

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. †2979
TO BE ANSWERED ON 05.08.2021

Stressed Small and Micro Enterprises

†2979. SHRI DEVENDRA SINGH BHOLE:

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

- (a) the details of the number of stressed small and micro enterprises in Uttar Pradesh during the period of COVID-19;
- (b) the details of small companies declared insolvent in Uttar Pradesh during the said period; and
- (c) the details of the steps taken by the Government to revive them?

ANSWER

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

(a) & (b): The Reserve Bank of India issued guidelines on 'Framework for Revival and Rehabilitation (FRR) of Micro, Small and Medium Enterprises' to Scheduled Commercial Banks (excluding Regional Rural Banks) in March 2016, the concept of sickness no longer exists. Under this Framework, banks have been advised to identify incipient stress (well before the account turns in to sick category as per the earlier definition) in the MSME accounts and refer it to the Committees formed under the Framework for suitable Corrective Action Plan viz. rectification, restructuring and recovery. The number of Accounts referred to the Committee and Accounts resolved by the committee for the half year ended March, 2017 to half year ended September, 2020 are:

S. No.	For the half year	Total MSME	
		Accounts referred to the Committee during the half year	Accounts resolved by the Committee during the half year
1	October 2016- March 2017	1,00,803	1,37,282
2	April 2017- September 2017	87,062	95,107
3	October 2017-March 2018	1,30,208	1,30,473
4	April 2018-September 2018	1,50,165	1,23,227
5	October 2018-March 2019	1,42,275	1,46,519
6	April 2019-September 2019	2,23,786	2,01,768
7.	October 2019-March 2020	3,39,728	3,24,621
8.	April 2020 to September 2020	7,51,528	8,46,371

Source: RBI

Note: Number of cases resolved by the committees is more than the cases referred due to some pending cases with the committees at the beginning of the half year which have been resolved during the period.

(c): The Ministry of MSME implements various schemes and programmes for growth and development of MSME Sector in the country including Uttar Pradesh. These schemes and programmes include Prime Minister's Employment Generation programme (PMEGP), Scheme of Fund for Regeneration of Traditional Industries (SFURTI), A Scheme for Promoting Innovation, Rural Industry & Entrepreneurship (ASPIRE), Interest Subvention Scheme for Incremental Credit to MSMEs, Credit Guarantee Scheme for Micro and Small Enterprises, Micro and Small Enterprises Cluster Development Programme (MSE-CDP), Credit Linked Capital Subsidy and Technology Upgradation Scheme (CLCS-TUS).

The details of achievements under various schemes in Uttar Pradesh (during the last three years) are given below:

Table-1 Prime Minister's Employment Generation Programme (PMEGP)

Year	Margin Money subsidy utilized (Rs Lakh)	Number of units assisted	Estimated employment generated
2019-20	21652.48	6120	48960
2020-21	32985.38	9994	79952
2021-22*	5807.15	1716	13728

*Till 30-06-2021

Source: KVIC

Table-2 Credit Guarantee Trust Fund for Micro and Small Enterprises (CGTMSE)

Financial Year	No. of Credit Facilities Approved	Amount of Guarantees Approved (Rs in crore)
2019-20	89271	4154.02
2020-21	78692	3730.50
2021-22*	24234	1309.77

*Till 30-06-2021

Source: CGTMSE

Table-3 Micro and Small Enterprises- Cluster Development Programme (MSE-CDP)

Year	Projects Approved Common Facility Centres (CFC)	Total
2019-20	1	1
2020-21	1	1
2021-22*	2	2
Total	4	4

*Till 30-07-2021

Source: DC-MSME