

**GOVERNMENT OF INDIA
MINISTRY OF TOURISM**

**LOK SABHA
UNSTARRED QUESTION NO.2030
ANSWERED ON 19.12.2022**

EMERGENCY CREDIT LINE GUARANTEE SCHEME

2030.SHRIMATI POONAMBEN MAADAM:

Will the Minister of TOURISM be pleased to state:

- (a) whether the Government has taken any steps to assist tourism industry to compensate for the loss occurred during the pandemic;**
- (b) if so, the details thereof;**
- (c) whether Emergency Credit Line Guarantee Scheme (ECLGS) extended to Tourism and Hospitality Sector; and**
- (d) if so, the details thereof?**

ANSWER

THE MINISTER OF TOURISM

(SHRI G. KISHAN REDDY)

(a) & (b): The Government of India has announced various relief measures to assist the tourism industry to compensate for the loss occurred during the pandemic. The details are given in Annexure.

(c) & (d): Emergency Credit Line Guarantee Scheme (ECLGS) was launched in May, 2020 as part of Aatmanirbhar Bharat Abhiyaan to support eligible Micro, Small and Medium Enterprises (MSMEs) and business enterprises in meeting their operational liabilities and restarting their businesses. Under the scheme, 100% credit guarantee is extended to the lending institutions for loans extended by them under the scheme to eligible borrowers. The admissible guarantee limit under the scheme has been increased from Rs. 4.5 lakh crore to Rs. 5 lakh crore, with the additional guarantee cover of Rs. 50,000 crore earmarked exclusively for the Hospitality and related enterprises including Civil Aviation sector.

As per inputs received from National Credit Guarantee Trustee Company Limited (NCGTC), the agency operating the scheme, under ECLGS total 203180 guarantees amounting to a sum of Rs. 22015.82 crore have been issued to Travel, Tourism, Hotel, Restaurant etc. The detail is given below:

ECLGS data on Hospitality and related enterprises Sector as on 30.11.2022

ECLGS – TRAVEL AND TOURISM DATA			
Scheme Type	No of Guarantees Issued	Loan Guaranteed (Rs. in Cr)	Amount
ECLGS 3.0	2943		1935.80
ECLGS 3.0	668		393.12
EXTENSION			
TOTAL	3611		2328.94
ECLGS - HOTELS, RESTAURANTS ETC. DATA			
Scheme Type	No of Guarantees Issued	Loan Guaranteed (Rs. in Cr)	Amount
ECLGS 3.0	3486		6197.5
ECLGS 3.0	1336		2468
EXTENSION			
ECLGS 2.0	219		3437.11
ECLGS 2.0	4		34.47
EXTENSION			
ECLGS 1.0	96740		3674.72
ECLGS 1.0	97784		3875.08
EXTENSION			
TOTAL	199569		19686.88
Grand Total	203180		22015.82

ANNEXURE

STATEMENT IN REPLY TO PARTS (a) AND (b) OF LOK SABHA UNSTARRED QUESTION NO. 2030 ANSWERED ON 19.12.2022 REGARDING EMERGENCY CREDIT LINE GUARANTEE SCHEME

The following are the various relief measures announced by the Government for redeveloping post-COVID tourism sector of the country:

- i. The Government announced Atmanirbhar Bharat Package vide which Rs.3.00 lakh crore collateral free automatic loan was made available for Micro, Small and Medium Enterprises (MSMEs). The loan will have 4- year tenure and 12-month moratorium.
- ii. Under Atmanirbhar Bharat package, PF contribution of both employer and employee was reduced to 10% each from existing 12% each for all establishments covered by Employees' Provident Fund Organisation (EPFO) for three months.
- iii. Return filing deferred for three months with no penal interest for companies up to Rs.5.00 Crore, rest @ 9% penal interest.
- iv. The Government waived off PF contribution for three months for organisations with less than 100 pax and 90% of their employees earn below Rs.15000.
- v. Deferment of Tax Collected at Source (TCS) up to October 2020.
- vi. The Central government also gave relief from various regulatory compliances under Income Tax Act, companies Act and Goods and Service Tax (GST) Act for varying period in the wake of COVID-19 crisis to ensure business continuity and survival.
- vii. Emergency Credit Line Guarantee Scheme (ECLGS) was launched in May, 2020 as part of Aatmanirbhar Bharat Abhiyaan to support eligible Micro, Small and Medium Enterprises (MSMEs) and business enterprises in meeting their operational liabilities and restarting their businesses.
- viii. On 28th June 2021, the Government announced a stimulus package to boost diverse sectors of economy affected by COVID-19 pandemic and provide impetus for growth and employment measures. The package comprises a total of 17 measures in three broad categories, which included 'Economic relief from

Pandemic, with special focus on health and reviving travel and tourism sectors' and 'Impetus for Growth and employment'.

- ix. Ministry of Tourism launched 'Loan Guarantee Scheme for Covid Affected Tourism Service Sector (LGSCATSS)', which aims at extending collateral free loan to the distressed tourism sector to help them discharge their liabilities and restart their business affected due to Covid-19 pandemic under this scheme, collateral free Loan upto Rs.10.00 lakh each may be availed by MoT approved Tour operator/Travel Agents/Tourist Transport Operators and upto Rs.1.00 lakh each may be availed by RLGs/IITGs approved by MoT and Tourist Guides approved by State Government/UT Administration. The scheme is already operational through 18 Scheduled Commercial Banks. Validity of the scheme has been extended by one more year i.e. till 31st March, 2023 or till the guarantee of Rs. 250.00 crore are issued under the scheme.**
- x. With a view to prepare for a post-COVID 19 revival, the Ministry has formulated and issued detailed operational guidelines for Covid safety and hygiene for hotels, restaurants, B&Bs/Homestays and Tourism Service Providers on 08.06.2020 to facilitate smooth resumption of business.**
- xi. An initiative called SAATHI (System for Assessment, Awareness & Training for Hospitality Industry) has been developed for effective implementation of Guidelines/SOPs issued with reference to COVID-19 and beyond for safe operations of Hotels, restaurants, B&Bs and other units.**
- xii. Validity of approval or certification of hotels and other accommodation units whose project approval/re-approval and classification/re-classification have expired/were likely to expire was extended up to 31st March 2022**
- xiii. With an aim to incentivize stakeholders in the Tourism industry, the Guidelines for the scheme of Market Development Assistance (MDA) for providing financial support to stakeholders for the promotion of Domestic Tourism have been modified to enhance the scope and reach of the scheme, so as to provide maximum benefits to the stakeholders. Additional promotional activities have been incorporated including online promotions and the extent of financial assistance permissible has been enhanced. The Guidelines of the Marketing Development Assistance Programme under the Overseas Promotion and Publicity Scheme has been modified to enhance the scope and reach of the**

scheme, so as to provide maximum benefits to the stakeholders in the tourism industry.

- xiv. For the purpose of restarting inbound tourism and attracting foreign tourists in the country, Government of India extended first 5 lakh visas to the foreign tourists from potential tourism markets, free of cost. The benefit of free of charge visa will be available only once per tourist during the issuance of the first 5 lakh tourist visas.**
- xv. Owing to the situation which arose out of COVID- 19 pandemic, Ministry of Tourism in consultation with Ministry of Health & Family Welfare issues guidelines/directions to the Tourism Stakeholders, Hotels and Restaurants to facilitate smooth resumption of business.**
- xvi. Ministry of Home Affairs restored e-Tourist Visa for foreign nationals of 156 countries w.e.f. 15th March, 2022. Also, after having recognized the increased vaccination coverage across the globe and in consultation with the stakeholders, the Government of India resumed scheduled commercial international passenger services to/from India w.e.f. 27th March, 2022.**
