

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 1173
TO BE ANSWERED ON: 27.07.2023

CGTMSE SCHEME

1173. SHRIMATI POONAMBEN MAADAM:

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

- (a) whether the Government has revamped the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme;
- (b) if so, the details thereof and the steps being taken to support first-generation entrepreneurs and Micro and Small Enterprises (MSEs) in accessing loans without the requirement of collateral;
- (c) whether the Government is taking any steps to create awareness about the revamped CGTMSE Scheme to ensure maximum utilization of this scheme and if so, the details thereof;
- (d) whether the Government has any mechanism to encourage lending institutes to provide enhanced lending to MSEs without insisting on collateral under the said scheme and if so, the details thereof; and
- (e) the details of the total number of cases along with claims settled under the said scheme during the last three years, State-wise including Gujarat, district-wise?

ANSWER

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

(a) & (b): The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) provides guarantee for the credit extended by Member Lending Institutions (MLIs) to Micro & Small Enterprises (MSEs), without collateral and third party guarantee. First generation entrepreneurs are also eligible for guarantee coverage under the credit guarantee scheme. In compliance with Budget 2023 announcement, Credit Guarantee Scheme for MSEs has been revamped and the ceiling for guarantee coverage enhanced from Rs.2.00 crore to Rs. 5.00 crore with annual guarantee fees reduced by 50% across all segments.

(c): To ensure maximum utilization of the scheme, CGTMSE organizes workshops/ interactive sessions for MSEs and Industry Associations, in association with MSME-Development and Facilitation Offices (MSME-DFOs), Member Lending Institutions, etc. CGTMSE is also creating awareness on the scheme by disseminating information of the scheme during the events in National Mission for Capacity Building of Bankers (NAMCABs) organized by RBI.

(d): To the extent of guarantee coverage under Credit Guarantee Scheme for MSEs, as per the RBI guidelines, there is no capital charge imposed on Member Lending Institutions (MLIs).

(e): The details of the guarantees approved under the Credit Guarantee Scheme for MSEs, during the last three years, State-wise, including the State of Gujarat, and Gujarat district –wise are given in Annexure-A and Annexure–B respectively. The details of number of claims settled State-wise, during the last three years, including the State of Gujarat, and Gujarat district-wise are given in Annexure-C and Annexure–D, respectively.

Annexure-A, as referred to in reply to part (e) of the Lok Sabha Unstarred Question No. 1173 for reply on 27.07.2023

State-wise Guarantees Approved during the last three years							
S. No.	States / UTs	<i>Amt. (in ₹ Crore)</i>					
		FY 20-21		FY 21-22		FY 22-23	
		Number of Guarantees approved	Amount of Guarantees approved	Number of Guarantees approved	Amount of Guarantees approved	Number of Guarantees approved	Amount of Guarantees approved
1	Andaman & Nicobar	329	25	374	35	495	50
2	Andhra Pradesh	163,610	1560	49,848	1,456	237,520	3,545
3	Arunachal Pradesh	464	55	628	82	935	147
4	Assam	12,158	673	14,918	1,262	21,195	2,156
5	Bihar	22,317	1086	24,217	1,661	42,360	3,468
6	Chandigarh	1,274	97	1,382	159	1,706	303
7	Chhattisgarh	12,970	552	9,670	776	17,733	1,569
8	Dadra & Nagar Haveli and Daman & Diu	726	50	447	101	505	111
9	Delhi	12,757	1557	15,810	2,769	21,458	4,897
10	Goa	2,235	135	2,218	174	2,826	325
11	Gujarat	40,397	2960	34,929	4,836	43,336	8,209
12	Haryana	18,499	1218	22,285	2,707	30,343	5,025
13	Himachal Pradesh	8,572	487	10,075	792	14,898	1,275
14	Jammu & Kashmir	21,371	714	38,352	1,295	51,431	1,808
15	Jharkhand	14,996	860	12,953	1,247	21,090	2,488
16	Karnataka	50,974	3225	41,028	4,308	53,766	7,712
17	Kerala	28,810	1,005	18,937	1,104	25,761	2,121
18	Ladakh	110	12	205	23	467	44
19	Lakshadweep	72	2	11	1	25	3
20	Madhya Pradesh	60,835	1,893	64,108	2,651	50,289	5,290
21	Maharashtra	71,850	4,416	56,027	6,840	66,055	11,923
22	Manipur	830	41	1,294	101	2,268	171
23	Meghalaya	1,063	60	886	93	1,410	160
24	Mizoram	431	30	1,029	86	1,032	74
25	Nagaland	1,120	68	1,692	139	1,813	162
26	Odisha	28,288	1,134	25,788	1,801	34,081	3,045
27	Puducherry	1,588	67	1,013	74	1,087	107
28	Punjab	20,379	865	23,172	1,661	49,720	4,385
29	Rajasthan	32,883	1,441	38,622	2,553	72,391	5,366
30	Sikkim	340	16	479	34	765	61
31	Tamilnadu	61,535	3,344	44,897	4,134	61,883	7,114
32	Telangana	22,021	1,408	24,009	1,959	29,792	3,503
33	Tripura	1,673	58	2,020	115	3,845	207
34	Uttar Pradesh	78,655	3,727	86,616	5,628	130,769	10,742
35	Uttarakhand	9,671	441	10,048	629	16,296	1,177
36	West Bengal	29,789	1,618	37,033	2,887	54,440	6,036
	TOTAL	835,592	36,899	717,020	56,172	1,165,786	104,781

Source : CGTMSE

Annexure-B

Annexure—B, as referred to in reply to part (e) of the Lok Sabha Unstarred Question No. 1173 for reply on 27.07.2023

Guarantees Approved in the state of Gujarat (District Wise) during the last three years							
<i>Amt. (₹ Cr.)</i>							
S. No.	District	FY 20-21		FY 21-22		FY 22-23	
		Number of Guarantees approved	Amount of Guarantees approved	Number of Guarantees approved	Amount of Guarantees approved	Number of Guarantees approved	Amount of Guarantees approved
1	Ahmedabad	9,159	897	8,128	1,399	11,357	2,519
2	Amreli	524	16	611	24	483	48
3	Anand	1,194	56	1,087	89	2,456	199
4	Aravalli	218	12	222	23	324	26
5	Banas Kantha	739	34	901	76	705	118
6	Bharuch	1,146	84	826	89	1,056	155
7	Bhavnagar	1,315	72	1,089	95	1,177	212
8	Botad	57	3	102	7	156	12
9	Chotta Udepur	88	3	170	6	261	13
10	Dangs (Ahwa)	21	2	35	1	37	3
11	Devbhoomi Dwarka	64	4	125	6	184	10
12	Dohad	463	13	443	16	249	12
13	Gandhinagar	1,026	79	626	130	1,001	168
14	Gir Somnath	1,026	19	267	13	306	21
15	Jamnagar	987	83	1,100	161	1,260	259
16	Junagadh	595	26	825	69	780	127
17	Kachchh	1,539	97	1,854	256	1,860	386
18	Kheda	972	37	771	57	1,190	78
19	Mahesana	892	59	877	110	1,031	180
20	Mahisagar	71	1	247	7	238	10
21	Morbi	247	30	465	101	538	163
22	Narmada	123	4	107	6	112	9
23	Navsari	745	28	760	42	720	63
24	Panch Mahals	760	26	735	35	631	48
25	Patan	333	9	446	22	403	35
26	Porbandar	166	10	190	16	226	31
27	Rajkot	3,602	396	3,119	614	3,392	908
28	Sabar Kantha	861	34	647	76	463	80
29	Surat	5,779	412	4,364	722	5,122	1,297
30	Surendranagar	396	19	383	33	429	53
31	Tapi	73	4	218	6	171	14
32	Vadodara	3,700	283	2,041	378	3,586	683
33	Valsad	1,516	107	1,148	151	1,432	267
	Total	40,397	2,960	34,929	4,836	43,336	8,209

Source : CGTMSE

Annexure-C

Annexure—C, as referred to in reply to part (e) of the Lok Sabha Unstarred Question No. 1173 for reply on 27.07.2023

State –wise Claims settled during the last three years							
							<i>Amt. (₹ Cr)</i>
S. No.	States / UTs	FY 20-21		FY 21-22		FY 22-23	
		Number	Amount	Number	Amount	Number	Amount
1	Andaman & Nicobar	6	0.13	16	0.56	20	0.30
2	Andhra Pradesh	368	8.61	1,983	28.55	5,838	47.85
3	Arunachal Pradesh	146	2.37	34	1.15	125	5.31
4	Assam	1,140	16.66	1,462	20.74	2,685	40.46
5	Bihar	1,576	35.98	2,399	46.71	3,667	64.88
6	Chandigarh	51	1.55	150	2.96	243	8.66
7	Chhattisgarh	319	6.25	1,063	16.64	1,489	28.46
8	Dadra & Nagar Haveli and Daman & Diu	8	0.64	36	1.47	50	3.02
9	Delhi	458	19.94	1,673	61.30	2,579	87.45
10	Goa	60	2.97	143	4.36	263	9.79
11	Gujarat	884	33.61	2,905	69.33	3,481	88.89
12	Haryana	503	17.42	1,716	42.61	2,202	55.73
13	Himachal Pradesh	316	6.69	399	8.96	482	13.64
14	Jammu & Kashmir	278	4.40	538	4.18	505	8.14
15	Jharkhand	1,786	49.06	2,415	63.21	2,440	60.40
16	Karnataka	3,249	81.73	5,674	119.52	8,291	176.04
17	Kerala	2,118	27.96	3,665	50.08	7,120	97.81
18	Ladakh	0	0.00	0	0.00	0	0.00
19	Lakshadweep	1	0.06	0	0.00	0	0.00
20	Madhya Pradesh	2,200	41.85	4,065	72.05	10,601	132.28
21	Maharashtra	3,842	84.22	9,419	185.10	9,893	223.16
22	Manipur	289	2.62	115	1.75	193	2.72
23	Meghalaya	78	0.89	163	1.80	193	2.95
24	Mizoram	20	0.26	25	0.87	77	2.14
25	Nagaland	195	1.57	99	1.45	348	3.90
26	Odisha	1,256	23.27	2,345	39.73	2,630	54.30
27	Puducherry	35	0.87	123	2.45	141	1.80
28	Punjab	495	16.54	1,656	37.09	1,893	48.41
29	Rajasthan	481	11.51	2,197	41.89	3,099	58.54
30	Sikkim	3	0.02	9	0.06	45	0.78
31	Tamilnadu	2,062	50.83	6,453	117.21	9,039	162.53
32	Telangana	787	17.32	3,169	62.79	3,529	72.21
33	Tripura	156	1.33	77	0.92	141	1.53
34	Uttar Pradesh	5,002	106.20	7,420	137.81	13,607	220.96
35	Uttarakhand	287	7.51	626	10.65	920	14.33
36	West Bengal	1,042	33.57	3,316	73.19	4,463	106.29
	TOTAL	31,497	716.41	67,548	1,329.13	102,292	1,905.65

Source : CGTMSE

Annexure-D

Annexure—D, as referred to in reply to part (e) of the Lok Sabha Unstarred Question No. 1173 for reply on 27.07.2023

District-wise -Claims settled in the State of Gujarat during the last three years							
Sr. No.	DISTRICT	<i>Amt. (₹ Cr.)</i>					
		FY 20-21		FY 21-22		FY 22-23	
		Number	Amount	Number	Amount	Number	Amount
1	Ahmedabad	237	10.29	1216	35.74	1243	35.82
2	Amreli	3	0.01	10	0.12	20	0.31
3	Anand	27	0.45	98	1.41	100	1.29
4	Aravalli	2	0.03	3	0.04	3	0.03
5	Banas Kantha	11	0.07	39	0.37	45	0.53
6	Bharuch	25	0.85	49	0.98	67	1.72
7	Bhavnagar	28	0.56	98	1.61	108	2.30
8	Botad	0	0.00	1	0.01	0	0.00
9	Chotta Udepur	0	0.00	0	0.00	0	0.00
10	Dangs (Ahwa)	6	0.14	2	0.04	0	0.00
11	Devbhoomi Dwarka	0	0.00	0	0.00	0	0.00
12	Dohad	8	0.08	36	0.25	58	0.55
13	Gandhinagar	18	0.78	29	0.66	24	0.87
14	Gir Somnath	1	0.18	3	0.05	6	0.49
15	Jamnagar	28	1.01	85	1.76	119	2.49
16	Junagadh	17	0.10	29	0.64	53	0.97
17	Kachchh	41	0.99	77	1.15	130	2.58
18	Kheda	29	0.88	61	0.76	61	0.40
19	Mahesana	24	0.25	48	1.12	45	0.39
20	Mahisagar	1	0.02	6	0.03	13	0.08
21	Morbi	1	0.07	6	0.15	12	0.26
22	Narmada	1	0.02	12	0.13	12	0.06
23	Navsari	22	0.34	56	0.89	40	0.62
24	Panch Mahals	25	0.30	15	0.19	70	0.68
25	Patan	23	0.09	14	0.16	19	0.18
26	Porbandar	8	0.34	31	0.33	20	0.45
27	Rajkot	65	5.68	200	6.48	268	11.70
28	Sabar Kantha	13	0.47	29	0.17	40	0.84
29	Surat	82	3.49	298	6.15	430	11.12
30	Surendranagar	6	0.45	9	0.07	24	0.59
31	Tapi	7	0.11	3	0.07	10	0.09
32	Vadodara	88	4.64	248	5.67	312	8.35
33	Valsad	37	0.93	94	2.13	129	3.13
	Total	884	33.61	2905	69.33	3481	88.89

Source : CGTMSE