

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 1895
TO BE ANSWERED ON 11.12.2025

CGTMSE IN ANDHRA PRADESH

1895. SHRI BASTIPATI NAGARAJU:
SHRI B K PARTHASARATHI:

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

- (a) the details regarding the total number of accounts in Andhra Pradesh covered under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) component under the RAMP scheme since its inception, year, district and category-wise;
- (b) the number of accounts for which guarantees were invoked, year, district and category-wise;
- (c) the details and the number of lending institutions registered under the said scheme in Andhra Pradesh, district-wise; and
- (d) the details of eligible activities covered under CGTMSE?

ANSWER

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

(a): Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) is one of the flagship schemes of the Ministry of MSME. It is implemented through the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to provide credit guarantees for loans extended by Member Lending Institutions (MLIs) to MSEs without collateral security or third-party guarantees.

The year-wise details of guarantees approved under the CGS in the State of Andhra Pradesh since inception are provided at Annexure-I, and the district and category-wise details are provided at Annexure-II.

(b): The year-wise, district-wise and category-wise details of guarantees invoked under the CGS in Andhra Pradesh, are provided at Annexure-III.

(c): A total of 277 MLIs were registered under CGTMSE across the country, including Andhra Pradesh as on 31.03.2025.

(d): CGTMSE provides credit guarantee for the activities mentioned under the MSMED Act 2006.

Annexure referred in part (a) of answer to Lok Sabha Unstarred Question no. 1895 on “CGTMSE in Andhra Pradesh” due for reply on 11.12.2025.

CGS- Guarantee Approved - Andhra Pradesh		
Duration	No. of guarantees approved	Amount of guarantees approved in Rs. Crore
FY 2000-01	16	0.11
FY 2001-02	53	3.26
FY 2002-03	434	3.50
FY 2003-04	89	2.66
FY 2004-05	327	12.19
FY 2005-06	1,475	16.85
FY 2006-07	3,323	26.10
FY 2007-08	1,171	34.85
FY 2008-09	1,975	80.80
FY 2009-10	3,980	225.03
FY 2010-11	7,523	462.04
FY 2011-12	9,030	573.98
FY 2012-13	21,576	705.46
FY 2013-14	19,568	672.69
FY 2014-15	16,043	787.12
FY 2015-16	18,627	392.92
FY 2016-17	13,911	385.51
FY 2017-18	10,141	341.67
FY 2018-19	29,812	979.41
FY 2019-20	50,562	1,556.78
FY 2020-21	1,63,610	1,559.99
FY 2021-22	49,848	1,455.81
FY 2022-23	2,37,520	3,545.04
FY 2023-24	79,938	5,395.40
FY 2024-25	1,10,323	8,189.07
Total	8,50,875	27,408.22

Annexure-II

Annexure referred in part (a) of answer to Lok Sabha Unstarred Question no. 1895 on “CGTMSE in Andhra Pradesh” due for reply on 11.12.2025.

CGS- Guarantees Approved - Andhra Pradesh- District-wise*											
										[Amount in Rs. Crore]	
		FY 2015-16		FY 2016-17		FY 2017-18		FY 2018-19		FY 2019-20	
S No	DISTRICT	No. of guarantees approved	Amount of guarantees approved	No. of guarantees approved	Amount of guarantees approved	No. of guarantees approved	Amount of guarantees approved	No. of guarantees approved	Amount of guarantees approved	No. of guarantees approved	Amount of guarantees approved
1	Ananthapuramu	1,978	29	818	25	1,036	29	1,971	61	6,097	233
2	Chittoor	1,572	41	1,112	33	374	26	825	37	3,349	91
3	East Godavari	1,926	39	1,534	42	768	36	2,893	98	5,120	144
4	Guntur	772	19	727	19	548	14	11,541	260	5,876	158
5	Krishna	2,264	47	1,306	37	409	27	1,532	91	6,692	222
6	Kurnool	1,134	33	833	34	365	24	750	32	3,351	78
7	Prakasam	1,392	29	897	44	655	42	1,241	66	2,660	80
8	Sri Potti Sriramulu Nellore	1,713	30	1,383	20	1,125	21	1,215	45	3,433	88
9	Srikakulam	912	10	1,159	17	1,802	19	1,751	31	1,789	44
10	Visakhapatnam	2,181	70	2,112	69	1,280	67	2,522	141	4,918	219
11	Vizianagaram	444	10	704	11	956	15	1,470	39	1,450	44
12	West Godavari	1,149	20	609	16	246	12	1,068	40	3,848	104
13	Y.S.R. Kadapa	1,190	16	717	20	577	9	1,033	39	1,979	53
	TOTAL	18,627	393	13,911	386	10,141	342	29,812	979	50,562	1,557

* Since Telangana was formed out of Andhra Pradesh in FY 2014-15, district-wise data is provided only from FY 2015-16 onwards.

CGS- Guarantees Approved - Andhra Pradesh- District-wise*											
											[Amount in Rs. Crore]
		FY 2020-21		FY 2021-22		FY 2022-23		FY 2023-24		FY 2024-25	
S No.	DISTRICT	No. of guarantees approved	Amount of guarantees approved	No. of guarantees approved	Amount of guarantees approved	No. of guarantees approved	Amount of guarantees approved	No. of guarantees approved	Amount of guarantees approved	No. of guarantees approved	Amount of guarantees approved
1	Ananthapuramu	11,553	108	4,141	133	36,222	438	8,151	447	9,286	602
2	Chittoor	11,818	113	3,040	87	4,020	176	5,433	353	8,648	520
3	East Godavari	20,639	196	5,525	136	13,654	271	8,162	471	10,379	754
4	Guntur	27,784	167	5,492	146	25,643	346	5,902	558	9,667	921
5	Krishna	11,372	197	6,080	221	25,176	445	9,687	708	13,305	1,182
6	Kurnool	8,192	88	3,831	101	28,258	298	7,773	327	9,545	548
7	Prakasam	16,112	74	3,842	95	23,961	253	4,616	341	6,247	397
8	Sri Potti Sriramulu Nellore	7,821	107	1,699	83	28,359	298	6,543	446	7,956	582
9	Srikakulam	6,842	65	3,406	40	3,066	73	2,620	141	4,673	258
10	Visakhapatnam	12,102	202	3,823	206	10,934	397	6,957	762	10,998	1,144
11	Vizianagaram	5,097	72	1,608	43	2,047	65	2,339	164	4,204	257
12	West Godavari	18,114	137	5,348	104	16,151	259	5,187	360	8,065	615
13	Y.S.R. Kadapa	6,164	34	2,013	60	20,029	228	6,568	317	7,350	407
	TOTAL	1,63,610	1,560	49,848	1,456	2,37,520	3,545	79,938	5,395	1,10,323	8,189
* Since Telangana was formed out of Andhra Pradesh in FY 2014–15, district-wise data is provided only from FY 2015–16 onwards.											

CGS - Guarantees Approved - Andhra Pradesh- Category-wise				
				[Amount in Rs. Crore]
Duration	Micro		Small	
	No. of guarantees approved	Amount of guarantees approved	No. of guarantees approved	Amount of guarantees approved
FY 2015-16	17,918	347	709	46
FY 2016-17	12,311	240	1,600	145
FY 2017-18	9,800	241	341	101
FY 2018-19	26,471	672	3,341	307
FY 2019-20	46,254	1,157	4,308	400
FY 2020-21	1,57,383	1,379	6,227	181
FY 2021-22	44,116	907	5,732	549
FY 2022-23	2,29,534	2,498	7,986	1,047
FY 2023-24	70,979	3,704	8,959	1,691
FY 2024-25	1,00,924	6,084	9,399	2,105

Annexure-III

Annexure referred in part (b) of answer to Lok Sabha Unstarred Question no. 1895 on “CGTMSE in Andhra Pradesh” due for reply on 11.12.2025.

CGS- Guarantees Invoked - Andhra Pradesh- Year-wise and District-wise											
		FY 2020-21		FY 2021-22		FY 2022-23		FY 2023-24		FY 2024-25	
S No	DISTRICT	No. of guarantees invoked	Amount (in Rs. Crore)	No. of guarantees invoked	Amount (in Rs. Crore)	No. of guarantees invoked	Amount (in Rs. Crore)	No. of guarantees invoked	Amount (in Rs. Crore)	No. of guarantees invoked	Amount (in Rs. Crore)
1	Ananthapuramu	55	0.47	370	5.63	977	4.93	613	8.03	991	11.75
2	Chittoor	24	0.94	344	4.06	800	6.56	319	3.61	525	7.51
3	East Godavari	46	0.76	265	4.58	366	3.84	1,160	7.16	1,216	14.84
4	Guntur	27	0.78	491	7.07	684	7.06	1,065	11.14	2,472	19.33
5	Krishna	76	2.36	435	6.87	1,008	12.89	670	9.92	1,241	20.37
6	Kurnool	62	6.42	150	1.54	599	3.19	381	2.71	669	6.53
7	Prakasam	26	2.28	115	4.27	321	3.85	222	2.50	932	6.90
8	Sri Potti Sriramulu Nellore	11	0.08	229	2.29	711	4.98	391	5.39	706	12.13
9	Srikakulam	22	0.18	53	0.52	181	1.41	610	3.07	196	3.30
10	Visakhapatnam	74	2.94	260	5.70	683	10.43	547	11.91	922	15.71
11	Vizianagaram	35	0.40	47	2.34	92	1.57	259	1.74	209	2.82
12	West Godavari	27	0.22	199	2.92	736	4.97	1,034	4.97	1,013	10.77
13	Y.S.R. Kadapa	14	0.27	109	1.71	301	4.26	196	2.36	458	4.78
	TOTAL	499	18.09	3,067	49.49	7,459	69.94	7,467	74.49	11,550	136.72

CGS – Guarantees Invoked - Andhra Pradesh- Category-wise				
	Micro		Small	
Duration	No. of guarantees invoked	Amount (in Rs. Crore)	No. of guarantees invoked	Amount (in Rs. Crore)
FY 2020-21	213	4.52	286	13.58
FY 2021-22	2,666	33.89	401	15.60
FY 2022-23	6,780	47.87	679	22.06
FY 2023-24	6,940	49.90	527	24.59
FY 2024-25	11,011	104.50	539	32.22