

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 735**  
**TO BE ANSWERED ON 06.02.2020**

**CREDIT GUARANTEE SCHEME FOR MSMEs**

735. SHRI BALASHOWRY VALLABHANENI:

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

- (a) whether Credit Guarantee Scheme (CGS) has been introduced by the Government and if so, the details thereof;
- (b) the performance of CGS for Micro and Small Enterprises (MSEs), with a particular reference to Andhra Pradesh, district-wise;
- (c) whether credit under CGS has been enhanced from rupees 1 crore to 2 crores and if so, the details thereof; and
- (d) the number of MSEs benefited from this scheme so far, State-wise with a particular reference to Andhra Pradesh?

**ANSWER**

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI NITIN GADKARI)

- (a): Credit Guarantee Fund Scheme for Micro and Small Enterprises is implemented by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to provide guarantees in respect of credit facilities extended by Lending Institutions to the borrowers in Micro and Small Enterprises (MSEs) sector.
- (b): Details of district-wise guarantees approved by CGTMSE in Andhra Pradesh are given at Annexure I.
- (c): The eligible credit limit per borrower under Credit Guarantee Scheme (CGS) of CGTMSE has been enhanced from ₹1 crore to ₹2 crore with effect from January 01, 2017.
- (d): Details of State-wise beneficiaries of the scheme are given at Annexure II.

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**ANNEXURE-I**

Annexure-I referred to in reply to part (b) of the Lok Sabha Unstarred Question No. 735 for answer on 06.02.2020

<b>ANDHRA PRADESH- District wise cumulative guarantees approved (as on 31/01/2020)</b>			
<b>Sr.No</b>	<b>District Name</b>	<b>Number of Guarantees</b>	<b>Guarantees approved amount (₹in crore)</b>
1	ANANTAPUR	18093	376
2	CHITTOOR	7656	290
3	CUDDAPAH	7007	232
4	EAST GODAVARI	17133	474
5	GUNTUR	19256	521
6	KRISHNA	15627	567
7	KURNOOL	8628	289
8	NELLORE	9439	234
9	PRAKASAM	9642	401
10	SRIKAKULAM	9080	153
11	VISAKHAPATNAM	18515	748
12	VIZIANAGARAM	7011	156
13	WEST GODAVARI	9030	244
<b>Total</b>		<b>156117</b>	<b>4685</b>
<b>Source- Credit Guarantee Trust for Micro &amp; Small Enterprise (CGTMSE)</b>			

## ANNEXURE-II

Annexure-II referred to in reply to part (d) of the Lok Sabha Unstarred Question No. 735 for answer on 06.02.2020

<b>Details of Cumulative State wise Guarantees Approved</b>			
<b>Sr. No.</b>	<b>Name of the State / Union Territory</b>	<b>Cumulative Guarantees as on 31/01/2020</b>	
		<b>Number of Guarantees</b>	<b>Guarantees approved amount (₹in crore)</b>
1	ANDAMAN & NICOBAR	3063	194
2	ANDHRA PRADESH	156117	4685
3	ARUNACHAL PRADESH	7798	400
4	ASSAM	121849	4864
5	BIHAR	177873	8304
6	CHANDIGARH	15627	858
7	CHHATTISGARH	54779	3135
8	DADRA & NAGAR HAVELI	864	188
9	DAMAN & DIU	653	157
10	DELHI	65181	6588
11	GOA	21108	1372
12	GUJARAT	173491	14853
13	HARYANA	56731	4685
14	HIMACHAL PRADESH	58263	3224
15	JAMMU & KASHMIR	96827	2310
16	JHARKHAND	138078	9220
17	KARNATAKA	335558	19232
18	KERALA	310550	8446
19	LADAKH (from 31/10/2019)	18	2
20	LAKSHA DEEP	402	11
21	MADHYA PRADESH	169558	9273
22	MAHARASHTRA	325729	24487
23	MANIPUR	9365	332
24	MEGHALAYA	10167	503
25	MIZORAM	4909	217
26	NAGALAND	9511	360
27	ORISSA	175046	8103
28	PONDICHERRY	6534	268
29	PUNJAB	86228	4863
30	RAJASTHAN	134749	7090
31	SIKKIM	2812	141
32	TAMILNADU	394338	17589
33	TELANGANA	99138	5901
34	TRIPURA	12422	444
35	UTTAR PRADESH	438437	19540
36	UTTARAKHAND	49679	2619
37	WEST BENGAL	205473	11205
<b>TOTAL</b>		<b>3928925</b>	<b>205664</b>
<b>Source- Credit Guarantee Trust for Micro &amp; Small Enterprise (CGTMSE)</b>			