

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 209
TO BE ANSWERED ON: 20.07.2023

CREDIT GUARANTEE SCHEME FOR MICRO AND SMALL ENTERPRISES

209. SHRI PRATAP CHANDRA SARANGI:
SHRI P.P.CHAUDHARY:
SHRI ANURAG SHARMA:
SHRI SURESH KUMAR KASHYAP:
SHRI SANGAM LAL GUPTA:
SHRI C. R. PATIL:
Dr. RAMAPATI RAM TRIPATHI:

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

- (a) the details of Micro and Small Enterprises to which credit guarantee facility has been provided under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), State-wise, particularly in Himachal Pradesh, district-wise;
- (b) the number of application received for availing benefits under the said scheme i.e. CGTMSE Scheme from various States including Odisha, Rajasthan, Uttar Pradesh, Himachal Pradesh and Gujarat, specifically from Balasore, Pali, Jhansi, Pratapgarh, Deoria, Shimla, Solan, Sirmaur, Navsari and Surat districts, respectively along with sanctioned guarantees therefor;
- (c) whether the Government has framed any guidelines which the lending institutions are required to adhere to while selecting beneficiaries under the said scheme; and
- (d) if so, the details thereof and if not, the reasons therefor?

ANSWER

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

(a) & (b): The details of the cumulative credit guarantee extended to Micro and Small Enterprises, State-wise, including district –wise details of Himachal Pradesh, are given in Annexure-A and Annexure–B respectively. The details of number of guarantees approved and the amount of guarantees approved under the CGTMSE in Balasore, Pali, Jhansi, Pratapgarh, Deoria, Shimla, Solan, Sirmaur, Navsari and Surat districts are attached in Annexure-C.

(c) & (d): The Credit Guarantee Fund Trust for Micro and Small Enterprises provides guarantee for the credit extended by Member Lending Institutions (MLIs) to Micro & Small Enterprises, without collateral and third party guarantee and for the activities eligible as per MSMED Act 2006. To extend the credit to borrowers, MLIs follow extant guidelines of their respective institutions.

Annexure-A, as referred to in reply to parts (a) & (b) of the Lok Sabha Unstarred Question No. 209 for reply on 20.07.2023

Sr. No.	States / UTs	Cumulative since inception till 31/03/2023	
		Number of Guarantees approved	Amount Approved (in crore)
1	Andaman & Nicobar	4,301	306.88
2	Andhra Pradesh	6,30,345	11,863.09
3	Arunachal Pradesh	9,948	696.75
4	Assam	1,75,110	9,166.36
5	Bihar	2,77,918	15,045.25
6	Chandigarh	20,681	1,461.01
7	Chhattisgarh	1,01,186	6,303.85
8	Dadra & Nagar Haveli and Daman & Diu	3,338	619.30
9	Delhi	1,27,499	16,663.42
10	Goa	29,218	2,060.10
11	Gujarat	3,15,219	32,060.27
12	Haryana	1,43,110	14,231.52
13	Himachal Pradesh	95,545	5,933.02
14	Jammu & Kashmir	2,11,523	6,230.31
15	Jharkhand	1,93,012	14,153.06
16	Karnataka	5,08,606	35,814.68
17	Kerala	3,96,563	13,042.76
18	Ladakh	808	81.27
19	Lakshadweep	543	16.78
20	Madhya Pradesh	3,61,086	19,809.11
21	Maharashtra	5,61,045	49,728.73
22	Manipur	14,016	654.07
23	Meghalaya	13,873	828.12
24	Mizoram	7,486	413.29
25	Nagaland	14,408	746.72
26	Odisha	2,74,865	14,558.44
27	Puducherry	11,091	546.57
28	Punjab	1,93,086	12,132.82
29	Rajasthan	2,99,171	17,250.39
30	Sikkim	4,552	256.69
31	Tamilnadu	6,01,788	33,729.69
32	Telangana	1,95,349	13,590.64
33	Tripura	20,500	840.11
34	Uttar Pradesh	7,72,681	41,257.39
35	Uttarakhand	91,464	5,047.29
36	West Bengal	3,44,546	22,525.17
Total		70,25,480	4,19,664.92

Annexure-B

Annexure—B, as referred to in reply to parts (a) & (b) of the Lok Sabha Unstarred Question No. 209 for reply on 20.07.2023

Sr. No.	DISTRICT	Cumulative since inception till 31/03/2023	
		Number of Guarantees approved	Amount Approved (in crore)
1	Bilaspur	8,539	438.96
2	Chamba	3,208	163.51
3	Hamirpur	7,265	310.10
4	Kangra	17,772	902.05
5	Kinnaur	1,321	69.84
6	Kullu	9,435	445.70
7	Lahaul & Spiti	374	24.67
8	Mandi	12,894	607.95
9	Shimla	11,924	698.00
10	Sirmaur	3,940	335.45
11	Solan	11,971	1,441.93
12	Una	6,902	494.85
	Total	95,545	5,933.02

Annexure-C

Sr. No.	STATE	DISTRICT	Cumulative since inception till 31/03/2023	
			Number of Guarantees approved	Amount Approved (in crore)
1	Odisha	Balasore	10,526	541
2	Rajasthan	Pali	5,796	300
3	Uttar Pradesh	Jhansi	12,058	557
		Pratapgarh	3,252	115
		Deoria	9,700	391
4	Himachal Pradesh	Shimla	11,924	698
		Solan	11,971	1,442
		Sirmaur	3,940	335
5	Gujarat	Navsari	7,954	340
		Surat	36,418	5,513
	Total		1,13,539	10,234

Annexure—C, as referred to in reply to parts (a) & (b) of the Lok Sabha Unstarred Question No. 209 for reply on 20.07.2023