

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 3137
TO BE ANSWERED ON 16.12.2021

FINANCIAL ASSISTANCE TO MSME TRADERS

3137. SHRI CHANDESHWAR PRASAD:

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

- (a) whether the Government has decided to provide financial assistance to MSME traders under various schemes of the Government in the country particularly in Bihar;
- (b) if so, the details thereof;
- (c) the schemes that are being implemented in the State of Bihar; and
- (d) the details of quantum of funds being released under each scheme?

ANSWER

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

(a) & (b): The Ministry of MSME implements Credit Guarantee Scheme (CGS) for Micro & Small Enterprises for providing guarantee to Banks and Financial Institutions for credit extended to Micro and Small Enterprises. Retail Traders have also been included under the ambit of this scheme since 01.04.2018. In addition to this, Prime Ministers Employment Generation Programme also focuses on certain selective trading activities. The Government has also launched Emergency Credit Line Guarantee Scheme to provide collateral free automatic business loans. This scheme also covers MSMEs, including traders. Since 02.07.2021 the Ministry of MSME has allowed enterprises engaged in the wholesale and retail trading activity to get themselves registered on 'Udyam Registration Portal' to enable them to apply for loans under Priority Sector Lending.

(c): The above mentioned schemes are implemented across the country, including in the state of Bihar.

(d): The status of implementation of the schemes in the country during the current financial year is given below:

Amount of Credit Guarantee provided under CGS & ECLGS and Margin Money provided under PMEGP in the Financial Year 2020-21 and 2021-22

Name of Schemes	Amount of Credit Guarantee / Margin Money provided (in Rs. Crore)	
	FY 2020-21	FY 2021-22
Credit Guarantee Scheme (CGS)	36,899.39	22,958.58 (as on 30.11.2021)
Emergency Credit Line Guarantee Scheme (ECLGS)	2,33,980.22	31,412.07 (as on 29.11.2021)
Prime Ministers Employment Generation Programme (PMEGP)	2,188.80	1,324.85 (as on 01.12.2021)
