

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**

**UN-STARRED QUESTION NO. 1925**  
TO BE ANSWERED ON 14<sup>th</sup> MARCH, 2022 / 23 PHALGUNA, 1943 (SAKA)

**ASSISTANCE UNDER ECLGS**

1925. DR. UMESH G JADHAV, SHRI B. Y. RAGHAVENDRA, SHRI PRATHAP SIMHA, SHRI SANGANNA AMARAPPA, SHRI L.S. TEJASVI SURYA:

Will the Minister of FINANCE be pleased to state:

- (a) the number of MSMEs who have availed assistance under the Emergency Credit Line Guarantee Scheme (ECLGS) and the amount of assistance totally received from the banks during the Covid-19 pandemic, year-wise;
- (b) the category-wise breakup and the State-wise breakup of the number of MSMEs who have received assistance under the ECLGS along with the amount of assistance received under each category by each State;
- (c) whether the Government has been able to successfully help MSMEs from going bankrupt during the Covid-19 pandemic and if so, the details of the amount earmarked as target and the total number of MSMEs who have been saved from bankruptcy yearly; and
- (d) whether the Government is considering any further measures to help MSMEs from the COVID-19 pandemic-induced economic slowdown and if so, the details thereof?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) to (c): The Emergency Credit Line Guarantee Scheme (ECLGS) was launched in May 2020 as part of the Aatmanirbhar Bharat Abhiyaan to support eligible Micro, Small and Medium Enterprises (MSMEs) and other eligible business enterprises in meeting their operational liabilities and restarting their businesses in the context of the disruption caused by the COVID-19 pandemic. It covered all the sectors of the economy. 100% guarantee is provided to Member Lending Institutions (MLIs) in respect of the credit facility extended by them under the scheme to eligible borrowers. The scheme has been amended several times to respond to emerging needs of the economy and sectors adversely impacted by the pandemic. Based on information furnished by the National Credit Guarantee Trustee Company Limited (NCGTC), the agency which operates the scheme, the year-wise and State-wise number and amounts of guaranteed loans sanctioned to MSMEs and guarantees issued on account of such loans under ECLGS (along with category-wise break-up), are at Annex I and Annex II respectively.

As per a research report dated 6.1.2022 on ECLGS, authored by the Group Chief Economic Advisor of the State Bank of India, almost 13.5 lakh MSME accounts were saved from slipping into non-performing asset (NPA) classification due to ECLGS, of which about 93.7% of the accounts were in the micro and small enterprises categories.

(d): Beside ECLGS, a number of other measures have been taken to further help MSMEs in the context of the pandemic, including the following:

- (i) 2% subvention on interest rate has been provided for loans to MSMEs of up to Rs. 50,000 under Pradhan Mantri Mudra Yojana.
- (ii) A credit guarantee scheme for micro-finance institutions (MFIs) has been launched in June 2021 as part of the Economic Relief Package to support the economy in the fight against the pandemic. Under this, 75% guarantee cover is provided to commercial banks for the funding provided by them to MFIs for on-lending to eligible small borrowers.
- (iii) The Ministry of MSME has launched a Credit Guarantee Scheme for Subordinate Debt, under which promoters of eligible stressed MSME units can avail of subordinate debt of up to 15% of the promoter's stake or Rs. 75 lakh, whichever is lower, for infusion by the promoter as equity/quasi-equity in the MSME unit.

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**Lok Sabha Un-starred Question no. 1925 for 14<sup>th</sup> March 2022, regarding  
“Assistance under ECLGS”**

**Annex I**

**Number and amounts of guaranteed loans sanctioned to Micro, Small and  
Medium Enterprises and guarantees issued on account of such loans under  
Emergency Credit Line Guarantee Scheme (ECLGS)**

<b>Financial year</b>	<b>Unit category</b>	<b>Number of guarantees issued</b>	<b>Loan amount guaranteed (in crore ₹)</b>
2020-21	Micro	83,34,719	60,423.05
	Small	4,47,672	60,345.85
	Medium	2,57,182	35,941.62
	<b>Total</b>	<b>90,39,573</b>	<b>1,56,710.52</b>
2021-22 (till 28.2.2022)	Micro	20,72,292	16,186.52
	Small	80,194	20,630.41
	Medium	7,810	17,787.08
	<b>Total</b>	<b>21,60,296</b>	<b>54,604.01</b>

*Source: National Credit Guarantee Trustee Company Limited*

Number and amounts of guaranteed loans sanctioned to Micro, Small and Medium Enterprises (MSMEs) and guarantees issued on account of such loans under Emergency Credit Line Guarantee Scheme (ECLGS)

S. No.	State / Union territory	Micro			Small			Medium			All MSMEs		
		Number of guarantees issued	Loan amount guaranteed (in crore ₹)	Number of guarantees issued	Loan amount guaranteed (in crore ₹)	Number of guarantees issued	Loan amount guaranteed (in crore ₹)	Number of guarantees issued	Loan amount guaranteed (in crore ₹)	Number of guarantees issued	Loan amount guaranteed (in crore ₹)	Number of guarantees issued	Loan amount guaranteed (in crore ₹)
1	Andaman and Nicobar	1,350	53.47	270	61.86	434	8.80	2,054	124.13				
2	Andhra Pradesh	2,03,461	3,138.88	24,645	3,315.60	5,775	1,641.61	2,33,881	8,096.09				
3	Arunachal Pradesh	1,382	26.47	248	33.15	344	10.86	1,974	70.48				
4	Assam	5,09,612	1,416.26	5,942	786.55	26,918	527.35	5,42,472	2,730.16				
5	Bihar	7,52,748	2,110.87	15,435	1,045.30	11,168	506.56	7,79,351	3,662.73				
6	Chandigarh	4,347	204.42	1,197	282.41	638	226.73	6,182	713.56				
7	Chhattisgarh	1,75,799	1,256.44	10,310	1,482.34	4,378	949.29	1,90,487	3,688.07				
8	Dadra and Nagar Haveli and Daman and Diu	1,924	66.41	637	156.33	442	164.52	3,003	387.26				
9	Delhi	65,499	3,038.34	15,554	4,554.22	10,660	3,627.41	91,713	11,219.97				
10	Goa	9,921	186.70	1,411	256.08	202	405.11	11,534	847.89				
11	Gujarat	2,83,627	5,596.12	39,087	8,145.16	18,210	6,731.03	3,40,924	20,472.31				
12	Haryana	1,55,865	2,807.56	20,309	3,866.93	11,107	2,399.12	1,87,281	9,073.61				
13	Himachal Pradesh	38,913	674.58	5,609	669.02	2,312	303.00	46,834	1,646.60				
14	Jammu & Kashmir	24,986	491.13	6,270	383.19	2,327	277.60	33,583	1,151.92				
15	Jharkhand	2,72,739	1,437.56	10,428	1,038.38	5,989	498.64	2,89,156	2,974.58				
16	Karnataka	8,11,318	4,902.72	29,931	5,211.76	13,033	3,956.36	8,54,282	14,070.84				
17	Kerala	4,98,543	2,969.50	18,504	3,005.59	7,243	1,528.89	5,24,290	7,503.98				
18	Ladakh	683	31.26	128	9.67	10	1.02	821	41.95				
19	Lakshadweep	363	1.80	6	0.09	-	-	369	1.89				
20	Madhya Pradesh	5,07,822	3,192.78	24,987	2,696.70	9,339	1,313.72	5,42,148	7,203.20				
21	Maharashtra	8,71,310	8,620.78	60,617	11,038.21	23,566	9,076.68	9,55,493	28,735.67				
22	Manipur	8,996	51.67	444	36.64	108	13.94	9,548	102.25				
23	Meghalaya	9,292	55.41	283	46.34	1,579	54.51	11,154	156.26				
24	Mizoram	2,847	22.16	234	22.11	306	4.26	3,387	48.53				
25	Nagaland	7,081	37.93	160	24.00	5	1.07	7,246	63.00				
26	Odisha	8,88,852	2,223.44	17,249	1,676.94	9,579	827.96	9,15,680	4,728.34				
27	Puducherry	20,267	131.30	1,193	171.05	216	82.32	21,676	384.67				
28	Punjab	1,72,733	2,893.92	21,386	3,016.97	5,621	1,573.85	1,99,740	7,484.74				
29	Rajasthan	4,71,737	5,135.21	37,844	4,927.63	10,711	2,192.65	5,20,292	12,155.49				
30	Sikkim	6,934	45.85	794	36.55	343	16.03	8,071	98.43				
31	Tamil Nadu	7,71,054	8,004.50	59,089	9,193.89	17,371	6,038.90	8,47,514	23,237.29				
32	Telangana	87,769	2,388.83	20,348	3,510.20	8,060	2,436.16	1,16,177	8,335.19				
33	Tripura	58,869	186.22	892	54.49	1,996	26.21	61,757	266.92				
34	Uttar Pradesh	7,05,625	6,632.01	43,938	5,309.01	25,238	2,979.16	7,74,801	14,920.18				
35	Uttarakhand	59,876	905.76	5,491	994.14	3,528	571.71	68,895	2,471.61				
36	West Bengal	19,42,867	5,671.34	26,996	4,017.76	26,236	2,755.65	19,96,099	12,444.75				
Total		1,04,07,011	76,609.60	5,27,866	80,976.26	2,64,992	53,728.68	1,11,99,869	2,11,314.54				

Source: National Credit Guarantee Trustee Company Limited