

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 89
TO BE ANSWERED ON 02.02.2023

MSME UDYAM

89. SHRI DIBYENDU ADHIKARI:

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

- (a) the detail of funds allotted and sanctioned to Udyam/new registered firms during the last three years and the current year, State-wise break-up;
- (b) the present minimum and maximum collateral free bank credit guarantee amount for MSME Udyam registered organisations along with the terms and conditions thereof;
- (c) the details of procedures and compliance in granting fund from Credit Guarantee Fund Trust to Micro and Small Enterprises (CGTMSE) therefor; and
- (d) the condition and eligibility to avail bank credit without hassles of collaterals/third party guarantees to startup organisations thereto?

ANSWER

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

(a) to (d): The Ministry of MSME provides funds to implementing agencies under various schemes. Udyam Registration Certificate is used by enterprises to be classified as MSMEs and for availing benefits of Ministry of MSME's schemes and programmes. The major schemes that provide collateral free bank credit are Emergency Credit Lined Guarantee Scheme (ECLGS) and Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs). The details of the State wise guarantees issued during the last three years and the current year for the scheme ECLGS and Credit Guarantee Scheme (CGS) for MSEs are at **Annexure I**. Credit Guarantee Trust Fund for Micro and Small Enterprises (CGTMSE) provides guarantee coverage for MSE loans including startups for loans upto Rs 2.00 crore extended by its Member Lending Institutions (MLIs) as per their own procedures.

Annexure referred to in reply to part (a) to (d) of Lok Sabha Unstarred Question No. 89 for answer on 02.02.2023

(i) Number and Amount of Guarantees issued under Emergency Credit Lined Guarantee Scheme (ECLGS)

States/UTs data for ECLGS						
State/UT	FY 2020-21		FY 2021-2022		FY (2022-2023) Till 31 Dec 2022	
	No. of Guarantees Issued	Loan Amount Guaranteed (Rs. In Cr)	No. of Guarantees Issued	Loan Amount Guaranteed (Rs. In Cr)	No. of Guarantees Issued	Loan Amount Guaranteed (Rs. In Cr)
Andaman & Nicobar	1,978	96.01	123	44.55	24	13.11
Andhra Pradesh	2,53,111	8,659.26	37,711	3,560.14	3,033	833.77
Arunachal Pradesh	2,228	7,1.32	159	57.94	44	5.77
Assam	5,29,128	2,715.09	23,527	807.08	1,690	269.54
Bihar	6,44,959	3,784.61	1,84,637	1,194.56	1,687	186.42
Chandigarh	6,361	895.1	855	326.46	83	56.23
Chhattisgarh	1,40,311	41,03.2	60,879	1,727.35	908	302.39
Dadra & Nagar Haveli	2,077	271.86	227	151.72	33	31.04
Daman & Diu	916	125.45	125	77.04	6	6.29
Delhi	90,794	14,635.92	15,266	7,258.35	1,154	2,004.98
Goa	11,801	770.03	1,092	612.86	241	108.28
Gujarat	3,02,022	22,379.3	72,992	9,441.03	3,924	2,709.07
Haryana	1,56,677	10,976.94	49,268	4,542.64	2,301	1,113.55
Himachal Pradesh	45,983	1,552.06	5,411	736.06	885	156.98
Jammu & Kashmir	66,719	1,952.33	1,815	434.06	465	58.84
Jharkhand	2,40,920	2,625.82	62,180	1,318.14	1,518	174.73
Karnataka	4,68,973	15,934.82	4,12,405	6,649.7	13,860	1,331.62
Kerala	4,01,744	7,799.9	1,38,081	3,331.45	3,202	851.38
Ladakh	999	44.08	34	9.56	2	0.55
Lakshadweep	369	1.91	3	0.19	3	0.1
Madhya Pradesh	3,95,932	7,657.52	1,76,278	3,045.67	2,184	545.74
Maharashtra	8,85,638	37,433.73	1,34,338	17,499.28	10,380	4,611.1
Manipur	10,259	123.07	322	12.87	31	6.2
Meghalaya	11,030	200.9	487	26.3	49	13.33
Mizoram	3,722	54.88	146	9.3	28	0.34
Nagaland	7,396	68.35	171	8.82	32	2.89
Orissa	8,80,435	4,615.92	58,979	1,596.59	7,178	531.91
Pondicherry	14,303	441.14	8,523	135.92	427	30.65
Punjab	1,90,074	7,789.42	28,339	2,935.89	2,310	651.01
Rajasthan	3,05,790	12,152.73	2,49,571	4,852.85	2,542	849.38
Sikkim	8,178	92.95	178	33.88	43	4.53
Tamil nadu	6,53,638	25,451.31	2,46,453	11,100.31	12,523	3,132.34
Telangana	1,31,772	10,216.96	15,032	3,949.65	1,234	1,088.69
Tripura	60,471	245.64	2,178	46.75	201	2.89
Uttar Pradesh	6,59,285	15,117.75	1,63,542	5,479.09	4,694	1,333.29
Uttarakhand	66,139	2,091.18	8,494	1,054.71	603	198.42
West Bengal	18,89,440	13,850.95	1,40,603	5,308.9	5,830	944.81
Total	95,41,572	2,36,999.41	23,00,424	99,377.66	85,352	24,162.16

Source: National Credit Guarantee Trustee Company Ltd (NCGTC)

(ii) Number and Amount of Guarantees approved under Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs)

State Wise data for CGTMSE								
	FY 19-20		FY 20-21		FY 21-22		FY 22-23 (Till 31 Dec 2022)	
State / UT	No.	Amount (Rs. In Cr)	No.	Amount (Rs. In Cr)	No.	Amount (Rs. In Cr)	No.	Amount (Rs. In Cr)
Andaman & Nicobar	264	29.45	329	24.65	374	35.12	389	31.85
Andhra Pradesh	50,562	1,556.78	1,63,610	1,559.99	49,848	1,455.81	1,90,268	2,439.72
Arunachal Pradesh	415	46.95	464	54.98	628	82.10	725	105.69
Assam	14,070	686.72	12,158	673.19	14,918	1,261.92	15,164	1,500.55
Bihar	24,531	1,303.32	22,317	1,086.40	24,217	1,661.23	30,613	2,428.50
Chandigarh	1,778	133.61	1,274	97.07	1,382	159.32	1,213	202.43
Chhattisgarh	14,022	705.70	12,970	551.96	9,670	775.50	12,538	1,118.68
Dadra & Nagar Haveli	256	26.88	402	30.81	303	63.53	238	48.58
Daman & Diu	191	32.48	324	18.93	144	37.66	91	18.96
Delhi	24,917	2,182.94	12,757	1,557.20	15,810	2,768.64	15,620	3,375.06
Goa	2,594	183.07	2,235	134.84	2,218	173.50	1,921	214.26
Gujarat	58,595	3,859.49	40,397	2,959.55	34,929	4,835.69	29,547	5,672.25
Haryana	25,916	1,582.88	18,499	1,217.65	22,285	2,707.15	22,000	3,465.38
Himachal Pradesh	7,538	436.78	8,572	487.35	10,075	791.91	10,861	905.20
Jammu & Kashmir	12,887	416.03	21,371	714.46	38,352	1,295.17	38,994	1,346.55
Jharkhand	15,340	1,116.03	14,996	859.78	12,953	1,247.08	14,908	1,714.67
Karnataka	68,572	4,068.61	50,974	3,225.47	41,028	4,307.51	37,195	5,320.64
Kerala	33,739	1,248.12	28,810	1,005.27	18,937	1,104.28	18,187	1,401.33
Ladakh	26	2.46	110	12.37	205	22.85	364	34.59
Lakshadweep	52	0.91	72	2.05	11	0.69	16	2.05
Madhya Pradesh	40,822	2,098.28	60,835	1,893.09	64,108	2,650.99	36,234	3,582.30
Maharashtra	83,709	5,807.82	71,850	4,415.75	56,027	6,839.63	45,269	8,034.05
Manipur	939	42.25	830	41.16	1,294	101.10	1,739	138.21
Meghalaya	1,153	70.46	1,063	60.31	886	92.75	1,035	114.25
Mizoram	473	29.06	431	30.09	1,029	86.33	628	51.63
Nagaland	917	60.95	1,120	68.40	1,692	139.48	1,491	126.98
Odisha	26,167	1,347.05	28,288	1,133.71	25,788	1,801.05	24,229	2,089.93
Puducherry	1,578	80.41	1,588	66.60	1,013	74.30	882	79.08
Punjab	24,542	1,022.21	20,379	865.25	23,172	1,660.53	33,202	2,847.20
Rajasthan	41,289	1,997.79	32,883	1,440.58	38,622	2,552.89	50,055	3,698.10
Sikkim	435	22.92	340	15.50	479	34.00	515	40.80
Tamilnadu	89,725	4,352.82	61,535	3,343.95	44,897	4,133.60	43,312	4,803.78
Telangana	39,162	2,211.72	22,021	1,407.78	24,009	1,958.98	22,315	2,456.43
Tripura	1,378	53.67	1,673	57.90	2,020	115.09	2,439	137.73
Uttar Pradesh	89,271	4,154.02	78,655	3,726.70	86,616	5,628.12	91,908	7,381.40
Uttarakhand	11,158	482.19	9,671	440.95	10,048	629.28	10,624	773.36
West Bengal	37,667	2,398.35	29,789	1,617.68	37,033	2,887.09	36,872	4,141.08
Total	8,46,650	45,851.22	8,35,592	36,899.39	7,17,020	56,171.87	8,43,601	71,843.26

Source: Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)