

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 1232
TO BE ANSWERED ON 13.02.2023

SBI'S RESEARCH REPORT ON ECLGS

1232. SHRI JAWHAR SIRCAR:

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

- (a) whether it is a fact that State Bank of India's Research has found that Emergency Credit Line Guarantee Scheme (ECLGS) credit has saved 15 lakh MSMEs;
- (b) the estimated number of MSMEs that could not be saved and were shattered by COVID-19 and post COVID-19 economy;
- (c) the different size-wise categories of outstanding MSME loans covered under ECLGS; and
- (d) whether it is a fact that most of the credit is cornered by the Medium rather than Small and Micro sectors of MSME?

ANSWER

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

(a) & (b): As per State Bank of India's Research Report, 13.5 lakh MSME accounts (including restructured) were saved due to Emergency Credit Line Guarantee Scheme (ECLGS). Further, MSME loan accounts worth Rs 1.8 lakh crore were saved from slipping into NPA.

(c): The different size - wise categories of MSMEs supported under ECLGS is as below:

| MSME Slab Wise Data of ECLGS as on 31.01.2023 | | | |
|--|--------------------------------------|---------------------------------|--|
| Sr. No. | Slab (Loan guaranteed amount) | No. of guarantees Issued | Amount of Guarantees Issued (Rs. cr.) |
| 1. | 0 - to 1 Lakh | 98,98,188 | 13,683 |
| 2. | 1 Lakh - upto 5 Lakh | 9,34,715 | 22,086 |
| 3. | 5 Lakh - upto 10 Lakh | 2,13,902 | 15,519 |
| 4. | 10 Lakh -upto 1Cr | 2,67,519 | 81,470 |
| 5. | 1 Cr -upto 50 Cr | 38,907 | 1,04,625 |
| 6. | 50 Cr -upto 100 Cr | 21 | 1,430 |
| 7. | Greater than 100 Cr | 2 | 335 |
| | Total | 113,53,254 | 2,39,148 |

(d): As informed by Department of Financial Services (DFS), Ministry of Finance, out of 113.53 lakh MSME borrowers, 110.83 lakh borrowers belong to Micro & Small category which shows that majority of the businesses supported under ECLGS belong to Micro & Small category.
