

Credit Exposure of MSMEs

The total outstanding credit to the MSME sector by Scheduled Commercial Banks in the last three years is furnished in the following table:

Year	No. of A/c (in Lakh)	Amount O/s (in Rs. Crore)
March 2017	233.63	1296398.82
March 2018	261.54	1324239.35
March 2019	320.68	1510650.52
Source: RBI		

Credit to MSME Sector is influenced by various factors which inter-alia also include funding and liquidity challenges faced by the Non Banking Finance Companies. In order to facilitate availability of credit to Micro, Small and Medium Enterprises, Government has taken several measures. These include provisions of margin money subsidy under Prime Minister's Employment Generation Programme (PMEGP), Credit Guarantee Support, Scheme for Interest Subvention, Credit Linked Capital Subsidy Scheme (CLCSS), loans to micro enterprises under the Prime Minister's Mudra Yojana and support under Start up India and Stand up India programmes, 59 minutes loan portal and MSME-Samadhaan portal.

This information was given by Shri Nitin Gadkari, Union Minister for Micro, Small and Medium Enterprises in written reply to a question in Rajya Sabha today.

RCJ/SKP/IA

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