

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 1568
TO BE ANSWERED ON 13.02.2025

CGTMSE

1568. SHRI JAGANNATH SARKAR:

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

- (a) the number of MSMEs that have availed benefits under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme in West Bengal during the last five years, year-wise;
- (b) the steps taken to increase awareness and access to credit guarantee schemes among MSMEs, particularly in underserved districts of West Bengal; and
- (c) the total credit disbursed to MSMEs in West Bengal under the CGTMSE scheme during the last five financial years?

ANSWER

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

(a) and (c): The details of credit guarantees extended to Micro and Small Enterprises (MSEs) under the Credit Guarantee Scheme (CGS) implemented by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) in West Bengal during the last five years are given as below:

CGTMSE- Guarantees Approved- West Bengal		
Duration	No. of Guarantees approved	Amount approved (in Rs. crore)
FY 2019-20	37,667	2,398
FY 2020-21	29,789	1,618
FY 2021-22	37,033	2,887
FY 2022-23	54,440	6,036
FY 2023-24	1,06,073	11,887

(b): To increase awareness and access to CGS among MSEs in the country, including the State of West Bengal, a number of steps have been taken:

- i. CGTMSE, in association with stakeholders such as Small Industries Development Bank of India (SIDBI), Member Lending Institutions, MSME Associations, field offices under Ministry of MSME, etc. and in coordination with MSME/Industry Departments of States/UTs concerned, organises awareness programmes.

- ii. The guarantee ceiling for the loan extended under CGS was increased from Rs 1 crore to Rs 2 Crore on 09.01.2017. Further, as announced in the Union Budget 2022-23 and 2023-24, Rs. 9,000 crore was infused into the corpus of CGTMSE to enable an additional credit of Rs. 2.00 lakh crore, at a reduced cost of credit. CGS for MSEs was revamped with effect from 01.04.2023 and the guarantee ceiling was increased from Rs. 2 crore to Rs. 5 crore. Union Budget 2025-26 has proposed to enhance the credit guarantee coverage for MSEs, from Rs. 5 crore to 10 crore.
- iii. To promote credit flow to MSEs in Identified Credit Deficient Districts (ICDD) as per RBI, CGTMSE offers 10% discount on the AGF and extend an additional 5% guarantee coverage.
- iv. Concession introduced in respect of loans given to special categories of the borrowers such as SC/ST owned MSEs, MSEs owned by Person with Disability, ZED certified MSEs, MSEs situated in Aspirational Districts and MSEs located in North East Region (including Sikkim), UT of Jammu & Kashmir and UT of Ladakh.
- v. The extent of guarantee coverage for women owned MSEs increased from 85% to 90% vide CGTMSE's notification dated 10.12.2024.
- vi. CGTMSE introduced 'Special Provision for the Informal Micro Enterprises (IME)' under Credit Guarantee Scheme on 14.02.2024. The guarantee covers credit facilities up to Rs. 20 lakh with 85% coverage with no primary security required.
- vii. CGTMSE, in collaboration with a few State Governments like Assam, Manipur, Meghalaya, Tamil Nadu, Goa and West Bengal, provides enhanced guarantee coverage for MSEs situated in these states.
