

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 1055
TO BE ANSWERED ON 05.02.2026

CGTMSE IN MSMEs

1055. SHRI RAJESH NARANBHAJI CHUDASAMA:

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

- (a) the details of credit guarantees approved under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) including the enhanced coverage ceiling and special provisions for various categories during the year 2025;
- (b) the progress under the Mutual Credit Guarantee Scheme for manufacturing MSMEs announced in January 2025;
- (c) the cumulative loans sanctioned under PM MUDRA Yojana since its inception and its achievement; and
- (d) the steps being taken to enhance collateral-free credit access for micro and small enterprises?

ANSWER

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

- (a): A total of 19.41 lakh credit guarantees amounting to Rs. 3.04 lakh crore have been extended to Micro and Small Enterprises (MSEs) under Credit Guarantee Scheme (CGS) for MSEs during FY 2025-26 up to 31.12.2025.
- (b): As informed by the Department of Financial Services (DFS), 23 loans amounting to Rs. 173.39 crore have been guaranteed under the Mutual Credit Guarantee Scheme for MSMEs (MCGS-MSME) since its inception in January 2025 up to 31.12.2025.
- (c): As informed by DFS, Pradhan Mantri Mudra Yojana (PMMY) was launched on 08.04.2015. As on 02.01.2026, a total of Rs. 38.18 lakh crore have been sanctioned under PMMY, since inception.
- (d): As informed by Reserve Bank of India (RBI), in terms of para 4.1 of RBI Master Direction dated July 24, 2017 (Updated as on July 23, 2025) on 'Lending to Micro, Small & Medium Enterprises (MSME) Sector', banks are mandated not to accept collateral security in the case of loans up to Rs. 10 lakhs extended to units in the MSE sector.

In addition, the Ministry of MSME, through its field offices, regularly organizes awareness campaigns for government schemes and programmes, including CGS for MSEs, in coordination with Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), MSME/Industry Departments of the concerned States/UTs, and other MSME stakeholders, through physical workshops, social media, print media, and electronic media.
