#### GOVERNMENT OF INDIA MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

# LOK SABHA UNSTARRED QUESTION NO. 866 TO BE ANSWERED ON: 17.09.2020

### DISBURSEMENT OF LOANS TO MSMEs

866. SHRI VINOD KUMAR SONKAR: DR. SUKANTA MAJUMDAR: DR. JAYANTA KUMAR ROY: SHRIMATI SANGEETA KUMARI SINGH DEO: SHRI BHOLA SINGH: SHRI RAJA AMARESHWARA NAIK:

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

(a) whether loans of about Rs. 1,20,000 crore have been disbursed to MSMEs out of Rs. 3 lakh crore announced in the relief package and if so, the details thereof;

(b) whether the Ministry proposes to create Land Bank and Social Micro finance Institution for Entrepreneurs and persons who want to run small shops and businesses and if so, the details thereof;

(c) whether the Ministry proposes to set up 15 new Technology Centres (TCs) and upgrade 18 existing TCs to create skilled manforces and if so, the details thereof;

(d) the number of MSMEs provided loan under the Aatma Nirbhar Bharat Abhiyan especially in 115 aspirational districts; and

(e) the other steps being taken by the Government in this regard?

# ANSWER

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

(a): 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), Ministry of Finance. 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.

(b): No Proposal for creation of Land Bank and Social Micro finance Institution for Entrepreneurs is being considered in this Ministry.

(c): Yes, Sir. The Programme was approved by the Government at a cost of Rs. 2200 Crore with World Bank assistance to set up 15 new technology centres and upgradation of the existing Technology Centers.

(d): The Emergency Credit Line Guarantee Scheme (ECLGS) was announced under the Aatma Nirbhar Bharat package. The details of disbursement are given in response to part (a) above. The administrative Ministry of ECLGS - Ministry of Finance, Department of Financial Services (DFS) has intimated that district –wise data in respect of ECLGS in not maintained.

(e): Post Covid-19, Government has taken a number of initiatives under Aatma Nirbhar Bharat Package to support the MSME Sector in the country. Some of the prominent initiatives are (i) Rs.20,000 crore Subordinate Debt for MSMEs; (ii) Rs.3 lakh crore Collateral free Automatic Loans for business, including MSMEs; (iii) Rs.50,000 crore equity infusion through MSME Fund of Funds; (iv) New revised criteria for classification of MSMEs; (v) New Registration of MSMEs through 'Udyam Registration' for Ease of Doing Business; (vi) No global tenders for procurement up to Rs.200 crores; (vii) Scheme for easy access to credit for street vendors.

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