

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1194**  
**TO BE ANSWERED ON 09.02.2023**

**EASE OF ACCESS TO CREDIT FOR MSMEs**

1194. SHRI P.P. CHAUDHARY:  
SHRI BRIJBHUSHAN SHARAN SINGH:  
SHRI SANGAM LAL GUPTA:  
SHRI MAHENDRA SINGH SOLANKY:  
DR. RAMAPATI RAM TRIPATHI:  
SHRI PRATAP CHANDRA SARANGI:

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

- (a) whether the Government has taken the steps towards facilitating greater ease of access to credit for Micro, Small and Medium Enterprises (MSMEs);
- (b) if so, the details thereof;
- (c) whether the Government has any scheme in the pipeline to further facilitate the same for MSMEs; and
- (d) if so, the details thereof?

**ANSWER**

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

(a) to (d): The Government of India has taken a number of recent incentives towards facilitating greater ease of access to credit for Micro, Small and Medium Enterprises (MSMEs) in the country. Some of them are:

- (i) Credit Guarantee Scheme (CGS) for Micro and Small Enterprises: The Ministry of MSME, Government of India is implementing Credit Guarantee Scheme for Micro and Small Enterprises through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), for providing collateral free loan up to a limit of Rs. 200 lakh to MSEs with a guarantee coverage ranging from 75% to 85% for various categories of loans. Budget 2023-24, has announced the infusion of Rs. 9,000 crore in the corpus of CGTMSE to enable additional credit of Rs. 2.00 lakh crore with a reduced cost of credit.
- (ii) Self Reliant India (SRI) Fund: Rs. 50,000 core equity infusion through SRI Fund. This scheme has a provision of Rs. 10,000 crore from Government of India and Rs. 40,000 crore leverage through Private Equity/Venture Capital funds. This initiative is aimed at providing growth capital to the deserving and eligible units of MSME sector.
- (iii) The Emergency Credit Line Guarantee Scheme (ECLGS) was announced as part of the AatmNirbhar Bharat Package in May, 2020 to support eligible MSMEs and other business enterprises to meet their operational liabilities and resume businesses in view of the distress caused by the COVID-19 crisis. This scheme covers all the sectors of the economy. Under this, 100% guarantee is provided to Member Lending Institutions in respect of the credit facility extended by them to eligible borrowers. The scheme is valid till 31.03.2023.
- (iv) Launch of Udyam Assist Platform on 11.1.2023 to bring Informal Micro Enterprises (IMEs) under the formal ambit for availing the benefits under Priority Sector Lending. As on date, there are 12.7 lakh registered IMEs.

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