

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 2999**  
**TO BE ANSWERED ON 27.03.2023**

**STATUS OF THE CREDIT GUARANTEE FUND TRUST**

2999. SHRI SUJEET KUMAR:

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

- (a) the details of the total funds allocated, sanctioned and released under the Credit Guarantee Fund Trust for MSEs (CGTMSE) ;
- (b) the total number of loans disbursed, State-wise;
- (c) the per centage of total lending portfolio constituted by women; and
- (d) the per centage of total lending portfolio constituted by SC/ST MSEs in the country?

**ANSWER**

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

(a) & (b): 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. From inception in 2000 till 28th February 2023, 69,04,649 number of guarantees amounting to Rs. 4,06,310 crore have been approved under Credit Guarantee Scheme for Micro and Small Enterprises. The State wise details of the number and amount of guarantees approved under Credit Guarantee Scheme for Micro and Small Enterprises since inception in 2000 till 28 February 2023 are at **Annexure-I**.

(c): As on 28th February 2023, out of the total number and amount of guarantees approved under Credit Guarantee Scheme for Micro and Small Enterprises, 21 percent by number and 14 percent by amount is constituted by women owned MSEs.

(d): As on 28th February 2023, out of the total number and amount of guarantees approved under Credit Guarantee Scheme for Micro and Small Enterprises, 6 percent by number and 3 percent by amount is constituted by SC/ST owned MSEs.

\*\*\*\*\*

Annexure is referred to part (a)&(b) of unstarred Question no. 2999 due for reply on 27.03.2023

No. and Amount of Guarantees approved under CGTMSE			
Amt. (₹ Cr)			
Sr. No.	States / UTs	Cumulative since inception in 2000 till 28.02.2023	
		No.	Amt.
1.	Andaman & Nicobar	4,263	298
2.	Andhra Pradesh	6,22,026	11,454
3.	Arunachal Pradesh	9,887	679
4.	Assam	1,72,998	8,944
5.	Bihar	2,73,702	14,639
6.	Chandigarh	20,490	1,422
7.	Chhattisgarh	98,997	6,103
8.	Dadra & Nagar Haveli and Daman & Diu	3,237	598
9.	Delhi	1,25,036	16,050
10.	Goa	28,800	2,014
11.	Gujarat	3,08,976	30,942
12.	Haryana	1,39,652	13,593
13.	Himachal Pradesh	93,937	5,778
14.	Jammu & Kashmir	2,07,810	6,079
15.	Jharkhand	1,90,553	13,874
16.	Karnataka	5,01,340	34,837
17.	Kerala	3,93,331	12,747
18.	Ladakh	765	78
19.	Lakshadweep	541	16
20.	Madhya Pradesh	3,54,756	19,071
21.	Maharashtra	5,52,096	48,262
22.	Manipur	13,898	644
23.	Meghalaya	13,746	813
24.	Mizoram	7,205	400
25.	Nagaland	14,306	732
26.	Odisha	2,70,362	14,133
27.	Puducherry	11,025	538
28.	Punjab	1,87,164	11,507
29.	Rajasthan	2,90,144	16,559
30.	Sikkim	4,452	248
31.	Tamilnadu	5,93,863	32,758
32.	Telangana	1,91,659	13,132
33.	Tripura	19,898	813
34.	Uttar Pradesh	7,57,332	39,964
35.	Uttarakhand	89,783	4,911
36.	West Bengal	3,36,619	21,680
	<b>Total</b>	<b>69,04,649</b>	<b>4,06,310</b>
Source: CGTMSE			