

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 2184
TO BE ANSWERED ON 15.03.2021

Financial package for MSMEs sector in COVID-19 situation

2184. Dr. Banda Prakash:

Will the Minister of Micro, Small and Medium Enterprises be pleased to state:

- (a) the details of financial package announced by Government for Micro, Small and Medium Enterprises (MSMEs) sector for its revival along with number of MSMEs revived from such package so far in COVID-19 pandemic, State/UT-wise;
- (b) whether banks are not implementing stimulus package in its true spirit and if so, the details thereof and the steps taken thereon; and
- (c) whether Government proposes to introduce an effective monitoring system for implementation of the scheme and if so, the details thereof?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI NITIN GADKARI)

(a): Government has taken a number of initiatives under Atmanirbhar Bharat Abhiyan for providing impetus to the Micro, Small and Medium Enterprises (MSME) sector. The financial measures announced by the Government for the revival of this sector inter-alia include:

- (i) Rs. 3 lakh crores Collateral free Automatic Loans under Emergency Credit Line Guarantee Scheme (ECLGS) for business, including revival of MSMEs, for Standard accounts and those accounts which are classified as SMA-0 and SMA-1. This scheme is being administered by the Department of Financial Services.
- (ii) Rs.20,000 crore Credit Guarantee Scheme for Subordinate Debt (CGSSD) for the promoters of stressed MSMEs viz. SMA-2 and NPA accounts which are eligible for restructuring as per RBI guidelines. The objective of the scheme is to provide personal loans through banks to the promoters of stressed MSMEs for infusion as equity / quasi equity in the business eligible for restructuring, as per RBI guidelines for restructuring of stressed MSME.

State/UT wise number of beneficiaries under 'Rs. 3 Lakh Crore Collateral Free Automatic Loans under 'ECLGS' is given at Annexure-I. State/UT wise number of beneficiaries under 'Credit Guarantee Scheme for Subordinate Debt for Stressed MSMEs' is given at Annexure-II.

(b) & (c): Ministry of MSME has been holding consultations with the prominent Industry Associations, Bankers and other stake holders to review the progress of the schemes from time to time. The progress of the implementation of the schemes announced under Atma Nirbhar Bharat are also monitored at various levels in the Ministry of MSME and other concerned Ministries/Department of Government of India.

Annexure-I referred to in reply to part (a) of the Rajya Sabha Unstarred Question No. 2184 due for answer on 15.03.2021

State Wise/UTs details of guarantees issued under Emergency Credit Line Guarantee Scheme (ECLGS) as on 28-02-2021		
State and UTs	Number of Guarantees Issued	Amount of Guarantees Issued (in Rs crore)
ANDAMAN & NICOBAR	1951	95.2
ANDHRA PRADESH	248720	7909.57
ARUNACHAL PRADESH	2159	68.82
ASSAM	528675	2462.1
BIHAR	643937	3613.6
CHANDIGARH	6306	820.64
CHHATTISGARH	136235	3772.53
DADRA & NAGAR HAVELI	2028	212.44
DAMAN & DIU	894	121.41
DELHI	88932	12883.71
GOA	11610	641.49
GUJARAT	284929	20189.39
HARYANA	155370	9931.11
HIMACHAL PRADESH	46037	1412.26
JAMMU & KASHMIR	66617	1869.8
JHARKHAND	238841	2516.32
KARNATAKA	448846	14183.94
KERALA	400045	7350.5
LADAKH	995	43.22
LAKSHA DEEP	368	1.79
MADHYA PRADESH	375787	7245.02
MAHARASHTRA	802086	32929.54
MANIPUR	9981	111.68
MEGHALAYA	11083	152.26
MIZORAM	3641	51.56
NAGALAND	7187	57.1
ORISSA	853065	4332.08
PONDICHERRY	11741	346.56
PUNJAB	188471	7270.51
RAJASTHAN	300811	11332.3
SIKKIM	8307	93.59
TAMILNADU	554884	22757.02
TELANGANA	130345	9183.88
TRIPURA	60601	240.21
UTTAR PRADESH	648304	14082.65
UTTARAKHAND	65950	1937.91
WEST BENGAL	1881713	12302.42
Total	9227452	214526.13
Source- National Credit Guarantee Trustee Company Ltd (NCGTC)		

Annexure II

Annexure-II referred to in reply to part (a) of the Rajya Sabha Unstarred Question No. 2184 due for answer on 15.03.2021

State –wise performance of Subordinate -Debt (CGSSD) for MSMEs as on 04-03-2021.

State & UTs	No. of Guarantees Approved	Amount of Guarantees Approved (Rs. In lakhs)
ANDHRA PRADESH	13	287.73
ARUNACHAL PRADESH	1	36.00
ASSAM	4	97.16
BIHAR	6	26.92
CHANDIGARH	3	12.50
CHHATTISGARH	5	25.18
DAMAN & DIU	2	14.00
DELHI	6	104.01
GUJARAT	12	87.16
HARYANA	3	22.50
HIMACHAL PRADESH	7	53.83
JAMMU & KASHMIR	17	104.16
JHARKHAND	1	15.75
KARNATAKA	26	516.87
KERALA	6	84.47
MADHYA PRADESH	30	330.29
MAHARASHTRA	32	385.06
ORISSA	7	29.69
PUNJAB	39	339.98
RAJASTHAN	3	92.09
TAMILNADU	53	555.42
TELANGANA	24	327.48
UTTAR PRADESH	20	169.30
UTTARAKHAND	1	10.00
WEST BENGAL	11	125.48
Total	332	3853.03
Source- Credit Guarantee Trust for Micro and Small Enterprises		