

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO 1241
TO BE ANSWERED ON 31.07.2023

CREDIT GUARANTEE SCHEME FOR MSMEs

1241. DR. ANIL SUKHDEORAO BONDE:

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

- (a) whether Government has revamped Credit Guarantee Scheme for MSMEs with infusion of ₹ 9,000 crore in the corpus which would enable additional collateral-free guaranteed credit of ₹ 2 lakh crore and further the cost of the credit would be reduced by about one per cent; and
- (b) if so, the details thereof and the present status, State-wise?

ANSWER

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

(a) & (b): In compliance with the Budget 2023 announcement, the Government of India revamped the Credit Guarantee Scheme for Micro and Small Enterprises (MSEs) and the ceiling for guarantee coverage was enhanced from Rs.2 crore to Rs. 5 crore, with annual guarantee fees reduction by 50% across all segments. The details of the guarantees approved under the Credit Guarantee Scheme for MSEs, State-wise, since inception in 2000-01 till 31.03.2023 are given in Annexure-A.

Annexure-A, as referred to in reply of parts (a) & (b) of the Rajya Sabha unstarred Question No. 1241 for reply on 31.07.2023.

Cumulative Guarantee 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