

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 4949**  
**TO BE ANSWERED ON 25.03.2021**

**ATMANIRBHAR PACKAGE FOR MSMEs**

4949.       SHRI JAYANT SINHA:

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

- (a) the details of initiatives taken for MSMEs under the Atmanirbhar Bharat Package;
- (b) the number of MSMEs involved in handloom, handicraft and agro-based production across the country; and
- (c) the percentage of such MSMEs amongst total MSMEs in the country?

**ANSWER**

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

(a): Government has taken a number of initiatives under Atmanirbhar Bharat package for providing impetus to the Micro, Small and Medium Enterprises (MSME) sector. The financial measures announced by the Government for this sector include:

- (i) Rs. 3 lakh crores Collateral free Automatic Loans under Emergency Credit Line Guarantee Scheme (ECLGS) for business, including revival of MSMEs, for Standard accounts and those accounts which are classified as SMA-0 and SMA-1. As reported by National Credit Guarantee Trustee Company Ltd (NCGTC), the implementing agency for this scheme, as on 28.02.2021, cumulative sanction of loans stood at Rs 2.46 lakh crore against which guarantees for a total amount of Rs 2.14 lakh crore to more than 92.27 lakh borrowers have been issued under ECLGS. About 87 lakh MSME units have availed guarantee which constitutes 95 per cent of the total guarantees issued under the scheme.
- (ii) 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. The objective of the scheme is to provide personal loans through banks to the promoters of stressed MSMEs for infusion as equity / quasi equity in the business eligible for restructuring, as per RBI guidelines for restructuring of stressed MSME. As reported by Credit Guarantee Trust for Micro and Small Enterprises, the implementing agency of the scheme, as on 16.03.2021, guarantees to the tune Rs. 40.59 crore has been issued to 344 borrowers.

- (iii) Rs 50,000 crore 'Fund of Funds' (Self Reliant India Fund) scheme for MSME has been announced specifically to cater to the needs to growth capital of MSMEs. Under the scheme, there is a target of equity infusion of Rs 50,000 crore to deserving MSMEs through creation of a 'Fund of Funds' with Government contribution of Rs 10,000 crore. NSIC Venture Capital Fund Ltd. a Subsidiaries Company of National Small Industry Corporation Ltd. (NSIC) is the implementing agency for this Scheme.

(b) & (c): As reported by DC (Handlooms), as per All India Handloom Census (2019-20), there are 28.23 lakh handlooms across the country, which are involved in manufacturing handlooms cloth/products. As on 30.06.2021, out of total number of 1,02,31,073 MSMEs registered in the Udyog Aadhaar Memorandum registration portal, 23,22,857 MSMEs were registered under the NIC code 10 (Manufacture of food products), NIC Code 11 (Manufacture of beverages), NIC Code 12 (Manufacture of tobacco products), NIC Code 13 (Manufacture of textiles), NIC Code 14 (Manufacture of wearing apparel) NIC Code 16 (Manufacture of wood and products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials) and NIC Code 17 (Manufacture of paper and paper products). In the Udyam Registration System which is effective since 01.07.2020, out of total number of 24,84,528 MSMEs registered, 6,38,687 MSMEs are registered under the above mentioned NIC Code as on 22.03.2021.

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