

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA

UN-STARRED QUESTION NO. 1064
TO BE ANSWERED ON 8th February, 2021 / MAGHA 19, 1942 (SAKA)

ECLGS Disbursal

1064. KUMARI SHOBHA KARANDLAJE:

Will the Minister of FINANCE be pleased to state:

- (a) the objective and salient features of Emergency Credit Line Guarantee Scheme (ECLGS) along with the implementation schedule of the scheme;
- (b) the amount of loans sanctioned and disbursed by the Public and Private sectors banks under the ECLGS so far;
- (c) whether the scheme was announced by the Government as a part of Atmanirbhar Bharat Package, to mitigate the distress caused by lockdown due to COVID-19 by providing credit to different sectors;
- (d) if so, the details of loans sanctioned and disbursed under ECLGS so far, State-wise along with the top lenders under the Scheme, bank-wise; and
- (e) the other concrete steps taken by Government for mitigating the economic distress being faced by MSMEs in the country?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI ANURAG SINGH THAKUR)

(a) to (d): As part of the Aatma Nirbhar Bharat Abhiyaan, Emergency Credit Line Guarantee Scheme (ECLGS) was introduced as an emergency measure to combat the unprecedented crisis caused in the wake of Covid-19 pandemic. Under the scheme, credit from Scheduled Commercial Banks, Financial Institutions, Non-Banking Financial Companies is provided to eligible Micro, Small & Medium Enterprise (MSME) units, business enterprises and individual loans for business purposes upto 20% of their outstanding credit as on 29.2.2020. This additional credit is fully covered by a credit guarantee provided by National Credit Guarantee Trustee Company Ltd. (NCGTC). The loans provided under ECLGS have a 12-month moratorium on repayment of principal. The Scheme has been extended through ECLGS 2.0 for the 26 sectors identified by the Kamath Committee and the health care sector. The entities with outstanding credit above Rs. 50 crore and not exceeding Rs. 500 crore as on 29.2.2020 were made eligible under ECLGS 2.0. The scheme is valid till 31.3.2021 or till guarantees for an amount of Rs 3,00,000 crore is sanctioned, whichever is earlier. ECLGS is also available to eligible non-MSME enterprises. As informed by National Credit Guarantee Trustee Company Limited (NCGTC) the total amount of loans sanctioned and disbursed by the Public and Private sector banks under the ECLGS as on 25.1.2021 is Rs 1.98 lakh crore and Rs 1.42 lakh crore respectively. The bank-wise details in this regard is enclosed at **Annexure-I**. The state-wise details of guarantees issued by NCGTC is enclosed at **Annexure-II**.

(e):As informed by Reserve Bank of India (RBI), following steps have been taken inter-alia, to assist the MSME and non-MSME borrowers affected by COVID-19 pandemic:

- i) RBI permitted all lending institutions to grant a moratorium of six months on payment of all instalments falling due between 1.3.2020 and 31.8.2020, in respect of all term loans outstanding as on 1.3.2020, and deferred the payment of interest on working capital for the same period.
- ii) RBI with the intent to facilitate revival of real sector activities and to mitigate the impact of the COVID-19 pandemic on the ultimate borrowers, has provided a resolution framework for lending institutions to implement individual resolution plans, based on the assessment of the viability and in accordance with their Board-approved policies, in respect of eligible personal loans, loans to MSMEs and corporates, and for restructuring of loans to MSMEs with exposure of up to Rs. 25 crore, while classifying them as standard. Resolution plans under RBI circulars may involve restructuring, in which the lending institution may grant customised relief which may include, inter-alia, rescheduling of loans by and granting of moratorium.
- iii) RBI with a view to facilitate greater flow of resources to corporates has decided, as a one-time measure, to increase a bank's exposure to a group of connected counterparties from 25% to 30% of the eligible capital base of the bank upto June 30, 2021.

**Annexure-I to the reply of Lok Sabha unstarred Question No. 1064
due for answer on 8.2.2021**

**Bank-wise Loans sanctioned and disbursed by Public and Private Sector Banks
under ECLGS as on 25.1.2021**

Sr. No.	Bank Name	Loans Sanctioned (Rs. Crore)	Loans Disbursed (Rs. Crore)
Public Sector Banks			
1	BANK OF BARODA	8513	5872.77
2	BANK OF INDIA	5264	4315.87
3	BANK OF MAHARASHTRA	1746	1526.61
4	CANARA BANK	8593	7700.17
5	CENTRAL BANK OF INDIA	2850	2173.16
6	INDIAN BANK	5401	3106.94
7	INDIAN OVERSEAS BANK	3607	1668.82
8	PUNJAB & SIND BANK	1062	909.70
9	PUNJAB NATIONAL BANK	10998	10103.77
10	STATE BANK OF INDIA	25618	18699.04
11	UCO BANK	1333	722.21
12	UNION BANK OF INDIA	8177	4427.00
	Public Sector Banks Total	83162.00	61226.08
Private Sector Banks			
1	AXIS BANK LIMITED	8914	8099.51
2	BANDHAN BANK LTD		2292.19
3	CITY UNION BANK LTD	1872	1584.52
4	CSB BANK LTD	109	116.47
5	DCB BANK LIMITED	2134	624.73
6	DHANLAXMI BANK LTD	62	85.25
7	HDFC BANK LTD	43705	23503.84
8	ICICI BANK LTD	14763	12981.98
9	IDBI BANK LTD	1689	1423.56
10	IDFC FIRST BANK LIMITED	1948	1753.95
11	INDUSIND BANK LTD.	5709	3360.29
12	KARNATAKA BANK	2191	2010.74
13	KOTAK MAHINDRA BANK LTD	11911	5736.54
14	RBL BANK LIMITED	1156	857.74
15	TAMILNAD MERCANTILE BANK	1443	1335.40
16	THE FEDERAL BANK LTD	2852	2579.98
17	THE JAMMU AND KASHMIR BA	1756	1601.11
18	THE KARUR VYSYA BANK LTD	2048	2099.47
19	THE LAKSHMI VILAS BANK LTD	280	244.96
20	THE NAINITAL BANK LTD.	56	46.77
21	THE SOUTH INDIAN BANK LTD	2946	2929.88
22	YES BANK LTD.	7533	5558.39
	Private Sector Banks Total	115077.00	80827.23
	PSB + PVT Banks Total	198239.00	142053.31

**Annexure II to the reply of Lok Sabha unstarred Question No. 1064 due for answer on
8.2.2021**

State wise guarantees issued by NCGTC for loans sanctioned under ECLGS as on 25.1.2021

Sr. No.	State Name	No. of Guarantees issued by NCGTC for loans sanctioned under ECLGS	Amount of Guarantees issued by NCGTC for loans sanctioned under ECLGS (Rs. Crore)
1	ANDAMAN & NICOBAR	1885	92.09
2	ANDHRA PRADESH	246912	7488.45
3	ARUNACHAL PRADESH	2179	62.49
4	ASSAM	529971	2442.64
5	BIHAR	644256	3519.01
6	CHANDIGARH	6307	778.90
7	CHHATTISGARH	135559	3527.93
8	DADRA & NAGAR HAVELI	2012	170.72
9	DAMAN & DIU	869	115.85
10	DELHI	88981	11762.88
11	GOA	11562	631.02
12	GUJARAT	284365	18986.92
13	HARYANA	154646	9433.83
14	HIMACHAL PRADESH	46039	1341.48
15	JAMMU & KASHMIR	66597	1841.05
16	JHARKHAND	238973	2395.80
17	KARNATAKA	445320	13030.34
18	KERALA	398982	7070.44
19	LADAKH	994	43.21
20	LAKSHA DEEP	351	1.66
21	MADHYA PRADESH	373541	6962.81
22	MAHARASHTRA	798524	30263.90
23	MANIPUR	9877	109.88
24	MEGHALAYA	11164	152.93
25	MIZORAM	3645	52.38
26	NAGALAND	7177	56.83
27	ODISHA	850944	4088.91
28	PONDICHERRY	11401	331.46
29	PUNJAB	186724	6944.05
30	RAJASTHAN	299243	10788.93
31	SIKKIM	8361	86.02
32	TAMILNADU	539006	20891.42
33	TELANGANA	129986	8669.27
34	TRIPURA	60632	239.71
35	UTTAR PRADESH	645449	13523.16
36	UTTARAKHAND	65818	1905.56
37	WEST BENGAL	1877773	11331.39