

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 1061
TO BE ANSWERED ON 17.12.2018

CGFT SCHEME

1061. SHRI KAPIL MORESHWAR PATIL:

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

- (a) whether the Govt. has started a Credit Guarantee Fund Trust in collaboration with Small Industries Development Bank of India (SIDBI) for the benefits of Micro and Small Enterprises (MSEs);
- (b) if so, the detail and salient features thereof along with the amount sanctioned and utilised and number of people benefitted therefrom by the same State / UT – wise;
- (c) the details of such other loan guarantee schemes and programmes available with the bank for MSEs; and
- (d) whether collateral guarantee is mandatory to get the benefit of such schemes and if so, the details there of ?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF
MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI GIRIRAJ SINGH)

- (a): Yes, Madam.
- (b): Credit Guarantee Fund Scheme for Micro and Small Enterprises is implemented by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) in order to provide guarantees in respect of credit facilities extended by Lending Institutions to the borrowers in Micro and Small Enterprises (MSEs) sector. The year wise amount sanctioned and the number of MSE units provided guarantee cover under the scheme, State / UT – wise are furnished at Annex –I and Annex – II respectively.
- (c): There is no other loan guarantee scheme of the Ministry of MSME.
- (d): CGTMSE has introduced a new “Hybrid Security” product where the Bank/ Lending Institutions are allowed to obtain collateral security for only the unsecured part of the credit facility. Collateral security and /or third party guarantee is not mandatory for the secured part of the credit facility which is guaranteed by CGTMSE.

Annex-I referred to in reply to part (b) of Lok Sabha Unstarred Question No. 1061 for answer on 17.12.2018.

Funds sanctioned and released to CGTMSE		
Year	Amount Sanctioned (in Rs. Crore)	Annual release(in Rs. Crore)
2000-01	100	100
2001-02	100	100
2002-03	141.62	141.62
2003-04	192	192
2004-05	211.63	211.63
2005-06	200	200
2006-07	123.99	123.99
2007-08	198	198
2008-09	122.1	122.1
2009-10	135.91	135.91
2010-11	200	200
2011-12	1	1
2012-13	35	35
2013-14	74.99	74.99
2014-15	74.99	74.99
2015-16	70.99	70.99
2016-17	715.68	715.68
2017-18	3002	3002
2018-19	700	311
Total	6399.9	6010.9

Annex-II

Annex-II referred to in reply to part (b) of Lok Sabha Unstarred Question No. 1061 for answer on 17.12.2018.

CGTMSE State/UT Wise Report Guarantee Approved as on 10/12/2018			
Sr. No.	State Name	Proposals	Approved Amount (in Rs. Lakh)
1	ANDAMAN & NICOBAR	2663	15120.36
2	ANDHRA PRADESH	104556	303698.41
3	ARUNACHAL PRADESH	7446	35818.15
4	ASSAM	103843	386988.63
5	BIHAR	150842	657133.08
6	CHANDIGARH	7007	46767.09
7	CHHATTISGARH	43260	239501.38
8	DADRA & NAGAR HAVELI	646	15924.71
9	DAMAN & DIU	484	12328.40
10	DELHI	40991	437662.80
11	GOA	18686	119717.09
12	GUJARAT	121585	1104936.47
13	HARYANA	42859	336718.82
14	HIMACHAL PRADESH	53187	284381.85
15	JAMMU & KASHMIR	82903	185151.74
16	JHARKHAND	122237	773468.74
17	KARNATAKA	277878	1527128.03
18	KERALA	278448	702722.58
19	LAKSHA DEEP	371	971.67
20	MADHYA PRADESH	125481	687182.58
21	MAHARASHTRA	255974	1866729.48
22	MANIPUR	8195	28335.52
23	MEGHALAYA	9183	42921.93
24	MIZORAM	4434	18608.35
25	NAGALAND	8259	29468.55
26	ORISSA	146584	644139.13
27	PONDICHERY	5607	20173.03
28	PUNJAB	70810	390281.79
29	RAJASTHAN	96234	501762.56
30	SIKKIM	2376	11072.30
31	TAMILNADU	321411	1348060.41
32	TELANGANA	66216	382319.12
33	TRIPURA	11387	39399.94
34	UTTAR PRADESH	351675	1511141.09
35	UTTARAKHAND	41206	215121.73
36	W B	170246	852425.60
Total		3155170	15775283.11