

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 2845
TO BE ANSWERED ON 08.08.2024

CREDIT GUARANTEE SCHEME FOR MICRO AND SMALL ENTERPRISES

2845. SHRI ANURAG SHARMA:
DR. VINOD KUMAR BIND:
SHRI MAHENDRA SINGH SOLANKY:
SHRI PRATAP CHANDRA SARANGI:

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 Scheme for Micro & Small Enterprises, State-wise;
- (b) the number of applications received for availing benefits under the said scheme i.e., CGTMSE from Uttar Pradesh, Madhya Pradesh and Odisha including Bhadohi, Jhansi, Dewas and Balasore Constituencies respectively along with the number of applications which have been sanctioned guarantees;
- (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, reasons therefor?

ANSWER

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES
(SUSHRI SHOBHA KARANDLAJE)

- (a): The State/UT-wise details of credit guarantee extended to Micro and Small Enterprises under the Credit Guarantee Scheme for Micro and Small Enterprises are given at Annexure – I.
- (b): The details of guarantees approved under the Credit Guarantee Scheme for Micro & Small Enterprises in the States of Uttar Pradesh, Madhya Pradesh and Odisha are given in Annexure II. The details of guarantees approved for the districts of Bhadohi, Jhansi, Dewas and Balasore are given in Annexure III.
- (c) and (d): Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) extends guarantee coverage up to ₹5 Crore for the credit facilities extended to Micro and Small Enterprises by Member Lending Institution (MLI) without any collateral security and third-party guarantee. As per the information provided by CGTMSE it approves all the applications lodged by MLIs.

Annexure - I

Annexure referred to in reply to part (a) of the Lok Sabha Unstarred Question no. 2845 on “Credit Guarantee Scheme for Micro and Small Enterprises” due for reply on 08.08.2024.

CGTMSE - GUARANTEES APPROVED			
Cumulative Since Inception in 2000 to June 30, 2024			
Sr. No.	States / Uts	No.	Amt. (₹ Crore)
1	Andaman & Nicobar	5,074	467.07
2	Andhra Pradesh	754,823	20,490.01
3	Arunachal Pradesh	11,224	946.09
4	Assam	228,020	14,062.98
5	Bihar	415,208	25,569.75
6	Chandigarh	23,991	2,274.47
7	Chhattisgarh	134,305	10,046.18
8	Dadra & Nagar Haveli and Daman & Diu	4,644	985.89
9	Delhi	172,746	27,834.71
10	Goa	35,583	2,846.87
11	Gujarat	441,363	56,922.79
12	Haryana	204,045	25,175.17
13	Himachal Pradesh	122,012	8,616.61
14	Jammu & Kashmir	277,140	9,293.16
15	Jharkhand	236,568	19,891.81
16	Karnataka	679,871	54,105.34
17	Kerala	454,760	18,872.00
18	Ladakh	1,674	191.55
19	Lakshadweep	577	18.26
20	Madhya Pradesh	451,291	31,626.14
21	Maharashtra	725,847	80,015.71
22	Manipur	16,094	796.05
23	Meghalaya	16,172	1,153.37
24	Mizoram	8,954	511.69
25	Nagaland	16,456	959.21
26	Odisha	344,234	22,192.27
27	Puducherry	14,110	847.64
28	Punjab	292,736	24,004.66
29	Rajasthan	401,434	28,844.59
30	Sikkim	6,006	388.79
31	Tamil Nadu	749,423	53,220.83
32	Telangana	220,348	19,871.88
33	Tripura	28,646	1,316.98
34	Uttar Pradesh	1,076,620	68,205.30
35	Uttarakhand	122,868	7,848.53
36	West Bengal	481,381	37,912.46
	TOTAL	9,176,248	678,326.81

Source: CGTMSE

Annexure - II

Annexure referred to in reply to part (b) of the Lok Sabha Unstarred Question no. 2845 on “Credit Guarantee Scheme for Micro and Small Enterprises” due for reply on 08.08.2024.

CGTMSE – Guarantees Approved			
Cumulative Since Inception in 2000 to June 30, 2024			
S. No.	States / Uts	No.	Amt. (₹ Crore)
1	Uttar Pradesh	1,076,620	68,205.30
2	Madhya Pradesh	451,291	31,626.14
3	Odisha	344,234	22,192.27

Source: CGTMSE

Annexure - III

Annexure referred to in reply to part (b) of the Lok Sabha Unstarred Question no. 2845 on “Credit Guarantee Scheme for Micro and Small Enterprises” due for reply on 08.08.2024.

CGTMSE – Guarantees Approved			
Cumulative Since Inception in 2000 to June 30, 2024			
S. No.	Name of District	No.	Amt. (₹ Crore)
1	Bhadohi	12,888	454
2	Dewas	7,186	573
3	Balasore	15,104	863
4	Jhansi	15,899	819

Source: CGTMSE