

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 3035**  
**TO BE ANSWERED ON 04.08.2022**

**FINANCIAL ASSISTANCE FOR REVIVAL OF MSMEs**

3035. SHRI ANURAG SHARMA:  
SHRI D.M. KATHIR ANAND:

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

- (a) whether the Government has provided any financial assistance for the revival of MSMEs in Tamil Nadu and Uttar Pradesh;
- (b) if so, the details thereof and the funds allocated during the last three years;
- (c) the measures taken or to be taken by the Government to protect the interests of the both employer and employees of MSME sector;
- (d) whether it is fact that millions of people employed in MSME sector have lost their jobs during the Covid pandemic; and
- (e) if so, the details thereof and the steps taken by the Union Government to provide fresh jobs to the people who were rendered jobless during Covid pandemic?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI BHANU PRATAP SINGH VERMA)

(a) to (c): The Government has taken a number of recent initiatives vide programmes, schemes and declarations under Aatmanirbhar Bharat Abhiyan and Union Budget announcements, which *inter alia* include mitigating the negative impact of COVID-19 for Micro, Small and Medium Enterprises (MSMEs) in the country, including Tamil Nadu and Uttar Pradesh. Some initiatives for financial assistance include the following:

- (i) Rs. 4.5 lakh crore Collateral free Automatic Loans under Guaranteed Emergency Credit Line (GECL)/Emergency Credit Line Guarantee Scheme (ECLGS) for businesses, including MSMEs (now enhanced to Rs. 5 lakh crore and extended till 31.03.2023) (Implemented by DFS);
- (ii) Credit Guarantee Scheme for Subordinate Debt (CGSSD); and
- (iii) Equity infusion through Self Reliant India Fund (SRI Fund).

Additionally, during the pandemic period, MSMEs have also been supported by the ongoing financial assistance schemes of this Ministry i.e.

- (i) Prime Minister's Employment Generation Programme (PMEGP) which is a major credit-linked subsidy programme aimed at generating self-employment; and
- (ii) Credit Guarantee Scheme (CGS) to strengthen credit delivery system and to facilitate the flow of credit to the Micro and Small Enterprise sector without the hassles of collateral and third party guarantee.

All the schemes implemented by the Ministry of MSME are Central Sector Schemes & funds are not allocated State /UT wise. Details of the above schemes for Tamil Nadu and Uttar Pradesh are annexed.

In the Union Budget 2022 the Government has also announced that Ministry of MSME's Udyam portal will be linked to Ministry of Labour & Employment's e-Shram and National Career Service (NCS) portals and Ministry of Skill Development & Entrepreneurship's Aatmanirbhar Skilled Employee Employer Mapping (ASEEM) portals are being interlinked.

(d) & (e): As informed by Directorate General of employment, Ministry of Labour & Employment, Aatmanirbhar Bharat Rojgar Yojana (ABRY) has been launched in October, 2020 as part of Aatmanirbhar Bharat package 3.0 to incentivize employers for creation of new employment along with social security benefits and restoration of loss of employment during Covid-19 pandemic. The scheme being implemented through the Employees Provident Fund Organisation (EPFO), seeks to reduce the financial burden of the employers including MSME sector and encourages them to hire more workers. The terminal date for registration was 31.03.2022.

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**Annexure**

**Annexure referred to part (a)to(c) of the Lok Sabha Unstarred Question No. 3035 for answer on 04.08.2022.**

Sl. no	Name of Scheme	Tamil Nadu			Uttar Pradesh		
		2019-20 (In Rs. Crore)	2020-21 (In Rs. Crore)	2021-22 (In Rs. Crore)	2019-20 (In Rs. Crore)	2020-21 (In Rs. Crore)	2021-22 (In Rs. Crore)
1.	<b>Guaranteed Emergency Credit Line (GECL):</b>						
	No. of guarantees issues to MSMEs	Not Applicable	6,19,047	2,42,292	Not Applicable	6,21,247	1,60,996
	Loan Amount guaranteed (in Rs. Crore)	Not Applicable	17506.58	7,330.67	Not Applicable	11,495.67	4,272.70
2.	<b>Credit Guarantee Scheme for Subordinate Debt (CGSSD):</b>						
	No. of guarantees issued	Not Applicable	74	15	Not Applicable	37	24
	Approved guarantees amount (In Rs. Crore)	Not Applicable	9.10	2.45	Not Applicable	3.81	2.11
3.	<b>Prime Minister's Employment Generation Programme (PMEGP):</b>						
	Micro unit assisted	5,172	5,188	5,972	6,120	9,994	12,594
	Margin Money disbursed (In Rs. Crore)	123.48	138.82	164.45	216.52	329.85	411.65
4.	<b>Credit Guarantee Scheme (CGS):</b>						
	No. of Guarantees issued	89,725	61,535	44,897	89,271	78,655	86,616
	Amount of Guarantees (In Rs. Crore)	4,352.82	3,343.95	4,133.60	4,154.02	3,726.70	5,628.12

Source: i) ECLGS – DFS, M/o Finance.  
ii) CGSSD & CGS – CGTMSE, Mumbai.  
iii) PMEGP- KVIC, Mumbai.