

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1001**  
**TO BE ANSWERED ON 05.02.2026**

**ACCOUNTS UNDER CGTMSE COMPONENT**

1001. SHRI BASTIPATI NAGARAJU:

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

- (a) the details regarding the total number of accounts covered under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) component under the Raising and Accelerating MSME Performance (RAMP) scheme since its inception, year, State and category-wise;
- (b) the number of accounts for which guarantees were invoked, year, State and category-wise during the last five years; and
- (c) the details and the number of lending institutions registered under the said scheme, State-wise?

**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, State-wise and category-wise details of guarantees approved under the CGS since inception are provided at Annexure-I.

(b): The year-wise, State-wise and category-wise details of guarantees invoked under the CGS are provided at Annexure-II.

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

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## Annexure-I

Annexure referred in part (a) of answer to Lok Sabha Unstarred Question no. 1001 on “Accounts under CGTMSE Component” due for reply on 05/02/2026.

<b>CGS- Guarantees approved</b>		
<b>Duration</b>	<b>No. of guarantees approved</b>	<b>Amount of guarantees approved in Rs. in Crore</b>
FY 2000-01	951	6
FY 2001-02	2,296	30
FY 2002-03	5,217	62
FY 2003-04	6,603	118
FY 2004-05	9,518	327
FY 2005-06	16,284	462
FY 2006-07	27,457	705
FY 2007-08	30,285	1,056
FY 2008-09	53,708	2,199
FY 2009-10	1,51,387	6,875
FY 2010-11	2,54,000	12,589
FY 2011-12	2,43,981	13,784
FY 2012-13	2,88,537	16,062
FY 2013-14	3,48,475	18,188
FY 2014-15	4,03,422	21,275
FY 2015-16	5,13,978	19,949
FY 2016-17	4,52,127	19,931
FY 2017-18	2,63,195	19,066
FY 2018-19	4,35,520	30,169
FY 2019-20	8,46,650	45,851
FY 2020-21	8,35,592	36,899
FY 2021-22	7,17,020	56,172
FY 2022-23	11,65,786	1,04,781
FY 2023-24	17,24,073	2,02,807
FY 2024-25	27,15,275	3,05,507
<b>Total</b>	<b>1,15,11,337</b>	<b>9,34,871</b>

## Annexure-I

Annexure referred in part (a) of answer to Lok Sabha Unstarred Question no. 1001 on “Accounts under CGTMSE Components” due for reply on 05/02/2026.

Cumulative since inception in 2000 till FY 2024-25			
Sr. No.	States / UTs	No. of guarantees approved	Amount approved (in Rs. Crore)
1	Andaman & Nicobar Islands	5,603	580
2	Andhra Pradesh	8,50,875	27,408
3	Arunachal Pradesh	12,645	1,248
4	Assam	2,85,825	19,403
5	Bihar	6,13,313	37,809
6	Chandigarh	40,865	4,824
7	Chhattisgarh	1,68,004	13,568
8	Dadra & Nagar Haveli & Daman & Diu	5,509	1,240
9	Delhi	2,19,934	38,446
10	Goa	40,936	3,558
11	Gujarat	5,34,214	77,627
12	Haryana	2,68,276	33,902
13	Himachal Pradesh	1,40,742	10,498
14	Jammu & Kashmir	3,12,324	11,490
15	Jharkhand	2,93,379	25,214
16	Karnataka	8,39,731	72,219
17	Kerala	5,12,891	25,517
18	Ladakh	2,154	262
19	Lakshadweep	583	19
20	Madhya Pradesh	5,68,820	43,773
21	Maharashtra	9,34,425	1,14,182
22	Manipur	17,564	947
23	Meghalaya	18,365	1,411
24	Mizoram	10,196	622
25	Nagaland	17,781	1,138
26	Odisha	4,26,365	30,448
27	Puducherry	18,052	1,124
28	Punjab	3,65,428	32,454
29	Rajasthan	5,07,031	40,495
30	Sikkim	7,414	524
31	Tamil Nadu	9,01,684	71,083
32	Telangana	3,05,924	29,827
33	Tripura	35,453	1,794
34	Uttar Pradesh	14,27,444	95,718
35	Uttarakhand	1,44,527	10,137
36	West Bengal	6,57,061	54,361
<b>Total</b>		<b>1,15,11,337</b>	<b>9,34,871</b>

**Annexure-I**

**Annexure referred in part (a) of answer to Lok Sabha Unstarred Question no. 1001 on “Accounts under CGTMSE Components” due for reply on 05/02/2026.**

<b>CGS - Guarantees approved - Category-wise</b>			
<b>Cumulative since inception in 2000 till FY 2024-25</b>			
<b>Micro</b>		<b>Small</b>	
<b>No. of guarantees approved</b>	<b>Amount of guarantees approved (in Rs. Crore)</b>	<b>No. of guarantees approved</b>	<b>Amount of guarantees approved (in Rs. Crore)</b>
79,00,273	4,70,937	36,11,064	4,63,933

## Annexure-II

Annexure referred in part (b) of answer to Lok Sabha Unstarred Question no. 1001 on “Accounts under CGTMSE Component” due for reply on 05/02/2026.

CGTMSE – Guarantees invoked											
Sr. No	States / UTs	FY 2020-21		FY 2021-22		FY 2022-23		FY 2023-24		FY 2024-25	
		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	Andaman And Nicobar Islands	5	0.14	19	0.73	26	0.44	79	2.27	47	1.53
2	Andhra Pradesh	499	18.09	3,067	49.49	7,459	69.94	7,467	74.49	11,550	136.72
3	Arunachal Pradesh	113	1.60	83	2.26	134	6.05	138	5.67	90	3.36
4	Assam	1,342	18.01	1,834	26.65	2,575	42.28	3,142	61.45	3,069	57.29
5	Bihar	1,538	33.93	2,606	49.35	3,949	68.87	5,926	117.09	5,883	115.79
6	Chandigarh	59	2.14	172	3.80	223	7.73	180	6.82	241	7.76
7	Chhattisgarh	291	4.72	1,061	17.58	1,480	30.55	2,021	41.89	2,291	43.07
8	Delhi	479	22.32	1,648	64.81	2,537	93.18	2,366	109.93	3,209	136.30
9	Goa	65	2.26	120	3.31	245	9.09	114	4.34	151	5.28
10	Gujarat	968	35.76	2,798	69.45	3,460	91.78	4,819	118.85	6,974	165.70
11	Haryana	579	20.48	1,672	42.06	2,177	58.54	3,231	78.71	4,859	122.38
12	Himachal Pradesh	324	7.61	372	8.40	482	14.89	1,199	28.29	1,043	30.59
13	Jammu And Kashmir	389	4.68	506	5.12	462	8.34	1,028	18.20	875	18.28
14	Jharkhand	1,699	45.21	2,249	63.55	2,372	58.02	3,416	82.49	3,700	90.09
15	Karnataka	3,247	84.42	5,306	120.32	8,056	180.60	7,696	199.22	8,737	220.79
16	Kerala	2,293	31.22	3,553	55.00	6,819	104.19	7,092	112.17	6,601	110.68
17	Ladakh	4	0.12	0	0.00	1	0.04	5	0.10	9	0.15
18	Lakshadweep	1	0.06	0	0.00	0	0.00	1	0.01	0	0.00
19	Madhya Pradesh	2,121	41.83	4,098	76.29	11,732	147.21	14,019	205.71	12,747	201.55
20	Maharashtra	3,904	98.89	9,129	187.82	9,614	220.59	12,101	324.34	16,135	393.32
21	Manipur	279	2.57	96	1.69	178	2.51	488	11.62	378	7.98

22	Meghalaya	87	0.82	164	2.05	195	3.31	181	3.14	110	2.22
23	Mizoram	31	0.42	31	1.31	71	1.86	181	5.00	123	2.95
24	Nagaland	220	1.58	164	2.19	223	3.65	153	2.51	167	3.00
25	Odisha	1,218	21.38	2,429	41.40	2,843	60.24	5,237	97.71	5,994	90.89
26	Puducherry	33	1.30	109	2.24	152	2.41	260	5.68	342	5.69
27	Punjab	546	21.35	1,618	39.42	1,913	49.84	3,059	58.80	4,795	98.86
28	Rajasthan	550	15.58	2,183	39.40	2,909	54.22	5,769	88.18	9,967	115.36
29	Sikkim	6	0.05	12	0.09	45	0.78	57	1.21	131	2.81
30	Tamil Nadu	2,159	58.97	6,389	114.45	9,003	173.59	11,134	235.60	11,306	236.11
31	Telangana	1,005	23.34	2,873	58.88	3,381	73.66	3,093	68.70	4,945	93.28
32	The Dadra And Nagar Haveli And Daman And Diu	11	1.14	31	2.75	48	2.57	42	1.45	50	1.87
33	Tripura	187	1.55	95	0.98	144	1.82	267	5.45	364	4.64
34	Uttar Pradesh	4,297	94.63	7,913	152.78	14,232	247.18	20,465	387.44	20,544	404.34
35	Uttarakhand	267	5.64	616	12.24	958	14.09	1,527	31.26	1,765	31.89
36	West Bengal	999	32.20	3,214	73.14	4,267	107.96	6,009	163.22	7,686	187.49
	<b>TOTAL</b>	<b>31,815</b>	<b>756.00</b>	<b>68,230</b>	<b>1,391.00</b>	<b>1,04,365</b>	<b>2,012.00</b>	<b>1,33,962</b>	<b>2,759.00</b>	<b>1,56,878</b>	<b>3,150.00</b>

<b>CGS – Guarantees Invoked - Category-wise</b>				
<b>Duration</b>	<b>Micro</b>		<b>Small</b>	
	<b>No. of guarantees invoked</b>	<b>Amount (in Rs. Crore)</b>	<b>No. of guarantees invoked</b>	<b>Amount (in Rs. Crore)</b>
FY 2020-21	16,001	327	15,814	429
FY 2021-22	41,745	783	26,485	608
FY 2022-23	81,871	1,346	22,494	666
FY 2023-24	1,02,785	1,903	31,177	856
FY 2024-25	1,26,188	2,438	30,690	712