

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 62
TO BE ANSWERED ON 02.02.2023

SCHEMES FOR MSME SECTOR

62. SHRI RAJU BISTA:

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

- (a) the steps taken by the Government to boost MSME sector after the COVID-19 pandemic;
- (b) the details of ongoing schemes for MSME sector under the Ministry;
- (c) the details of beneficiaries under the said schemes including the districts of Darjeeling, Kalimpong and North Dinajpur of West Bengal; and
- (d) the schemes and programmes run by the Government under the Atmanirbhar Bharat Abhiyan?

ANSWER

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

(a) & (d): The Government has taken various initiatives to boost the MSME Sector. Some of these include:

- i. Rs. 5 lakh crore Emergency Credit Line Guarantee Scheme (ECLGS) for businesses, including MSMEs.
- ii. Rs. 50,000 crore equity infusion through Self Reliant India (SRI) 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.
- viii. Non-tax benefits extended for 3 years in case of an upward change in status of MSMEs.
- ix. Launch of Udyam Assist Platform (UAP) on 11.01.2023 to bring Informal Micro Enterprises (IMEs) under the formal ambit for availing the benefit under Priority Sector Lending (PSL).

(b)& (c): The Ministry of MSME is implementing various schemes. The details of some major schemes are as under:

1. **Credit Guarantee Scheme (CGS):** Ministry of MSME has been operating Credit Guarantee Scheme for Micro & Small Enterprises through Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE) since July, 2000. Under this scheme upto 85% guarantee is extended upto credit facility of Rs. 200 lakh, for both term loan and working capital. As reported by CGTMSE, under the CGS, the number of guarantees approved in the country during current financial year 2022-23 (upto 31.12.2022) is 8,43,601 and in the districts of Darjeeling, Kalimpong and North Dinajpur of West Bengal during the same period is as follows:

Sl. No.	Name of District	No. of Guarantees Approved
i	Darjeeling	1,338
ii	Kalimpong	45
iii	North Dinajpur	392

2. **Emergency Credit Line Guarantee Scheme (ECLGS):** ECLGS was announced as part of the Aatma Nirbhar Bharat package in May, 2020 to provide collateral free automatic Loans for businesses, including MSMEs. The ECLGS is extended up to March 2023 with guarantee coverage of Rs. 5 lakh crore. As reported by NCGTC under the ECLGS Scheme, 1.19 crore number of guarantees have been issued to businesses, including MSMEs, amounting to Rs. 3.60 lakh Crore. 1.13 crore number of guarantees have been issued to MSMEs, amounting to Rs. 2.38 lakh Crore. The number of guarantees issued to beneficiaries including MSMEs in the State of West Bengal including districts of Darjeeling, Kalimpong and North Dinajpur since 2020-21 to January 2023 is 20,35,873 amounting to Rs. 20,104.66 crore.

3. **Prime Minister's Employment Generation Programme (PMEGP):** The Ministry of MSME implements Prime Minister's Employment Generation Programme (PMEGP), which is a major credit-linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and unemployed youth. Under the PMEGP Scheme the number of beneficiaries in the country are 55,499 in the current financial year 2022-23 (upto 30.01.2023). The number of beneficiaries in the districts of Darjeeling, Kalimpong and North Dinajpur of West Bengal during the same period is as follows:

Sl. N.	Name of District	No. of Project Assisted to set up
1	Darjeeling	34
2	Kalimpong	16
3	North Dinajpur	19
