

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA  
UNSTARRED QUESTION NO. 185  
TO BE ANSWERED ON 29-01-2026

**CREDIT GUARANTEE SCHEMES FOR MSEs**

185. SMT. GENIBEN NAGAJI THAKOR:

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

- (a) the credit guarantee schemes currently in place for Micro and Small Enterprises (MSEs) in the country, especially under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE);
- (b) the number of enterprises which were sanctioned loans under the said scheme from 2021 to 2025 and the total amount guaranteed under the said scheme; and
- (c) whether there is any plan to provide collateral-free loans to small traders and self-employed persons and to expand the scope of the scheme and if so, the details thereof?

**ANSWER**

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

(a) to (c): The Ministry of MSME implements Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to provide credit guarantee for the loans extended to MSEs for the activities covered under the MSMED Act, 2006.

Details of the credit guarantees approved under CGS during FY 2020-21 to FY 2024-25 are as below:

<b>CGS- Guarantees Approved</b>		
<b>Financial Year</b>	<b>No of guarantees approved</b>	<b>Amount of guarantees approved (in Rs. crore)</b>
2020-21	8,35,592	36,899
2021-22	7,17,020	56,172
2022-23	11,65,786	1,04,781
2023-24	17,24,073	2,02,807
2024-25	27,15,275	3,05,507

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