

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
STARRED QUESTION NO. 262
TO BE ANSWERED ON 16.12.2021

LOSS SUFFERED BY MSME SECTOR

*262. SHRI RAHUL GANDHI:

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

- (a) whether the Government has taken cognizance of the alarming increase in the number of suicides by MSME business owners and entrepreneurs, especially traders and vendors;
- (b) if so, whether the Government proposes to provide assistance to the families of the deceased;
- (c) whether the Government has undertaken any comprehensive study to estimate/ assess the loss suffered by the MSME sector due to the Covid pandemic;
- (d) if so, the details thereof;
- (e) the State-wise the details of stressed MSME units and MSME NPAs as on November 30, 2021;
- (f) the State-wise details of outstanding MUDRA loans and gross MUDRA NPAs as on November 30 , 2021 and for the corresponding period in 2020;
- (g) whether the Government is providing support to stressed MSMEs, especially micro enterprises; and
- (h) the details of loans provided to promoters of stressed MSMEs under Credit Guarantee Scheme for Subordinate Debt (CGSSD), State-wise?

ANSWER

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

(a) to (h): A statement is laid on the Table of the House.

STATEMENT REFERED TO IN REPLY TO PARTS (A) TO (H) OF THE LOK SABHA STARRED QUESTION NO.*262 FOR ANSWER ON 16.12.2021

(a) & (b): The National Crime Records Bureau has informed that as per published reports, a total of 9,052 self employed persons (Business) committed suicide in the year 2019 and a total of 11,716 self employed persons (Business) committed suicide in the year 2020. The Bureau does not categorise the suicide data by MSME business owners and entrepreneurs separately.

The Government has taken a number of initiatives under Aatma Nirbhar Bharat Abhiyan to support the MSME Sector. Some of those are:

- i) Rs. 20,000 crore Subordinate Debt for MSMEs.
- ii) Rs. 3 lakh crores Collateral free Automatic Loans for business, including MSMEs. The limit of Rs. 3.00 Lakh Crore has been enhanced to Rs 4.5 lakh crore.
- iii) Rs. 50,000 crore equity infusion through Self Reliant India Fund.
- iv) New revised criteria for classification of MSMEs.
- v) New Registration of MSMEs through 'Udyam Registration' for Ease of Doing Business.
- vi) No global tenders for procurement up to Rs. 200 crores.

In addition to this, the Ministry of MSME, also supports the growth and development of MSME Sector in the country through its ongoing regular schemes and programmes which 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), Credit Guarantee Scheme for Micro and Small Enterprises, Micro and Small Enterprises Cluster Development Programme (MSE-CDP), etc.

(c) & (d): National Small Industries Corporation Limited has conducted an on-line survey in August 2020, covering around 5,774 MSMEs in 32 States/UTs to assess the impact of COVID-19 Pandemic on MSMEs. It was found in the said survey that 91 percent MSMEs were functional and 9 percent MSMEs had closed down due to the impact of COVID-19.

(e): The Reserve Bank of India has informed that state-wise data on NPA in MSME sector is not available with them. Bank-group wise NPA data for quarters ending March, 2021; June, 2021 and September, 2021, is given below in the table:

Period ended	Public Sector Banks	Private Banks	Foreign Banks	SCBs
March, 2021	14.93%	4.24%	2.52%	10.01%
June, 2021	15.67%	4.23%	3.53%	10.45%
September, 2021	15.24%	3.48%	2.89%	9.56%
Source: RBI				

(f): As reported by the Department of Financial Services, Ministry of Finance, the State-wise details of outstanding MUDRA loans from 08.04.2015 to 26.11.2021 is at Annexure-I. The details of total disbursed amount, outstanding amount and NPA amount as on March, 2020 and March, 2021 are given in the table below:

	Total Disbursed Amount (Rs. in Crore)	Total Outstanding Amount (Rs. in Crore)	Total NPA Amount (Rs. in Crore)
31.03.2020	10,28,879.98	3,91,285.03	26,078.43
31.03.2021	9,43,072.31	2,96,872.81	34,090.34*
Source: Department of Financial Services, Ministry of Finance			

* Provisional

(g) & (h): In order to support the stressed MSMEs, the Reserve Bank of India, from time to time, issues circulars for restructuring of loans for viable MSMEs. The number of accounts restructured and the amount involved is given in Annexure II. In addition to this, loans amounting to Rs 2.82 lakh crore have been sanctioned to businesses including MSMEs under Emergency Credit Line Guarantee Scheme, to enable them to meet the operational liabilities and resume business in view of the distressed caused by Covid-19 crises. Under this scheme, around 89 percent of the total beneficiaries are Micro Enterprises.

In order to revive the MSMEs with stressed accounts, the Government has announced the Credit Guarantee Scheme for Subordinate Debt (CGSSD). 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, will be provided with credit facilities to be covered under guarantee by the CGTMSE. The promoters will infuse the funds for revival of such Units. As on 02.12.2021, the guarantee of Rs. 81.58 Crore has been extended to 755 units. The state-wise details are attached in Annexure-III.

Annexure-I

Annexure I as referred to in Lok Sabha Starred Question no. *262 part (f) for reply on 16.12.2021			
State/UT wise details of loans sanctioned under Pradhan Mantri Mudra Yojana (08.04.2015 to 26.11.2021)			
Amount Rs. in Crore			
Sr. No	State Name	Cumulative (From 08.04.2015 to 26.11.2021)	
		Sanctioned Amt	Disbursed Amt
1.	Andaman and Nicobar Islands	727.67	708.93
2.	Andhra Pradesh	62,927.88	59,842.69
3.	Arunachal Pradesh	760.21	728.97
4.	Assam	40,351.55	39,279.45
5.	Bihar	1,27,717.71	1,21,284.85
6.	Chandigarh	2,255.09	2,175.18
7.	Chhattisgarh	32,514.92	30,925.04
8.	Dadra and Nagar Haveli & Daman and Diu	371.02	349.52
9.	Delhi	27,259.67	26,560.48
10.	Goa	3,061.31	2,881.05
11.	Gujarat	68,884.46	67,641.68
12.	Haryana	39,174.88	37,871.04
13.	Himachal Pradesh	12,410.53	11,574.76
14.	Jharkhand	39,956.74	38,574.55
15.	Karnataka	1,59,774.17	1,56,389.24
16.	Kerala	62,606.26	61,406.88
17.	Lakshadweep	73.23	65.33
18.	Madhya Pradesh	96,706.63	93,210.11
19.	Maharashtra	1,44,685.32	1,41,228.45
20.	Manipur	1,867.54	1,746.91
21.	Meghalaya	1,602.37	1,559.36
22.	Mizoram	1,108.21	1,016.81
23.	Nagaland	1,030.97	949.53
24.	Odisha	79,868.66	77,454.48
25.	Pondicherry	4,743.97	4,669.13
26.	Punjab	43,505.66	41,963.46
27.	Rajasthan	92,959.49	90,828.66
28.	Sikkim	922.25	886.36
29.	Tamil Nadu	1,73,432.48	1,70,945.21
30.	Telangana	40,357.59	39,463.71
31.	Tripura	9,119.38	8,872.21
32.	Union Territory of Jammu and Kashmir	21,096.94	20,472.78
33.	Union Territory of Ladakh	936.45	918.30
34.	Uttar Pradesh	1,51,059.88	1,44,746.42
35.	Uttarakhand	16,712.85	16,067.42
36.	West Bengal	1,38,336.25	1,34,960.42
Total		17,00,880.19	16,50,219.37
Source: As per data uploaded by Member Lending Institutions (MLIs) on Mudra Portal, DFS, MoF			

Annexure II

Annexure II as referred to in Lok Sabha Starred Question no. *262 part (g) & (h) for reply on 16.12.2021

Restructuring of MSME advances for Scheduled Commercial Banks

RBI Circular Details	Time Frame	No. of accounts restructured	Amount (in Rs. Crore)	% of Eligible Accounts restructured
RBI Circular dated 11.02.2020	February, 2020 to December 2020	1,45,842	7,224.15	9.29
RBI Circular dated 06.08.2020	August 2020 to March 2021	8,43,761	29,276.69	7.19
RBI Circular dated 04.06.2021	May 2021-September 2021	7,40,602	43,002.91	5.31
Source- RBI				

Annexure III as referred to in Lok Sabha Starred Question no. *262 part (g) & (h) for reply on 16.12.2021

STATE WISE GUARANTEE COVERAGE UNDER CGSSD - CUMULATIVE AS ON 02.12.2021			
SR. NO.	STATE NAME	NO. OF GUARANTEES APPROVED	AMOUNT OF GUARANTEES APPROVED (RS. IN LAKHS)
1	ANDAMAN & NICOBAR	1	3.50
2	ANDHRA PRADESH	30	418.25
3	ARUNACHAL PRADESH	1	36.00
4	ASSAM	9	125.15
5	BIHAR	18	59.00
6	CHANDIGARH	7	59.56
7	CHHATTISGARH	11	54.40
8	DAMAN & DIU	2	14.00
9	DELHI	21	339.91
10	GUJARAT	24	241.54
11	HARYANA	6	93.83
12	HIMACHAL PRADESH	18	150.59
13	JAMMU & KASHMIR	26	142.46
14	JHARKHAND	21	166.79
15	KARNATAKA	47	878.88
16	KERALA	27	384.04
17	MADHYA PRADESH	42	366.29
18	MAHARASHTRA	79	995.19
19	MIZORAM	2	1.27
20	ODISHA	39	142.39
21	PUNJAB	78	810.28
22	RAJASTHAN	28	177.80
23	TAMILNADU	88	1,102.38
24	TELANGANA	31	447.13
25	UTTAR PRADESH	61	591.53
26	UTTARAKHAND	13	150.13
27	WEST BENGAL	25	205.66
Total		755	8157.92

Source: CGTMSE