

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 2985**  
**TO BE ANSWERED ON 22.03.2021**

**AtmaNirbhar Bharat Scheme for MSMEs**

2985. Shri Derek O' Brien:

Will the Minister of *Micro, Small and Medium Enterprises* be pleased to state:

- (a) the total fund allocated under the schemes launched as part of Micro, Small and Medium Enterprises (MSMEs) stimulus package; and
- (b) the amount of the above mentioned stimulus package that has been utilised and the total number of beneficiaries?

**ANSWER**

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

(a) & (b): Government has taken a number of initiatives under Atmanirbhar Bharat stimulus package for providing impetus to the Micro, Small and Medium Enterprises (MSME) sector. The financial measures announced by the Government for this sector include:

(i) Rs. 3 lakh crores Collateral free Automatic Loans under Emergency Credit Line Guarantee Scheme (ECLGS) for business, including revival of MSMEs, for Standard accounts and those accounts which are classified as SMA-0 and SMA-1. As reported by National Credit Guarantee Trustee Company Ltd (NCGTC), the implementing agency for this scheme, as on 28.02.2021, cumulative sanction of loans stood at Rs 2.46 lakh crore against which guarantees for a total amount of Rs 2.14 lakh crore to more than 92.27 lakh borrowers have been issued under ECLGS. About 87 lakh MSME units have availed guarantee which constitutes 95 per cent of the total guarantees issued under the scheme.

(ii) Rs.20,000 crore Credit Guarantee Scheme for Subordinate Debt (CGSSD) for the promoters of stressed MSMEs viz. SMA-2 and NPA accounts which are eligible for restructuring. The objective of the scheme is to provide personal loans 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. As reported by Credit Guarantee Trust for Micro and Small Enterprises, the implementing agency of the scheme, as on 16.03.2021, guarantees to the tune Rs. 40.59 crore has been issued to 344 borrowers.

(iii) Rs 50,000 crore 'Fund of Funds' (Self Reliant India Fund) scheme for MSME has been announced specifically to cater to the needs to growth capital of MSMEs. Under the scheme, there is a target of equity infusion of Rs 50,000 crore to deserving MSMEs through creation of a 'Fund of Funds' with Government contribution of Rs 10,000 crore. NSIC Venture Capital Fund Ltd. a Subsidiary Company of National Small Industry Corporation Ltd. (NSIC) is the implementing agency for this Scheme.

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