

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA  
UNSTARRED QUESTION NO. 626  
TO BE ANSWERED ON 28.11.2024

CGTMSE

626. SHRI G KUMAR NAIK:

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

- (a) the details of the cumulative credit guarantees extended under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) since its inception to beneficiaries, State-wise, district-wise data for Karnataka;
- (b) the eligibility guidelines for selecting beneficiaries by the lending institutions for this scheme and the specific criteria or processes for selection practices across States;
- (c) whether the Government has taken steps to enhance access to credit for MSMEs through digital platforms and other innovative mechanisms and if so, the details thereof and if not, the reasons therefor; and
- (d) the specific channels or portals through which applicants of the CGTMSE scheme report their grievances and other issues along with the mechanisms in place to address and resolve these grievances effectively?

ANSWER

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

- (a): The State/UT-wise details of cumulative credit guarantees extended to eligible beneficiaries under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) since its inception till 31.10.2024 are at **Annexure-1**. The district-wise details of cumulative credit guarantees extended to eligible beneficiaries in Karnataka under CGTMSE since its inception till 31.10.2024, are at **Annexure-2**.
- (b): CGTMSE provides credit guarantee to its Member Lending Institutions (MLIs) for the credit facilities extended by them to Micro and Small Enterprises (MSEs) without any collateral security and third-party guarantee. Credit Guarantee Scheme for MSEs of CGTMSE does not stipulate any condition with regard to selection of the beneficiary, sanction, disbursement, follow up and recovery of loans by its MLIs. These are as per the extant guidelines of the respective MLIs.
- (c): To enhance access to credit for MSMEs through digital platforms and other innovative mechanisms for facilitating MSMEs, Trade Receivables e Discounting System (TReDS), an electronic platform, facilitates the discounting of trade receivables of MSMEs through multiple financiers. To unlock their working capital by converting their trade receivables into cash the Government of India has announced to reduce the turnover threshold of buyers for mandatory onboarding on the TReDS platform from Rs. 500 crore to Rs. 250 crore.
- (d): Grievances are directly received in CGTMSE or through the Ministry of MSME by post/mail and are redressed suitably.

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## Annexure-1

Annexure-1, referred to in reply to Part (a) of the Lok Sabha Unstarred Question No. 626 due for answer on 28.11.2024

<b>State/UT-wise Cumulative credit guarantee extended since Inception till 31.10. 2024</b>			
<b>Sl. No.</b>	<b>States/UTs</b>	<b>No. of Guarantees</b>	<b>Amount Approved (Rs. in Crore)</b>
1	Andaman & Nicobar Islands	5,225	500.88
2	Andhra Pradesh	7,78,752	22,704.08
3	Arunachal Pradesh	11,858	1,044.72
4	Assam	2,50,949	15,563.70
5	Bihar	4,56,300	28,882.66
6	Chandigarh	24,708	2,502.87
7	Chhattisgarh	1,45,697	11,376.62
8	Dadar & Nagar Haveli and Daman & Diu	4,933	1,078.12
9	Delhi	1,83,423	31,045.60
10	Goa	37,095	3,097.32
11	Gujarat	4,66,631	63,950.78
12	Haryana	2,20,325	28,311.30
13	Himachal Pradesh	1,28,898	9,345.23
14	Jammu & Kashmir	2,92,443	10,190.87
15	Jharkhand	2,50,286	21,831.44
<b>16</b>	<b>Karnataka</b>	<b>7,26,151</b>	<b>59,651.08</b>
17	Kerala	4,69,835	20,674.77
18	Ladakh	1,885	228.95
19	Lakshadweep	578	18.31
20	Madhya Pradesh	4,75,372	34,972.45
21	Maharashtra	7,70,816	90,376.07
22	Manipur	16,635	843.18
23	Meghalaya	17,025	1,234.10
24	Mizoram	9,644	552.58
25	Nagaland	16,945	1,022.15
26	Odisha	3,63,064	24,440.97
27	Puducherry	15,259	925.20
28	Punjab	3,18,164	27,384.85
29	Rajasthan	4,24,628	32,184.52
30	Sikkim	6,689	447.28
31	Tamil Nadu	7,92,908	58,911.05
32	Telangana	2,35,612	22,436.32
33	Tripura	31,175	1,492.25
34	Uttar Pradesh	11,61,766	76,997.76
35	Uttarakhand	1,29,340	8,604.00
36	West Bengal	5,27,332	43,145.26
<b>Total</b>		<b>97,68,346</b>	<b>7,57,969.33</b>

**Annexure-2**

Annexure-2, referred to in reply to Part (a) of the Lok Sabha Unstarred Question No. 626 due for answer on 28.11.2024

<b>District-wise Cumulative credit guarantee extended since Inception till 31.10. 2024</b>			
<b>Sr. No.</b>	<b>District</b>	<b>No. of Guarantees</b>	<b>Amount Approved (Rs. in Crore)</b>
1	Bagalkot	36,238	2,497.95
2	Belagavi	44,329	2,708.08
3	Bellary	16,790	1,118.09
4	Bengaluru (Bangalore) Rural	28,990	4,424.24
5	Bengaluru (Bangalore) Urban	1,93,093	25,604.80
6	Bidar	7,883	427.29
7	Chamrajnagar	3,611	167.60
8	Chickmagalur	13,512	603.43
9	Chikkaballapura	7,598	462.66
10	Chitradurga	8,736	393.28
11	Dakshina Kannada	67,680	3,795.96
12	Davangere	13,711	847.63
13	Dharwad	30,496	1,910.19
14	Gadag	9,113	377.69
15	Hassan	14,442	761.27
16	Haveri	11,836	613.86
17	Kalaburagi	13,941	760.47
18	Kodagu	9,410	446.34
19	Kolar	10,522	700.31
20	Koppal	5,626	324.19
21	Mandya	9,814	584.69
22	Mysore	26,907	2,159.64
23	Raichur	7,633	506.27
24	Ramanagara	6,884	438.42
25	Shimoga	25,456	1,221.87
26	Tumkur	16,045	1,221.45
27	Udupi	43,787	2,414.71
28	Uttara Kannada	25,518	1,158.05
29	Vijayapura	13,966	807.38
30	Yadgir	2,584	193.26
	<b>Total</b>	<b>7,26,151</b>	<b>59,651.08</b>