

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO.1650
TO BE ANSWERED ON 29.07.2021

Emergency Credit Line Guarantee Scheme

1650. SHRI SUNIL KUMAR SINGH:
SHRI BALAK NATH:

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

- (a) the details of Emergency Credit Line Guarantee Scheme run by the Government;
- (b) the number of beneficiaries in different categories of Micro, Small and Medium Enterprises (MSMEs) under this scheme, State-wise;
- (c) whether the eligible and Covid affected MSMEs have been given incentives under the above scheme and if so, the details thereof;
- (d) whether there is any proposal to provide exemption from capital gains tax to the beneficiaries of the above scheme in view of the impact of Covid; and
- (e) if so, the details thereof?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI NARAYAN RANE)

(a) to (c): Emergency Credit Line Guarantee Scheme (ECLGS) was announced as part of the Atma Nirbhar Bharat Package in 2020 with the objective to help businesses including MSMEs to meet their operational liabilities and resume businesses in view of the distress caused by the COVID-19 crisis, by providing Member Lending Institutions 100 percent guarantee against any losses suffered by them due to non-repayment of the ECLGS funding by borrowers. The interest rate under the scheme was capped at 9.25 percent for Banks and Financial Institutions and 14 percent for Non-Banking Financial Institutions. The overall ceiling initially announced for ECLGS was Rs 3 lakh crore which was subsequently enhanced to Rs 4.5 lakh crore. The eligibility criteria for availing credit under ECLGS are:

- For ECLGS 1.0, MSME units, Business Enterprises, Mudra Borrower and individual loans for business purpose having loan outstanding upto Rs.50 crore and days past due upto 60 days as on 29.02.2020.

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- For ECLGS 2.0, Borrower belonging to 26 stressed sectors identified by Kamath Committee & Healthcare sector having loan outstanding above Rs.50 crore and upto Rs.500 crore and days past due upto 60 days as on 29.02.2020.
- For ECLGS 3.0 Borrower belonging to Hospitality, Travel & Tourism, Leisure & Sporting and Civil Aviation sector having days past due upto 60 days as on 29.02.2020.
- For ECLGS 4.0 Existing Hospitals/Nursing Homes/Clinics/Medical Colleges/units engaged in manufacturing of liquid oxygen, oxygen cylinders etc. having credit facility with a lending institution with days past due upto 90 days as on March 31, 2021.

The number of guarantees issued under this scheme, category-wise and state-wise are at Annexure I and II respectively.

(d) & (e): As informed by Ministry of Finance, Department of Revenue, no such proposal is under consideration.

Annexure-I

Annexure-I referred to part (a) to (c) of the Lok Sabha Unstarred Question No. 1650 due for answer on 29.07.2021

Sector-wise guarantees issued under ECLGS as on 2nd July, 2021		
Entity Type Wise Guarantee Issued	Guarantee Nos.	Guarantee Amount (Cr)
Micro	10192105	63524.57
Small	464086	63243.36
Medium	258970	39097.63
Other Business Enterprises	516680	82906.96
Total	11431841	248772.52
Source- Department of Financial Services /NCGTC		

Annexure-II**Annexure II referred to part (a) to (c) of the Lok Sabha Question No. 1650, answer on 29.07.2021****State-wise guarantees issued under ECLGS as on 2nd July, 2021**

Sl. No.	Name of State/UT	Number of guarantees issued	Guarantee Amount (In Rs crore)
1	Andaman & Nicobar	1998	103.82
2	Andhra Pradesh	280195	8947.14
3	Arunachal Pradesh	2261	74.23
4	Assam	540345	2792.03
5	Bihar	799969	3981.21
6	Chandigarh	6444	909.88
7	Chhattisgarh	195666	4247.22
8	Dadra & Nagar Haveli	2111	301.97
9	Daman & Diu	926	128.04
10	Delhi	98686	16131.91
11	Goa	12127	951.95
12	Gujarat	357208	23073.15
13	Haryana	194444	11810.1
14	Himachal Pradesh	46906	1603.29
15	Jammu & Kashmir	66828	2009.71
16	Jharkhand	289769	2747.85
17	Karnataka	856920	16837.74
18	Kerala	517451	8124.75
19	Ladakh	1004	45.88
20	Laksha Deep	369	1.91
21	Madhya Pradesh	554995	7968.8
22	Maharashtra	985936	39976.98
23	Manipur	10301	123.81
24	Meghalaya	11075	208.47
25	Mizoram	3738	55.46
26	Nagaland	7410	68.64
27	Orissa	925628	4722.31
28	Pondicherry	21266	452.11
29	Punjab	199545	8091.61
30	Rajasthan	533724	12830.82
31	Sikkim	8201	97.19
32	Tamilnadu	839374	26383.13
33	Telangana	139888	10646.5
34	Tripura	61360	249.43
35	Uttar Pradesh	788720	15539.88
36	Uttrakhand	70347	2149.54
37	West Bengal	1998706	14384.05
Total		11431841	248772.5

Source- Department of Financial Services/NCGTC