

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 2987
TO BE ANSWERED ON 05.08.2021

Repayment of Loans

2987. SHRI SHRINIWAS PATIL:

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

- (a) the number of businesses or individuals from Satara district of Maharashtra who applied for loans for Micro, Small and Medium Enterprises under any Central Government scheme during the last three years;
- (b) the number of such loan applications sanctioned by banks and the total amount disbursed;
- (c) whether certain applicants are facing any trouble regarding repayment of these loans; and
- (d) whether the Government has taken any steps to provide relief to such individuals who are facing difficulties in repaying loans due to pandemic?

ANSWER

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

(a) & (b): Ministry of MSME is implementing credit schemes such as Credit Guarantee Scheme (CGS) for Micro and Small Enterprises and Prime Minister's Employment Generation Programme (PMEGP). These schemes are implemented across the country including Satara district of Maharashtra and details of beneficiaries for last three years under the said schemes in the Satara district of Maharashtra, are given below:

Year	Credit Guarantee Scheme (CGS)		Prime Minister Employment Generation Programme (PMEGP)	
	No. of Guarantees	Amount of Guarantee (Rs. in crore)	No. of Projects disbursed by Banks	Margin Money Subsidy disbursed (Rs. in crore)
2018-19	1076	72.44	184	5.32
2019-20	1592	75.81	122	3.56
2020-21	2196	73.78	111	3.63
Source: CGTMSE			Source: KVIC	

(c) & (d): A number of measures have been taken to support stressed micro, small and medium enterprises (MSMEs), which inter-alia include the following:

- (i) RBI, vide circular dated 6.8.2020, provide a framework for lenders to implement resolution plans in respect of eligible loans including that to MSMEs having aggregate exposure of more than Rs. 25 crore, to enable lending institutions to offer customized relief to borrowers in the form of restructuring, without downgrading the loan as an NPA.
- (ii) To facilitate restructuring of loan accounts of MSMEs having aggregate exposure up to Rs. 25 crore, RBI –
 - (a) introduced a scheme for restructuring loan accounts in default but classified as standard assets as on 1.1.2019 of GST-registered and GST-registration-exempt MSMEs, with exposure of up to Rs. 25 crore, without downgrading their asset classification;

- (b) extended the said scheme for loan accounts in default but classified as standard assets as on 1.1.2020;
 - (c) extended it further, in the context of the pandemic, for loan accounts in default but classified as standard assets as on 1.3.2020, for restructuring up to 31.3.2021;
 - (d) vide circular dated 5.5.2021, extended it again, in view of the resurgence of the pandemic, permitting invocation of restructuring till 30.9.2021; and
 - (e) vide circular dated 4.6.2021, enhanced the aggregate exposure eligible for restructuring to Rs. 50 crore.
- (iii) Under Atma Nirbhar Bharat package, the Government of India has announced 'Credit Guarantee Scheme for Subordinate Debt'. Under this scheme, promoters of stressed MSMEs viz. SMA-2 and NPA accounts which are eligible for restructuring as per RBI guidelines on the books of the lending institutions are provided with credit facilities to be covered under guarantee by the CGTMSE. The promoters need to infuse the funds in the form of equity investment for revival of such Units
