GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 1692
TO BE ANSWERED ON 03.08.2026

CREDIT GUARANTEE FUND TRUST FOR MICRO AND SMALL ENTERPRISES

1692. SHRI R. DHARMAR:

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

(a) the current status of implementation of the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) across the country, State/UT-wise, including number and value of guarantees approved, with special reference to Tamil Nadu;
(b) details of funds allocated, released and utilised under the Scheme during last three financial years and current year;
(c) the MSME loan applications covered, claims settled and average time taken for settlement of guarantee claims, along with NPAs reported under guaranteed portfolio; and
(d) whether assessment has been conducted on access of collateral-free credit to micro and small enterprises, particularly women-led and rural enterprises and if so, the details thereof?

ANSWER

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES
(SUSHRI SHOBHA KARANDLAJE)

(a) to (d): The Ministry of Micro, Small and Medium Enterprises (MSME) implements Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to provide guarantees for the credit facilities extended by Member Lending Institutions to MSEs, across the country, including in Tamil Nadu.

Since its inception in 2000 till 30.06.2026, a total of 1.47 crore credit guarantees amounting to Rs. 14.69 lakh crore have been extended to MSEs, including women-led MSEs and rural enterprises, across the country. Of which, 32.53 lakh credit guarantees amounting to Rs. 2.34 lakh crore have been extended to women led MSEs.

The State-wise details of the guarantees extended to MSEs under the Scheme are at ***Annexure***.

As informed by CGTMSE, since its inception in 2000 till 30.06.2026, a total of 9.6 lakh claims amounting to Rs. 22,067 crore have been settled by CGTMSE.

Further, claims are settled in two stages. The initial payment of 75% of the eligible claim is settled within 30 days of receipt and the remaining amount is paid after 3 years. The gross NPA reported under the guaranteed portfolio is 3.10%.

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Annexure

Annexure referred in part (a) to (d) of answer to Rajya Sabha Unstarred Question no. 1692 on "Credit guarantee fund trust for micro and small enterprises" due for reply on 03-08-2026.

CGS - Guarantees approved – Overall- Since inception in 2000 till 30.06.2026			
Sr. No	**States / UTs**	**No. of guarantees approved**	**Amount approved (₹ crore)**
1	Andaman and Nicobar Islands	6,828	830
2	Andhra Pradesh	10,18,966	44,991
3	Arunachal Pradesh	15,314	2,023
4	Assam	3,44,083	28,981
5	Bihar	7,99,750	57,621
6	Chandigarh	48,347	6,772
7	Chhattisgarh	2,14,492	21,888
8	Delhi	2,91,648	60,455
9	Goa	47,485	4,794
10	Gujarat	6,94,709	1,28,329
11	Haryana	3,55,414	53,389
12	Himachal Pradesh	1,73,999	14,692
13	Jammu and Kashmir	3,82,229	16,616
14	Jharkhand	3,67,458	35,243
15	Karnataka	10,15,588	1,07,336
16	Kerala	6,00,845	39,238
17	Ladakh	3,022	427
18	Lakshadweep	650	23
19	Madhya Pradesh	6,95,986	66,904
20	Maharashtra	12,30,276	1,86,062
21	Manipur	21,553	1,409
22	Meghalaya	22,218	2,105
23	Mizoram	13,584	991
24	Nagaland	20,451	1,542
25	Odisha	5,24,967	47,183
26	Puducherry	21,786	1,713
27	Punjab	4,60,359	49,113
28	Rajasthan	6,51,000	67,225
29	Sikkim	9,004	768
30	Tamil Nadu	10,84,235	1,07,970
31	Telangana	4,13,248	53,090
32	The Dadra and Nagar Haveli and Daman and Diu	7,229	1,814
33	Tripura	50,424	3,117
34	Uttar Pradesh	20,82,187	1,53,823
35	Uttarakhand	1,78,453	15,346
36	West Bengal	8,38,926	85,280
	Total	1,47,06,713	14,69,104