

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 538
TO BE ANSWERED ON 25.07.2024

**CREDIT GUARANTEE FUND TRUST FOR MICRO AND
SMALL ENTERPRISES (CGTMSE)**

538. KM. SUDHA R:

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

- (a) the funds allocated and disbursed under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) during the last five years, State-wise;
- (b) the total number of cases and claims settled under the CGTMSE during the last five years, State-wise and district-wise for Tamil Nadu;
- (c) the total number of beneficiaries from the scheme during the last five years, State-wise and district-wise for Tamil Nadu; and
- (d) the details of the measures taken by the Government to enhance the availability of credits to the MSME sector and ensure the reach/coverage of the scheme?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI JITAN RAM MANJHI)

(a) to (c):

(i) Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) provides credit guarantee to its Member Lending Institutions for loans extended by them to Micro and Small Enterprises (MSEs) without any collateral security and third party guarantee. The details of CGTMSE Guarantee approved during the last five years (State/UT-wise) are given in Annexure-I. The details of CGTMSE Guarantee approved during the last five years for Tamil Nadu (district-wise) are at Annexure II.

(ii) The details of CGTMSE claims, including number and the amount settled, during the last five years for the country (State/UT-wise) and for Tamil Nadu (district-wise) are at Annexure III and Annexure IV respectively.

(d): The details of the measures taken by Government to enhance the availability of credit to the MSME sector and ensure the reach and coverage of the Credit Guarantee Scheme are given below:

- (i) **Increase in guarantee ceiling** : Increase in ceiling of guarantee coverage from ₹2 crore to ₹5 crore.
- (ii) **Reduction in Annual Guarantee Fee** : New guarantee fee structure has been introduced with significant reduction in the fee from peak rate of 2% pa to 0.37% pa.
- (iii) **Waiver of legal action** : For ease of claim lodgment and settlement, the limit for waiver of legal action has been increased to ₹10 lakh while invoking claim by Member Lending Institutions.
- (iv) **Concession for special categories of the Borrowers** : With a view to support women, people with disability, people from SC and ST category, concession in fee by 10% and coverage of 85% has been introduced in respect of loans given to this segment.

Annexure - I

Annexure referred in answer to Lok Sabha Unstarred Question no. 538 on “Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)” due for reply on 25.07.2024.

STATE/UT –WISE CGTMSE - GUARANTEE APPROVED											<i>Amt. (₹ Crore)</i>	
Sr. No	States / UTs	FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23		FY 2023-24		
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	ANDAMAN & NICOBAR	264	29	329	25	374	35	495	50	600	128	
2	ANDHRA PRADESH	50,562	1,557	163,610	1,560	49,848	1,456	237,520	3,545	79,938	5,395	
3	ARUNACHAL PRADESH	415	47	464	55	628	82	935	147	981	198	
4	ASSAM	14,070	687	12,158	673	14,918	1,262	21,195	2,156	34,556	3,750	
5	BIHAR	24,531	1,303	22,317	1,086	24,217	1,661	42,360	3,468	113,262	8,582	
6	CHANDIGARH	1,778	134	1,274	97	1,382	159	1,706	303	2,459	604	
7	CHHATTISGARH	14,022	706	12,970	552	9,670	776	17,733	1,569	25,845	2,968	
8	DADRA & NAGAR HAVELI and DAMAN & DIU	447	59	726	50	447	102	505	110	1039	276	
9	DELHI	24,917	2,183	12,757	1,557	15,810	2,769	21,458	4,897	35,127	8,527	
10	GOA	2,594	183	2,235	135	2,218	174	2,826	325	4,947	611	
11	GUJARAT	58,595	3,859	40,397	2,960	34,929	4,836	43,336	8,209	106,073	19,668	
12	HARYANA	25,916	1,583	18,499	1,218	22,285	2,707	30,343	5,025	48,455	8,553	
13	HIMACHAL PRADESH	7,538	437	8,572	487	10,075	792	14,898	1,275	20,600	2,080	
14	JAMMU & KASHMIR	12,887	416	21,371	714	38,352	1,295	51,431	1,808	53,295	2,415	
15	JHARKHAND	15,340	1,116	14,996	860	12,953	1,247	21,090	2,488	34,800	4,432	
16	KARNATAKA	68,572	4,069	50,974	3,225	41,028	4,308	53,766	7,712	135,959	14,016	
17	KERALA	33,739	1,248	28,810	1,005	18,937	1,104	25,761	2,121	45,515	4,590	
18	LADAKH	26	2	110	12	205	23	467	44	637	84	
19	LAKSHADWEEP	52	1	72	2	11	1	25	3	7	1	
20	MADHYA PRADESH	40,822	2,098	60,835	1,893	64,108	2,651	50,289	5,290	75,023	9,569	
21	MAHARASHTRA	83,709	5,808	71,850	4,416	56,027	6,840	66,055	11,926	129,892	23,359	
22	MANIPUR	939	42	830	41	1,294	101	2,268	171	1,580	111	
23	MEGHALAYA	1,153	70	1,063	60	886	93	1,410	160	1,693	252	
24	MIZORAM	473	29	431	30	1,029	86	1,032	74	1,232	73	
25	NAGALAND	917	61	1,120	68	1,692	139	1,813	162	1,563	160	
26	ODISHA	26,167	1,347	28,288	1,134	25,788	1,801	34,081	3,045	56,392	6,109	
27	PUDUCHERRY	1,578	80	1,588	67	1,013	74	1,087	107	2,418	233	
28	PUNJAB	24,542	1,022	20,379	865	23,172	1,661	49,720	4,385	81,259	9,632	
29	RAJASTHAN	41,289	1,998	32,883	1,441	38,622	2,553	72,391	5,366	85,848	9,180	
30	SIKKIM	435	23	340	16	479	34	765	61	1,108	102	
31	TAMILNADU	89,725	4,353	61,535	3,344	44,897	4,134	61,883	7,114	113,815	15,061	
32	TELANGANA	39,162	2,212	22,021	1,408	24,009	1,959	29,792	3,503	41,940	6,368	
33	TRIPURA	1,378	54	1,673	58	2,020	115	3,845	207	6,523	381	
34	UTTAR PRADESH	89,271	4,154	78,655	3,727	86,616	5,628	130,769	10,742	247,258	21,200	
35	UTTARAKHAND	11,158	482	9,671	441	10,048	629	16,296	1,177	26,361	2,253	
36	WEST BENGAL	37,667	2,398	29,789	1,618	37,033	2,887	54,440	6,036	106,073	11,887	
	TOTAL	846,650	45,851	835,592	36,899	717,020	56,172	1,165,786	104,781	1,724,073	202,807	

Source: CGTMSE

Annexure - II

Annexure referred in answer to Lok Sabha Unstarred Question no. 538 on “Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)” due for reply on 25.07.2024.

CGTMSE GUARANTEE APPROVED FOR THE STATE OF TAMIL NADU, (DISTRICT-WISE)											
Sr. No.	DISTRICT	Amt. (₹ Crore)									
		FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23		FY 2023-24	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	ARIYALUR	431	13.00	208	6.66	366	8.90	979	112.09	709	98.91
2	CHENNAI	14,802	1,217.39	8,823	904.91	7,132	1,269.18	10,051	2,083.07	20,559	4,395.55
3	COIMBATORE	8,862	540.33	6,575	444.90	4,063	547.37	5,047	819.40	9,836	1,514.66
4	CUDDALORE	1,738	47.15	1,202	40.30	1,236	59.63	1,353	94.94	2,773	227.79
5	DHARMAPURI	1,234	42.29	831	35.77	578	29.45	1,446	104.29	2,102	215.72
6	DINDIGUL	1,806	58.15	1,013	39.55	860	58.93	1,035	92.92	1,900	218.10
7	ERODE	3,453	145.13	2,358	120.90	1,423	135.60	2,041	243.85	3,331	442.12
8	KANCHIPURAM	5,401	224.93	3,551	175.75	2,369	222.47	3,382	377.63	7,408	889.03
9	KANYAKUMARI	2,660	64.40	2,063	54.96	1,581	46.35	2,134	95.51	3,178	197.08
10	KARUR	1,468	67.50	814	46.97	600	48.78	770	87.87	1,424	176.62
11	KRISHNAGIRI	2,208	110.45	1,641	103.35	1,136	104.88	1,689	221.39	2,987	392.15
12	MADURAI	4,885	214.11	2,713	128.13	1,586	124.93	3,215	266.80	4,198	564.19
13	NAGAPATTINAM	1,093	29.22	587	17.36	756	28.47	1,257	54.03	2,253	117.95
14	NAMAKKAL	1,840	89.34	1,454	72.07	1,219	108.61	1,427	165.68	2,451	327.14
15	NILGIRIS	392	16.17	505	13.72	397	12.61	349	21.07	612	49.39
16	PERAMBALUR	272	12.78	248	11.16	182	15.25	302	32.83	476	74.01
17	PUDUKKOTTAI	1,132	41.22	838	29.01	532	25.55	784	49.92	1,683	139.33
18	RAMANATHAPURAM	799	21.70	774	21.48	638	27.05	611	42.73	1,543	92.21
19	SALEM	6,037	219.54	3,416	155.01	2,259	174.85	3,095	336.16	5,188	681.44
20	SIVAGANGA	1,164	28.95	1,095	31.81	753	34.68	1,074	60.20	1,538	134.79
21	THANJAVUR	3,468	92.09	1,931	54.83	1,322	49.26	1,750	97.72	2,782	311.29
22	THENI	824	25.65	845	30.10	584	32.25	625	48.08	1,217	122.97
23	THOOTHUKUDI	1,531	50.00	1,062	41.96	673	45.73	1,377	82.41	2,645	200.01
24	TIRUCHIRAPPALLI	3,097	118.61	2,266	96.89	1,515	98.35	1,709	177.76	3,532	433.32
25	TIRUNELVELI	3,433	100.73	2,464	76.19	1,797	86.83	2,519	151.93	4,252	328.51
26	TIRUPPUR	2,057	201.81	1,277	155.77	1,405	240.12	2,032	359.66	3,927	801.90
27	TIRUVALLUR	5,098	263.46	3,785	185.21	1,776	200.05	2,292	312.22	6,301	708.08
28	TIRUVANNAMALAI	1,785	42.95	1,657	42.79	1,392	52.90	1,879	105.09	2,966	269.07
29	TIRUVARUR	884	24.06	547	14.96	549	19.16	376	24.97	940	57.77
30	VELLORE	2,383	95.30	2,165	74.42	1,940	109.68	2,447	162.47	3,550	341.68
31	VILLUPURAM	1,470	49.58	1,217	39.24	1,209	50.09	1,248	96.62	2,927	244.41
32	VIRUDHUNAGAR	2,018	84.84	1,610	77.82	1,069	65.62	1,588	132.61	2,627	293.95
	TOTAL	89,725	4352.82	61,535	3,343.95	44,897	4,133.60	61,883	7,113.94	1,13,815	15,061.13

Source: CGTMSE

Annexure - III

Annexure referred in answer to Lok Sabha Unstarred Question no. 538 on “Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)” due for reply on 25.07.2024.

STATE/UT-WISE CGTMSE - CLAIMS SETTLED											
											<i>Amt. (₹ Crore)</i>
Sr. No	States / UTs	FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23		FY 2023-24	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	ANDAMAN & NICOBAR	8	0.27	6	0.13	16	0.56	20	0.30	82	2.10
2	ANDHRA PRADESH	561	9.97	368	8.61	1,983	28.55	5,838	47.97	7,730	60.37
3	ARUNACHAL PRADESH	243	4.07	146	2.37	34	1.15	125	5.32	170	4.94
4	ASSAM	1,659	27.88	1,140	16.66	1,462	20.74	2,685	40.56	3,240	63.18
5	BIHAR	1,864	34.49	1,576	35.98	2,399	46.71	3,667	65.04	6,518	124.93
6	CHANDIGARH	199	6.64	51	1.55	150	2.96	243	8.68	190	5.14
7	CHHATTISGARH	508	9.44	319	6.25	1,063	16.64	1,489	28.53	1,931	36.88
8	DADRA & NAGAR HAVELI AND DAMAN & DIU	15	1.67	8	0.64	36	1.47	50	3.03	48	2.11
9	DELHI	818	34.71	458	19.94	1,673	61.30	2,579	87.67	2,356	102.20
10	GOA	85	2.88	60	2.97	143	4.36	263	9.82	107	3.99
11	GUJARAT	1,292	41.08	884	33.61	2,905	69.33	3,481	89.11	5,159	123.41
12	HARYANA	550	21.20	503	17.42	1,716	42.61	2,202	55.87	3,108	77.25
13	HIMACHAL PRADESH	565	11.98	316	6.69	399	8.96	482	13.67	1,161	25.42
14	JAMMU & KASHMIR	596	7.16	278	4.40	538	4.18	505	8.16	1,054	15.28
15	JHARKHAND	2,346	56.50	1,786	49.06	2,415	63.21	2,440	60.55	3,531	83.93
16	KARNATAKA	3,726	92.73	3,249	81.73	5,674	119.52	8,291	176.47	7,740	186.25
17	KERALA	3,084	39.05	2,118	27.96	3,665	50.08	7,120	98.06	6,309	102.91
18	LADAKH	0	0.00	0	0.00	0	0.00	0	0.00	1	0.04
19	LAKSHADWEEP	0	0.00	1	0.06	0	0.00	0	0.00	1	0.005
20	MADHYA PRADESH	2,764	47.93	2,200	41.85	4,065	72.05	10,587	132.61	12,522	190.74
21	MAHARASHTRA	6,193	144.27	3,842	84.22	9,419	185.10	9,893	223.71	12,343	316.82
22	MANIPUR	373	4.16	289	2.62	115	1.75	193	2.72	479	12.25
23	MEGHALAYA	113	1.61	78	0.89	163	1.80	193	2.96	177	2.89
24	MIZORAM	28	0.55	20	0.26	25	0.87	77	2.14	174	5.83
25	NAGALAND	237	2.73	195	1.57	99	1.45	348	3.91	147	3.09
26	ODISHA	2,138	42.54	1,256	23.27	2,345	39.73	2,630	54.43	5,223	90.35
27	PUDUCHERRY	51	0.93	35	0.87	123	2.45	141	1.81	226	4.88
28	PUNJAB	937	30.92	495	16.54	1,656	37.09	1,893	48.53	3,005	61.45
29	RAJASTHAN	820	23.24	481	11.51	2,197	41.89	3,099	58.69	5,477	89.65
30	SIKKIM	7	0.19	3	0.02	9	0.06	45	0.79	40	0.99
31	TAMILNADU	3,157	78.98	2,062	50.83	6,453	117.21	9,039	162.94	11,272	218.60
32	TELANGANA	909	25.01	787	17.32	3,169	62.79	3,529	72.38	3,079	68.81
33	TRIPURA	121	1.34	156	1.33	77	0.92	141	1.53	262	5.35
34	UTTAR PRADESH	6,800	124.63	5,002	106.20	7,420	137.81	13,607	221.51	20,334	356.60
35	UTTARAKHAND	301	6.81	287	7.51	626	10.65	920	14.36	1,534	28.66
36	WEST BENGAL	2,130	63.99	1,042	33.57	3,316	73.19	4,463	106.55	5,892	159.63
	TOTAL	45,198	1,001.58	31,497	716.41	67,548	1,329.13	102,278	1,910.35	132,622	2,636.92

Source: CGTMSE

Annexure - IV

Annexure referred in answer to Lok Sabha Unstarred Question no. 538 on "Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)" due for reply on 25.07.2024.

CGTMSE - CLAIMS SETTLED FOR THE STATE OF TAMIL NADU, (DISTRICT-WISE)											Amt. (₹ Crore)	
Sr. No.	DISTRICT	FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23		FY 2023-24		
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	ARIYALUR	9	0.06	15	0.18	33	0.67	67	0.85	55	1.12	
2	CHENNAI	1,382	37.13	582	19.91	1,300	31.33	1,604	47.11	1,690	52.40	
3	COIMBATORE	405	16.30	203	6.69	652	18.21	794	18.00	1,114	26.77	
4	CUDDLALORE	38	0.61	39	0.94	134	1.58	213	2.50	335	4.14	
5	DHARMAPURI	8	0.26	2	0.05	29	0.27	47	0.56	134	2.55	
6	DINDIGUL	36	0.76	32	0.51	287	2.36	177	2.05	168	2.04	
7	ERODE	71	1.05	38	1.69	160	3.05	261	6.20	401	6.84	
8	KANCHIPURAM	101	2.29	92	1.73	416	7.02	366	6.03	624	12.52	
9	KANYAKUMARI	127	1.19	117	1.16	221	1.72	331	3.43	253	2.69	
10	KARUR	36	0.37	28	1.01	108	2.56	110	2.40	198	5.05	
11	KRISHNAGIRI	18	0.68	37	0.80	113	1.68	133	1.98	365	4.88	
12	MADURAI	76	1.47	86	1.59	342	6.11	671	11.80	464	7.19	
13	NAGAPATTINAM	8	0.09	10	0.11	25	0.26	77	0.77	190	2.30	
14	NAMAKKAL	33	1.21	35	0.88	109	2.16	165	4.00	236	4.80	
15	NILGIRIS	7	0.13	34	0.24	39	0.51	58	0.47	139	1.89	
16	PERAMBALUR	12	0.22	24	0.68	17	0.39	38	0.45	46	0.58	
17	PUDUKKOTTAI	16	0.32	14	0.46	56	0.95	147	1.92	210	3.14	
18	RAMANATHAPURAM	106	0.96	68	0.53	82	0.60	182	2.44	183	3.15	
19	SALEM	81	1.45	81	1.54	236	4.21	473	7.84	682	15.63	
20	SIVAGANGA	14	0.24	20	0.56	107	0.89	87	1.01	182	1.80	
21	THANJAVUR	66	0.79	100	1.50	213	2.32	263	3.13	443	4.78	
22	THENI	27	0.65	27	0.47	105	0.76	128	1.32	175	2.03	
23	THOOTHUKUDI	60	0.51	27	0.35	115	1.73	159	1.75	135	2.36	
24	TIRUCHIRAPPALLI	38	0.52	44	1.08	212	3.35	338	5.68	310	4.65	
25	TIRUNELVELI	77	1.20	70	1.54	220	2.97	452	4.95	412	5.93	
26	TIRUPPUR	77	2.71	34	1.07	108	4.17	160	4.23	230	7.53	
27	TIRUVALLUR	79	2.46	52	0.90	415	8.10	405	7.93	585	10.19	
28	TIRUVANNAMALAI	30	0.71	27	0.38	194	0.79	362	1.83	329	3.03	
29	TIRUVARUR	3	0.13	14	0.13	30	0.29	88	0.83	121	1.14	
30	VELLORE	45	0.94	44	0.95	217	3.38	203	2.61	401	8.29	
31	VILLUPURAM	31	0.60	42	0.95	55	0.93	200	2.53	235	2.83	
32	VIRUDHUNAGAR	40	0.98	24	0.23	103	1.89	280	4.34	227	4.36	
	TOTAL	3,157	78.98	2,062	50.83	6,453	117.21	9,039	162.94	11,272	218.60	

Source: CGTMSE