

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1351**  
**TO BE ANSWERED ON: 27.07.2023**

**FINANCIAL SUPPORT FOR REVIVAL OF MSMEs**

1351.                   SHRIMATI RAJASHREE MALLICK:

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

- (a) whether the Government has provided any financial assistance for the revival of Micro, Small and Medium Enterprises (MSMEs) in Odisha;
- (b) if so, the details thereof and the funds allocated during the last four years and the current year;
- (c) the measures taken/proposed to be taken by the Government to protect the interests of employers and the employees of MSME sector;
- (d) whether millions of people employed in MSME sector have lost their jobs during the Covid pandemic; and
- (e) if so, the details thereof and the steps taken by the Government to provide jobs to those who were rendered jobless during the pandemic?

**ANSWER**

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

(a) to (b):       The Government has taken a number of initiatives by way of programmes, schemes and declarations under Aatmanirbhar Bharat Abhiyan and Union Budget announcements, for Micro, Small and Medium Enterprises (MSMEs) in the country, including the State of Odisha. Some initiatives for financial assistance include the following:

- (i) Rs. 5.00 lakh crore Collateral free Automatic Loans under Guaranteed Emergency Credit Line (GECL)/Emergency Credit Line Guarantee Scheme (ECLGS) for businesses, including MSMEs. The scheme was in operation till 31.03.2023;
- (ii) Prime Minister's Employment Generation Programme (PMEGP) which is a major credit-linked subsidy programme aimed at generating self-employment; and
- (iii) Credit Guarantee Scheme (CGS) to strengthen credit delivery system and to facilitate the flow of credit to the Micro and Small Enterprise sector without the hassles of collateral and third party guarantee.

(c) to (e):       All the schemes implemented by the Ministry of MSME are Central Sector Schemes & funds are not allocated State /UT wise. Details of the financial assistance to MSMEs under ECLGS, PMEGP and Credit Guarantee Scheme for Micro and Small Enterprises for the State of Odisha are at Annexure-A.

Government of India has taken several measures to provide support for employment. Some of them are as under:

- (i) (a) Adoption of dual criteria based definition of MSMEs on 26.06.2020 to widen the ambit of the MSME sector has been done by Ministry of MSME.  
  
(b) Launch of Udyam Portal on 01.07.2020 to facilitate ease of registration for MSME. Since then, till 26.07.2023, 2.09 crore MSMEs, with an employment of over 12.57 crore, have registered on Udyam Portal.  
  
(c) Udyam Shakti Portal launched on 29th June, 2022 for integration of Udyam portal with portals of other Ministries/Departments & State Governments with the objective of convergence and coordinated response.
- (ii) Aatmanirbhar Bharat Rojgar Yojana (ABRY) has been launched on 1<sup>st</sup> October, 2020 to incentivize employers for creation of new employment and restoration of loss of employment during Covid-19 pandemic. The terminal date for registration was 31.03.2022.
- (iii) The Government is implementing Prime Minister Street Vendor's AtmaNirbharNidhi (PM SVANidhi Scheme) since June 01, 2020 to facilitate collateral free working capital loan to street vendors to restart their businesses, which were adversely impacted during the Covid-19 pandemic.
- (iv) Pradhan Mantri Mudra Yojana (PMMY) was launched by the Government for facilitating self-employment. Under PMMY, collateral free loans upto Rs. 10 lakh, are extended to micro/small business enterprises and to individuals to enable them to setup or expand their business activities.
- (v) PM GatiShakti is a transformative approach for economic growth and sustainable development. The approach is driven by seven engines, namely, Roads, Railways, Airports, Ports, Mass Transport, Waterways and Logistics Infrastructure. This approach is powered by Clean Energy and Sabka Prayas leading to huge job and entrepreneurial opportunities for all.
- (vi) The Government of India is encouraging various projects involving substantial investment and public expenditure on schemes like Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Pt. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) and Deen Dayal Antodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) etc. for employment generation.

In pursuance of Budget Announcement 2022 Udyam portal have been linked to other portals of e-Shram, National Career Service (NCS) portal, and integration of Skill India Digital (SID) portal of Ministry of Skill Development & Entrepreneurship is underway.

**Annexure-A**

Annexure-A is referred for parts (c) to (e) of Lok Sabha unstarred Question no. 1351 due for reply on 27.07.2023

**Scheme wise details of financial assistance during the last four years and the current year**

| Sl. No.  | Name of Scheme                              | 2019-20  | 2020-21  | 2021-22  | 2022-23  | 2023-24<br>( as on<br>30.06.2023)       |
|--|---|----------|----------|----------|----------|---|
| <b>(i) Emergency Credit Line Guarantee Scheme (ECLGS):</b>                 |   |          |          |          |          |   |
| (a)  | No. of guarantees issues to MSMEs           | --       | 8,62,108 | 56,307   | 7,809    | Scheme was in operation till 31.03.2023 |
| (b)  | Amount guaranteed (in Rs. Crore)            | --       | 3,725.89 | 1209.00  | 500.17   |   |
| <b>1. Prime Minister’s Employment Generation Programme (PMEGP):</b>        |   |          |          |          |          |   |
| (a)  | No. of units assisted                       | 2,723    | 3,171    | 4,301    | 3,880    | 552                                     |
| (b)  | Margin Money (MM) Disbursed ( in Rs. crore) | 78.17    | 87.48    | 113.36   | 107.33   | 18.02                                   |
| <b>2. Credit Guarantee Scheme (CGS) for Micro &amp; Small Enterprises:</b> |   |          |          |          |          |   |
| (a)  | No. of Guarantees issued                    | 26,167   | 28,288   | 25,788   | 34,081   | 7,889                                   |
| (b)  | Amount of Guarantees (In Rs. Crore)         | 1,347.05 | 1,133.71 | 1,801.05 | 3,044.90 | 894.60                                  |

Source: i) ECLGS – DFS, M/o Finance.  
ii) PMEGP- KVIC, Mumbai  
ii) CGS – CGTMSE, Mumbai.