

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 2179
TO BE ANSWERED ON 20.03.2023

CREDIT GUARANTEE FUND TRUST

2179. SMT. KANTA KARDAM:

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

- (a) the amount allocated and disbursed for Micro and Small Enterprises under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) during the last four years;
- (b) the number of cases and claims settled under CGTMSE during the said period, State-wise, district-wise details thereof especially with respect to State of Uttar Pradesh; and
- (c) the district-wise number of beneficiaries under the said scheme in Uttar Pradesh during the above period?

ANSWER

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI BHANU PRATAP SINGH VERMA)

- (a): Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) provides Credit Guarantee to its Member Lending Institutions (MLIs) for the loans extended by them to Micro and Small Enterprises (MSEs) without any collateral security or third party guarantee. The details of the guarantees approved under CGTMSE during the last four years and the current year are at **Annexure-I**.
- (b): The details of the number of cases and claims settled under CGTMSE during the last four years and the current year, State-wise, including district wise for the State of Uttar Pradesh are at **Annexure-II** and **Annexure-III**, respectively.
- (c): The details of the district-wise, number and amount of guarantees approved under Credit Guarantee Scheme for Micro and Small Enterprises in Uttar Pradesh during the last four years and the current year are at **Annexure-IV**.

Annexure-I

Annexure is referred to part (a) of Rajya Sabha unstarred Question no. 2179 due for reply on 20.03.2023

Number and Amount of guarantees approved under CGTMSE		
Financial Year	No.	Amt. in (₹ Cr.)
FY 18-19	4,35,520	30,169
FY 19-20	8,46,650	45,851
FY 20-21	8,35,592	36,899
FY 21-22	7,17,020	56,172
FY 22-23 (till 28 th Feb. 2023)	10,44,955	91,427
Source: CGTMSE		

Annexure is referred to part (b) of Rajya Sabha unstarred Question no. 2179 due for reply on 20.03.2023

Number and Amount of Claims settled under CGTMSE (State wise)											
Amts. in ₹ Cr.											
Sr No.	State / UT	FY 18-19		FY 19-20		FY 20-21		FY 21-22		FY 22-23 till 28 feb 2023	
		No.	Amt. settled	No.	Amt. settled	No.	Amt. settled	No.	Amt. settled	No.	Amt. settled
1.	Andaman & Nicobar	2.00	0.02	8.00	0.27	6.00	0.13	16.00	0.56	17.00	0.27
2.	Andhra Pradesh	409.00	5.63	561.00	9.97	368.00	8.61	1,983.00	28.55	5,082.00	39.52
3.	Arunachal Pradesh	250.00	3.81	243.00	4.07	146.00	2.37	34.00	1.15	115.00	4.89
4.	Assam	1,805.00	23.54	1,659.00	27.88	1,140.00	16.66	1,462.00	20.74	2,375.00	35.75
5.	Bihar	3,103.00	51.13	1,864.00	34.49	1,576.00	35.98	2,399.00	46.71	3,042.00	52.99
6.	Chandigarh	77.00	2.71	199.00	6.64	51.00	1.55	150.00	2.96	212.00	6.75
7.	Chhattisgarh	464.00	7.66	508.00	9.44	319.00	6.25	1,063.00	16.64	1,309.00	23.16
8.	Dadra & Nagar Haveli and Daman & Diu	12.00	1.17	15.00	1.67	8.00	0.64	36.00	1.47	43.00	2.45
9.	Delhi	416.00	15.43	818.00	34.71	458.00	19.94	1,673.00	61.30	2,143.00	65.96
10.	Goa	65.00	2.79	85.00	2.88	60.00	2.97	143.00	4.36	243.00	8.17
11.	Gujarat	936.00	36.49	1,292.00	41.08	884.00	33.61	2,905.00	69.33	3,091.00	74.68
12.	Haryana	315.00	10.77	550.00	21.20	503.00	17.42	1,716.00	42.61	1,832.00	42.67
13.	Himachal Pradesh	405.00	13.52	565.00	11.98	316.00	6.69	399.00	8.96	445.00	12.34
14.	Jammu & Kashmir	1,310.00	6.35	596.00	7.16	278.00	4.40	538.00	4.18	763.00	7.09
15.	Jharkhand	1,823.00	40.78	2,346.00	56.50	1,786.00	49.06	2,415.00	63.21	2,429.00	57.02
16.	Karnataka	3,185.00	84.27	3,726.00	92.73	3,249.00	81.73	5,674.00	119.52	7,393.00	141.95
17.	Kerala	3,841.00	45.80	3,084.00	39.05	2,118.00	27.96	3,665.00	50.08	6,508.00	85.19
18.	Ladakh	-	-	-	-	-	-	-	-	-	-
19.	Lakshadweep	-	-	-	-	1.00	0.06	-	-	-	-
20.	Madhya Pradesh	1,746.00	35.99	2,764.00	47.93	2,200.00	41.85	4,065.00	72.05	9,114.00	109.55
21.	Maharashtra	4,574.00	110.31	6,193.00	144.27	3,842.00	84.22	9,419.00	185.10	8,655.00	177.31
22.	Manipur	320.00	4.54	373.00	4.16	289.00	2.62	115.00	1.75	174.00	2.45
23.	Meghalaya	61.00	0.90	113.00	1.61	78.00	0.89	163.00	1.80	171.00	2.76
24.	Mizoram	29.00	0.34	28.00	0.55	20.00	0.26	25.00	0.87	81.00	1.99
25.	Nagaland	310.00	2.77	237.00	2.73	195.00	1.57	99.00	1.45	324.00	3.43
26.	Odisha	1,657.00	33.26	2,138.00	42.54	1,256.00	23.27	2,345.00	39.73	2,295.00	45.08
27.	Puducherry	35.00	1.04	51.00	0.93	35.00	0.87	123.00	2.45	144.00	1.66

28.	Punjab	473.00	22.72	937.00	30.92	495.00	16.54	1,656.00	37.09	1,704.00	39.05
29.	Rajasthan	418.00	11.01	820.00	23.24	481.00	11.51	2,197.00	41.89	2,700.00	48.02
30.	Sikkim	5.00	0.10	7.00	0.19	3.00	0.02	9.00	0.06	39.00	0.55
31.	Tamilnadu	3,445.00	71.03	3,157.00	78.98	2,062.00	50.83	6,453.00	117.21	8,012.00	132.64
32.	Telangana	1,050.00	22.60	909.00	25.01	787.00	17.32	3,169.00	62.79	2,944.00	58.22
33.	Tripura	71.00	0.59	121.00	1.34	156.00	1.33	77.00	0.92	128.00	1.33
34.	Uttar Pradesh	4,224.00	84.32	6,800.00	124.63	5,002.00	106.20	7,420.00	137.81	11,808.00	190.92
35.	Uttarakhand	145.00	3.92	301.00	6.81	287.00	7.51	626.00	10.65	812.00	12.29
36.	West Bengal	1,966.00	58.26	2,130.00	63.99	1,042.00	33.57	3,316.00	73.19	4,039.00	91.51
Total		38,947.00	815.56	45,198.00	1,001.57	31,497.00	716.42	67,548.00	1,329.13	90,186.00	1,579.63

Source: CGTMSE

Annexure III

Annexure is referred to part (b) of Rajya Sabha unstarred Question no. 2179 due for reply on 20.03.2023

Number and Amount of Claims settled in Uttar Pradesh under CGTMSE (District wise)											
											Amt. (₹ Cr.)
Sr. No.	District	FY 18-19		FY 19-20		FY 20-21		FY 21-22		FY 22-23 till Feb 2023	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Agra	78	2.01	132	6.73	205	5.42	744	11.73	730	11.53
2	Aligarh	14	0.51	43	1.58	49	0.57	92	1.44	245	4.47
3	Allahabad	178	4.62	297	5.84	219	5.84	406	8.20	244	3.82
4	Ambedkar Nagar	48	0.59	36	0.46	19	0.20	47	0.68	141	1.78
5	Amethi	10	0.15	5	0.17	8	0.32	34	0.84	86	1.47
6	Amroha (J. P. Nagar)	5	0.14	99	1.26	71	0.86	60	0.48	119	1.77
7	Auraiya	5	0.10	10	0.13	7	0.23	25	0.34	34	0.44
8	Azamgarh	24	0.28	124	1.06	52	1.11	69	0.83	564	4.04
9	Bagpat	12	0.25	14	0.16	12	0.44	16	0.21	87	1.11
10	Bahraich	11	0.16	12	0.35	24	0.52	26	0.27	35	0.90
11	Ballia	43	0.27	67	0.55	23	0.36	37	0.84	25	0.22
12	Balrampur	26	0.30	25	0.41	0	0.00	17	0.13	25	0.26
13	Banda	9	0.10	4	0.10	27	0.44	53	0.96	42	0.51
14	Barabanki	24	1.47	43	1.71	40	0.90	51	1.39	55	1.19
15	Bareilly	217	2.63	368	3.93	150	2.71	381	5.60	357	6.46
16	Basti	83	1.21	57	0.71	21	0.36	16	0.39	69	1.06
17	Bhadohi	52	0.31	108	0.97	65	0.73	75	1.13	124	2.36
18	Bijnor	47	0.96	193	2.83	246	4.67	46	0.40	156	2.07
19	Budaun	39	0.41	34	0.35	11	0.06	50	0.29	68	0.66
20	Bulandshahr	26	0.62	31	2.31	55	0.81	75	0.98	97	1.73
21	Chandauli	28	0.67	40	0.54	31	0.37	42	0.97	267	1.70
22	Chitrakoot	15	0.28	40	0.52	21	0.50	32	0.20	29	0.76
23	Deoria	81	0.67	73	0.58	57	0.49	34	0.69	35	0.71
24	Etah	7	0.05	25	0.95	30	0.34	19	0.33	38	0.72
25	Etawah	23	0.17	14	0.10	18	0.94	18	0.27	26	0.16
26	Faizabad	102	1.94	85	1.10	65	1.77	126	2.57	136	1.57
27	Farrukhabad	43	0.55	44	0.52	42	0.59	133	0.65	137	0.68
28	Fatehpur	19	0.87	39	0.89	48	1.09	145	1.58	224	2.83
29	Firozabad	71	0.67	119	1.66	94	2.13	102	2.04	176	3.32
30	Gautam Buddha Nagar	39	2.54	84	4.83	68	3.11	185	5.77	280	9.81
31	Ghaziabad	101	3.62	166	6.09	135	3.60	233	8.04	387	8.96
32	Ghazipur	5	0.16	52	0.45	61	0.84	50	0.72	390	3.48
33	Gonda	32	0.31	33	0.39	11	0.16	18	0.29	116	1.14
34	Gorakhpur	235	3.35	234	2.71	72	1.20	80	1.33	404	6.26
35	Hamirpur	7	0.03	8	0.07	34	0.47	52	0.54	69	1.26
36	Hapur (Panchsheel Nagar)	0	0.00	6	0.19	2	0.02	41	0.54	71	0.58
37	Hardoi	45	0.76	74	0.80	55	0.83	100	0.99	203	2.23

38	Hathras	10	0.21	18	0.33	20	0.22	14	0.15	59	0.41
39	Jalaun	8	0.18	98	1.35	46	0.87	35	0.69	18	0.23
40	Jaunpur	91	0.73	165	1.32	176	1.09	112	1.37	651	4.48
41	Jhansi	129	0.85	139	1.05	50	0.95	80	0.71	253	2.04
42	Kannauj	10	0.21	27	0.23	27	0.44	34	0.64	99	1.62
43	Kanpur Dehat	14	0.30	33	0.72	19	0.73	67	1.49	71	1.28
44	Kanpur Nagar	272	10.01	403	12.28	373	11.29	532	14.21	636	16.59
45	Kanshiram Nagar (Kasganj)	0	0.00	0	0.00	0	0.00	0	0.00	11	0.15
46	Kaushambi	9	0.12	29	0.38	32	0.61	61	0.41	15	0.21
47	Kushinagar	118	1.08	116	0.91	32	0.43	47	0.94	98	1.36
48	Lakhimpur Kheri	102	2.03	97	1.33	55	0.61	68	0.77	108	1.21
49	Lalitpur	91	0.50	49	0.19	11	0.06	33	0.22	41	0.34
50	Lucknow	375	11.07	396	11.47	210	7.91	455	11.73	614	12.26
51	Maharajganj	32	0.27	25	0.22	19	0.12	23	0.33	51	0.51
52	Mahoba	2	0.05	6	0.09	12	0.08	21	0.35	15	0.31
53	Mainpuri	29	0.43	54	0.76	59	1.18	14	0.39	53	0.91
54	Mathura	47	1.09	51	0.86	76	1.32	161	2.96	238	9.48
55	Mau	93	0.64	153	1.18	31	0.30	76	1.07	41	0.63
56	Meerut	125	4.57	163	6.43	307	9.24	245	6.55	266	4.88
57	Mirzapur	99	1.72	203	2.59	131	1.83	200	3.50	82	1.99
58	Moradabad	94	2.10	523	9.41	331	6.62	274	2.94	326	7.48
59	Muzaffarnagar	20	0.73	74	2.58	45	1.14	77	1.92	147	2.09
60	Pilibhit	33	0.36	29	0.39	24	0.23	28	0.27	46	0.43
61	Pratapgarh	30	0.40	52	0.85	56	1.28	26	0.31	57	1.44
62	Raebareli	65	1.41	96	2.31	55	0.65	83	1.26	115	2.83
63	Rampur	39	0.26	71	0.40	106	0.39	34	0.52	79	0.68
64	Saharanpur	23	0.49	47	0.39	45	1.16	87	2.01	161	2.07
65	Sambhal	10	0.04	213	1.25	81	0.62	22	0.11	55	0.55
66	Sant Kabir Nagar	22	0.28	27	0.37	16	0.56	24	0.59	80	1.17
67	Shahjahanpur	43	0.65	33	0.32	13	0.20	82	0.70	66	0.93
68	Shamali	0	0.00	0	0.00	0	0.00	0	0.00	3	0.00
69	Shrawasti	5	0.02	8	0.10	7	0.09	5	0.01	17	0.19
70	Siddharthnagar	17	0.18	27	0.24	25	0.35	23	0.21	87	0.87
71	Sitapur	18	0.19	9	0.32	22	0.29	48	0.84	68	0.37
72	Sonbhadra	29	0.36	46	0.65	21	0.42	47	1.15	49	0.93
73	Sultanpur	28	1.98	27	0.61	45	0.77	38	0.62	117	1.33
74	Unnao	54	0.64	49	1.69	71	2.95	76	1.16	141	3.27
75	Varanasi	234	4.44	406	5.06	205	4.20	438	10.03	483	9.38
	Total	4224	84.32	6800	124.63	5002	106.20	7420	137.81	11808	190.92

Source: CGTMSE

Annexure IV

Annexure is referred to part (c) of Rajya Sabha unstarred Question no. 2179 due for reply on 20.03.2023

District-wise no. and amount of guarantees approved in Uttar Pradesh under CGTMSE											
Sr. No.	District	Amt. (₹ Cr.)									
		FY 18-19		FY 19-20		FY 20-21		FY 21-22		FY 22-23 till Feb 2023	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Agra	1251	94.35	9072	479.78	2916	144.18	6208	519.57	6721	1044.61
2	Aligarh	809	70.27	1954	90.92	1399	78.56	1540	102.06	1633	150.39
3	Allahabad	1915	101.81	3609	144.75	2951	118.13	3058	184.14	5298	335.22
4	Ambedkar Nagar	771	25.04	1141	31.92	1160	37.02	1345	54.29	1566	83.95
5	Amethi	705	21.54	671	24.42	593	26.24	551	29.15	1088	62.94
6	Amroha (J. P. Nagar)	284	13.27	576	18.29	486	19.24	377	17.60	689	42.73
7	Auraiya	83	6.28	204	7.63	199	8.48	389	20.31	631	34.99
8	Azamgarh	508	29.49	3148	92.79	4616	134.13	4439	120.11	6661	237.37
9	Bagpat	187	9.97	424	12.69	336	13.06	624	32.07	615	33.13
10	Bahraich	376	8.93	248	10.44	367	19.36	399	30.76	589	56.66
11	Ballia	356	22.66	649	25.93	741	27.28	1061	48.04	1468	90.56
12	Balrampur	306	9.18	322	7.52	448	13.20	222	11.08	261	16.93
13	Banda	657	18.39	224	11.82	231	10.57	277	18.52	512	31.69
14	Barabanki	657	37.86	731	42.55	714	39.85	781	49.18	790	68.02
15	Bareilly	1564	61.41	2780	103.54	2079	75.25	2184	99.95	2634	179.40
16	Basti	243	20.18	634	22.13	1288	42.00	913	42.76	1014	69.10
17	Bhadohi	360	16.98	920	25.86	1018	34.80	662	30.67	554	40.53
18	Bijnor	1115	36.11	1074	43.65	842	33.89	833	43.08	1473	77.48
19	Budaun	511	10.19	805	20.20	790	20.93	856	30.49	796	49.43
20	Bulandshahr	458	32.08	591	24.30	992	43.56	1065	61.29	1454	129.32
21	Chandauli	360	26.19	1069	38.20	804	29.97	670	28.87	1412	66.76
22	Chitrakoot	349	8.79	137	8.85	199	8.65	268	18.11	388	18.17
23	Deoria	339	22.25	769	35.53	713	35.36	860	44.06	1525	104.42
24	Etah	226	13.29	198	15.28	152	9.18	221	19.69	252	30.92
25	Etawah	153	17.50	236	13.04	295	12.38	405	28.40	517	42.47
26	Faizabad	1510	57.62	1652	59.72	1659	69.04	1659	80.47	2135	127.72
27	Farrukhabad	230	13.07	1392	20.74	325	11.87	361	17.99	541	33.97
28	Fatehpur	1437	44.34	2096	63.27	1110	56.16	784	45.75	1432	67.66
29	Firozabad	253	18.88	583	34.77	722	43.85	993	46.81	623	77.28
30	Gautam Buddha Nagar	1096	178.33	2115	261.16	1769	256.70	2041	485.30	2770	835.13
31	Ghaziabad	1500	158.01	2751	248.77	2683	221.08	2680	427.88	1411	301.20
32	Ghazipur	460	31.44	2062	64.00	2199	77.60	3029	69.74	3755	116.67
33	Gonda	343	19.81	537	19.82	765	25.53	1016	44.30	1726	86.18
34	Gorakhpur	836	75.56	2027	112.18	2087	104.98	2262	132.25	3241	244.64
35	Hamirpur	161	10.95	272	11.85	256	12.41	528	30.18	1030	52.84
36	Hapur (Panchsheel Nagar)	48	2.89	357	16.40	454	18.15	391	31.17	392	45.13
37	Hardoi	751	31.19	998	42.89	1029	45.33	827	42.57	1437	76.08
38	Hathras	180	11.81	260	13.99	272	13.26	292	23.57	385	42.74
39	Jalaun	363	16.50	296	11.05	216	10.35	282	20.82	438	43.27
40	Jaunpur	500	23.00	2753	79.25	1960	58.57	1854	73.24	4037	167.02
41	Jhansi	913	76.27	1133	52.06	1149	44.35	1423	83.57	1652	112.02

42	Kannauj	187	10.32	359	14.94	387	14.91	448	21.44	552	37.45
43	Kanpur Dehat	562	27.38	571	25.62	523	16.56	684	62.10	916	109.27
44	Kanpur Nagar	2069	183.22	4371	254.13	3433	218.98	3054	311.05	4416	498.02
45	Kanshiram Nagar (Kasganj)	17	1.52	64	4.13	155	5.60	126	9.03	308	17.74
46	Kaushambi	613	17.51	599	15.94	583	17.85	569	21.87	788	28.14
47	Kushinagar	345	22.77	419	19.98	774	28.34	606	36.77	852	69.57
48	Lakhimpur Kheri	670	20.67	433	17.69	487	23.85	540	28.71	921	55.98
49	Lalitpur	144	5.92	213	8.38	325	8.68	441	21.38	811	36.54
50	Lucknow	4904	303.18	5725	365.16	4849	330.23	4518	461.06	6519	750.37
51	Maharajganj	256	12.60	388	16.22	742	29.29	1000	52.75	894	86.94
52	Mahoba	163	6.53	70	3.19	140	5.34	168	11.46	225	14.51
53	Mainpuri	249	17.47	294	15.45	413	19.18	394	23.89	431	43.54
54	Mathura	578	36.46	1241	58.48	1125	51.54	1237	79.65	1115	100.08
55	Mau	459	30.71	921	27.98	1304	40.29	1553	51.87	1925	80.97
56	Meerut	1024	75.32	1720	92.62	1276	91.28	2330	154.47	2501	241.66
57	Mirzapur	985	59.80	639	26.56	756	29.99	950	53.54	1175	77.07
58	Moradabad	1126	52.15	2069	86.71	1868	86.17	1734	90.23	1526	135.92
59	Muzaffarnagar	541	36.36	1468	57.35	1168	46.08	1238	57.06	2082	140.89
60	Pilibhit	751	21.35	583	19.06	775	25.07	867	28.15	924	42.25
61	Pratapgarh	283	20.76	1034	35.77	1019	36.30	819	38.12	868	33.60
62	Raebareli	1458	50.97	1614	65.87	1586	72.93	1610	96.42	2003	129.04
63	Rampur	605	31.64	610	22.83	717	26.85	722	34.15	1187	78.29
64	Saharanpur	579	35.48	1177	48.02	986	39.35	1430	55.24	1726	105.40
65	Sambhal	190	8.57	329	12.21	389	18.28	261	16.88	568	38.46
66	Sant Kabir Nagar	190	14.84	380	14.24	435	18.32	494	26.76	533	31.04
67	Shahjahanpur	1010	26.77	962	27.16	853	27.85	937	39.26	1396	79.25
68	Shamali	0	0.00	59	3.48	113	3.47	183	7.78	528	22.62
69	Shrawasti	80	1.16	36	1.11	133	3.04	102	4.09	162	10.73
70	Siddharthnagar	105	4.46	462	11.38	715	22.69	813	30.94	923	47.50
71	Sitapur	968	21.56	380	14.86	486	22.37	617	36.32	1405	97.06
72	Sonbhadra	508	35.67	492	24.93	581	27.12	553	40.66	718	91.00
73	Sultanpur	803	31.12	1547	49.15	867	35.41	1008	57.12	1470	100.10
74	Unnao	632	30.32	885	35.20	798	34.56	805	45.22	1142	65.43
75	Varanasi	1805	104.74	3687	194.26	2910	144.48	3175	182.78	4364	425.51
	Total	49983	2862.95	89271	4154.02	78655	3726.70	86616	5628.12	115420	9448.68

Source: CGTMSE