

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2693**  
**TO BE ANSWERED ON: 22.12.2022**

**SLOWDOWN IN LOANS SANCTIONED**

2693. SHRI JUAL ORAM:

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

- (a) whether there has been some slowdown in loans sanctioned to struggling business and Micro, Small and Medium Enterprises (MSMEs) in the pre and post Covid-19 period;
- (b) if so, the comparative details thereof and the reasons therefor; and
- (c) the corrective steps being taken/results yielded, loan-wise during the last three years and current year, especially for Odisha?

**ANSWER**

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

(a) & (b): The figures reported by Reserve Bank of India (RBI) on the credit flow to MSME sector by the Scheduled Commercial Banks are given in the table below:

Year/Quarter ended	Amount Outstanding in Rs. Crore
March 2020	16,13,582.17
March 2021	17,83,924.80
March 2022	20,22,634.29
Source: RBI	

(c): The Government of India has announced a series of measures under Aatmanirbhar Bharat package for the promotion of MSMEs in the country, including Odisha State, which inter alia include the following:

- i. Rs. 5 lakh crore Collateral Free Automatic Loans under Emergency Credit Line Guarantee Scheme (ECLGS) for business, including MSMEs.
- ii. Rs. 50,000 crore equity infusion through Self Reliant India Fund.
- iii. New revised criteria for classification of MSMEs.
- iv. No global tenders for procurement up to Rs. 200 crores.
- v. "Udyam Registration" for MSMEs, for Ease of Doing Business
- vi. Launching of an online Portal "Champions" in June, 2020 to cover many aspects of e-governance including redressing grievances and handholding of MSMEs.
- vii. Inclusion of Retail and Wholesale traders as MSMEs w.e.f. 02.07.2021.
- viii. Non-tax benefits extended for 3 years in case of an upward change in status of MSMEs.

As per the data furnished by National Credit Guarantee Trustee Company Ltd. (NCTGC), which is the implementing agency of Emergency Credit Line Guarantee Scheme (ECLGS), as on 30.11.2022, guarantees amounting to Rs 3.58 lakh crore have been issued under ECLGS, benefiting 1.19 crore borrowers including MSMEs. In the State of Odisha, as on 30.11.2022, guarantees amounting to Rs.6,717.95 crore have been issued under ECLGS, benefiting 9,45,805 borrowers including MSMEs.

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