

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UN-STARRED QUESTION NO. 57
TO BE ANSWERED ON 18TH JULY, 2022/ 27 ASHADHA, 1944 (SAKA)

‘FINANCIAL ASSISTANCE TO MSMEs’

57: SHRI M. BADRUDDIN AJMAL:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has allocated funds and formulated any system to extend financial help to the Micro, Small and Medium Enterprises (MSME) sector which is passing through a very difficult time specially due to demonetisation and then due to Covid-19 lockdown;
- (b) if so, the details thereof along with names of the schemes launched and used for the purpose;
- (c) the quantum of amount allocated and utilised for the purpose during the last five years; and
- (d) the number of beneficiaries, State / year-wise?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) to (c): With a view to help Micro, Small and Medium Enterprises (MSME) sector sail through a difficult phase, especially during COVID pandemic, the Government has launched the following schemes to extend financial support to the sector:

(i) Emergency Credit Line Guarantee Scheme (ECLGS) was launched in May, 2020 as part of Aatmanirbhar Bharat Abhiyaan to support eligible Micro, Small and Medium Enterprises (MSMEs) and business enterprises in meeting their operational liabilities and restarting their businesses. Under the scheme 100% credit guarantee was extended to the lending institutions by the Government. A sum of Rs 64,100 crore has been allocated towards the scheme till date. Further, an additional guarantee cover of Rs. 50,000 crore, earmarked exclusively for the hospitality and related enterprises, has been announced in Budget 2022-23, which will increase the admissible guarantee cover from Rs. 4.5 lakh crore to Rs. 5 lakh crore. The scheme has been extended till 31.3.2023.

(ii) Credit Guarantee Scheme for Micro Finance Institutions was launched in July 2021 wherein a guarantee was provided to the member lending institutions towards extending much needed liquidity to the NBFCs/MFIs for their on-lending support to eligible small borrowers. A sum of Rs 850 crore has been allocated towards the scheme.

(iii) Credit Guarantee Scheme for Subordinate Debt (CGSSD) was launched in June, 2020 by the Ministry of MSME for providing credit guarantee to credit facilities provided by eligible member lending institutions to the stressed or non-performing MSME accounts under the scheme. A sum of Rs 4,000 crore has been allocated towards the scheme.

(iv) Ministry of Housing and Urban Affairs (MoHUA) has implemented Credit Guarantee Fund for PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) in June, 2020 for facilitating credit to the street vendors. A sum of Rs 375 crore has been allocated towards the scheme.

(d) The schemes being credit guarantee scheme, the utilisation of fund is contingent upon claims being received. However, the state-wise details of number of beneficiaries in terms of loans guaranteed under the schemes are enclosed at Annexure I to IV.

		Annexure I
Emergency Credit Line Guarantee Scheme (ECLGS) state-wise Report		
STATENAME	Number of Beneficiaries in terms of Loans Guaranteed	
	FY 2020-21	FY 2021-22
ANDAMAN & NICOBAR	1978	123
ANDHRA PRADESH	253111	37711
ARUNACHAL PRADESH	2228	159
ASSAM	529128	23527
BIHAR	644959	184637
CHANDIGARH	6361	855
CHHATTISGARH	140311	60879
DADRA & NAGAR HAVELI	2077	227
DAMAN & DIU	916	125
DELHI	90794	15266
GOA	11801	1092
GUJARAT	302020	72992
HARYANA	156677	49268
HIMACHAL PRADESH	45983	5411
JAMMU & KASHMIR	66719	1815
JHARKHAND	240920	62180
KARNATAKA	468971	412407
KERALA	401744	138081
LADAKH	999	34
LAKSHA DEEP	369	3
MADHYA PRADESH	395932	176276
MAHARASHTRA	885636	134336
MANIPUR	10259	322
MEGHALAYA	11030	487
MIZORAM	3722	146
NAGALAND	7396	171
ORISSA	880435	58979
PONDICHERRY	14303	8523
PUNJAB	190073	28339
RAJASTHAN	305788	249571
SIKKIM	8178	178
TAMILNADU	653638	246453
TELANGANA	131770	15032
TRIPURA	60471	2178
UTTAR PRADESH	659285	163542
UTTARAKHAND	66139	8494
WEST BENGAL	1889440	140601
Total	9541561	2300420

	Annexure II
Credit Guarantee Scheme for Micro Finance Institutions CGSMFI state-wise Report for FY 2021-2022	
STATE NAME	No of Beneficiaries in terms of Guarantees Issued
ANDAMAN AND NICOBAR ISLANDS	581
ANDHRA PRADESH	1890
ARUNACHAL PRADESH	130
ASSAM	9792
BIHAR	443338
CHANDIGARH	440
CHHATTISGARH	57943
DELHI	81
GOA	911
GUJARAT	71457
HARYANA	63857
HIMACHAL PRADESH	3456
JAMMU AND KASHMIR	7034
JHARKHAND	90605
KARNATAKA	188412
KERALA	49821
MADHYA PRADESH	117913
MAHARASHTRA	74039
MANIPUR	1185
MEGHALAYA	85
MIZORAM	852
ODISHA	143888
PUDUCHERRY	6927
PUNJAB	35416
RAJASTHAN	137792
SIKKIM	1239
TAMIL NADU	237492
TELANGANA	104
TRIPURA	15377
UTTAR PRADESH	355699
UTTARAKHAND	17808
WEST BENGAL	156013
Total	2291577

Credit Guarantee Scheme for Subordinate Debt (CGSSD) state-wise Report

Sr. No.	State Name	No. of Beneficiaries in terms of loans guaranteed	
		FY 2020-21	FY 2021-22
1	ANDHRA PRADESH	20	10
2	ANDAMAN & NICOBAR	0	1
3	ARUNACHAL PRADESH	1	0
4	ASSAM	8	1
5	BIHAR	15	2
6	CHANDIGARH	4	3
7	CHHATTISGARH	10	1
8	DAMAN & DIU	2	0
9	DELHI	11	10
10	GUJARAT	12	12
11	HARYANA	4	2
12	HIMACHAL PRADESH	10	8
13	JAMMU & KASHMIR	18	8
14	JHARKHAND	6	15
15	KARNATAKA	32	19
16	KERALA	10	18
17	MADHYA PRADESH	35	7
18	MAHARASHTRA	46	36
19	MIZORAM	2	0
20	ODISHA	23	17
21	PUNJAB	46	37
22	RAJASTHAN	4	24
23	TAMILNADU	74	15
24	TELANGANA	26	7
25	UTTAR PRADESH	37	24
26	UTTARAKHAND	2	11
27	WEST BENGAL	15	10
Total		473	298

Annexure IV

PM SVANidhi state-wise Report

Sr. No.	State Name	No. of Beneficiaries in terms of loans guaranteed	
		FY 2020-21	FY 2021-22
1	ANDAMAN & NICOBAR	310	209
2	ANDHRA PRADESH	88,994	1,00,712
3	ARUNACHAL PRADESH	1,422	1,148
4	ASSAM	9,475	44307.00
5	BIHAR	17,276	29559.00
6	CHANDIGARH	983	2541.00
7	CHHATTISGARH	27,361	21345.00
8	DADRA & NAGAR HAVELI	740	421
9	DELHI	19,826	21267.00
10	GOA	814	549.00
11	GUJARAT	84,054	124130.00
12	HARYANA	8,301	18700.00
13	HIMACHAL PRADESH	1,094	2,635
14	JAMMU & KASHMIR	999	13,862
15	JHARKHAND	16,721	12785.00
16	KARNATAKA	79,162	67736.00
17	KERALA	5,551	5216.00
18	LADAKH	67	234.00
19	MADHYA PRADESH	2,13,966	2,83,431
20	MAHARASHTRA	97,215	105774.00
21	MANIPUR	3,523	5037.00
22	MEGHALAYA	217	400.00
23	MIZORAM	81	469.00
24	NAGALAND	935	671.00
25	ORISSA	19,802	15,260
26	PONDICHERRY	927	389.00
27	PUNJAB	13,506	25428.00
28	RAJASTHAN	36,164	30282.00
29	SIKKIM	-	1.00
30	TAMILNADU	64,604	95812.00
31	TELANGANA	2,28,644	145769.00
32	TRIPURA	776	2318.00
33	UTTAR PRADESH	3,97,124	3,89,960
34	UTTARAKHAND	5,141	5581.00
35	WEST BENGAL	1,491	11,612
	GRAND TOTAL	1447266	1585550