

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 4904**  
**TO BE ANSWERED ON 25.03.2021**

**LOANS SANCTIONED TO MSMEs**

4904. SHRI BANDI SANJAY KUMAR:

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

- (a) whether there has been some slowdown in loans sanctioned to struggling business and Micro, Small and Medium Enterprises (MSMEs) in the pre and post COVID-19 period;
- (b) if so, the comparative details thereof and the reasons therefor; and
- (c) the corrective steps being taken/results yielded, loan-wise during the last three years and current year?

**ANSWER**

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

(a) & (b): The figures reported by Reserve Bank of India (RBI) on the credit flow to MSME sector by the Scheduled Commercial Banks are reproduced in the table below:

(No of Accounts in Lakh and Amount in Rs. Crore)								
Year/Quarter ended	Micro Enterprises		Small Enterprises		Medium Enterprises		Total MSME	
	No. of A/cs	Amt. O/s	No. of A/cs	Amt. O/s	No. of A/cs	Amt. O/s	No. of A/cs	Amt. O/s
Mar-18	228.97	566137.92	30.67	583215.90	1.90	174885.52	261.54	1324239.34
Mar-19	295.05	675200.50	23.03	638030.79	2.60	197419.22	320.68	1510650.52
Mar-20	353.02	746043.67	27.62	667734.90	3.54	199803.60	384.18	1613582.17
Dec-20	394.48	763109.11	23.20	652291.81	5.32	270923.96	423.00	1686324.88

Source: RBI

(c): Government of India announced a series of measures under Atmanirbhar Bharat package for promotion of MSMEs in the country, which inter-alia includes Rs. 3 lakh crore Emergency Credit Line Guarantee Scheme (ECLGS) for collateral-free lending with 100 percent credit guarantee for businesses including MSMEs, Rs.20,000 crore Credit Guarantee Scheme for Subordinate Debt (CGSSD) for the promoters of stressed MSMEs viz. SMA-2 and NPA accounts which are eligible for restructuring as per RBI guidelines, Rs. 45,000 crore partial credit guarantee scheme for Non-Banking Financial Companies (NBFCs), Housing Finance Companies (HFCs) to do fresh lending to MSMEs, Rs. 50,000 crore equity infusion for MSMEs through Fund of Funds, revision in criteria for classification of MSMEs, no global tenders for procurement up to Rs. 200 crore etc.

As per the data furnished by National Credit Guarantee Trustee Company Ltd (NCTGC), which is the implementing agency of Emergency Credit Line Guarantee Scheme (ECLGS), as on 28.02.2021, the cumulative sanctioned and disbursed amount under the scheme is Rs 2.46 lakh crore and Rs 1.81 lakh crore respectively. Under the Credit Guarantee Scheme for Subordinate Debt (CGSSD), as on 10.03.2021, 343 number Guarantees have been issued amounting to Rs 40.56 crore.

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