

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2119**  
**TO BE ANSWERED ON 12.02.2026**

**CGTMSE IN MAHARASHTRA**

2119. SHRI OMPRAKASH BHUPALSINH Alias PAVAN RAJENIMBALKAR:

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

- (a) the number of Micro, Small and Medium Enterprises (MSMEs) in the rural areas of Maharashtra that have received credit support under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) during the last three years;
- (b) whether the Government has identified the credit-related hurdles being faced by first-generation entrepreneurs and if so, the details thereof;
- (c) the measures proposed to simplify the availability of collateral-free loans through digital platforms; and
- (d) whether any coordination mechanism exists with District Industries Centres (DICs) and Banks to expedite the flow of credit and if so, the details thereof?

**ANSWER**

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

(a): The details of credit guarantees extended to Micro and Small Enterprises (MSEs), including those in rural areas, under the Credit Guarantee Scheme (CGS) for MSEs in Maharashtra during the last three years are as below:

<b>CGS – Guarantees approved- Maharashtra</b>		
<b>Financial Year</b>	<b>No. of guarantees approved</b>	<b>Amount approved (in Rs. crore)</b>
2022-23	66,055	11,926
2023-24	1,29,892	23,359
2024-25	2,38,128	39,989

(b) to (d): Government of India has, inter-alia, taken the following measures to strengthen access to credit for Micro Small and Medium Enterprises (MSMEs), including first generation entrepreneurs: -

- (i) Ministry of MSME implements CGS for MSEs through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to provide credit guarantee for loans extended to MSEs. The ceiling for guarantee coverage under the scheme is Rs 10 crore.
- (ii) Self-Reliant India (SRI) Fund has been set up to infuse Rs. 50,000 crore as equity funding in MSMEs with a provision of Rs. 10,000 crore from the Government of India and Rs. 40,000 crore through Private Equity/Venture Capital Funds. The Budget 2026-27 has also announced a support of Rs 2000 crore to top up the Self-Reliant India Fund set up in 2021 to continue support to micro enterprises.

- (iii) Prime Minister's Employment Generation Programme provides Margin Money subsidy up to 35%, for setting up of new micro enterprises, in the non-farm sector with project cost of Rs. 50 lakh for Manufacturing and Rs. 20 lakh for Service enterprises.
- (iv) PM Vishwakarma Scheme was launched on 17.09.2023 to provide end-to-end holistic support to artisans and craftspeople of 18 traditional trades who work with their hands and tools. The Scheme includes provision of loans up to Rs. 3 lakh with interest subvention of max up to 8%.
- (v) Reserve Bank of India has issued guidelines for setting up and operating the Trade Receivables Discounting System (TReDS). The scheme facilitates the financing of trade receivables of MSMEs from corporate and other buyers, including government departments and Public Sector Undertakings (PSUs) through multiple financiers electronically.

Ministry of MSME, through its field offices, regularly organizes outreach programmes in coordination with MSME/Industry Departments of States/UTs concerned including District Industries Centres (DICs) and other stakeholders like CGTMSE, SIDBI, Banks, MSME Associations etc., to create awareness about the benefits of the Schemes and to expedite the flow of credit.

\*\*\*\*\*