

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 1213
TO BE ANSWERED ON 09.02.2023

FINANCE AND CREDIT-LENDING FACILITY

1213. SHRIMATI VANGA GEETHA VISWANATH:

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

- (a) the details of the steps taken by the Government to address the issue of lack of adequate access to finances and credit-lending facilities;
- (b) whether the Government has considered granting loans on cash-flow performances instead of collateral, especially to women in the MSME sector considering that women generally do not have assets in their name, which comes up as a problem while applying for collateral loans;
- (c) if so, the details thereof and if not, the reasons therefor;
- (d) the details of the women-owned enterprises in Andhra Pradesh registered on Udyam Registration Portal; and
- (e) the details of the loan disbursed under the Prime Minister Employment Generation Programme (PMEGP) to women-owned projects in Andhra Pradesh?

ANSWER

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

(a): The Government has taken a number of recent incentives to boost up the MSME sector. Some of these include:

- i. Rs. 5.00 lakh crore Emergency Credit Line Guarantee Scheme (ECLGS) for businesses, including MSMEs;
- ii. Rs. 50,000 crore equity infusion through Self Reliant India (SRI) Fund;
- iii. New revised criteria for classification of MSMEs;
- iv. No global tenders for procurement up to Rs. 200 crores;
- v. "Udyam Registration" for MSMEs, for Ease of Doing Business;
- vi. Launching of an online Portal "Champions" in June, 2020 to cover many aspects of e-governance including redressing grievances and handholding of MSMEs;
- vii. Inclusion of Retail and Wholesale traders as MSMEs;
- viii. Non-tax benefits extended for 3 years in case of an upward change in status of MSMEs.
- ix. Launch of Udyam Assist Platform on 11.01.2023 to bring Informal Micro Enterprises under the formal ambit for availing the benefit under Priority Sector Lending.
- x. Budget 2023-24 has announced the infusion of Rs. 9,000 crore in the corpus of Credit Guarantee Fund Trust for Micro & Small Enterprises to enable an additional credit of Rs. 2.00 lakh crore with reduced cost of credit.

(b) & (c): The Credit Guarantee Scheme for Micro and Small Enterprises (MSEs) facilitates the flow of credit to MSEs without the hassles of collateral and third party guarantee. In FY 2022-23 (till Dec 2022), 2,77,444 guarantees amounting to Rs 10,975 crore were issued to women entrepreneurs under the scheme.

(d): The number of the women-owned enterprises in Andhra Pradesh registered on Udyam Registration Portal from 1.7.2020 to 8.2.2023 are 1,03,585.

(e): Under Pradhan Mantri Employment Generation Programme (PMEGP), as on 31.01.2023, 1316 number of women led projects were assisted and Rs. 59.78 crore subsidy was extended to these women led projects.
