

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 3631**  
**TO BE ANSWERED ON 04.04.2022**

**FINANCIAL ASSISTANCE TO MSMEs**

3631. MS. SAROJ PANDEY:

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

- (a) the amount of financial assistance/loan waiver provided to Micro, Small and Medium Enterprises (MSMEs) sector during the corona period; and
- (b) the number of MSMEs units benefited from this and the details thereof, State-wise?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI BHANU PRATAP SINGH VERMA)

(a) & (b): The Government has not provided loan waiver to Micro, Small and Medium Enterprises (MSMEs) sector during the corona period. However, to reduce the debt burden of MSMEs, the Central Government and Reserve Bank of India (RBI) have taken a number of initiatives under AatmaNirbhar Bharat Abhiyan as well as other announcements which inter alia include (i) Collateral free automatic loans under Guaranteed Emergency Credit Line (GECL)/Emergency Credit Line Guarantee Scheme (ECLGS) for businesses, including MSMEs; (ii) Credit Guarantee Scheme for Subordinate Debt (CGSSD) for stressed MSMEs; (iii) Equity infusion through Self Reliant India Fund (SRI Fund); (iv) inclusion of retail and wholesale trades as MSMEs for Priority Sector Lending; (v) Grant of moratorium on payment of loan including EMIs by Reserve Bank of India (RBI); (vi) Co-Lending by Banks and NBFCs to Priority Sector; (vii) Revision in MSME sector – Restructuring of Advances by RBI; (viii) Revision in the definition of MSMEs; (ix) Replacing the erstwhile Udyog Aadhaar Memorandum with the new Udyam Registration Portal; (x) Not allowing global tenders for procurement up to Rs 200 crore, etc.

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