

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 1900
TO BE ANSWERED ON 14.12.2023

CREDIT GUARANTEE TRUST FUND

1900. SHRI KURUVA GORANTLA MADHAV:
SHRI M.V.V. SATYANARAYANA

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

- (a) the number of Micro and Small enterprises benefited through the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) since its inception;
- (b) the total amount of loans distributed under the scheme since its inception; and
- (c) the details of loan disbursement under the scheme, State-wise?

ANSWER

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

(a) to (c): The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) provides guarantee for the credit extended by Member Lending Institutions (MLIs) to Micro and Small Enterprises (MSEs), without collateral and third-party guarantee. Since inception in 2000 till 30.11.2023, CGTMSE has approved and extended guarantees to 79,53,694 Micro and Small Enterprises amounting to Rs 5,33,587 crore under Credit Guarantee Scheme for Micro and Small Enterprises. The State-wise details are annexed.

Annexure

Annexure, as referred to in reply to part (a) to (c) of the Lok Sabha unstarred Question No. 1900 for reply on 14.12.2023.

Cumulative Guarantees Approved since inception till 30.11.2023			
Sr. No.	States / UTs	No.	Amt. (₹ Crore)
1	Andaman & Nicobar	4,673	374
2	Andhra Pradesh	6,79,122	15,036
3	Arunachal Pradesh	10,580	822
4	Assam	1,96,952	11,324
5	Bihar	3,29,852	19,330
6	Chandigarh	22,226	1,843
7	Chhattisgarh	1,13,206	7,944
8	Dadra & Nagar Haveli and Daman & Diu	3,992	789
9	Delhi	1,48,172	21,663
10	Goa	31,736	2,393
11	Gujarat	3,69,485	42,162
12	Haryana	1,71,742	19,457
13	Himachal Pradesh	1,07,618	7,130
14	Jammu & Kashmir	2,48,555	7,809
15	Jharkhand	2,10,976	16,647
16	Karnataka	5,57,986	43,120
17	Kerala	4,21,340	15,536
18	Ladakh	1,270	141
19	Lakshadweep	548	17
20	Madhya Pradesh	4,02,213	25,364
21	Maharashtra	6,33,179	62,807
22	Manipur	14,892	710
23	Meghalaya	14,936	967
24	Mizoram	8,394	454
25	Nagaland	15,406	853
26	Odisha	3,06,668	17,924
27	Puducherry	12,509	686
28	Punjab	2,45,050	18,246
29	Rajasthan	3,54,015	22,658
30	Sikkim	5,169	309
31	Tamilnadu	6,67,115	42,270
32	Telangana	2,19,344	17,167
33	Tripura	24,495	1,060
34	Uttar Pradesh	8,89,678	52,998
35	Uttarakhand	1,08,503	6,361
36	West Bengal	4,02,097	29,218
Total		79,53,694	5,33,587

Source: Credit Guarantee Fund Trust for Micro and Small Enterprises