial year 2021-22		Financial year 2022-23		Financial year 2023-24	
	Units Assisted	MM Subsidy	Units Assisted	MM Subsidy	Units Assisted	MM Subsidy
Agra	134	490.3	153	492.5	435	1,689.57
Aligarh	273	1,140.98	222	1,056.90	138	612.32
Ambedkar Nagar	173	732.32	118	549.54	159	506.45
Amethi	137	452.94	127	398.96	145	839.91
Amroha	115	399.33	105	286.66	117	536.98
Auraiya	256	896.39	406	1,524.73	83	394.13
Azamgarh	407	1,230.28	309	1,134.86	494	1,952.71
Badaun	153	396.33	83	204.92	92	267.23
Baghpat	108	371.16	74	271.7	50	222.52
Bahraich	176	419.4	192	390.28	127	349.07
Ballia	209	708.26	160	607.17	122	433.33
Balrampur	69	158.16	74	187.13	50	142.59
Banda	88	216.19	107	229.63	107	259.31
Barabanki	243	780.7	222	852.79	195	878.42
Bareilly	160	451.56	124	382.83	80	271.53
Basti	117	288.99	128	306.84	108	236.46
Bhadohi	98	391.47	104	437.58	91	350.51
Bijnor	177	594.51	206	597.84	262	789.05
Bulandshahar	289	1,018.96	265	1,047.80	222	1,085.21
Chandauli	395	1,691.53	162	786.12	90	599
Chitrakoot	83	247.62	186	291.65	206	393.9
Deoria	195	642.02	171	536.38	153	516.43
Etah	107	269.22	123	252.08	145	300.91
Etawah	87	211.98	84	298.76	57	209.17
Faizabad	169	516.75	208	595.9	201	603.47
Farrukhabad	147	311.6	124	295.18	112	275.56
Fatehpur	118	585.06	94	468.26	118	591.97
Firozabad	195	501.68	167	420.33	120	426.16
Gautam Buddha Nagar	58	141.69	30	85.76	38	106.69
Ghaziabad	132	396.14	96	362.56	123	582.97
Ghaziipur	165	764.81	311	1,332.18	271	1,206.79
Gonda	142	481.59	134	511.96	133	468.01
Gorakhpur	241	937.25	208	805.53	167	663.69
Hamirpur	118	204.28	135	198.56	136	208.44

Hapur	162	562.93	115	492.46	103	505.52
Hardoi	200	701.16	153	508.76	170	747.8
Hathras	110	284.77	89	306.55	97	345.02
Jalaun	83	167.67	59	131.79	112	249.41
Jaunpur	228	844.39	159	602.95	183	700.85
Jhansi	190	365.37	191	334.35	132	342.48
Kannauj	142	362.73	117	298.25	127	387.1
Kanpur Dehat	93	318.54	92	296.62	137	490.66
Kanpur Nagar	152	644.69	100	474.07	153	738.51
Kashganj	109	235.97	70	145.71	90	263.17
Kaushambi	127	343.93	81	216.06	88	292.21
Kushi Nagar	169	476.13	152	452.72	144	471.22
Lakhimpur Kheri	198	607.42	258	871.9	210	672.11
Lalitpur	161	398.65	150	368.66	161	595.43
Lucknow	290	1,020.85	248	1,047.32	279	1,551.58
Maharajganj	133	414.24	121	365.99	125	335.35
Mahoba	77	141.01	116	185.43	105	159.6
Mainpuri	196	478.65	134	354.95	220	547.48
Mathura	243	890.42	151	545.97	137	679.83
Mau	89	334.46	116	462.1	111	455.66
Meerut	195	642.82	179	581.04	232	1,082.48
Mirzapur	237	738.43	522	953.06	394	724.65
Moradabad	245	819.08	104	408.9	107	495.29
Muzaffarnagar	232	1,010.01	166	749.7	201	1,061.44
Pilibhit	218	809.94	136	436.17	150	764.08
Pratapgarh	355	1,239.18	221	768.74	188	689.59
Prayagraj	130	413.95	128	417.28	182	863.37
Raebareli	148	550.77	131	507.04	224	933.06
Rampur	227	725.1	165	546.54	166	625.97
Saharanpur	253	642.22	182	620.44	266	844.71
Sambhal	120	370.97	88	256.09	82	312.08
Sant Kabir Nagar	107	386.8	135	302.82	181	490.68
Shahjahanpur	140	381.73	145	376.02	132	447.79
Shamali	136	434.39	120	403.82	165	691.5
Shrawasti	40	68.85	48	79.77	41	85.5
Siddharthnagar	126	290.48	155	320.34	116	251.91
Sitapur	149	365.04	169	436.3	165	567.74
Sonbhadra	95	311.53	83	258.36	103	361.36
Sultanpur	86	410.25	101	487.09	107	516
Unnao	136	436.13	142	483.79	144	511.63
Varanasi	333	1,480.26	397	1,807.99	312	1,706.68
Total	12,594	41,163.36	11,601	37,865.78	11,689	43,528.96

Source: PMEGP