

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 901
TO BE ANSWERED ON: 27.07.2026

STRUCTURAL CREDIT GUARANTEE SCHEMES

901. SHRI RAJINDER GUPTA:
SHRI SADANAND MHALU SHET TANAVADE:
SHRI RAJESH PARMANAND SHUKLA:

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

- (a) the specific budget-head allocations and definitive implementation milestones established for operationalizing the newly announced ₹10,000 crore SME-growth-fund this quarter;
- (b) whether the additional ₹2,000 crore capital top-up to the Self-Reliant India Fund has expanded risk capital access for high-growth micro-enterprises;
- (c) the number of manufacturing-units that have availed collateral-free institutional credit under the enhanced ₹10 crore guarantee ceiling implemented through the CGTMSE framework;
- (d) total value of invoice discounting guarantees extended by CGTMSE for transactions settled across electronic TReDS platforms this fiscal; and
- (e) details regarding the State-wise turnout of transgender entrepreneurs who availed of the special ten percent guarantee fee concession?

ANSWER

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

- (a): In the Union Budget 2026-27, the Government has announced a dedicated ₹10,000 crore SME Growth Fund to create future Champions, incentivizing enterprises based on select criteria. As informed by Department of Economic Affairs, the modalities of the Fund are being worked out in accordance with the laid down procedure.
- (b): The Government has also announced to top up the Self-Reliant India Fund set up in 2021, with ₹2,000 crore to continue support to micro enterprises and maintain their access to risk capital. Modalities of the top-up are being worked out.
- (c): As informed by the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), a total of 1.47 crore credit guarantees amounting to ₹14.69 lakh crore have been extended to MSEs, including manufacturing units, since inception in 2000 till 30.06.2026.
- (d): As informed by CGTMSE, Circular No. 262 dated 15.06.2026; regarding guarantee on credit facilities for invoice discounting on Trade Receivables Discounting System (TReDS) platforms has been issued. CGTMSE has developed the necessary APIs for integration with TReDS platform for its implementation.
- (e): As informed by CGTMSE, discount of 10% in Annual Guarantee Fees for Transgender entrepreneurs was introduced from 01.03.2025. The State-wise details are attached at *Annexure-I*.

Annexure-I

Annexure referred in part (e) of answer to Rajya Sabha Unstarred Question no. 901 on “Structural credit guarantee schemes” due for reply on 27-07-2026.

State-wise details of transgender entrepreneurs who availed of the special 10% concession in guarantee fee under Credit Guarantee Scheme from 01.03.2025 to 30.06.2026			
Sr. No.	State/UTs	No. of guarantees approved	Amount approved (Rs. crore)
1	Andhra Pradesh	64	3.245
2	Assam	4	0.480
3	Bihar	4	0.162
4	Chandigarh	1	0.255
5	Chhattisgarh	1	0.370
6	Gujarat	1	0.020
7	Haryana	1	0.100
8	Himachal Pradesh	1	0.100
9	Jammu And Kashmir	1	0.018
10	Jharkhand	3	0.152
11	Karnataka	8	1.193
12	Kerala	1	0.148
13	Madhya Pradesh	3	1.997
14	Maharashtra	5	2.147
15	Meghalaya	2	0.210
16	Punjab	5	0.740
17	Tamil Nadu	13	6.894
18	Tripura	1	0.090
19	Uttar Pradesh	14	7.375
20	Uttarakhand	1	0.130
21	West Bengal	3	0.920
	Total	137	26.745

Source: CGTMSE