

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UN-STARRED QUESTION NO. 749

TO BE ANSWERED ON 12th DECEMBER, 2022 / 21 AGRAHAYANA, 1944 (SAKA)

‘ECLGS FUNDS’

749: SHRI DUSHYANT SINGH:

Will the Minister of FINANCE be pleased to state:

(a) the amount of funds sanctioned and disbursed respectively under the Emergency Credit Line Guarantee Scheme (ECLGS) and the details of loans given so far sector and State-wise, including Rajasthan;

(b) whether the recent credit support to domestic airlines resulted in a reduction in MSME’s share in the scheme and if so, the details thereof along with the remedial steps to be taken by the Government in this regard and if not, the reasons therefor;

(c) the steps taken by the Government to ensure easy access and availability of the ECLGS by eligible MSME owners; and

(d) the percentage of Non-Performing Assets and Special Mention Accounts (SMA) under credit borrowed under the said scheme?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)

(a) and (b): Emergency Credit Line Guarantee Scheme (ECLGS) was launched in May, 2020 as part of Aatmanirbhar Bharat Abhiyaan to support eligible Micro, Small and Medium Enterprises (MSMEs) and business enterprises in meeting their operational liabilities and restarting their businesses. Under the scheme, 100% credit guarantee is extended to the lending institutions for loans extended by them under the scheme to eligible borrowers. The admissible guarantee limit under the scheme has been increased from Rs. 4.5 lakh crore to Rs. 5 lakh crore, with the additional guarantee cover of Rs. 50,000 crore earmarked exclusively for the Hospitality and related enterprises including Civil Aviation sector.

Thus, the recent credit support to domestic airlines has not resulted in a reduction of MSME’s share in the scheme. As on 30.11.2022, guarantees amounting to Rs 3.58 lakh crore have been issued under ECLGS, benefiting 1.19 crore borrowers.

Share of MSMEs under ECLGS

	Share of MSME
Number of loans guaranteed	95.17%
Amount guaranteed	66.23%

As per inputs received from National Credit Guarantee Trustee Company Limited (NCGTC), the agency operating the scheme, the details of loans given so far sector wise and State-wise, including Rajasthan are enclosed as Annexure I and Annexure II respectively to this reply.

(c) Most of the MSME borrowers have loans outstanding up to Rs.50 crore. For this category of borrowers, the ECLGS scheme was an 'opt out' scheme, i.e. eligible support was to be provided by the lenders to such category of eligible borrowers, unless the MSME borrowers decided not to avail the support or were ineligible. Thus, the scheme was so designed that it was easily accessible and available to the MSMEs.

(d) As per inputs received from NCGTC, the percentage of Non- Performing Assets (NPAs) under credit borrowed under the ECLGS scheme is as under:

Loan amount guaranteed (In Rs. cr)	NPA outstanding (Rs. cr)	NPA as percentage of loans guaranteed
3,58,894.27	13,964.58	3.89%
<i>Source: NCGTC</i>		

As apprised by NCGTC, the details on Special Mention Account (SMA) in respect of credit borrowed under the ECLGS scheme, is not centrally maintained.

Annexure I referred in Lok Sabha Unstarred question number 749, regarding ECLGS Funds				
INDUSTRY / SECTOR WISE DATA UNDER EMERGENCY CREDIT LINE GUARANTEE SCHEME (ECLGS) AS ON 30-11-2022				
Sr.No.	INDUSTRY_NATURE	No of Guarantees Issued	Loan Amount Guaranteed (Rs. In Cr)	Loan Amount Disbursed (Rs. In Cr)
1	ALL ENGINEERING	50,098	9,707.58	7,899.05
2	AUTO COMPONENTS,AUTO DELEARSHIP, AUTOMOBILES MANUFACTURING	995	7,916.44	6,579.21
3	AVIATION	76	1,464.61	648.22
4	BASIC METAL & METAL PRODUCT, NON-FERROUS METALS	37,326	12,022.79	9,538.11
5	BEVERAGE & TOBACCO	12,844	974.48	754.20
6	CONSTRUCTION, CEMENT	80,079	19,448.49	15,560.93
7	CHEMICALS	26,256	8,738.15	6,855.00
8	CONSUMER DURABLES/FMCG, CORPORATE RETAIL OUTLETS, TRADERS	66,30,359	65,494.15	53,789.85
9	FOOD PROCESSING	8,73,358	19,200.31	15,117.92
10	GEMS & JEWELLERY	23,006	7,358.01	5,646.28
11	GLASS & GLASSWARE	7,962	639.31	501.38
12	HEALTHCARE	244	2,695.55	1,934.64
13	HOSPITALITY, SPORTS AND LEISURE	1,89,301	23,767.06	18,989.36
14	INFRASTRUCTURE, REAL ESTATE, ROADS	17,537	15,425.42	10,467.27
15	IRON AND STEEL MANUFACTURING	548	5,324.49	3,639.07
16	LEATHER & LEATHER PRODUCTS	18,024	1,209.20	988.45
17	LOGISTICS, PORT AND PORT SERVICES, SHIPPING	516	2,768.93	2,322.11
18	MINING	7,907	2,978.59	2,520.61
19	OTHER INDUSTRIES	7,24,620	42,275.08	34,009.72
20	OXYGEN GENERATION PLANTS	96	83.95	62.32
21	PAPER & PAPER PRODUCTS	29,955	4,147.22	3,342.02
22	PETROLEUM, COAL PRODUCTS & NUCLEAR FUELS	9,050	1,424.74	1,174.32
23	PHARMACEUTOCALS MANUFACTURING	137	1,312.47	945.51
24	PLASTIC PRODUCTS MANUFACTURING	205	1,811.64	1,300.57
25	POWER	202	2,188.19	1,664.66
26	RUBBER, PLASTIC & THEIR PRODUCTS	24,342	5,967.19	4,813.23
27	SERVICES	26,40,617	57,134.37	47,892.97
28	SUGAR	108	2,132.76	1,370.47
29	TEXTILES	4,22,397	30,942.62	23,516.73
30	WOOD & WOOD PRODUCTS	94,013	2,340.50	1,971.84
	Total	1,19,22,178	3,58,894.29	2,85,816.02

Source: NCGTC

Annexure II referred in Lok Sabha Unstarred question number 749, regarding ECLGS Funds

STATE WISE DATA ON LOANS GUARANTEED AND DISBURSED UNDER EMERGENCY CREDIT LINE
GUARANTEE SCHEME (ECLGS) AS ON 30-11-2022

STATE NAME	No of Guarantees Issued	Loan Amount Guaranteed (Rs. In Cr)	Loan Amount Disbursed (Rs. In Cr)
ANDAMAN & NICOBAR	2,119	149.05	97.65
ANDHRA PRADESH	2,93,483	13,009.56	10,292.00
ARUNACHAL PRADESH	2,431	135.03	123.38
ASSAM	5,54,326	3,784.24	3,108.79
BIHAR	8,31,154	5,157.37	4,257.44
CHANDIGARH	7,296	1,276.90	1,009.09
CHHATTISGARH	2,02,051	6,126.79	4,802.09
DADRA & NAGAR HAVELI	2,332	451.95	374.52
DAMAN & DIU	1,047	208.78	161.34
DELHI	1,07,152	23,534.73	18,072.89
GOA	13,120	1,488.87	1,102.27
GUJARAT	3,78,714	34,377.55	27,009.61
HARYANA	2,08,184	16,613.46	13,446.64
HIMACHAL PRADESH	52,259	2,435.03	1,914.38
JAMMU & KASHMIR	68,990	2,443.16	2,092.40
JHARKHAND	3,04,484	4,102.96	3,208.87
KARNATAKA	8,94,934	23,853.98	19,291.38
KERALA	5,42,371	11,935.80	8,964.58
LADAKH	1,035	54.18	49.84
LAKSHA DEEP	375	2.20	1.92
MADHYA PRADESH	5,74,262	11,218.24	8,990.44
MAHARASHTRA	10,29,614	59,168.73	46,757.07
MANIPUR	10,612	142.14	116.55
MEGHALAYA	11,566	240.51	170.12
MIZORAM	3,896	64.52	55.18
NAGALAND	7,599	80.06	70.85
ORISSA	9,45,805	6,717.95	5,359.64
PONDICHERRY	23,230	602.76	428.01
PUNJAB	2,20,638	11,335.40	9,521.50
RAJASTHAN	5,57,790	17,825.20	14,696.10
SIKKIM	8,395	131.34	104.96
TAMILNADU	9,12,202	39,498.58	31,570.47
TELANGANA	1,48,006	15,183.97	12,339.60
TRIPURA	62,848	295.08	257.91
UTTAR PRADESH	8,27,096	21,878.69	17,342.49
UTTARAKHAND	75,172	3,324.00	2,528.65
WEST BENGAL	20,35,590	20,045.50	16,125.41
TOTAL	1,19,22,178	3,58,894.26	2,85,816.03

Source: NCGTC