

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1323**  
**TO BE ANSWERED ON 09.02.2023**

**MSME ORGANISATION**

1323. SHRI RITESH PANDEY:

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

- (a) the details of MSME organisations that had to be shut down during the last three years, State-wise;
- (b) the quantum of loss suffered by the MSME sector during the last three years;
- (c) the number of applications received under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) and funds approved during the period from 2020-2022, State-wise; and
- (d) whether nearly forty per cent of the micro businesses were denied loans (both formal/informal) as they did not have sufficient collateral and/or lacked positive credit history or lacked requisite documentation for the application and if so, the details thereof?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI BHANU PRATAP SINGH VERMA)

- (a): As per Udyam Registration, the details of MSMEs shut down during the last three years; state wise are at **Annexure I**.
- (b): As per Economic Survey 2022-23, the GST paid by MSMEs declined from Rs 5.00 lakh crore in FY 2019-20 to Rs. 4.70 lakh crore in FY 2020-21. However, the GST paid by MSMEs has been rising since and has now reached to Rs 5.50 lakh crore which has crossed the pre-pandemic level of FY 2019-20, reflecting the financial resilience of MSMEs.
- (c) & (d): Credit Guarantee Trust Fund for Micro and Small Enterprises (CGTMSE) provides credit guarantee on the loans extended by its Member lending Institutions (MLIs) to Micro and Small Enterprises (MSEs) without collateral security and third party guarantee. The number and amount of guarantee approved State-wise under Credit Guarantee Scheme of Micro and Small Enterprises during the period 2020-2022 are at **Annexure II**.

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Annexure is referred to part (a) of Lok Sabha unstarred Question no. 1323 due for reply on 09.02.2023

Sr. No.	State/UTs	No. of MSMEs shut down		
		(From 01.07.2020 to 03.02.2023)		
		2020-21	2021-22	2022-23
1.	Andhra Pradesh	0	113	208
2.	Arunachal Pradesh	0	0	1
3.	Assam	0	8	22
4.	Bihar	18	541	464
5.	Chhattisgarh	4	64	91
6.	Goa	3	5	15
7.	Gujarat	67	492	873
8.	Haryana	16	151	327
9.	Himachal Pradesh	2	8	83
10.	Jharkhand	0	134	188
11.	Karnataka	4	272	428
12.	Kerala	2	137	273
13.	Madhya Pradesh	1	112	440
14.	Maharashtra	3	1,831	2,697
15.	Manipur	0	0	48
16.	Meghalaya	0	1	1
17.	Mizoram	0	1	2
18.	Nagaland	0	1	5
19.	Odisha	1	118	165
20.	Punjab	0	208	88
21.	Rajasthan	11	312	839
22.	Sikkim	0	0	1
23.	Tamil Nadu	2	591	1,487
24.	Telangana	2	128	93
25.	Tripura	0	8	6
26.	Uttar Pradesh	20	494	914
27.	Uttarakhand	1	32	161
28.	West Bengal	17	153	284
29.	Andaman And Nicobar Islands	0	9	9
30.	Chandigarh	1	21	8
31.	Dadar & Nagar Haveli and Daman & Diu	0	7	14
32.	Delhi	0	210	396
33.	Jammu And Kashmir	0	51	103
34.	Ladakh	0	1	2
35.	Lakshadweep	0	0	0
36.	Puducherry	0	8	31
<b>Total</b>		<b>175</b>	<b>6,222</b>	<b>10,767</b>
Source: Udyam Registration Portal				

## Annexure II

Annexure is referred to part (c) & (d) of Lok Sabha unstarred Question no. 1323 due for reply on 09.02.2023

The number and amount of guarantee approved by CGTMSE under Credit Guarantee Scheme for Micro and Small Enterprises							
<i>Amt. (Rs. Cr)</i>							
Sr. No.	States / UTs	FY 19-20		FY 20-21		FY 21-22	
		No.	Amt.	No.	Amt.	No.	Amt.
1.	Andaman & Nicobar	264.00	29.45	329.00	24.65	374.00	35.12
2.	Andhra Pradesh	50,562.00	1,556.78	1,63,610.00	1,559.99	49,848.00	1,455.81
3.	Arunachal Pradesh	415.00	46.95	464.00	54.98	628.00	82.10
4.	Assam	14,070.00	686.72	12,158.00	673.19	14,918.00	1,261.92
5.	Bihar	24,531.00	1,303.32	22,317.00	1,086.40	24,217.00	1,661.23
6.	Chandigarh	1,778.00	133.61	1,274.00	97.07	1,382.00	159.32
7.	Chhattisgarh	14,022.00	705.70	12,970.00	551.96	9,670.00	775.50
8.	Dadra & Nagar Haveli and Daman & Diu	447.00	59.36	726.00	49.74	447.00	101.19
9.	Delhi	24,917.00	2,182.94	12,757.00	1,557.20	15,810.00	2,768.64
10.	Goa	2,594.00	183.07	2,235.00	134.84	2,218.00	173.50
11.	Gujarat	58,595.00	3,859.49	40,397.00	2,959.55	34,929.00	4,835.69
12.	Haryana	25,916.00	1,582.88	18,499.00	1,217.65	22,285.00	2,707.15
13.	Himachal Pradesh	7,538.00	436.78	8,572.00	487.35	10,075.00	791.91
14.	Jammu & Kashmir	12,887.00	416.03	21,371.00	714.46	38,352.00	1,295.17
15.	Jharkhand	15,340.00	1,116.03	14,996.00	859.78	12,953.00	1,247.08
16.	Karnataka	68,572.00	4,068.61	50,974.00	3,225.47	41,028.00	4,307.51
17.	Kerala	33,739.00	1,248.12	28,810.00	1,005.27	18,937.00	1,104.28
18.	Ladakh	26.00	2.46	110.00	12.37	205.00	22.85
19.	Lakshadweep	52.00	0.91	72.00	2.05	11.00	0.69
20.	Madhya Pradesh	40,822.00	2,098.28	60,835.00	1,893.09	64,108.00	2,650.99
21.	Maharashtra	83,709.00	5,807.82	71,850.00	4,415.75	56,027.00	6,839.63
22.	Manipur	939.00	42.25	830.00	41.16	1,294.00	101.10
23.	Meghalaya	1,153.00	70.46	1,063.00	60.31	886.00	92.75
24.	Mizoram	473.00	29.06	431.00	30.09	1,029.00	86.33
25.	Nagaland	917.00	60.95	1,120.00	68.40	1,692.00	139.48
26.	Odisha	26,167.00	1,347.05	28,288.00	1,133.71	25,788.00	1,801.05
27.	Puducherry	1,578.00	80.41	1,588.00	66.60	1,013.00	74.30
28.	Punjab	24,542.00	1,022.21	20,379.00	865.25	23,172.00	1,660.53
29.	Rajasthan	41,289.00	1,997.79	32,883.00	1,440.58	38,622.00	2,552.89
30.	Sikkim	435.00	22.92	340.00	15.50	479.00	34.00
31.	Tamilnadu	89,725.00	4,352.82	61,535.00	3,343.95	44,897.00	4,133.60
32.	Telangana	39,162.00	2,211.72	22,021.00	1,407.78	24,009.00	1,958.98
33.	Tripura	1,378.00	53.67	1,673.00	57.90	2,020.00	115.09
34.	Uttar Pradesh	89,271.00	4,154.02	78,655.00	3,726.70	86,616.00	5,628.12
35.	Uttarakhand	11,158.00	482.19	9,671.00	440.95	10,048.00	629.28
36.	West Bengal	37,667.00	2,398.35	29,789.00	1,617.68	37,033.00	2,887.09
	<b>Total</b>	<b>8,46,650.00</b>	<b>45,851.22</b>	<b>8,35,592.00</b>	<b>36,899.39</b>	<b>7,17,020.00</b>	<b>56,171.87</b>

Source: CGTMSE