

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA  
UNSTARRED QUESTION NO. 1163  
TO BE ANSWERED ON 09.02.2023

FUNDS UNDER CGTMSE

1163. SHRI JAYANT SINHA:

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

- (a) the funds allocated and disbursed under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) during the last five years and the current year;
- (b) the total number of cases and claims settled under the CGTMSE during the said period, State-wise;
- (c) the total number of cases and claims settled under the CGTMSE during the said period in Jharkhand, district-wise; and
- (d) the total number of beneficiaries from the scheme during the said period in Jharkhand, district-wise?

ANSWER

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI BHANU PRATAP SINGH VERMA)

- (a): Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) provides credit guarantee on the loans extended by its Member Lending Institutions to MSEs without collateral security and third party guarantee under Credit Guarantee scheme for Micro and Small Enterprises. The number and amount of guarantee approved under Credit Scheme of for Micro and Small Enterprises during the last 5 Years and the current year till December 31, 2022 are given in **Annexure I**.
- (b): The total number of cases and claims settled under the CGTMSE during the last five years and the current year are at **Annexure II**.
- (c): The total number of cases and claims settled under the CGTMSE during the last five years and the current year in Jharkhand district-wise are at **Annexure III**.
- (d): The total number of beneficiaries under CGTMSE during the last five years and the current year in Jharkhand district-wise is at **Annexure IV**.

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## Annexure I

(Amount in Rs. crore)

Annexure is referred to part (a) of unstarred Question no. 1163 due for reply on 09.02.2023

## Guarantees Approved by CGTMSE– Pan India

States / UT	FY 17-18		FY 18-19		FY 19-20		FY 20-21		FY 21-22		FY 22-23 (till Dec 2022)	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Andaman & Nicobar	302	25	332	30	264	29	329	25	374	35	389	32
Andhra Pradesh	10,141	342	29,812	979	50,562	1,557	1,63,610	1,560	49,848	1,456	1,90,268	2,440
Arunachal Pradesh	400	29	347	24	415	47	464	55	628	82	725	106
Assam	7,165	468	12,978	793	14,070	687	12,158	673	14,918	1,262	15,164	1,501
Bihar	10,572	528	18,464	1,296	24,531	1,303	22,317	1,086	24,217	1,661	30,613	2,428
Chandigarh	549	62	7,752	335	1,778	134	1,274	97	1,382	159	1,213	202
Chhattisgarh	3,043	323	5,252	497	14,022	706	12,970	552	9,670	776	12,538	1,119
Dadra & Nagar Haveli and Daman & Diu	139	42	184	52	447	59	726	50	447	102	329	68
Delhi	4,071	618	13,615	1,350	24,917	2,183	12,757	1,557	15,810	2,769	15,620	3,375
Goa	1,216	111	1,353	120	2,594	183	2,235	135	2,218	174	1,921	214
Gujarat	9,640	1,526	21,423	2,104	58,595	3,859	40,397	2,960	34,929	4,836	29,547	5,672
Haryana	4,185	487	5,179	629	25,916	1,583	18,499	1,218	22,285	2,707	22,000	3,465
Himachal Pradesh	3,313	210	2,682	210	7,538	437	8,572	487	10,075	792	10,861	905
Jammu & Kashmir	11,538	260	11,724	348	12,887	416	21,371	714	38,352	1,295	38,994	1,347
Jharkhand	10,007	943	11,281	1,245	15,340	1,116	14,996	860	12,953	1,247	14,908	1,715
Karnataka	20,845	1,968	27,796	2,497	68,572	4,069	50,974	3,225	41,028	4,308	37,195	5,321
Kerala	17,816	572	17,189	852	33,739	1,248	28,810	1,005	18,937	1,104	18,187	1,401
Ladakh	NA	NA	NA	NA	26	2	110	12	205	23	364	35
Lakshadweep	11	0	15	1	52	1	72	2	11	1	16	2
Madhya Pradesh	18,766	1,169	26,325	1,573	40,822	2,098	60,835	1,893	64,108	2,651	36,234	3,582
Maharashtra	20,223	2,386	41,206	3,718	83,709	5,808	71,850	4,416	56,027	6,840	45,269	8,034
Manipur	952	53	1,419	44	939	42	830	41	1,294	101	1,739	138
Meghalaya	866	46	515	45	1,153	70	1,063	60	886	93	1,035	114
Mizoram	355	19	267	23	473	29	431	30	1,029	86	628	52

Nagaland	1,226	53	1,003	40	917	61	1,120	68	1,692	139	1,491	127
Odisha	12,310	738	19,266	1,213	26,167	1,347	28,288	1,134	25,788	1,801	24,229	2,090
Puducherry	611	28	489	38	1,578	80	1588	67	1,013	74	882	79
Punjab	7,029	466	6,850	560	24,542	1,022	20,379	865	23,172	1,661	33,202	2,847
Rajasthan	4838	437	20,013	1,148	41,289	1,998	32,883	1,441	38,622	2,553	50,055	3,698
Sikkim	167	11	280	25	435	23	340	16	479	34	515	41
Tamilnadu	30,282	1,784	37,692	2,543	89,725	4,353	61,535	3,344	44,897	4,134	43,312	4,804
Telangana	6,343	558	17,037	1,021	39,162	2,212	22,021	1,408	24,009	1,959	22,315	2,456
Tripura	843	32	455	24	1,378	54	1,673	58	2,020	115	2,439	138
Uttar Pradesh	29,266	1,667	49,983	2,863	89,271	4,154	78,655	3,727	86,616	5,628	91,908	7,381
Uttarakhand	3,630	241	4,693	318	11,158	482	9,671	441	10,048	629	10,624	773
West Bengal	10,535	864	20,649	1,611	37,667	2,398	29,789	1,618	37,033	2,887	36,872	4,141
<b>Total</b>	<b>2,63,195</b>	<b>19,066</b>	<b>435520</b>	<b>30169</b>	<b>846,650</b>	<b>45,851</b>	<b>8,35,592</b>	<b>36,899</b>	<b>7,17,020</b>	<b>56,172</b>	<b>8,43,601</b>	<b>71,843</b>

Source: CGTMSE

**Annexure II**  
**(Amount in Rs. crore)**

Annexure is referred to part (b) of unstarred Question no. 1163 due for reply on 09.02.2023												
Claims Settled by CGTMSE- Pan India												
State / UT	FY 17-18		FY 18-19		FY 19-20		FY 20-21		FY 21-22		FY 22-23 (till Dec 2022)	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Andaman & Nicobar	5	0.25	2	0.02	8	0.27	6	0.13	16	0.56	7	0.07
Andhra Pradesh	387	12.83	409	5.63	561	9.97	368	8.61	1,983	28.55	3,340	27.73
Arunachal Pradesh	237	7.51	250	3.81	243	4.07	146	2.37	34	1.15	79	4.04
Assam	1,949	36.89	1,805	23.54	1,659	27.88	1,140	16.66	1,462	20.74	1,694	22.71
Bihar	2,908	57.51	3,103	51.13	1,864	34.49	1,576	35.98	2,399	46.71	2,265	36.85
Chandigarh	66	2.44	77	2.71	199	6.64	51	1.55	150	2.96	172	5.71
Chhattisgarh	471	16.84	464	7.66	508	9.44	319	6.25	1,063	16.64	1,106	18.24
Dadra & Nagar Haveli and Daman & Diu	11	1.71	12	2.17	15	1.67	8	0.64	36	1.47	28	1.81
Delhi	316	21.50	416	15.43	818	34.71	458	19.94	1,673	61.30	1,848	57.90
Goa	91	2.69	65	2.79	85	2.88	60	2.97	143	4.36	195	7.14
Gujarat	929	41.37	936	36.49	1,292	41.08	884	33.61	2,905	69.33	2,554	60.13
Haryana	372	15.74	315	10.77	550	21.20	503	17.42	1,716	42.61	1,505	32.66
Himachal Pradesh	395	17.79	405	13.52	565	11.98	316	6.69	399	8.96	369	10.05
Jammu & Kashmir	836	6.81	1,310	6.35	596	7.16	278	4.40	538	4.18	366	4.98
Jharkhand	2,656	79.59	1,823	40.78	2,346	56.50	1,786	49.06	2,415	63.21	1,753	39.52
Karnataka	2,320	66.88	3,185	84.27	3,726	92.73	3,249	81.73	5,674	119.52	5,805	112.04
Kerala	3,486	45.22	3,841	45.80	3,084	39.05	2,118	27.96	3,665	50.08	5,698	73.26
Ladakh	NA	NA	NA	NA	0	0.00	0	0.00	0	0.00	0	0.00
Lakshadweep	0	0.00	0	0.00	0	0.00	1	0.06	0	0.00	0	0.00

Madhya Pradesh	1,233	29.69	1,746	35.99	2,764	47.93	2,200	41.85	4,065	72.05	6,019	72.69
Maharashtra	3,212	126.20	4,574	110.31	6,193	144.27	3,842	84.22	9,419	185.10	7,206	143.15
Manipur	234	3.31	320	4.54	373	4.16	289	2.62	115	1.75	143	1.81
Meghalaya	64	1.99	61	0.90	113	1.61	78	0.89	163	1.80	147	2.30
Mizoram	42	0.62	29	0.34	28	0.55	20	0.26	25	0.87	37	0.70
Nagaland	333	4.26	310	2.77	237	2.73	195	1.57	99	1.45	262	2.60
Odisha	1,687	37.85	1,657	33.26	2,138	42.54	1,256	23.27	2,345	39.73	1,723	30.37
Puducherry	59	1.08	35	1.04	51	0.93	35	0.87	123	2.45	106	1.19
Punjab	334	21.12	473	22.72	937	30.92	495	16.54	1,656	37.09	1,480	33.07
Rajasthan	331	16.52	418	11.01	820	23.24	481	11.51	2,197	41.89	2,317	39.18
Sikkim	4	0.16	5	0.10	7	0.19	3	0.02	9	0.06	16	0.24
Tamilnadu	2,602	61.37	3,445	71.03	3,157	78.98	2,062	50.83	6,453	117.21	6,083	101.28
Telangana	643	18.08	1,050	22.60	909	25.01	787	17.32	3,169	62.79	2,433	46.42
Tripura	129	1.75	71	0.59	121	1.34	156	1.33	77	0.92	102	0.93
Uttar Pradesh	5,301	110.35	4,224	84.32	6,800	124.63	5,002	106.20	7,420	137.81	9,057	146.81
Uttarakhand	258	7.84	145	3.92	301	6.81	287	7.51	626	10.65	637	9.85
West Bengal	2,376	92.05	1,966	58.26	2,130	63.99	1,042	33.57	3,316	73.19	3,030	67.63
<b>Total</b>	<b>36,277</b>	<b>967.79</b>	<b>38,947</b>	<b>816.56</b>	<b>45,198</b>	<b>1,001.58</b>	<b>31,497</b>	<b>716.41</b>	<b>67,548</b>	<b>1,329.13</b>	<b>69,582</b>	<b>1,215.04</b>

Source: CGTMSE

**Annexure III**  
*(Amount in Rs. crore)*

Annexure is referred to part (c) of unstarred Question no. 1163 due for reply on 09.02.2023												
Guarantees Approved by CGTMSE in Jharkhand (District wise)												
District	FY 17-18		FY 18-19		FY 19-20		FY 20-21		FY 21-22		FY 22-23 (till Dec 2022)	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
Bokaro	722	103	785	106	1,838	110	1,498	89	2,020	222	2,381	378
Chatra	139	11	369	65	226	24	153	8	198	16	172	17
Deoghar	4,76	31	421	36	532	27	662	26	517	34	465	39
Dhanbad	850	67	930	84	1,712	103	1,271	73	1,209	89	1,064	131
Dumka	326	15	268	18	420	17	536	16	394	15	383	34
East Singhbhum	1,201	140	1,384	180	2,315	208	2,538	201	1,286	180	1,703	254
Garhwa	57	2	40	3	42	4	84	3	102	9	99	8
Giridih	305	21	400	30	566	23	549	17	663	34	651	40
Godda	235	14	270	21	276	20	349	19	357	27	385	31
Gumla	176	8	192	16	182	13	161	8	120	6	168	16
Hazaribag	778	95	920	134	877	76	1,090	50	865	64	836	92
Jamtara	174	9	146	7	192	9	190	7	166	10	128	11
Khunti	123	8	152	8	219	9	191	7	113	4	213	8
Koderma	248	23	335	43	316	24	405	16	325	17	246	19
Latehar	23	2	90	17	138	7	76	3	82	8	155	15
Lohardaga	138	8	140	7	245	11	165	8	120	5	245	15
Pakur	226	15	188	22	235	24	252	11	151	26	222	34
Palamu	234	19	230	21	184	16	227	16	267	25	324	33
Ramgarh	573	60	465	52	533	44	516	25	454	47	587	53
Ranchi	1,941	216	1,997	225	3,067	230	2,841	188	2,364	274	3,154	370
Sahibganj	236	17	629	63	277	36	227	18	226	43	318	25
Seraikela	440	35	476	53	362	37	430	27	380	49	418	43
Simdega	68	3	67	4	119	5	125	5	182	8	148	10
West Singhbhum	318	19	387	30	467	39	460	20	392	35	443	38
<b>Total</b>	<b>10,007</b>	<b>943</b>	<b>11,281</b>	<b>1,245</b>	<b>15,340</b>	<b>1,116</b>	<b>14,996</b>	<b>860</b>	<b>12,953</b>	<b>1,247</b>	<b>14,908</b>	<b>1,715</b>

Source: CGTMSE

**Annexure IV**  
**(Amount in Rs. crore)**

Annexure is referred to part (d) of unstarred Question no. 1163 due for reply on 09.02.2023												
Claims Settled by CGTMSE in Jharkhand (District wise)												
District	FY 17-18		FY 18-19		FY 19-20		FY 20-21		FY 21-22		FY 22-23 (till Dec 2022)	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
Bokaro	89	2.70	109	2.88	225	4.35	124	3.22	168	5.16	141	2.76
Chatra	38	1.50	42	1.17	37	0.50	51	1.85	106	2.47	52	1.13
Deoghar	85	0.62	46	0.55	54	0.81	62	0.86	133	2.01	59	0.65
Dhanbad	202	3.45	101	1.59	172	2.82	110	2.38	271	5.93	156	2.70
Dumka	66	0.52	11	0.14	69	0.91	21	0.25	193	2.04	69	1.03
East Singhbhum	277	11.61	171	4.42	187	6.86	262	10.97	206	9.62	219	8.49
Garhwa	29	0.22	23	0.57	28	0.16	15	0.10	2	0.03	0	0.00
Giridih	49	1.28	35	0.48	84	1.16	32	0.71	93	1.43	73	0.81
Godda	36	1.27	37	0.48	37	0.34	23	0.20	94	1.58	39	0.49
Gumla	71	0.97	23	0.20	27	0.22	14	0.20	8	0.13	30	0.30
Hazaribag	167	9.15	199	4.54	156	5.61	177	5.59	162	6.76	147	3.40
Jamtara	18	0.11	16	0.13	25	0.40	18	0.29	26	0.43	22	0.20
Khunti	42	0.30	12	0.09	10	0.09	17	0.18	30	0.29	37	0.41
Koderma	123	6.60	113	4.02	60	1.63	58	1.43	74	1.92	58	1.82
Latehar	15	0.31	16	0.42	8	0.03	19	0.07	10	0.14	22	0.17
Lohardaga	48	0.50	42	0.48	25	0.20	21	0.31	39	0.61	21	0.14
Pakur	36	0.98	36	1.20	51	0.37	2	0.18	77	0.57	54	0.47
Palamu	124	1.74	63	1.20	79	0.95	44	1.04	29	0.35	17	0.54
Ramgarh	243	11.43	153	3.67	197	11.28	127	5.19	133	3.71	125	3.68
Ranchi	481	14.59	379	8.88	573	14.04	421	11.13	391	14.48	293	7.43
Sahibganj	31	0.88	43	1.13	31	0.61	17	0.36	57	1.14	46	0.96
Seraikela	180	5.04	81	1.66	117	1.56	72	1.63	57	1.67	36	1.44
Simdega	29	0.44	27	0.25	25	0.13	23	0.14	11	0.10	17	0.13
West Singhbhum	177	3.36	45	0.62	69	1.47	56	0.78	45	0.66	20	0.39
<b>Total</b>	<b>2,656</b>	<b>79.59</b>	<b>1,823</b>	<b>40.78</b>	<b>2,346</b>	<b>56.50</b>	<b>1,786</b>	<b>49.06</b>	<b>2,415</b>	<b>63.21</b>	<b>1,753</b>	<b>39.52</b>

Source: CGTMSE