

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 426**  
**TO BE ANSWERED ON 06.02.2023**

**COVID-19 RELIEF PACKAGE FAR MSMEs**

426. SHRI KUMAR KETKAR:

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

- (a) the amount announced for Micro, Small and Medium Enterprises (MSME) sector-wise, under COVID-19 relief package;
- (b) the criteria of the relief package;
- (c) the percentage of actual distributions as against the announced package; and
- (d) whether Government has distributed the announced package to every eligible industry, if not, the reasons therefor?

**ANSWER**

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

- (a): One of the major schemes announced under Covid 19 relief package was Emergency Credit Line Guarantee Scheme (ECLGS) with coverage of Rs 3.00 lakh crore. The coverage was further enhanced to Rs 4.50 lakh crore and subsequently to Rs 5.00 lakh crore, with an amount of Rs. 50,000 crore allocated to hospitality and related sectors.
- (b): The criteria for relief package under ECLGS include (i) credit outstanding not exceeding Rs 50.00 crore as on 29.02.2020/31.03.2021/31.01.2022 for business in any sector; (ii) credit outstanding above Rs 50.00 crore and upto Rs 500 crore on the mentioned dates for businesses belonging to healthcare sector or one of the sectors identified by the Kamath Committee; (iii) credit outstanding for any amount on the mentioned dates for businesses in hospitality and related sectors; (iv) days past due not exceeding 60 days on the mentioned dates; (v) account not being an Non Performing Asset (NPA) on date of sanction/disbursement.
- (c): Under ECLGS, against the announced package of Rs 5.00 lakh crore, guarantees for loans amounting to Rs. 3.60 lakh crore has been issued i.e. 72%.
- (d): ECLGS was formulated to ensure extension of credit support upto the extent specified to all businesses (including MSMEs) having loan outstanding upto Rs 50.00 crore, unless the borrower opted out or was found ineligible.

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