

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**STARRED QUESTION NO. 433**  
**TO BE ANSWERED ON 25.03.2021**

**BENEFICIARIES UNDER ECLGS**

\*433. DR. VIRENDRA KUMAR:  
MS. PRATIMA BHOUMIK:

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

- (a) the number of beneficiaries in various categories of Micro, Small and Medium Enterprises (MSMEs) under Emergency Credit Line Guarantee Scheme (ECLGS), State-wise;
- (b) whether eligible and COVID affected MSMEs have provided incentive under ECLGS and if so, the details thereof;
- (c) the number of MSME owners who are selling properties to regularise their current loans and to make re-investment in their business;
- (d) whether there is any proposal to provide exemption from capital gain tax to MSMEs; and
- (e) if so, the details thereof?

**ANSWER**

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI NITIN GADKARI)

(a) to (e): A statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO PART (a) to (e) OF THE LOK SABHA STARRED QUESTION No. \*433 FOR ANSWER ON 25.03.2021.**

(a) & (b): The Emergency Credit Line Guarantee Scheme (ECLGS) is implemented by Department of Financial Services (DFS), Ministry of Finance. As per the information furnished by DFS, the number of beneficiaries under Emergency Credit Line Guarantee Scheme (ECLGS) categories of individuals in Micro, Small and Medium Enterprises (MSMEs) and State-wise are attached as Annexure I & Annexure II.

The Government has announced Rs. 3 lakh crores Collateral free Automatic Loans under Emergency Credit Line Guarantee Scheme (ECLGS) for business, including MSMEs, for those accounts which are classified as SMA-0 and SMA-1. However, the Government has also announced Credit Guarantee Scheme for Subordinate Debt (CGSSD) scheme for the promoters of stressed MSMEs viz. SMA-2 and NPA accounts which are eligible for restructuring as per RBI guidelines. The scheme is to provide guarantee coverage for the CGSSD to provide Sub-Debt support in respect of restructuring of MSMEs. 90% guarantee coverage would come from scheme/ Trust and remaining 10% from the concerned promoter(s). The objective of the scheme is to provide personal loan through banks to the promoters of stressed MSMEs for infusion as equity / quasi equity in the business eligible for restructuring, as per RBI guidelines for restructuring of stressed MSME advances.

In addition the other ongoing schemes of Ministry of MSME viz. Prime Minister's Employment Generation Programme (PMEGP) for creation of non-farm employment, Credit Guarantee Scheme (CGTMSE) for collateral free loans to Micro and Small Enterprises, Credit linked Capital Subsidy-Technology Upgradation Scheme (CLCS-TUS) for technology upgradation for MSEs and Interest Subvention Scheme for incremental Credit to MSME are also being implemented. The eligible units can take benefit under these schemes also.

(c) to (e): The numbers regarding MSME owners who are selling their properties to regularize existing loans and reinvest in business owners, are not available with the Ministry of MSME and as of now there is no such proposal to exempt MSMEs from capital gains tax.

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## Annexure-I referred to in reply to part (a) &amp; (b) of Lok Sabha Starred Question No. 433 for answer on 25.03.2021

Details of Guarantees issued the scheme in categories of individuals and in Micro, Small and Medium Enterprises as on 28-02-2021

Group of Loan amount	Upto Rs 5 lac		Above Rs 5 Lac to upto Rs 10 Lac		Above Rs 10 Lac to upto Rs 25 Lac		Above Rs 25 Lac		Total	
	Number of Guarantees Issued	Amount of Guarantees Issued (in Rs crore)	Number of Guarantees Issued	Amount of Guarantees Issued (in Rs crore)	Number of Guarantees Issued	Amount of Guarantees Issued (in Rs crore)	Number of Guarantees Issued	Amount of Guarantees Issued (in Rs crore)	Number of Guarantees Issued	Amount of Guarantees Issued (in Rs crore)
Individual Constitution	415406	6404.91	43587	2946.23	16359	2481.52	6511	3439.09	481863	15271.75

Group of Loan amount	Upto Rs 5 lac		Above Rs 5 Lac to upto Rs 10 Lac		Above Rs 10 Lac to upto Rs 25 Lac		Above Rs 25 Lac		Total	
	Number of Guarantees Issued	Amount of Guarantees Issued (in Rs crore)	Number of Guarantees Issued	Amount of Guarantees Issued (in Rs crore)	Number of Guarantees Issued	Amount of Guarantees Issued (in Rs crore)	Number of Guarantees Issued	Amount of Guarantees Issued (in Rs crore)	Number of Guarantees Issued	Amount of Guarantees Issued (in Rs crore)
Entity Wise Data										
Micro	7854215	22949.44	100243	7348.75	58489	9252.15	31861	19844.38	8044808	59394.72
Small	263923	4507.43	60290	4398.67	48332	7880.68	54334	42873.58	426879	59660.36
Medium	245003	2086.43	9093	636.24	6733	1108.55	17694	29372.02	278523	33203.24

(As on 28-02-2021)

Source : NCGTC

## Annexure-II referred to in reply to part (a) &amp; (b) of Lok Sabha Starred Question No. 433 for answer on 25.03.2021

## State Wise details of guarantees issued under Emergency Credit Line Guarantee Scheme (ECLGS) as on 28-02-2021

State Name	Upto Rs 5 lac		Above Rs 5 Lac to upto Rs 10 Lac		Above Rs 10 Lac to upto Rs 25 Lac		Above Rs 25 Lac		Total	
	Number of Guarantees Issued	Amount of Guarantees Issued (in Rs crore)	Number of Guarantees Issued	Amount of Guarantees Issued (in Rs crore)	Number of Guarantees Issued	Amount of Guarantees Issued (in Rs crore)	Number of Guarantees Issued	Amount of Guarantees Issued (in Rs crore)	Number of Guarantees Issued	Amount of Guarantees Issued (in Rs crore)
ANDAMAN & NICOBAR	1672	22.33	123	9.42	78	12.71	78	50.74	1951	95.2
ANDHRA PRADESH	227377	1290.92	9571	702.96	6411	1035.12	5361	4880.57	248720	7909.57
ARUNACHAL PRADESH	1971	22.05	98	7.37	47	7.88	43	31.52	2159	68.82
ASSAM	523723	1125.71	2418	172.87	1229	198.19	1305	965.33	528675	2462.1
BIHAR	635256	1694.31	5144	366.7	2138	333.78	1399	1218.81	643937	3613.6
CHANDIGARH	4821	51.3	464	35.44	440	72.46	581	661.44	6306	820.64
CHHATTISGARH	126393	647.46	4470	320.09	2873	460.29	2499	2344.69	136235	3772.53
DADRA & NAGAR HAVELI	1695	16.08	130	9.07	77	12.13	126	175.16	2028	212.44
DAMAN & DIU	633	7.86	83	6.53	77	12.2	101	94.82	894	121.41
DELHI	67002	704.88	7005	518.83	6541	1070.35	8384	10589.65	88932	12883.71
GOA	10397	86.63	481	35.69	348	55.9	384	463.27	11610	641.49
GUJARAT	239500	1753.89	17124	1239.4	14298	2288.27	14007	14907.83	284929	20189.39
HARYANA	131946	1061.73	9783	717.09	7101	1138.5	6540	7013.79	155370	9931.11
HIMACHAL PRADESH	43179	367.86	1380	101.1	708	114.4	770	828.9	46037	1412.26
JAMMU & KASHMIR	61281	669.97	2753	198.51	1647	258.72	936	742.6	66617	1869.8
JHARKHAND	231901	857.17	3965	279.81	1715	269.01	1260	1110.33	238841	2516.32
KARNATAKA	419329	1926.49	12155	887.87	8705	1408.03	8657	9961.55	448846	14183.94

KERALA	382230	1217.39	7380	552.23	5428	881.81	5007	4699.07	400045	7350.5
LADAKH	880	10.03	36	2.55	35	5.8	44	24.84	995	43.22
LAKSHA DEEP	368	1.79							368	1.79
MADHYA PRADESH	356932	1650.02	8773	638.12	5457	865.84	4625	4091.04	375787	7245.02
MAHARASHTRA	743553	3198.36	22041	1604.22	16957	2732.04	19535	25394.92	802086	32929.54
MANIPUR	9628	39.83	202	14.33	92	14.35	59	43.17	9981	111.68
MEGHALAYA	10758	49.44	164	11.87	81	12.8	80	78.15	11083	152.26
MIZORAM	3454	18.95	108	8.11	53	9.01	26	15.49	3641	51.56
NAGALAND	7031	23.68	87	6.34	35	5.92	34	21.16	7187	57.1
ORISSA	840505	1492.26	7448	518.94	2996	466.11	2116	1854.77	853065	4332.08
PONDICHERRY	10782	51.36	412	30.37	279	45.76	268	219.07	11741	346.56
PUNJAB	168094	1053.52	9297	684.15	6110	970.97	4970	4561.87	188471	7270.51
RAJASTHAN	268550	1994.59	14537	1048.73	9751	1557.37	7973	6731.61	300811	11332.3
SIKKIM	8152	36.56	64	4.59	50	7.97	41	44.47	8307	93.59
TAMILNADU	502518	2812.97	21782	1611.48	15588	2522.38	14996	15810.19	554884	22757.02
TELANGANA	110536	1074.06	8383	606.47	5392	861.36	6034	6641.99	130345	9183.88
TRIPURA	60042	139.43	313	22.97	157	24.66	89	53.15	60601	240.21
UTTAR PRADESH	614957	3272	15474	1131.74	9265	1486.23	8608	8192.68	648304	14082.65
UTTARAKHAND	61384	411.7	1898	141.53	1285	211.05	1383	1173.63	65950	1937.91
WEST BENGAL	1861047	3230.41	9078	652.62	5236	837.45	6352	7581.94	1881713	12302.42
Total	8749477	34084.99	204624	14900.11	138680	22266.82	134671	143274.21	9227452	214526.13