

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 692
TO BE ANSWERED ON: 17.09.2020

EMERGENCY CREDIT LINE GUARANTEE SCHEME

692. SHRI DUSHYANT SINGH:
SHRI PINAKI MISRA:

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

- (a) the funds sanctioned and disbursed under Emergency Credit Line Guarantee Scheme (ECLGS) to various MSMEs and the eligibility criteria for the same;
- (b) total amount of credit disbursed to MSMEs for each category, category-wise;
- (c) the average credit disbursed to MSMEs, the number of MSMEs which were disbursed credit and total number of MSMEs registered in the country;
- (d) the amount of credit disbursed to MSMEs industry across the country, sector-wise;
- (e) the number of MSMEs that are currently operating at fifty percent capacity or greater;
- (f) whether the Government would consider expanding ECLGS to cover first-time borrowers and cooperative banks and if so, the details thereof and if not, the reasons therefore; and
- (g) whether the Government would consider providing direct payroll assistance to MSMEs given the impact of COVID-19 and if not, the reasons therefore ?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI NITIN GADKARI)

(a) to (d): The Emergency Credit Line Guarantee Scheme (ECLGS) is being implemented through the National Credit Guarantee Trustee Company Ltd. (NCGTC) which is under the administrative control of Department of Financial Services (DFS). Under this scheme, 100% guarantee is provided by National Credit Guarantee Trustee Company (NCGTC) to Member Lending Institutions (MLIs), for extending credit facility to eligible borrowers including MSMEs, up to 20% of the borrower's total outstanding credit up to Rs. 50 crore, excluding off-balance sheet and non-fund based exposures, as on 29th February, 2020. DFS has reported that as on 09.09.2020, an amount of Rs. 163,103 crore has been sanctioned to 42,01,060 borrowers and an amount of Rs. 117,885 crore has been disbursed to 25,01,216 borrowers under the scheme. Details of the state-wise, bank-wise loans disbursed by the Public Sector Banks is at Annexure I.

(e): Most of the MSMEs are in informal sector; therefore, data pertaining to capacity utilisation of MSMEs are not available.

(f): In the present form, the Scheme is valid only for existing customers on the books of the Member Lending Institutions (MLI). Borrower accounts should be classified as regular, SMA-0 or SMA-1 as on 29.2.2020. Ministry of MSME has a parallel scheme viz. Credit Guarantee Scheme for Micro and Small Enterprises for collateral free credit up to Rs.200 lakh. This scheme is also open for the first time borrowers.

(g): Government of India under Atmanirbhar Bharat package has already announced measures such as 'Extending the Employees Provident Fund Support for business and organised workers for salary months of June, July and August 2020 and 'EPF Contribution has been reduced for Employers and Employees for 3 months to 10% from 12% for all establishments covered by EPFO for 3 months'.

Annexure-I referred to in reply to part (a) to (d) of Lok Sabha Unstarred Question No.692 for answer on 17.09.2020

State wise and Bank-wise Disbursement under ECLGS made by Public Sector banks as on 5.9.2020

(In Rs. Crore)

Bank	Bank Of India	Bank of Maharashtra	Bank of Baroda	Central bank of India	Canara Bank	Indian bank	Indian Oversease bank	Punjab and Sindh bank	Punjab national bank	State bank of India	Uco Bank	Union bank of India	Total
ANDAMAN AND NIKOBAR	0.2	0	2.69	0.07	11.66	4.54	0.05	0	0	49.59	0.73	0.67	70.25
ANDHRA PRADESH	94.21	29	12.57	71.47	301.02	242.98	126.75	9.28	101.19	1403.17	8.99	643.11	3151.74
ARUNACHAL PRADESH	0.57	1	8.79	1.47	4.95	2.58	0.18	0.03	2.65	16.72	0.37	0.12	39.43
ASSAM	26.09	8	68.54	44.73	85.64	65.25	29.22	2.86	161.31	279.13	47.55	41.56	859.88
BIHAR	217.7	8	163.85	107.71	178.72	120.21	43.52	6.86	222.9	469.69	31.31	66.72	1638.19
CHANDIGARH	14.12	5	19.7	17.12	23.01	15.16	3.95	19.33	52.45	82.35	4.72	37.39	294.3
CHHATISGARH	144.54	35	190.58	110.54	69.4	48.03	9.89	7.23	192.98	391.86	21.13	91.31	1312.49
DADRA AND NAGAR HAVELI	0.18	1	29.47	0.93	1.73	2.19	2.31	0	10.85	1.22	0.12	0.35	50.35
DAMAN AND DIU	0.16	0	22.18	0.09	0.51	0.47	0	42.12	3.96	0.42	0.1		70.01
DELHI	147.93	33	150.51	76.08	0.72	122.61	124.26	116.12	524.3	472.79	21.62	150.17	1940.11
GOA	28.59	13	12.59	10.39	179.57	2.27	3.09	0.19	26.47	33.92	1.74	24.06	435.88
GUJRAT	451.14	39	1401.75	341.13	56.12	265.42	139.63	25	466.13	2003.43	46.92	362.69	5598.36
HARYANA	109.34	27	126.44	10.84	174.12	88.57	89.95	52.32	654.3	608.69	27.95	148.55	2215.07
HIMACHAL PRADESH	8.87	1	23.94	28.99	300.97	5.63	2.51	7.71	229.04	289.46	31.18	13.67	942.97
JAMMU AND KASHMIR	6.16	1	2.56	5.19	30.9	3.75	0.96	4.09	37.61	49.65	6.73	7.4	156
JHARKHAND	296.36	3	118.1	25.39	14.59	58.49	26.45	10.76	131.6	359.28	17.77	49.71	1111.5
KARNATAKA	211.1	57	298.12	40.45	86.04	132.53	71.78	8.93	56.59	1159.5	12.22	449.98	2584.14
KERALA	38.12	3	115.55	31.52	1368.57	83.47	110	2.02	100.16	1018.83	54.63	196.76	3122.63
LADHAK	0	0	0	0.34	502.51	0	0	0	0.57	7.38	0	0	510.8

LAKSHADWEEP	0	0	0	0.36	0.84	0	0	0	0	0	0	0	1.2
MADHYA PRADESH	268.46	89	297.97	276.08	1.6	90.27	16.97	23.17	280.75	719.55	37	229.15	2329.97
MAHARASHTRA	894.9	991	799.88	234.65	168.75	256.3	184.69	32.08	267.83	1712.44	46.99	666.55	6516.06
MANIPUR	2.27	1	5.78	2.59	443.34	0.91	0.53	1.45	6.25	27.81	2.01	0.08	494.02
MEGHALAYA	1.11	0	8.08	0.67	1	0.7	0.63	0.16	3.59	58.81	0.9	4.13	79.78
MIZORAM	0.48	0	5.82	0.78	4.19	0.05	0.04	0.07	2064	20.08	2.38	0.14	36.67
NAGALAND	0.89	1	12.77	1.51	1.98	2.53	0.1	0.26	1.03	18.88	1.95	0.25	43.15
ODISHA	135.69	14	145.72	52.11	140.72	102.27	58.23	11.45	243.35	645.76	63.39	142.06	1754.75
PUDUCHERRY	3	2	5.2	0.72	14.79	40.36	14.75	1.03	5.97	26.54	8.01	12.25	134.62
PUNJAB	114.38	20	125.87	90.73	162.21	92.47	59.15	233.84	740.81	424.46	40.1	19.94	2224.33
RAJASTHAN	104.38	17	789.96	94.14	203.77	71	29.82	32.8	733.55	1113.64	107.46	61.99	3459.51
SIKKIM	0.36	0	5.57	4.62	3.38	0.944	0.83	0.28	4.02	21.75	1	1.04	43.79
TAMILNADU	253.85	39	296.84	145.55	1377.29	1008.24	492.91	16.12	277.81	1835.07	56	394.5	6193.18
TELANGANA	91.83	48	139.94	54.35	291.91	102.02	43.63	4.28	108.27	1080.55	16.76	567.28	2548.82
TRIPURA	4.66	1	10.91	1.32	6.37	2.02	1.46	0.17	19.75	49.06	8.95	5.39	111.06
UTTERPRADESH	447.76	89	734.91	244.29	586.42	522.83	86.11	104.96	1278.25	1560.87	64.27	496.68	6216.35
UTTARAKHAND1	28.66	1	153.92	23.94	71.34	22.32	19.49	17.12	17.12	277.05	7.3	47.32	1000.94
WEST BENGAL	232	35	223.52	129.08	189.61	408.3	80.05	35.91	35.91	808.49	108.51	167.88	3155.36

Source : DFS