

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**STARRED QUESTION NO. \*117**  
**TO BE ANSWERED ON: 02.05.2016**

**CREDIT GUARANTEE SCHEME FOR MSMEs**

\*117.           SHRI PRABHAKAR REDDY KOTHA:

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

- (a) whether the Government has, in collaboration with SIDBI, launched Credit Guarantee Fund Trust for Micro, Small and Medium Enterprises Scheme for the benefit of Micro and Small Enterprises;
- (b) if so, the details and salient features thereof along with the amount sanctioned and utilised and number of persons benefited therefrom, State/UT-wise;
- (c) the detail of the other such credit guarantee schemes and programmes available with the bank for micro and small entrepreneurs;
- (d) whether any collaterals have to be provided for availing benefits of such schemes and if so, the details thereof?

**ANSWER**

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI KALRAJ MISHRA)

(a)to(d):       A Statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (d) OF THE  
LOK SABHA STARRED QUESTION NO.\* 117 FOR ANSWER ON 02.05.2016**

(a): The Ministry of Micro, Small and Medium Enterprises, Govt. of India, and Small Industries Development Bank of India (SIDBI), together have established a Trust named Credit Guarantee Fund Trust for Small Industries, now known as Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), for implementing the Credit Guarantee Scheme for Micro & Small Enterprises (CGS). Since its inception, CGTMSE has facilitated easy access to credit from organized banking sector to first generation entrepreneurs in the Micro and Small Enterprises (MSE) sector. CGTMSE, in turn, provides guarantee to its registered Member Lending Institutions (MLIs) against the loans / credit facilities upto Rs. 100 lakh extended by them without taking any collateral security and / or third party guarantee.

(b): As on March 31, 2016, 23,23,673 guarantees for an amount of Rs.1,08,990.86 crore have been approved by CGTMSE since inception. The State-wise guarantees approved (no. of beneficiaries and amount of credit / loan covered) under Credit Guarantee Scheme upto the current year (as on March 31, 2016) are given at Annex.

(c): The other credit guarantee schemes and programmes available with banks wherein micro and small units are also among the beneficiaries, inter-alia, include Credit Guarantee Fund for the MUDRA Scheme in the Department of Financial Services, Ministry of Finance and Credit Enhancement Guarantee Scheme for Scheduled Castes operated by Ministry of Social Justice and Empowerment.

(d): No collateral is required for accessing loan under the Credit Guarantee Scheme.

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Annexure referred to in reply to part (b) of the Lok Sabha Starred Question NO.\* 117 for answer on 02.05.2016

**Credit Guarantee Fund Trust for Micro and Small Enterprises**

**State Wise Report Guarantee Approved as on March 31, 2016  
(Cumulative)**

Sl. No.	State Name	Proposals	Approved Amount (in Rs. Lakh)
1	ANDAMAN & NICOBAR	1828	9137.85
2	ANDHRA PRADESH	75186	206506.49
3	ARUNACHAL PRADESH	5937	27553.05
4	ASSAM	81822	271859.28
5	BIHAR	119129	500767.68
6	CHANDIGARH	5036	32027.95
7	CHHATTISGARH	31894	166893.69
8	DADRA & NAGAR HAVELI	427	10073.93
9	DAMAN & DIU	366	9073.38
10	DELHI	26989	281193.51
11	GOA	14833	90877.52
12	GUJARAT	91977	766184.64
13	HARYANA	29941	217156.1
14	HIMACHAL PRADESH	42135	228562.4
15	JAMMU & KASHMIR	58810	124679.83
16	JHARKHAND	92606	538374.65
17	KARNATAKA	201792	1014726.58
18	KERALA	216706	522204.52
19	LAKSHA DEEP	296	803.42
20	MADHYA PRADESH	79831	415358.02
21	MAHARASHTRA	171446	1231189.44
22	MANIPUR	5436	16845.79
23	MEGHALAYA	6915	31177.94
24	MIZORAM	3357	12592.31
25	NAGALAND	5203	17540.71
26	ORISSA	110418	453109.45
27	PONDICHERRY	3775	13410.58
28	PUNJAB	50090	283042.11
29	RAJASTHAN	75549	364054.75
30	SIKKIM	1797	7358.96
31	TAMILNADU	228680	892498.4
32	TELANGANA	43642	238391.53
33	TRIPURA	9433	32082.39
34	UTTAR PRADESH	259524	1073688.96
35	UTTARAKHAND	30150	151100.84
36	WEST BENGAL	140717	646986.97
	Total	2323673	10899085.62