

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 3830
TO BE ANSWERED ON: 19.3.2018

CGFT SCHEME

3830: SHRI KRUPAL BALAJI TUMANE:

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

- (a) whether the Government has started Credit Guarantee Funds Scheme Trust (CGFT) for the Micro, Small and Medium Enterprises in collaboration with Small Industries Development Bank of India for the benefit of Micro and Small industries in the country;
- (b) if so, the details and salient features thereof including the funds allocated and utilised and the number of beneficiaries therefrom during each of the last three years and the current year, State/UT-wise;
- (c) the details of the other such credit guarantee schemes and programmes available with the banks for micro and small entrepreneurs;
- (d) whether any collateral guarantee is required to avail such schemes; and
- (e) if so, the details thereof?

ANSWER

MINISTER OF STATE (INDEPENDENT CHARGE)
FOR MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI GIRIRAJ SINGH)

(a): Yes, Madam.

(b): Under Credit Guarantee Scheme for Micro and Small Enterprises (CGS), the Trust provides guarantee cover to its registered members Banks/Financial Institutions (called MLIs) against their collateral free and/or Third Party Guarantee (TPG) free credit facilities upto Rs.200 lakh sanctioned by them to the eligible Micro and Small Enterprises (MSE). Details of the funds allocated to the Trust are given below:-

Year	Fund Allocated to CGTMSE (Amount in Rs. Crore)
2014-15	74.99
2015-16	70.99
2016-17	715.68
2017-18 (Release till 28.2.2018)	2801.80

State/UT-wise details of the number of beneficiaries during the last three years upto the current year are furnished at Annexure.

: 2 :

(c): There are other Credit Guarantee Schemes and Programmes like the following available with banks under the National Credit Guarantee Trust Company Ltd. (NCGTC) set-up by Department of Financial Services, Ministry of Finance:

- Credit Guarantee Fund for Factoring (Guarantee of factored receivables of SMEs)
- Credit Guarantee Fund for MUDRA (Guarantee of MUDRA Loans)
- Credit Guarantee Fund for Stand up India (Guarantee of Loans to SMEs for loans from Rs. 10 lakh to Rs.100 lakh for setting up Greenfield project by SC/ST/Women entrepreneurs.

(d) & (e): No, Madam.

Annexure

Annexure referred to in reply to part (b) of the Lok Sabha Unstarred Question No. 3830 for answer on 19.03.2018.

State-wise Number of Proposals Approved under Credit Guarantee Scheme									
(Amount in Rs. Crore)									
Sr. No.	State/UT	2014-15		2015-16		2016-17		2017-18 (Till 28th February, 2018)	
		Proposals	Amount Approved	Proposals	Amount Approved	Proposals	Amount Approved	Proposals	Amount Approved
1	Andaman & Nicobar	299	19.21	385	18.74	393	22.89	252	22.10
2	Andhra Pradesh	16043	787.12	18627	392.92	13911	385.51	8805	295.48
3	Arunachal Pradesh	1749	73.76	1482	57.70	824	36.54	366	26.71
4	Assam	14405	512.29	13543	378.75	10934	427.25	6494	417.58
5	Bihar	20650	1028.17	19878	877.10	16397	671.68	9559	469.57
6	Chandigarh	669	66.75	1246	45.00	1307	65.33	495	56.02
7	Chhattisgarh	5945	336.77	9468	282.50	6716	235.73	2658	277.06
8	Dadra & Nagar Haveli	73	17.78	100	23.70	67	14.15	98	33.15
9	Daman & Diu	80	20.75	76	25.18	60	10.26	29	7.19
10	Delhi	3719	529.83	10899	623.16	8680	639.63	3668	540.87
11	Goa	2204	129.07	2736	125.54	2036	116.03	1077	97.76
12	Gujarat	12632	1209.63	18636	1210.52	15985	1150.47	8686	1350.76
13	Haryana	4748	437.94	7896	400.10	7108	447.93	3714	422.52
14	Himachal Pradesh	6481	371.14	7533	291.40	6684	262.87	3061	191.53

15	Jammu & Kashmir	17912	360.85	10005	242.38	5557	157.33	9436	216.29
16	Jharkhand	16653	1145.49	18935	898.56	15106	920.06	9075	856.27
17	Karnataka	39561	2248.17	48731	2345.11	46229	2278.45	18768	1738.44
18	Kerala	41624	1124.74	47120	932.79	38194	973.13	16513	512.17
19	Laksha Deep	56	2.01	88	2.67	62	1.08	10	0.26
20	Madhya Pradesh	14999	821.34	22150	1015.46	20479	1039.00	16789	1040.33
21	Maharashtra	44835	2668.70	49279	2551.17	52623	2834.95	17631	2085.76
22	Manipur	1389	31.44	849	27.62	878	33.39	831	41.09
23	Meghalaya	1000	43.21	976	31.36	1068	42.78	805	41.57
24	Mizoram	717	27.29	569	14.82	545	27.26	318	16.23
25	Nagaland	1251	35.46	1765	41.15	1432	47.86	1134	50.89
26	Orissa	14845	783.84	19060	710.17	18950	795.09	10900	648.80
27	Pondicherry	606	20.33	1261	25.87	979	23.54	571	24.72
28	Punjab	7458	533.99	15016	485.75	11916	427.57	6433	412.56
29	Rajasthan	10145	793.13	14796	580.29	13401	529.84	4345	385.56
30	Sikkim	304	13.67	335	15.88	292	14.67	152	9.14
31	Tamilnadu	42557	1720.44	56472	1784.91	49000	1858.24	27806	1592.52
32	Telangana	-	-	14636	578.97	13692	632.20	5791	505.89
33	Tripura	1111	42.48	1512	38.42	866	30.44	754	27.08
34	Uttar Pradesh	36418	2050.09	52739	1815.52	48954	1685.28	26120	1459.17
35	Uttarakhand	5011	270.26	7387	277.19	6000	267.26	3279	209.27
36	West Bengal	15273	997.69	17792	781.04	14802	825.81	9170	754.98
Total		403422	21274.82	513978	19949.39	452127	19931.49	235593	16837.28

N.B.: Actuals may vary due to intervening cancellations / modifications