

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 195
TO BE ANSWERED ON 29-01-2026

FINANCIAL SUPPORT AND CREDIT FACILITATION

195. SHRI JANARDAN SINGH SIGRIWAL:
SHRI VISHWESHWAR HEGDE KAGERI:
SHRI SHASHANK MANI:
SHRI PRADEEP PUROHIT:
SMT. MAHIMA KUMARI MEWAR:
SHRI P P CHAUDHARY:
SHRI BALABHADRA MAJHI:
DR. SANJAY JAISWAL:
SHRI BHARTRUHARI MAHTAB:

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 (CGFTMSE) during the year 2025, including the enhanced coverage ceiling and special provisions for various categories, State-wise including in Nabarangpur Lok Sabha Constituency and Cuttack district of Odisha;
- (b) the progress made under the Mutual Credit Guarantee Scheme for MSMEs announced in January 2025, Sector-wise and the impact of the said scheme on Micro, Small and Medium Enterprises (MSMEs), particularly in Cuttack and in Nabarangpur Lok Sabha Constituency of Odisha;
- (c) the cumulative total amount of loans sanctioned under Pradhan Mantri Mudra Yojana (PMMY) since its inception and its achievements thereof, particularly to non-corporate, non-farm MSME registered in Pali, Rajasthan, district-wise in Odisha including Cuttack and Nabarangpur Lok Sabha Constituencies; and
- (d) the steps being taken to enhance collateral-free credit access for MSMEs?

ANSWER

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

- (a): The State-wise details of credit guarantees approved under Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) during FY 2025-26 till 31.12.2025 are at Annexure-I. The details of credit guarantees approved in Odisha including in Nabarangpur Lok Sabha Constituency and Cuttack District are at Annexure-II.
- (b): As informed by Department of Financial Services (DFS), Mutual Credit Guarantee Scheme for MSMEs (MCGS-MSME) was introduced in January 2025. The Scheme provides credit guarantee cover to lenders (Scheduled Commercial Banks, All India Financial Institutions, NBFCs) for their term loans up to Rs.100 crore to MSMEs for their projects involving purchase of equipment/machinery. As on 31.12.2025, 23 loans amounting to Rs 173.39 crore have been guaranteed under the scheme. Further, DFS has informed that, since Scheme was launched recently, no guarantees have been issued in state of Odisha under MCGS-MSME.

(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. Out of which, Rs.4,666.21 crore have been sanctioned in Pali District in the State of Rajasthan. The district-wise details of amount sanctioned in Odisha are at Annexure-III.

(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, Ministry of MSME through its field offices regularly organizes awareness campaigns for Government schemes /programmes, in coordination with MSME/ Industry Departments of States/UTs concerned and other MSME stakeholders through physical workshops, social media, print media & electronic media for creating wide publicity for increasing participation from all stake holders.

Annexure referred in part (a) of answer to Lok Sabha Unstarred Question no. 195 on “Financial Support and Credit Facilitation” due for reply on 29.01.2026.

CGTMSE - GUARANTEE APPROVED			
FY 2025-26 Till December 31, 2025			
Sr. No.	STATES / UTs	No. of guarantees approved	Amount Approved in Rs. crore
1	Andaman And Nicobar Islands	699	143
2	Andhra Pradesh	94,709	9,820
3	Arunachal Pradesh	1,407	434
4	Assam	34,577	5,775
5	Bihar	1,16,301	11,576
6	Chandigarh	6,024	1,494
7	Chhattisgarh	27,210	4,374
8	Delhi	43,781	12,646
9	Goa	3,320	645
10	Gujarat	84,209	26,776
11	Haryana	53,117	10,879
12	Himachal Pradesh	21,058	2,437
13	Jammu And Kashmir	32,165	2,501
14	Jharkhand	43,008	5,828
15	Karnataka	1,09,580	20,155
16	Kerala	54,558	8,071
17	Ladakh	451	87
18	Lakshadweep	45	2
19	Madhya Pradesh	77,861	13,203
20	Maharashtra	1,82,220	41,500
21	Manipur	1,929	220
22	Meghalaya	2,200	382
23	Mizoram	1,472	172
24	Nagaland	1,446	218
25	Odisha	60,138	9,694
26	Puducherry	2,361	359
27	Punjab	59,662	9,536
28	Rajasthan	90,019	14,526
29	Sikkim	1,072	170
30	Tamil Nadu	1,13,564	21,521
31	Telangana	65,459	12,988
32	The Dadra And Nagar Haveli And Daman And Diu	1,010	317
33	Tripura	7,930	676
34	Uttar Pradesh	3,99,404	33,244
35	Uttarakhand	22,061	3,072
36	West Bengal	1,24,814	18,450
	TOTAL	19,40,841	3,03,890

Annexure referred in part (a) of answer to Lok Sabha Unstarred Question no. 195 on “Financial Support and Credit Facilitation” due for reply on 29.01.2026.

CGTMSE - Guarantee Approved		
FY 2025-26 till December 31, 2025		
District	No. of guarantees approved	Amount Approved in Rs. crore
Nabrangpur	562	93
Koraput	1259	187
Malkangiri	254	42
Cuttack	5623	1106

Annexure referred in part (c) of answer to Lok Sabha Unstarred Question no. 195 on “Financial Support and Credit Facilitation” due for reply on 29.01.2026.

Pradhan Mantri Mudra Yojana (PMMY)		
District-wise Report –Cumulative (As on 02.01.2026*)		
(Amount in Rs. Crore)		
S. No.	State/ District Name	Sanctioned Amount
Odisha		
1	Angul	5,254.26
2	Balangir	5,807.49
3	Baleshwar	8,153.18
4	Bargarh	5,357.81
5	Bhadrak	7,385.32
6	Boudh	1,553.70
7	Cuttack	12,354.37
8	Debagarh	789.89
9	Dhenkanal	4,432.05
10	Gajapati	1,101.40
11	Ganjam	12,832.92
12	Jagatsinghpur	5,048.02
13	Jajpur	7,147.69
14	Jharsuguda	2,875.66
15	Kalahandi	3,946.34
16	Kandhamal	1,672.56
17	Kendrapara	2,783.31
18	Kendujhar	4,915.74
19	Khordha	19,153.33
20	Koraput	3,192.90
21	Malkangiri	1,309.67
22	Mayurbhanj	7,744.06
23	Nabarangpur	2,063.79
24	Nayagarh	4,243.92
25	Nuapada	1,814.63
26	Puri	7,316.12
27	Rayagada	2,508.15
28	Sambalpur	4,996.91
29	Subarnapur	2,753.21
30	Sundargarh	6,791.85
31	Other #	15,626.07
	Total	1,72,926.32

*Provisional

#District-wise data for FY 2015-16 and some of the NBFCs/ MFIs is not available

Source: As per data uploaded by Member Lending Institutions on Mudra Portal