

**GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF ECONOMIC AFFAIRS**

**LOK SABHA
UNSTARRED QUESTION NO. 1202**

TO BE ANSWERED ON SATURDAY, SEPTEMBER 19, 2020 / BHADRAPADA 28, 1942 (Saka)

'RESULTS OF FINANCIAL PACKAGE'

1202: SHRI BHARTRUHARI MAHTAB:

Will the Minister of **FINANCE** be pleased to state:

- a) the details of the financial package of 20 lakh crore announced by the Government to mitigate the impact of COVID-19 Pandemic on our economy;
- b) whether the Government has achieved the desired results of announcing the said package in the country;
- c) if so, the details thereof, sector-wise and if not, the reasons therefor;
- d) the details of the loans disbursed to various industries/individuals after announcement of the said package, bank-wise; and
- e) the steps taken/being taken by the Government to ensure that financial support actually reaches to intended beneficiaries?

**ANSWER
MINISTER OF STATE (FINANCE)
(SHRI ANURAG SINGH THAKUR)**

(a to (c): A Statement indicating details of the Aatma Nirbhar Package announced by the Government is at **Annexure-I**. The package comprises of various schemes/programmes/policy measures announced with the intent of making the country self-reliant. These are mostly long-term measures and the outcomes will be visible in due course. However, as a part of the package, immediate relief was provided to migrants by providing them food-grains and dal free of cost for two months. Further, additional borrowing limit of upto 2 percent of GSDP, which is equivalent to Rs.4,27,302 crore has been allowed to States over and above the normal borrowing limit of 3 percent of GSDP for the year 2020-21.

(d & (e): Further, an Emergency Credit Line Guarantee Scheme announced on 23.5.2020 provides support to eligible MSMEs and business enterprises in meeting their operational liabilities and re-starting the business after disruption caused by COVID-19. National Credit

Guarantee Trustee Company Ltd (NCGTC) provides 100% credit guarantee on the loans under the scheme. Guarantees of a total loan amount of Rs. 1,19,516.69 crores has been issued to Member Lending Institutions (MLIs). A statement indicating MLI wise details of guarantees issued is at **Annexure-II**.

Further, the PM Street Vendor's AatmaNirbhar Nidhi scheme has also been launched on 01.06.2020 to provide working capital loan of upto Rs.10,000/-, repayable in 12 monthly instalments, to street vendors whose business have been affected due to lockdown and who have been vending in urban areas on or before 24.03.2020. As on 10.09.2020, loans for 3.68 lakh street vendors have been approved, out of which loans have been disbursed to 99,000 beneficiaries.

The banks follow proper due-diligence and safeguards to ensure the veracity of the beneficiaries. A statement indicating benefits given under AatmaNirbhar Bharat Package and PMGKP is at **Annexure-III**.

Statement referred to in reply to parts (a) to (c) of LSUSQ No.1202 for answer on 19.09.2020

Aatma Nirbhar Bharat Abhiyaan Package

A. Announcements made on 13.05.2020

1. Rs 3 lakh crore Emergency Working Capital Facility for Businesses, including MSMEs
2. Rs 20,000 crore Subordinate Debt for Stressed MSMEs
3. Rs 50,000 crore equity infusion through MSME Fund of Funds
4. New Definition of MSME and other Measures for MSME
5. No Global tenders for Government tenders of upto Rs 200 crore
6. Extending the Employees Provident Fund Support for business and organised workers for another 3 months for salary months of June, July and August 2020
7. EPF Contribution to be reduced for Employers and Employees for 3 months to 10% from 12% for all establishments covered by EPFO for next 3 months
8. Rs. 30,000 crore Special Liquidity Scheme for NBFC/HFC/MFIs
9. Rs. 45,000 crore Partial credit guarantee Scheme 2.0 for Liabilities of NBFCs/MFIs
10. Rs 90,000 crore Liquidity Injection for DISCOMs
11. Relief to Contractors given by extension of up to six months for completion of contractual obligations, including in respect of EPC and concession agreements
12. Relief to Real Estate Projects the registration and completion date for all registered projects will be extended up to six months.
13. Tax relief to businesses as pending income tax refunds to charitable trusts and non-corporate businesses and professions to be issued immediately
14. Reduction in Rates of 'Tax Deduction at Source' and 'Tax Collected at Source' by 25% for the remaining period of FY 20-21
15. Due Dates for various tax related compliances extended

B. Announcements made on 14.05.2020

16. Free food grains supply to Migrants for 2 months.
17. Technology system to be used enabling Migrants to access PDS(Ration) from any Fair Price Shops in India by March,2021-One Nation one Ration Card
18. Scheme for Affordable Rental Housing Complexes for Migrant Workers and Urban Poor to be launched
19. 2% Interest Subvention for 12 months for Shishu MUDRA loanees- Relief of Rs. 1500 crore
20. Rs 5000 crore Credit facility for Street Vendors.
21. Rs70,000 crore boost to housing sector and middle income group through extension of Credit Linked Subsidy Scheme for MIG under PMAY(Urban)
22. Rs 6,000 crore for Creating employment using CAMPA funds
23. Rs 30,000 crore Additional Emergency Working Capital for farmers through NABARD
24. Rs 2 lakh crore concessional credit boost to 2.5 crore farmers under Kisan Credit Card Scheme

C. Announcements made on 15.05.2020

25. Rs 1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers
26. Rs 10,000 crore scheme for formalisation of Micro Food Enterprises (MFE)
27. Rs 20,000 crore for Fishermen through Pradhan Mantri Matsya Sampada Yojana (PMMSY)
28. National Animal Disease Control Programme
29. Setting up of Animal Husbandry Infrastructure Development Fund - Rs. 15,000 crore
30. Promotion of Herbal Cultivation : outlay of Rs 4,000 crore
31. Beekeeping initiatives –Rs 500 crore
32. From 'TOP' to TOTAL – Rs 500 crore
33. Measures for Governance and Administrative Reforms for Agriculture Sector
 - i. Amendments to Essential Commodities Act to enable better price realisation for farmers
 - ii. Agriculture Marketing Reforms to provide marketing choices to farmers
 - iii. Agriculture Produce Price and Quality Assurance

D. Announcements made on 16.05.2020

34. Commercial Mining introduced in Coal Sector
35. Diversified Opportunities in Coal Sector
36. Liberalised Regime in Coal Sector
37. Enhancing Private Investments and Policy Reforms in Mineral Sector
38. Enhancing Self Reliance in Defence Production
39. Policy Reforms in Defence Production
40. Efficient Airspace Management for Civil Aviation
41. More World-Class Airports through PPP
42. India to become a global hub for Aircraft Maintenance, Repair and Overhaul (MRO)
43. Tariff Policy Reform in Power Sector; Privatization of Distribution in UTs
44. Boosting private sector investment through revamped Viability Gap Funding Scheme in Social Sector
45. Boosting private participation in space activities
46. Reforms in Atomic Energy Sector

E. Announcements made on 17.05.2020

47. Rs 40,000 crore increase in allocation for MGNREGS to provide employment boost
48. Increased investments in Public Health and other health reforms to prepare India for future pandemics
49. Technology Driven Education with Equity post-COVID
50. Further enhancement of Ease of Doing Business through IBC related measures
51. Decriminalisation of Companies Act defaults
52. Ease of Doing Business for Corporates
53. Public Sector Enterprise Policy for a New, Self-reliant India
54. Increase borrowing limits of States from 3% to 5% for 2020-21 only & promoting State level reforms

Annexure II

Statement referred to in reply to parts (d) to (e) of LSUSQ No.1202 for answer on 19.09.2020

Emergency Credit Line Guarantee Scheme (ECLGS) - MLI-wise position as on 16.09.2020	
MLI NAME	AMOUNT (In Rs. Crore)
ADANI CAPITAL PRIVATE LIMITED	0.36
ADITYA BIRLA FINANCE LIMITED	670.88
ADITYA BIRLA HOUSING FINANCE LIMITED	78.06
AMBIT FINVEST PRIVATE LIMITED	20.44
ANAND RATHI GLOBAL FINANCE LIMITED	12.29
APAC FINANCIAL SERVICES PVT LTD	9.34
ARUNACHAL PRADESH RURAL BANK	3.58
ASSAM GRAMIN VIKASH BANK	15.92
AU SMALL FINANCE BANK LIMITED	333.85
AUXILO FINSERVE PRIVATE LIMITED	9.77
AVANSE FINANCIAL SERVICES LIMITED	75.89
AXIS BANK LIMITED	5406.11
AXIS FINANCE LIMITED	72.81
BAJAJ FINANCE LIMITED	221.89
BAJAJ HOUSING FINANCE LTD	34.21
BANGIYA GRAMIN VIKASH BANK	34.65
BANK OF BARODA	4245.67
BANK OF INDIA	2897.09
BANK OF MAHARASHTRA	161.40
BARODA RAJASTHAN KSHETRIYA GRAMIN BANK	58.23
CANARA BANK	6820.94
CAPITAL INDIA FINANCE LIMITED	1.54
CAPITAL SMALL FINANCE BANK LIMITED	81.53
CAPRI GLOBAL CAPITAL LIMITED	10.48
CASPIAN IMPACT INVESTMENTS PRIVATE LIMITED	17.37
CENTRAL BANK OF INDIA	2312.21
CENTRUM FINANCIAL SERVICES LIMITED	6.72
CHHATTISGARH RAJYA GRAMIN BANK	0.35
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED	124.66
CITY UNION BANK LTD	1291.19
CLIX CAPITAL SERVICES PRIVATE LIMITED	75.34
CLIX FINANCE INDIA PRIVATE LIMITED	17.72
CSB BANK LTD	67.45
CSL FINANCE LIMITED	8.95
DAKSHIN BIHAR GRAMIN BANK	11.82
DBS BANK INDIA LIMITED	11.94
DCB BANK LIMITED	1660.89
DEUTSCHE BANK AG	878.52
DHANLAXMI BANK LTD.	44.22
DIGIKREDIT FINANCE PVT LTD	0.52
ECL FINANCE LIMITED	3.89
EDELWEISS RETAIL FINANCE LIMITED	17.66
ELECTRONICA FINANCE LIMITED	8.21
ELLAQUAI DEHATI BANK	9.03

FEDBANK FINANCIAL SERVICES LIMITED	21.68
FINTREE FINANCE PRIVATE LIMITED	0.92
GRAMEEN IMPACT INVESTMENTS INDIA PVT LTD	2.50
HDB FINANCIAL SERVICES LTD	41.84
HDFC BANK LTD	16737.72
HERO FINCORP LIMITED	240.99
HERO HOUSING FINANCE LIMITED	5.67
HIMACHAL PRADESH GRAMIN BANK	11.48
HINDUJA LEYLAND FINANCE LIMITED	204.86
ICICI BANK LTD	9305.56
IDBI BANK LTD	786.47
IDFC FIRST BANK LIMITED	1451.60
IIFC HOME FINANCE LIMITED	54.64
INCRD FINANCIAL SERVICES LIMITED	51.41
INDIA INFOLINE FINANCE LIMITED	71.82
INDIABULLS COMMERCIAL CREDIT LIMITED	2.28
INDIABULLS HOUSING FINANCE LIMITED	2.49
INDIAN BANK	2666.91
INDIAN OVERSEAS BANK	910.32
INDIASHELTER FINANCE CORPORATION LTD	1.05
INDOSTAR CAPITAL FINANCE LTD	27.32
INDUSIND BANK LTD.	1292.21
IREP CREDIT CAPITAL PRIVATE LIMITED	1.17
J&K GRAMEEN BANK	42.13
JAIN SONS FINLEASE LIMITED	2.73
JANA SMALL FINANCE BANK	41.72
JHARKHAND RAJYA GRAMIN BANK	13.25
JM FINANCIAL HOME LOANS LIMITED	10.08
JM FINANCIAL PRODUCTS LIMITED	8.83
KARNATAKA BANK	967.44
KARNATAKA GRAMIN BANK	0.03
KERALA GRAMIN BANK	8.16
KOTAK MAHINDRA BANK LTD	9089.49
KOTAK MAHINDRA INVESTMENTS LIMITED	35.44
KOTAK MAHINDRA PRIME LTD	65.04
L&T HOUSING FINANCE LIMITED	72.91
LIVFIN INDIA PRIVATE LIMITED	0.07
MADHYANCHAL GRAMIN BANK	0.03
MAGMA FINCORP LIMITED	142.75
MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD	24.59
MANIPUR RURAL BANK	0.03
MAS FINANCIAL SERVICES LIMITED	4.35
MEGHALAYA RURAL BANK	4.78
MONEYWISE FINANCIAL SERVICES PRIVATE LIMITED	1.49
NORTH EAST DEVELOPMENT FINANCE CORPORATION LTD.	15.99
ODISHA GRAMYA BANK	12.46
ORDX LEASING & FINANCIAL SERVICES INDIA LTD.	40.26

PASCHIM BANGA GRAMIN BANK	18.40
PROFECTUS CAPITAL PRIVATE LIMITED	30.19
PUNJAB & SIND BANK	867.37
PUNJAB GRAMIN BANK	0.16
PUNJAB NATIONAL BANK	8173.15
RAINBOW DIGITAL SERVICES PVT LTD	2.07
RAJASTHAN GLOBAL SECURITIES PVT LTD	3.50
RAJASTHAN MARUDHARA GRAMIN BANK	6.04
RBL BANK LIMITED	350.24
SAPTAGIRI GRAMEENA BANK	0.04
SARVA HARYANA GRAMIN BANK	1.08
SAURASHTRA GRAMIN BANK	65.45
SBFC FINANCE PRIVATE LIMITED	0.54
SHRIRAM HOUSING FINANCE LIMITED	12.35
SHRIRAM TRANSPORT FINANCE COMPANY LIMITED	2873.28
SIEMENS FINANCIAL SERVICES PRIVATE LIMITED	66.31
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	587.57
SREI EQUIPMENT FINANCE LIMITED	12.12
STANDARD CHARTERED BANK	2346.41
STATE BANK OF INDIA	15133.31
SUNDARAM FINANCE LIMITED	121.78
TAMILNAD MERCANTILE BANK LTD	1094.81
TATA CAPITAL FINANCIAL SERVICES LTD	351.14
TATA CAPITAL HOUSING FINANCE LIMITED	19.65
TATA MOTORS FINANCE LTD	847.82
TATA MOTORS FINANCE SOLUTIONS LIMITED	164.57
THE FEDERAL BANK LTD	1852.31
THE HONGKONG AND SHANGHAI CORPORATION LIMITED, INDIA	16.60
THE JAMMU AND KASHMIR BANK LTD	1977.32
THE KARUR VYSYA BANK LTD	1289.54
THE LAKSHMI VILAS BANK LTD	201.23
THE NAINITAL BANK LTD.	43.91
THE SOUTH INDIAN BANK LTD	2561.20
TOURISM FINANCE CORPORATION OF INDIA LTD	107.74
TRIPURA GRAMIN BANK	4.13
UCO BANK	819.81
UGRO CAPITAL LIMITED	32.37
UJIVAN SMALL FINANCE BANK	3.86
UNION BANK OF INDIA	4338.35
UTKAL GRAMEEN BANK	4.57
UTKARSH SMALL FINANCE BANK LIMITED	0.92
UTTAR BIHAR GRAMIN BANK	0.45
UTTARAKHAND GRAMIN BANK	19.28
VISAGE HOLDINGS AND FINANCE PRIVATE LIMITED	13.33
VIVRITI CAPITAL PRIVATE LIMITED	2.28
XANDER FINANCE PRIVATE LIMITED	3.95
YES BANK LTD.	1131.74

Statement referred to in reply to parts (d) to (e) of LSUSQ No.1202 for answer on 19.09.2020

	State-wise details of loans disbursed under ECLGS (as on 16.09.2020)		Distribution of foodgrains in States/UTs under Atma Nirbhar Bharat (ANB) scheme (in MT) (as on 07.09.2020)		Distribution of chana in States/UTs under Atma Nirbhar Bharat (ANB) scheme (in MT) (as on 07.09.2020)	
	State/UTs	Amounts disbursed (in Rs. Crore)	Total distribution by States/UTs (May to Aug 2020)	Beneficiaries (June 2020)^*	Total distribution by States/UTs	Beneficiaries
1.	Andaman and Nicobar	70.80	58	4,760	8.55	8554
2.	Andhra Pradesh	4741.94	7	810	0.00	0
3.	Arunachal Pradesh	38.54	583	5,616	33.73	33730
4.	Assam	1253.51	15712	13,98,000	637.95	637953
5.	Bihar	1990.15	86450	86,44,972	3151.00	3151000
6.	Chandigarh	479.76	90	8,968	7.06	7056
7.	Chhatisgarh	1951.89	1258	1,26,950	169.57	169573
8.	Dadra and Nagar Haveli	102.93	164	16,220	11.70	11700
9.	Daman and Diu	83.31				
10.	Delhi	6381.74	4544	3,29,077	351.10	351100
11.	Goa	357.52	17	1,683	1.60	1600
12.	Gujarat	12005.92	266	43,316	19.00	19000
13.	Haryana	5834.02	7888	8,40,660	465.06	465060
14.	Himachal Pradesh	912.61	1705	1,70,500	111.70	111700
15.	Jammu and Kashmir	1597.88	1900	1,72,400	131.08	131080
16.	Jharkhand	1511.67	717	82,224	1057.91	1057905
17.	Karnataka	7249.99	11613	18,32,432	2055.38	2055380
18.	Kerala	4886.81	960	95,985	186.03	186030

19.	Ladakh	27.14	33	3,274	0.00	0
20.	Lakshadweep	1.62	14	1,394	4.53	4530
21.	Madhya Pradesh	4564.56	1774	1,65,178	157.50	157500
22.	Maharashtra	14364.30	17294	8,98,200	759.12	759120
23.	Manipur	70.01	676	67,600	82.35	82348
24.	Meghalaya	81.36	2099	1,49,800	81.73	81734
25.	Mizoram	34.80	236	19,900	29.75	29750
26.	Nagaland	45.68	1405	74,670	56.00	56000
27.	Odisha	2345.10	390	20,000	15.13	15130
28.	Puducherry	212.39	73	7,340	15.00	15000
29.	Punjab	4931.37	7193	7,19,300	980.00	980000
30.	Rajasthan	7490.01	42478	42,47,800	2003.00	2003000
31.	Sikkim	46.64	315	15,798	10.03	10031
32.	Tamilnadu	12445.58	2480	30,000	34.00	34000
33.	Telangana	5114.29	177	17,213	34.46	34460
34.	Tripura	137.23	277	13,368	20.73	20730
35.	Uttar Pradesh	8907.38	11809	7,59,106	1057.95	1057953
36.	Uttarakhand	1366.28	156	11,665	30.90	30900
37.	West Bengal	5899.95	43354	39,30,856	2646.76	2646760
	Total	119536.68	266164.053	24927034.8^{^*}	16417.37	16417367

^{^*} The persons covered are same every month. The highest total persons covered from May to August, 2020 were in June. Hence it has been taken

		Insurance scheme for Health Workers Fighting COVID-19	PM Garib Kalyan Ann Yojana – number of persons identified under NFSA (in lakh) – for distribution per month (April to November 2020)	Total Distribution of Foodgrains to beneficiaries (in MT) from April 2020 to till 7.9.2020	Pulses- number of persons identified under NFSA (in lakh) – for distribution per month (April to November 2020)	Qty of Pulses distributed by States/UTs (in MT) – April 2020 to till 7.9.2020	No. Of Cylinder delivered - PMUY April to August, 2020
No.	State	Claims disbursed	Total (AAY & PHH)				
1.	Andaman & Nicobar		0.61	1342	0.16	49.05	20,769
2.	Andhra Pradesh	4	268.23	635928.54	90.28	45018.62	7,33,230
3.	Arunachal Pradesh	1	8.21	17215.42	1.77	571.561	65,998
4.	Assam	2	251.53	506098.035	57.96	19614.09	42,61,952
5.	Bihar	1	857.12	1727839.033	168.85	54228.87	1,44,39,342
6.	Chandigarh		2.75	3793.04	0.64	228.43	246
7.	Chhattisgarh	1	200.77	506390.755	51.5	22616.74	31,71,197
8.	Dadra and Nagar Haveli, Daman & Diu		1.73- D & NH- KIND 0.36 – D& NH- CASH DAMAN & DIU- 0.76	6312.902	0.65	391.44	22,600
9.	Delhi	1	72.73	166963.0656	17.54	6033.64	1,94,869
10.	Goa		5.32	13011.507	1.43	644.103	2,024
11.	Gujarat	8	382.54	801111.37	65.63	20090.95	44,31,673
12.	Haryana		126.49	285128.669	27	10916	14,90,015
13.	Himachal Pradesh		28.64	63592.905	6.84	3276.5	2,85,947
14.	Jammu and Kashmir		72.05	169195.6	16.45	8984.09	18,36,471

19.11.2020

15.	Jharkhand		263.70	515408.688	57.12	24040.22	47,15,844
16.	Karnataka	3	401.93	977417.15	127.23	38168.19	54,48,255
17.	Kerala	3	154.80	366701.602	37.38	12609.49	4,78,410
18.	Ladakh		1.44	2505	0.29	87.65	17,039
19.	Lakswdeep		0.22	453.12	0.05156	20.18	460
20.	Madhya Pradesh	1	546.42	1062037.658	116.85	42791.4	98,07,942
21.	Maharashtra	13	700.17	1535041.139	167.05	40024.13	73,24,831
22.	Manipur		24.57	61346.86	5.88	2131.416	2,51,990
23.	Meghalaya		21.46	51401	4.22	1722.802	1,47,750
24.	Mizoram		6.68	15351.881	1.55	807.261	51,690
25.	Nagaland		14.05	33585.086	2.85	1660.849	75,654
26.	Odisha		323.60	748141.347	92.85	40335.4	77,26,387
27.	Poducherry		6.28	9142.06	1.79	535.5	30,613
28.	Punjab	1	141.45	199011.3	35.96	10643.24	24,33,890
29.	Rajasthan	4	446.62	1159894.144	111.85	36331.41	1,01,62,602
30.	Sikkim		3.79	6852.625	0.94	317.964	21,055
31.	Tamilnadu	4	357.34	829049.154	111.08	33323.76	58,28,658
32.	Telangana	2	191.62	481824.113	53.29	14144.38	17,65,085
33.	Tripura		24.83	62051.427	9.2	1942.245	3,79,414
34.	Uttar Pradesh	5	1520.59	3498398.415	352.45	139634.3	2,58,12,057
35.	Uttarakhand		61.96	145939.01	13.46	5544.27	7,29,948
36.	West Bengal	3	601.84	1219345.34	145.29	42058	1,65,21,610
	TOTAL	57	8095.19	17884820.96	1,955	681538.2	13,06,87,807