

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
STARRED QUESTION NO. *245
TO BE ANSWERED ON 24.03.2025

CREDIT GUARANTEE SCHEME FOR MSMEs

*245. DR. ANIL SUKHDEORAO BONDE:

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

- (a) the number of credit guarantee requests approved in the year 2024;
- (b) the financial worth of credit guarantees approved in the year 2024;
- (c) whether there has been an increase in guarantee coverage for women-owned enterprises;
and
- (d) the loan limit and guarantee coverage provided to informal Micro, Small and Medium Enterprises (MSMEs) without any primary security under the special scheme for MSMEs?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI JITAN RAM MANJHI)

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

STATEMENT REFERRED TO IN REPLY TO PARTS (a) to (d) OF THE RAJYA SABHA STARRED QUESTION NO. *245 FOR ANSWER ON 24.03.2025.

(a) and (b): The total number of guarantees approved in the Financial Year 2023-24, along with amount, under Credit Guarantee Scheme for Micro and Small Enterprises is as given below:

Guarantees approved under Credit Guarantee Scheme		
Duration	Number of Guarantees	Amount of Guarantees (in Rs. Crore)
FY 2023-24	17,24,073	2,02,807

(c): There has been an increase in guarantee coverage for women-owned enterprises. The details are as given below:

Guarantees approved for Women-owned Enterprises under Credit Guarantee Scheme		
Duration	Number of Guarantees	Amount of Guarantees (in Rs. Crore)
FY 2021-22	1,39,244	8,021
FY 2022-23	3,65,582	16,373
FY 2023-24	4,25,865	32,223
FY 2024-25 (as on 28.02.2025)	5,20,327	40,243

(d): Under a special provision for Informal Micro Enterprises (IMEs), loans up to Rs. 20 lakh, extended by Member Lending Institutions to IMEs, are eligible for guarantee coverage, where primary security is not mandatory. The extent of guarantee coverage is 85%. The number and amount of guarantees approved under this initiative are as given below:

Guarantees approved for IMEs under Credit Guarantee Scheme		
Duration	Number of Guarantees	Amount of Guarantees (in Rs. Crore)
FY 2024-25 (as on 28.02.2025)	2,39,106	2,952
