

GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION

**RAJYA SABHA**  
**STARRED QUESTION NO. 40**

ANSWERED ON 03<sup>rd</sup> DECEMBER, 2025

**Security-free loans under CGTMSE**

**40. Shri Baburam Nishad:**

Will the Minister of COOPERATION be pleased to state:

- (a) whether National Cooperative Development Corporation (NCDC) has launched any scheme for providing collateral-free loans under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE);
- (b) the details of the total number of beneficiaries covered under this scheme so far; and
- (C) whether Primary Agricultural Credit Societies (PACS) and primary cooperative societies are eligible under this scheme?

**ANSWER**

THE MINISTER OF COOPERATION  
(SHRI AMIT SHAH)

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

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (c) IN RESPECT OF  
RAJYA SABHA STARRED QUESTION NO. 40 FOR REPLY ON 03<sup>rd</sup> DECEMBER, 2025  
ASKED BY SHRI BABURAM NISHAD REGARDING SECURITY-FREE LOANS  
UNDER CGTMSE**

(a) to (c) : National Cooperative Development Corporation (NCDC) has been registered as a Member Lending Institution (MLI) under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme of the Ministry of Micro, Small & Medium Enterprises (MSME). Under this scheme, guarantee coverage is provided for credit facilities extended by lending institutions to eligible Micro and Small Enterprises (MSEs). Primary Agricultural Credit Societies (PACS) and primary cooperative societies classified as MSMEs are eligible under the scheme.

On the basis of proposals received and their eligibility, NCDC has sanctioned 2 projects under the scheme till date as under: -

<b>S.No.</b>	<b>Beneficiaries</b>	<b>Sanctioned amount</b>	<b>Type of loan</b>
1.	Bardhvan Jute Garments Cooperative Society, West Bengal	₹20.00 lakh	Working Capital Loan
2.	Bassipara Matsya Utpadak Sahakari Samiti Limited, Rajasthan	₹3.04 lakh	Term Loan

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