

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 4858
TO BE ANSWERED ON 25.03.2021

COLLATERAL FREE LOANS TO MSMEs

4858. SHRI SUNIL KUMAR SINGH:
SHRI SUDHAKAR TUKARAM SHRANGARE:
DR. VIRENDRA KUMAR:
MS. PRATIMA BHOUMIK:
SHRI PRATHAP SIMHA:
SHRI BHAGWANTH KHUBA:

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

- (a) whether the Government is giving collateral free loan up-to a limit of Rs one crore for Individual MSME and if so, the details of disbursement made to various States including Jharkhand and Maharashtra during the last two year; and
(b) whether the Government has any data of funds spent so far under Interest Subsidy Eligibility Certificate Program and if so, the details thereof?

ANSWER

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

(a): The government does not directly extend any loan to individual MSEs. However, it facilitates collateral free loans from Member Lending Institutions through the Credit Guarantee Scheme of Ministry of Micro, Small and Medium Enterprises (MSME). The Scheme is implemented through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) which provides guarantee to Member Lending Institutions (MLIs) for credit facilities sanctioned by them to Micro and Small Entrepreneurs (MSEs) without collateral security and third party guarantee up to ₹2 crore. The State wise details of guarantees covered under the scheme including Jharkhand and Maharashtra during Financial Years 2018-19 and 2019-20 are given in Annexure.

(b): Yes, Sir. Funds provided to khadi institutes under Interest Subsidy Eligibility Certification (ISEC) Scheme during the last three years is as below:

Year	Interest Subsidy released (Rs. in crore)
2017-18	39.12
2018-19	34.87
2019-20	38.02
Source: KVIC	

Annexure referred to in reply to Part (a) of the Lok Sabha Unstarred Question No. 4858 for answer on 25.03.2021

CGTMSE Guarantee Approved Data					
Sr. No.	States/Uts	FY 18-19		FY 19-20	
		No. of Guarantees	Approved Amt (in Rs. Cr)	No. of Guarantees	Approved Amt (in Rs. Cr)
1	ANDAMAN & NICOBAR	332	30.10	264	29.45
2	ANDHRA PRADESH	29812	979.41	50562	1556.78
3	ARUNACHAL PRADESH	347	24.28	415	46.95
4	ASSAM	12978	792.69	14070	686.72
5	BIHAR	18464	1295.92	24531	1303.32
6	CHANDIGARH	7752	335.31	1778	133.61
7	CHHATTISGARH	5252	497.30	14022	705.70
8	DADRA & NAGAR HAVELI	111	24.69	256	26.88
9	DAMAN & DIU	73	27.14	191	32.48
10.	DELHI	13615	1350.09	24917	2182.94
11.	GOA	1353	120.22	2594	183.07
12.	GUJARAT	21423	2104.14	58595	3859.49
13.	HARYANA	5179	628.92	25916	1582.88
14.	HIMACHAL PRADESH	2682	209.69	7538	436.78
15.	JAMMU & KASHMIR	11724	348.33	12887	416.03
16.	JHARKHAND	11281	1244.52	15340	1116.03
17.	KARNATAKA	27796	2496.55	68572	4068.61
18.	KERALA	17189	851.75	33739	1248.12
19	LADAKH	NA	NA	26	2.46
20	LAKSHA DEEP	15	0.60	52	0.91
21	MADHYA PRADESH	26325	1572.92	40822	2098.28
22	MAHARASHTRA	41206	3718.20	83709	5807.82
23	MANIPUR	1419	43.89	939	42.25
24	MEGHALAYA	515	44.54	1153	70.46
25	MIZORAM	267	23.09	473	29.06
26	NAGALAND	1003	39.62	917	60.95
27	ORISSA	19266	1213.41	26167	1347.05
28	PONDICHERRY	489	37.81	1578	80.41
29	PUNJAB	6850	559.56	24542	1022.21
30	RAJASTHAN	20013	1148.29	41289	1997.79
31	SIKKIM	280	24.94	435	22.92
32	TAMILNADU	37692	2543.01	89725	4352.82
33	TELANGANA	17037	1021.41	39162	2211.72
34	TRIPURA	455	24.22	1378	53.67
35	UTTAR PRADESH	49983	2862.95	89271	4154.02
36	UTTRAKHAND	4693	318.33	11158	482.19
37	WEST BENGAL	20649	1610.74	37667	2398.35
	TOTAL	435520	30168.57	846650	45851.22

Source: CGTMSE