

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 708**  
**TO BE ANSWERED ON: 02.12.2021**

**COLLATERAL-FREE LOAN SCHEME**

708. DR. KRISHNA PAL SINGH YADAV:  
SHRI RAJBAHADUR SINGH:  
SHRI P.P. CHAUDHARY:  
SHRI PRATAP CHANDRA SARANGI:

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

- (a) the details of funds allocated and amount sanctioned under the Government's 3 lac crore collateral-free loan scheme;
- (b) the details of beneficiaries, State and year-wise since implementation of the scheme;
- (c) whether the Government is planning to expand the limit or the validity of the scheme; and
- (d) if so, the details thereof?

**ANSWER**

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI NARAYAN RANE)

(a), (c) & (d): Emergency Credit Line Guarantee Scheme (ECLGS) is under the operational domain of Ministry of Finance, Department of Financial Services (DFS). The existing overall guarantee limit under ECLGS has been enhanced from Rs. 3 lakh crore to Rs 4.5 lakh crore and the scheme has been extended upto 31.03.2022. The last date of disbursement under the scheme has been extended to 30.06.2022. As informed by DFS, as on 19.11.2021, Rs.2.82 lakh crore of loans have been sanctioned under the scheme.

(b): The details of numbers of beneficiaries, State and year-wise since implementation of the scheme is at Annexure-I

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## Annexure-I

Annexure-I referred to part (b) of the Lok Sabha Unstarred Question No. 708, Answer  
Date: 02.12.2021

State-wise guarantees issued under ECLGS as on 19 <sup>th</sup> November, 2021					
Sl. No.	Name of State/UT	ECLGS State wise Financial Year 2020-21		ECLGS State wise Financial Year 2021-22	
		Number of guarantees issued	Guarantee Amount (In Rs crore)	Number of guarantees issued	Guarantee Amount (In Rs crore)
1	Andaman & Nicobar	1,978	96.01	58	20.42
2	Andhra Pradesh	2,52,978	8,551.41	30,664	850.13
3	Arunachal Pradesh	2,228	71.32	60	4.06
4	Assam	5,29,084	2,686.35	19,971	252.06
5	Bihar	6,44,932	3,769.41	1,68,311	367.63
6	Chandigarh	6,329	865.36	374	151.97
7	Chhattisgarh	1,40,247	4,046.33	57,854	454.86
8	Dadra & Nagar Haveli	2,071	261.21	77	50.99
9	Daman & Diu	913	122.75	27	14.93
10	Delhi	90,581	14,443.46	11,105	3,439.62
11	Goa	11,794	757.82	512	315.96
12	Gujarat	3,01,567	22,057.66	61,813	2,069.32
13	Haryana	1,56,217	10,761.62	43,136	2,119.27
14	Himachal Pradesh	45,932	1,520.42	1,896	223.37
15	Jammu & Kashmir	66,698	1,944.67	450	144.14
16	Jharkhand	2,40,876	2,603.88	53,897	316.27
17	Karnataka	4,68,758	15,726.78	4,02,124	2,240.78
18	Kerala	4,01,564	7,701.51	1,23,661	1,077.47
19	Ladakh	999	44.08	25	7.76
20	Lakshadweep	369	1.91	---	0.00
21	Madhya Pradesh	3,95,725	7,563.08	1,65,047	852.68
22	Maharashtra	8,85,269	37,169.08	1,16,588	5,783.99
23	Manipur	10,256	122.58	124	3.59
24	Meghalaya	11,030	200.90	314	11.19
25	Mizoram	3,721	53.52	80	4.09
26	Nagaland	7,396	68.35	32	1.24
27	Odisha	8,80,357	4,562.86	50,599	407.94
28	Pondicherry	14,289	423.23	8092	51.85
29	Punjab	1,89,508	7,611.75	14,095	855.7
30	Rajasthan	3,05,336	11,935.68	2,39,260	1,733.34
31	Sikkim	8,176	81.87	74	28.98
32	Tamil Nadu	6,53,257	25,092.75	2,10,336	3,060.03
33	Telangana	1,31,649	10,115.75	11,115	1,109.23
34	Tripura	60,466	243.89	1,725	16.30
35	Uttar Pradesh	6,58,970	14,919.58	1,39,957	1,506.83
36	Uttarakhand	66,065	2,054.42	5,703	360.14
37	West Bengal	18,89,240	13,726.97	1,22,882	1,503.94
<b>Total</b>		<b>95,36,825</b>	<b>23,39,80.22</b>	<b>20,62,038</b>	<b>3,14,12.07</b>

Source- Department of Financial Services/NCGTC