

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 2304
TO BE ANSWERED ON 03.08.2023

CGTMSE LOAN TO NEW ENTREPRENEURS

2304. SHRIMATI APARUPA PODDAR:

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

- (a) whether the Government has received complaints against banks not supporting collateral free Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) loan to new entrepreneurs;
- (b) if so, the action taken by the Government in this regard and the instructional guidelines issued to banks to release collateral free CGTMSE loan ; and
- (c) the details of the CGTMSE loan released for West Bengal during the last three years and the current year, Bank and State-wise?

ANSWER

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

(a) & (b): Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) provides credit guarantee to its Member Lending Institutions (MLIs) for the loans extended by them without any collateral security or third party guarantee to Micro and Small Enterprises (MSEs). Reserve Bank of India (RBI) vide circular dated May 6, 2010 has mandated banks not to accept collateral security in the case of loans upto ₹ 10 lakh extended to units in the MSE sector. Further, w.e.f. 1st April 2023, under Credit Guarantee Scheme for Micro and Small Enterprises, loans upto Rs 5 crore are extended to MSEs without any collateral security and third party guarantee.

(c): The details of the guarantees approved under CGTMSE state wise, including West Bengal is at **Annexure A** and the bank wise details of guarantees approved for West Bengal are at **Annexure B**.

Annexure-A, as referred to in reply to part (c) of the Lok Sabha Unstarred Question No. 2304 for reply on 03.08.2023

CGTMSE - GUARANTEE APPROVED									
<i>Amt. (₹ Cr)</i>									
Sr. No.	States / UTs	FY 20-21		FY 21-22		FY 22-23		FY 23-24 Till 30/06/2023	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount
1	West Bengal	29,789	1,617.68	37,033	2,887.09	54,440	6,035.96	14,370	1,735.04
2	Andaman & Nicobar	329	24.65	374	35.12	495	50.23	145	18.09
3	Andhra Pradesh	163,610	1,559.99	49,848	1,455.81	237,520	3,545.04	10,896	668.95
4	Arunachal Pradesh	464	54.98	628	82.10	935	147.36	200	33.06
5	Assam	12,158	673.19	14,918	1,261.92	21,195	2,155.64	5,705	574.62
6	Bihar	22,317	1,086.40	24,217	1,661.23	42,360	3,468.26	11,502	1,035.85
7	Chandigarh	1,274	97.07	1,382	159.32	1,706	302.76	427	116.25
8	Chhattisgarh	12,970	551.96	9,670	775.50	17,733	1,568.54	3,051	397.00
9	Dadra & Nagar Haveli & Daman & Diu	726	49.74	447	101.19	505	110.82	154	44.66
10	Delhi	12,757	1,557.20	15,810	2,768.64	21,458	4,897.47	5,309	1,483.00
11	Goa	2,235	134.84	2,218	173.50	2,826	324.94	555	81.94
12	Gujarat	40,397	2,959.55	34,929	4,835.69	43,336	8,209.05	9,824	2,674.38
13	Haryana	18,499	1,217.65	22,285	2,707.15	30,343	5,025.37	7,518	1,544.37
14	Himachal Pradesh	8,572	487.35	10,075	791.91	14,898	1,275.01	3,569	376.76
15	Jammu & Kashmir	21,371	714.46	38,352	1,295.17	51,431	1,808.31	12,943	504.19
16	Jharkhand	14,996	859.78	12,953	1,247.08	21,090	2,488.33	4,925	767.98
17	Karnataka	50,974	3,225.47	41,028	4,307.51	53,766	7,711.86	11,068	1,927.17
18	Kerala	28,810	1,005.27	18,937	1,104.28	25,761	2,121.07	5,639	647.70
19	Ladakh	110	12.37	205	22.85	467	43.59	167	21.82
20	Lakshadweep	72	2.05	11	0.69	25	3.18	2	0.19
21	Madhya Pradesh	60,835	1,893.09	64,108	2,650.99	50,289	5,289.80	10,706	1,509.01
22	Maharashtra	71,850	4,415.75	56,027	6,839.63	66,055	11,925.53	18,546	3,560.91
23	Manipur	830	41.16	1,294	101.10	2,268	170.89	86	6.88
24	Meghalaya	1,063	60.31	886	92.75	1,410	160.06	267	36.22
25	Mizoram	431	30.09	1,029	86.33	1,032	73.76	187	13.53
26	Nagaland	1,120	68.40	1,692	139.48	1,813	162.03	222	20.46
27	Odisha	28,288	1,133.71	25,788	1,801.05	34,081	3,044.90	7,889	894.60
28	Puducherry	1,588	66.60	1,013	74.30	1,087	107.18	353	35.89
29	Punjab	20,379	865.25	23,172	1,660.53	49,720	4,384.57	14,513	1,743.29
30	Rajasthan	32,883	1,440.58	38,622	2,552.89	72,391	5,366.49	14,785	1,319.69
31	Sikkim	340	15.50	479	34.00	765	60.55	189	18.00
32	Tamilnadu	61,535	3,343.95	44,897	4,133.60	61,883	7,113.94	14,934	2,077.91
33	Telangana	22,021	1,407.78	24,009	1,958.98	29,792	3,502.89	5,680	929.51
34	Tripura	1,673	57.90	2,020	115.09	3,845	207.34	1,579	75.56
35	Uttar Pradesh	78,655	3,726.70	86,616	5,628.12	130,769	10,742.11	30,345	3,168.64
36	Uttarakhand	9,671	440.95	10,048	629.28	16,296	1,176.64	5,881	435.01
	TOTAL	835,592	36,899.39	717,020	56,171.87	1,165,786	104,781.46	234,131	30,498.14

Annexure –B, as referred to in reply to part (c) of the Lok Sabha Unstarred Question No. 2304 for reply on 03.08.2023

CGTMSE - Guarantee Approved - WEST BENGAL										
<i>Amt. (₹ Crore)</i>										
Sr No.	MLI NAME	MLI TYPE	FY 20-21		FY 21-22		FY 22-23		FY 23-24 Till 30/06/2023	
			Number	Amount	Number	Amount	Number	Amount	Number	Amount
1	AU Small Finance Bank Limited	Small Finance Bank (SFB)	0	0.00	0	0.00	0	0.00	2	1
2	Axis Bank Limited	Private Sector Bank	77	35.36	376	168.59	940	446.26	228	131.05
3	Bank Of Baroda	Public Sector Bank	1,661	72.90	1,348	135.19	2,063	153.48	166	34.11
4	Bank Of India	Public Sector Bank	2,108	178.22	1,545	136.56	2,328	257.07	573	66.21
5	Bank Of Maharashtra	Public Sector Bank	43	16.23	128	36.45	87	25.83	11	2.46
6	Canara Bank	Public Sector Bank	2,502	176.14	2,316	255.28	1,631	259.92	395	79.26
7	Central Bank Of India	Public Sector Bank	210	17.50	190	18.43	936	188.63	206	49.03
8	City Union Bank	Private Sector Bank	0	0.00	0	0.00	2	2.70	0	0.00
9	Deutsche Bank	Foreign Bank	0	0.00	3	1.20	3	3.09	1	1.10
10	Esaf Small Finance Bank Ltd.	Small Finance Bank (SFB)	2	0.23	2	0.15	0	0.00	0	0.00
11	HDFC Bank Limited	Private Sector Bank	131	90.91	373	278.81	1,063	611.34	394	241.43
12	ICICI Bank	Private Sector Bank	1	0.45	13	8.69	252	183.26	62	57.14
13	IDBI Bank Ltd	Private Sector Bank	19	3.43	27	4.97	66	18.85	27	9.13
14	IDFC First Bank Limited	Private Sector Bank	1	0.45	1	1.00	6	9.10	5	4.00
15	Indian Bank	Public Sector Bank	1,220	99.22	1,802	124.16	4,414	272.17	1,345	105.35
16	Indian Overseas Bank	Public Sector Bank	381	41.26	452	51.15	737	86.19	149	21.60
17	Indusind Bank	Private Sector Bank	162	0.50	1,388	6.71	554	7.98	402	6.29
18	Karnataka Bank Ltd	Private Sector Bank	21	2.65	40	3.10	65	5.81	5	0.43
19	Kotak Mahindra Bank	Private Sector Bank	0	0.00	3	2.25	29	12.20	21	11.01
20	Punjab & Sind Bank	Public Sector Bank	21	3.17	25	11.20	57	16.85	29	3.63
21	Punjab National Bank	Public Sector Bank	2,872	134.27	5,855	324.98	18,076	1,115.85	6,738	448.83
22	Small Industries Development Bank Of India	Financial Institution (FI)	2	0.99	1	0.85	14	0.28	1	0.02
23	Standard Chartered Bank	Foreign Bank	69	24.40	12	3.28	37	11.57	16	4.57
24	State Bank Of India	Public Sector Bank	463	105.51	942	214.40	1,349	389.44	395	130.23
25	Tamilnad Mercantile Bank Ltd	Private Sector Bank	0	0.00	0	0.00	1	0.60	0	0.00

26	The Federal Bank Ltd	Private Sector Bank	0	0.00	2	0.20	0	0.00	8	3.99
27	The Jammu & Kashmir Bank Ltd	Private Sector Bank	1	0.10	2	0.18	1	0.10	0	0.00
28	The Karur Vysya Bank Ltd	Private Sector Bank	2	0.21	2	0.94	2	0.65	5	1.20
29	The South Indian Bank Limited	Private Sector Bank	8	0.91	1	0.02	14	2.70	0	0.00
30	UCO Bank	Public Sector Bank	445	81.96	402	68.65	940	158.28	251	52.08
31	Ujjivan Small Finance Bank	Small Finance Bank (SFB)	0	0.00	25	10.84	4	0.96	0	0.00
32	Union Bank Of India	Public Sector Bank	3,309	112.74	10,007	222.70	11,356	492.95	1,798	98.21
33	Utkarsh Small Finance Bank	Small Finance Bank (SFB)	0	0.00	0	0.00	1	0.34	0	0.00
34	Yes Bank Ltd	Private Sector Bank	3	4.89	8	3.98	14	10.97	16	16.44
35	Aditya Birla Finance Limited	NBFC	354	33.67	586	85.15	446	87.68	746	75.91
36	Annapurna Finance Private Limited	NBFC	78	1.10	0	0.00	0	0.00	0	0.00
37	Bajaj Finance Limited	NBFC	10,912	203.19	4040	105.95	668	71.28	0	0.00
38	ECL Finance Limited	NBFC	0	0.00	22	2.50	0	0.00	0	0.00
39	Edelweiss Retail Finance Limited	NBFC	0	0.00	16	1.48	0	0.00	0	0.00
40	Epimoney Private Limited	NBFC	81	2.93	89	3.82	165	12.62	49	2.18
41	Fortune Credit Capital Limited	NBFC	3	0.43	0	0.00	0	0.00	0	0.00
42	SMFG India Credit Company Limited	NBFC	67	8.12	221	27.84	519	86.32	0	0.00
43	Protium Finance Limited	NBFC	0	0.00	38	2.42	0	0.00	0	0.00
44	IIFL Finance Limited	NBFC	143	18.69	0	0.00	0	0.00	0	0.00
45	Incred Financial Services Limited	NBFC	0	0.00	10	0.77	3	0.44	0	0.00
46	Lendingkart Finance Limited	NBFC	620	34.75	908	51.86	48	4.40	72	12.23
47	Mahindra & Mahindra Financial Services Limited	NBFC	2	0.43	0	0.00	20	5.26	0	0.00
48	Manappuram Finance Limited	NBFC	0	0.00	0	0.00	36	5.97	0	0.00
49	Northern Arc Capital Limited	NBFC	26	1.12	0	0.00	0	0.00	0	0.00
50	Poonawalla Fincorp Limited	NBFC	1,084	52.75	206	21.15	0	0.00	0	0.00
51	Riviera Investors Private Limited	NBFC	41	1.36	23	1.34	0	0.00	0	0.00
52	Tata Capital Financial Services Limited	NBFC	23	30.60	47	48.46	79	39.69	0	0.00
53	Tata Motors Finance Limited	NBFC	607	22.42	3,456	433.39	4,043	811.00	236	61.31
54	Tata Motors Finance Solutions Limited	NBFC	0	0.00	0	0.00	1,308	149.42	0	0.00
55	Ugro Capital Limited	NBFC	12	0.65	60	2.11	15	3.26	0	0.00
56	Volvo Financial Services (India) Private Limited	NBFC	2	0.88	20	3.96	48	13.19	18	3.60
		TOTAL	29,789	1,617.68	37,033	2,887.09	54,440	6,035.96	14,370	1735.04

