

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
STARRED QUESTION NO. 109
TO BE ANSWERED ON 31.07.2023

CREDIT GUARANTEE TRUST FUND FOR MICRO & SMALL ENTERPRISES

*109. SHRI SANDOSH KUMAR P:

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

- (a) the total beneficiaries under the Credit Guarantee Trust Fund for Micro and Small Enterprises (CGTSME) in each State and UT since its inception;
- (b) the total loan amount disbursed under the scheme in each State and UT since inception;
- (c) the existing Non Performing Asset (NPA) calculated under the scheme; and
- (d) the reasons for NPA and the proactive measures that Government has introduced to decrease NPA under the scheme?

ANSWER

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI NARAYAN RANE)

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

STATEMENT REFERRED TO IN REPLY TO THE RAJYA SABHA STARRED QUESTION NO. 109 FOR ANSWER ON 31.07.2023.

(a) & (b): The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) provides guarantee for the credit extended by Member Lending Institutions (MLIs) to Micro & Small Enterprises (MSEs), without collateral and third party guarantee. The details of the guarantees approved under the Credit Guarantee Scheme for MSEs, in each State and UT, since inception in 2000-01 till 31.03.2023 are given in Annexure-A.

(c) & (d): The details of Non Performing Assets (NPAs) reported under Credit Guarantee Scheme for Micro and Small Enterprises, cumulative as on March 31, 2023 are 10, 12,825 amounting to Rs. 40,720 crore. Comprehensive steps have been taken to recover and to reduce NPAs; these steps include, *inter alia*, the following:

- Amendment to the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 has been amended to make it more effective.
- Pecuniary jurisdiction of Debt Recovery Tribunal (DRTs) increased from Rs. 10 lakh to Rs. 20 lakh.
- Public Sector Banks have created Stressed Asset Management Verticals.
- Wilful defaulters are not sanctioned any additional facilities by banks or financial institutions.
- Wilful defaulters and companies with wilful defaulters as promoters/directors have been debarred from accessing capital markets to raise funds.
- Prudential Framework for Resolution of Stressed Assets issued by RBI.

Annexure-A, as referred to in reply of parts (a) & (b) of the Rajya Sabha Starred Question No. 109 for reply on 31.07.2023

Cumulative Guarantees Approved since inception till 31.03.2023			
Sr. No.	States / UTs	Number of Guarantees Approved	Amount of Guarantees Approved (In Rs. Crore)
1	Andaman & Nicobar	4,301	307
2	Andhra Pradesh	6,30,345	11,863
3	Arunachal Pradesh	9,948	697
4	Assam	1,75,110	9,166
5	Bihar	2,77,918	15,045
6	Chandigarh	20,681	1,461
7	Chhattisgarh	1,01,186	6,304
8	Dadra & Nagar Haveli and Daman & Diu	3,338	619
9	Delhi	1,27,499	16,663
10	Goa	29,218	2,060
11	Gujarat	3,15,219	32,060
12	Haryana	1,43,110	14,232
13	Himachal Pradesh	95,545	5,933
14	Jammu & Kashmir	2,11,523	6,230
15	Jharkhand	1,93,012	14,153
16	Karnataka	5,08,606	35,815
17	Kerala	3,96,563	13,043
18	Ladakh	808	81
19	Lakshadweep	543	17
20	Madhya Pradesh	3,61,086	19,809
21	Maharashtra	5,61,045	49,729
22	Manipur	14,016	654
23	Meghalaya	13,873	828
24	Mizoram	7,486	413
25	Nagaland	14,408	747
26	Odisha	2,74,865	14,558
27	Puducherry	11,091	547
28	Punjab	1,93,086	12,133
29	Rajasthan	2,99,171	17,250
30	Sikkim	4,552	257
31	Tamilnadu	6,01,788	33,730
32	Telangana	1,95,349	13,591
33	Tripura	20,500	840
34	Uttar Pradesh	7,72,681	41,257
35	Uttarakhand	91,464	5,047
36	West Bengal	3,44,546	22,525
TOTAL		70,25,480	4,19,665