

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 2809
TO BE ANSWERED ON 12.12.2024

CREDIT GUARANTEE FUND TRUST FOR MICRO AND SMALL ENTERPRISES

2809. SHRI KESINENI SIVANATH:

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

- (a) the funds allocated, disbursed and utilized under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) during the last five years, State-wise;
- (b) the total number of claims raised and settled under the CGTMSE during the last five years, State-wise and district-wise in Andhra Pradesh;
- (c) the total number of beneficiaries under the scheme during the last five years, State-wise and district-wise of Andhra Pradesh; 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 STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES
(SUSHRI SHOBHA KARANDLAJE)

- (a): Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) provides credit guarantee to its Member Lending Institutions (MLIs) for loans extended by them to Micro and Small Enterprises (MSEs) without any collateral security and third party guarantee. CGTMSE implements the Credit Guarantee Scheme (CGS) for MSEs. CGS is a Central Sector Scheme and no funds are allocated to the States as such. The funds allocated and disbursed during the last five years are Rs. 9,585.10 crore. The number of guarantees extended under CGS during last 5 years is 52,89,121, amounting to Rs. 4,46,511.26 crore.
- (b): The details of claims raised and settled under CGS, during the last five years, State/UT-wise and district-wise for Andhra Pradesh are at Annexure-I and Annexure-II, respectively.
- (c): The details of guarantee extended under CGS during the last five years, State/UT-wise and district-wise for Andhra Pradesh are given 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 CGS are given below:
- i. Increase in guarantee ceiling from ₹2 crore to ₹5 crore.
 - ii. Annual Guarantee Fee structure revised with significant reduction in the fee from peak rate of 2% pa to 0.37% pa.
 - iii. For ease of claim lodgment and settlement, the limit for waiver of legal action has been increased to ₹10 lakh while invoking claim by MLIs.
 - iv. Concession in fee by 10% and coverage of 85% has been introduced in respect of loans given to special categories of the borrowers.

Annexure-I

Annexure-I, referred to in reply to Part (b) of the Lok Sabha Unstarred Question No. 2809 due for answer on 12.12.2024.

CGTMSE – NO. OF CLAIMS RAISED AND SETTLED- PAN INDIA											
		[Amount ₹ Crore]									
		FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23		FY 2023-24	
Sr. No	States / UTs	Raised	Settled	Raised	Settled	Raised	Settled	Raised	Settled	Raised	Settled
1	Andaman & Nicobar Islands	7	8	5	6	20	16	26	20	76	82
2	Andhra Pradesh	573	561	499	368	3,087	1,983	7,503	5,838	7,474	7,730
3	Arunachal Pradesh	278	243	115	146	95	34	145	125	134	170
4	Assam	2,002	1,659	1,244	1,140	1,982	1,462	3,007	2,685	3,062	3,240
5	Bihar	2,098	1,864	1,431	1,576	3,053	2,399	4,255	3,667	5,802	6,518
6	Chandigarh	179	199	58	51	203	150	243	243	165	190
7	Chhattisgarh	498	508	268	319	1,261	1,063	1,649	1,489	1,918	1,931
8	Dadra & Nagar Haveli & Daman & Diu	20	15	7	8	34	36	46	50	40	48
9	Delhi	767	818	432	458	2,139	1,673	2,798	2,579	2,224	2,356
10	Goa	85	85	65	60	142	143	266	263	107	107
11	Gujarat	1,466	1,292	782	884	3,778	2,905	4,219	3,481	4,225	5,159
12	Haryana	633	550	532	503	2,209	1,716	2,637	2,202	2,993	3,108
13	Himachal Pradesh	505	565	327	316	437	399	512	482	1,139	1,161
14	Jammu & Kashmir	497	596	394	278	548	538	487	505	990	1,054
15	Jharkhand	2,100	2,346	1,632	1,786	2,512	2,415	2,534	2,440	3,262	3,531
16	Karnataka	4,054	3,726	3,201	3,249	6,704	5,674	8,686	8,291	6,990	7,740
17	Kerala	3,069	3,084	2,283	2,118	4,453	3,665	7,227	7,120	6,712	6,309
18	Ladakh	0	0	4	0	0	0	1	0	5	1
19	Lakshadweep	0	0	1	1	0	0	0	0	1	1
20	Madhya Pradesh	3,005	2,764	2,082	2,200	5,279	4,065	12,763	10,587	13,055	12,522
21	Maharashtra	5,929	6,193	3,639	3,842	12,214	9,419	11,395	9,893	10,555	12,343
22	Manipur	345	373	283	289	117	115	196	193	511	479
23	Meghalaya	105	113	87	78	180	163	209	193	172	177
24	Mizoram	35	28	32	20	40	25	83	77	186	174
25	Nagaland	247	237	224	195	174	99	234	348	157	147
26	Odisha	1,898	2,138	1,183	1,256	3,164	2,345	2,961	2,630	4,953	5,223
27	Puducherry	69	51	31	35	176	123	130	141	238	226
28	Punjab	1,041	937	525	495	2,188	1,656	2,357	1,893	2,659	3,005
29	Rajasthan	810	820	511	481	3,516	2,197	3,919	3,099	5,005	5,477
30	Sikkim	8	7	6	3	15	9	46	45	57	40
31	Tamil Nadu	3,180	3,157	1,961	2,062	8,375	6,453	9,839	9,039	9,893	11,272
32	Telangana	1,041	909	953	787	3,660	3,169	3,891	3,529	2,600	3,079
33	Tripura	143	121	187	156	115	77	156	141	258	262
34	Uttar Pradesh	8,562	6,800	3,975	5,002	9,206	7,420	15,031	13,607	19,619	20,334
35	Uttarakhand	359	301	252	287	801	626	1,078	920	1,409	1,534
36	West Bengal	1,380	2,130	923	1,042	4,216	3,316	4,989	4,463	5,443	5,892
	TOTAL	46,988	45,198	30,134	31,497	86,093	67,548	1,15,518	1,02,278	1,24,089	1,32,622

Note:

No. of claims settled during an FY more than the no. of claims raised during the same FY due to following reasons:

- 1) Claims raised during the last month of FY settled in subsequent FY.
- 2) Claims returned due to submission of insufficient information by the MLI and settlement of such claims on re-lodgement in subsequent FY.

Source: CGTMSE

Annexure-II

Annexure-II, referred to in reply to Part (b) of the Lok Sabha Unstarred Question No. 2809 due for answer on 12.12.2024.

CGTMSE - NO. OF CLAIMS RAISED AND SETTLED - ANDHRA PRADESH											
		[Amount ₹ Crore]									
		FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23		FY 2023-24	
Sr. No.	District	Raised	Settled	Raised	Settled	Raised	Settled	Raised	Settled	Raised	Settled
1	Anantapur	25	27	55	30	374	302	980	639	615	648
2	Chittoor	123	116	24	35	345	196	809	542	320	383
3	Cuddapah (Ysr)	13	15	14	17	109	74	302	241	196	215
4	East Godavari	28	17	46	18	266	163	374	295	1,162	1,121
5	Guntur	35	39	27	37	495	292	691	542	1,065	1,058
6	Krishna	69	77	76	59	440	262	1,013	864	670	769
7	Kurnool	23	33	62	27	151	102	601	496	381	395
8	Nellore	36	26	11	10	230	140	713	659	391	430
9	Prakasam	109	105	26	16	115	72	322	280	223	229
10	Srikakulam	14	19	22	14	54	42	181	105	610	637
11	Visakhapatnam	73	62	74	54	261	176	686	528	547	562
12	Vizianagaram	13	10	35	22	47	29	93	63	259	270
13	West Godavari	12	15	27	29	200	133	738	584	1,035	1,013
	TOTAL	573	561	499	368	3,087	1,983	7,503	5,838	7,474	7,730

Note:

No. of claims settled during an FY more than the no. of claims raised during the same FY due to following reasons:

- 1) Claims raised during the last month of FY settled in subsequent FY.
- 2) Claims returned due to submission of insufficient information by the MLI and settlement of such claims on re-lodgement in subsequent FY.

Source: CGTMSE

Annexure-III

Annexure-III, referred to in reply to Part (c) of the Lok Sabha Unstarred Question No. 2809 due for answer on 12.12.2024.

CGTMSE - GUARANTEE APPROVED - PAN INDIA											
											[Amount ₹ Crore]
		FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23		FY 2023-24	
Sr. No	States / UTs	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Andaman & Nicobar Islands	264	29	329	25	374	35	495	50	600	128
2	Andhra Pradesh	50,562	1,557	1,63,610	1,560	49,848	1,456	2,37,520	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	1,13,262	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 & Daman & Diu	447	59	726	50	447	101	505	111	1,039	277
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	1,06,073	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	1,35,959	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	1,29,892	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	Tamil Nadu	89,725	4,353	61,535	3,344	44,897	4,134	61,883	7,114	1,13,815	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	1,30,769	10,742	2,47,258	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	1,06,073	11,887
	TOTAL	8,46,650	45,851	8,35,592	36,899	7,17,020	56,172	11,65,786	1,04,781	17,24,073	2,02,807

Source: CGTMSE

Annexure-IV

Annexure-IV, referred to in reply to Part (c) of the Lok Sabha Unstarred Question No. 2809 due for answer on 12.12.2024.

CGTMSE - GAURANTEE APPROVED - ANDHRA PRADESH											
		[Amount ₹ Crore]									
		FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23		FY 2023-24	
Sr. No.	District	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Anantapur	6,097	233	11,553	108	4,141	133	36,222	438	8,151	447
2	Chittoor	3,349	91	11,818	113	3,040	87	4,020	176	5,433	353
3	Cuddapah (Ysr)	1,979	53	6,164	34	2,013	60	20,029	228	6,568	317
4	East Godavari	5,120	144	27,568	196	5,525	136	13,654	271	8,162	471
5	Guntur	5,876	158	27,784	167	5,492	146	25,643	346	5,902	558
6	Krishna	6,692	222	16,373	197	6,080	221	25,176	445	9,687	708
7	Kurnool	3,351	78	10,192	88	3,831	101	28,258	298	7,773	327
8	Nellore	3,433	88	7,821	107	1,699	83	28,359	298	6,543	446
9	Prakasam	2,660	80	4,054	74	3,842	95	23,961	253	4,616	341
10	Srikakulam	1,789	44	6,900	65	3,406	40	3,066	73	2,620	141
11	Visakhapatnam	4,918	219	8,172	202	3,823	206	10,934	397	6,957	762
12	Vizianagaram	1,450	44	5,097	72	1,608	43	2,047	65	2,339	164
13	West Godavari	3,848	104	20,114	137	5,348	104	16,151	259	5,187	360
	TOTAL	50,562	1,557	1,63,610	1,560	49,848	1,456	2,37,520	3,545	79,938	5,395

Source: CGTMSE