

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**STARRED QUESTION NO. 153**  
**TO BE ANSWERED ON 13.12.2021**

**LOANS DISBURSED TO MSME**

\*153. SHRI K.J. ALPHONS:

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

- (a) the quantum of assistance provided to Micro, Small and Medium Enterprises (MSME) sector during the pandemic;
- (b) the number of units which have benefited from this;
- (c) whether there is any plan to provide them further assistance; and
- (d) the total loans disbursed to MSME sector during the pandemic?

**ANSWER**

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI NARAYAN RANE)

(a) to (d): A statement is laid on the Table of the House.

**STATEMENT REFERED TO IN REPLY TO PART (a) TO (d) OF THE RAJYA SABHA STARRED QUESTION NO.\* 153 FOR ANSWER ON 13.12.2021**

(a) to (d): The Government has taken a number of initiatives for Micro, Small and Medium Enterprises (MSMEs) to cope with the financial impact of the COVID-19 pandemic which inter-alia include measures such as (i) Rs. 4.5 lakh crore Collateral free Automatic Loans under Emergency Credit Line Guarantee Scheme (ECLGS) for businesses, including MSMEs; (ii) Rs. 20,000 crore Credit Guarantee Scheme for Subordinate Debt (CGSSD); (iii) Rs. 50,000 crore equity infusion through Self Reliant India Fund (SRI Fund).

Additionally, during the pandemic period MSMEs have also been supported by the ongoing financial assistance schemes of this Ministry i.e. (i) Prime Minister's Employment Generation Programme (PMEGP) which is a major credit-linked subsidy programme aimed at generating self-employment; and (ii) Credit Guarantee Scheme (CGS) to strengthen credit delivery system and facilitate the flow of credit to the Micro and Small Enterprise sector without the hassles of collateral and third party guarantee.

The Credit Guarantee Scheme for Subordinate Debt has been extended up to 31.03.2022. The validity of Emergency Credit Line Guarantee Scheme has been extended up to 31.03.2022 and the last date of disbursement has also been extended up to 30.06.2022. Rs. 2.82 lakh crore of loans have been sanctioned under Emergency Credit Line Guarantee Scheme as on 19-11-2021. Total estimated loan including margin money subsidy component sanctioned by Banks under Prime Minister's Employment Generation Programme during 2020-21 and 2021-22 (upto 31.10.2021) is Rs. 12,330.40 Crore.

Details of the above schemes are as under:

<b>Sl.No.</b>	<b>Name of the Scheme</b>	<b>FY 2020-21</b>	<b>FY 2021-22</b>
1	Emergency Credit Line Guarantee Scheme (ECLGS): (i) No. of guarantee issued, including MSMEs  (ii) Amount of guarantee issued (in Rs. Crore)	95,36,825  Rs.2,33,980.22	20,62,038  Rs.3,14,12.07
2	Credit Guarantee Scheme for Subordinate Debt (CGSSD): (i) No. of guarantee issued  (ii) Approved guarantee amount (In Rs.Crore)	473  Rs.55.33	282  Rs.26.25
3	Prime Minister's Employment Generation Programme (PMEGP): (i) Micro unit assisted  (ii) Margin Money Disbursed (In Rs. Crore)	74,415  Rs.2,188.80	36,277  Rs.1,143.74
4	Credit Guarantee Scheme(CGS): (i) No. of guarantee issued  (ii) Amount of Guarantee (In Rs. Crore)	8,35,592  Rs.36,899.39	4,23,526  Rs.27,864.00

Note: Data for FY 2021-22: ECLGS as on 19.11.2021, CGSSD as on 31.10.2021, PMEGP as on 31.10.2021 and CGS as on 27.10.2021

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