

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1867**  
TO BE ANSWERED ON: 22.09.2020

**EMERGENCY CREDIT LINE GUARANTEE SCHEME**

1867. SHRI N.REDDERPA:  
SHRI GAUTAM GAMBHIR:

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

- (a) the disbursement of collateral-free loan amount to MSMEs under the Emergency Credit Line Guarantee Scheme (ECLGS) between 15 May and 1 September, 2020, State-wise;
- (b) the share of public sector banks and private sector banks in the disbursement of loans to the number of MSMEs under the said scheme, State-wise during the same period;
- (c) the latest occupational sector-wise break-up of number of MSMEs by total disbursed amount under the said scheme, State-wise;
- (d) the amount of lending by banks to MSMEs under the ECLGS between March and August 2020; and
- (e) whether the Government is considering enhancing credit guarantee schemes for MSMEs in lieu of property rates falling due to COVID-19 and if so, the details thereof?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF  
MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI PRATAP CHANDRA SARANGI)

- (a), (b) & (d): State-wise disbursement of collateral-free loan to MSMEs with the share of public and private sector banks under the Emergency Credit Line Guarantee Scheme (ECLGS) is at **Annexure I**.
- (c): The latest occupational sector-wise break-up of loans disbursed to number of MSMEs as on 17.09.2020 is at **Annexure II**.
- (e): There is no proposal for enhancing credit guarantee schemes in the Ministry of Micro, Small and Medium Enterprises.

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## Annexure-I

ANNEXURE REFERRED TO IN REPLY TO PART (a), (b) & (d) OF THE LOK SABHA UNSTARRED QUESTION NO. 1867 FOR 22.09.2020

State-wise data regarding number of borrowers and amount for which guarantees were issued under ECLGS as on 31.08.2020					
Sr. No.	State Name	Total Number of borrowers	Total Amount (in Rs crore)	Share of Public Sector Banks in number of borrowers	Share of Private Sector Banks in number of borrowers
1	ANDAMAN & NICOBAR	1151	69.60	97.22%	2.61%
2	ANDHRA PRADESH	190955	4297.84	76.86%	7.17%
3	ARUNACHAL PRADESH	1176	35.54	87.07%	1.96%
4	ASSAM	47136	1153.99	69.38%	3.07%
5	BIHAR	88869	1848.76	76.10%	3.97%
6	CHANDIGARH	3700	433.79	68.43%	24.81%
7	CHHATTISGARH	47146	1761.09	54.84%	6.41%
8	DADRA & NAGAR HAVELI	849	92.43	38.87%	34.98%
9	DAMAN & DIU	547	75.67	60.51%	26.87%
10	DELHI	41109	5687.65	46.01%	38.43%
11	GOA	7868	306.82	89.62%	6.43%
12	GUJARAT	106912	10875.40	44.48%	34.27%
13	HARYANA	65740	5304.70	57.46%	25.45%
14	HIMACHAL PRADESH	31355	832.63	76.58%	3.44%
15	JAMMU & KASHMIR	55335	1506.74	12.65%	75.95%
16	JHARKHAND	57745	1327.56	83.30%	4.25%
17	KARNATAKA	173135	6461.79	59.45%	9.62%
18	KERALA	107498	4511.26	66.49%	13.65%
19	LADAKH	752	23.97	53.06%	42.15%
20	LAKSHADWEEP	352	1.62	100.00%	0.00%
21	MADHYA PRADESH	147315	4184.01	65.54%	8.13%
22	MAHARASHTRA	187004	12635.44	52.30%	21.22%
23	MANIPUR	2977	66.87	71.75%	5.01%
24	MEGHALAYA	2590	75.31	89.23%	2.32%
25	MIZORAM	1602	34.42	94.94%	3.06%
26	NAGALAND	1962	43.75	96.48%	3.01%
27	ORISSA	92269	2132.32	82.72%	4.49%
28	PONDICHERY	4970	200.62	72.94%	9.64%
29	PUNJAB	92204	4538.06	75.77%	16.12%
30	RAJASTHAN	124122	6841.51	54.37%	18.26%
31	SIKKIM	2866	45.71	66.64%	1.40%
32	TAMILNADU	246650	11480.67	56.92%	14.89%
33	TELANGANA	81320	4406.41	54.51%	16.43%
34	TRIPURA	5818	129.54	67.94%	1.72%
35	UTTAR PRADESH	246664	8171.26	80.47%	8.06%
36	UTTARAKHAND	35800	1275.34	83.59%	6.56%
37	WEST BENGAL	122313	5362.01	71.69%	7.86%
	<b>TOTAL</b>	<b>2427776</b>	<b>108232.11</b>	<b>64.67%</b>	<b>14.26%</b>

Source: National Credit Guarantee Trustee Company

**Annexure II**

ANNEXURE REFERRED TO IN REPLY TO PART (c) OF THE LOK  
SABHA  
UNSTARRED QUESTION NO. 1867 FOR 22.09.2020

<b>Industry-wise Data of loans under ECLGS for which guarantees had been issued as on 17.9.2020</b>		
<b>INDUSTRY NATURE</b>	<b>Number of Borrowers</b>	<b>Amount (in Rs crore)</b>
All Engineering	32174	4429.22
Basic Metal & Metal Product	22469	4645.76
Beverage & Tobacco	3052	353.56
Cement & Cement Products	7567	633.96
Chemicals & Chemical Products	15349	2748.55
Construction	27046	4224.86
Cotton	1	1.56
Electronics	1	0.01
Food Processing	42183	7458.26
Gems & Jewellery	9378	1614.84
Glass & Glassware	2146	274.50
Infrastructure	9907	1886.62
Leather & Leather Products	4369	580.04
Paper & Paper Products	11477	1886.88
Petroleum, Coal Products & Nuclear Fuels	5831	714.80
Rubber, Plastic & their Products	13594	2689.95
Textiles	76121	9516.49
Mining & Quarrying (Incl. Coal)	3932	908.19
Miscellaneous Chemical Products	1	0.60
Vehicles, Vehicle Parts & Transport Equipment	23055	3128.56
Wood & Wood Products	14236	1175.46
Other Industries	260429	15561.43
Services	1076728	25529.64
Trade	942051	30206.39

*Source: National Credit Guarantee Trustee Company Limited*