

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 5405
TO BE ANSWERED ON: 25.07.2019

CREDIT GUARANTEE FUND TRUST FOR MSMEs

5405. SHRI UNMESH BHAIYYASAHEB PATIL:
DR. SUJAY RADHAKRISHNA VIKHE PATIL:
SHRI KUNWAR PUSHPENDRA SINGH CHANDEL:

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 (MSMEs) for the benefit of Micro and Small Enterprises;
- (b) if so, the details and salient features thereof along with the funds sanctioned and utilised and number of persons benefited therefrom during the last three years, State/UT-wise;
- (c) the details of other such credit guarantee schemes and programmes available with the banks 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; and
- (e) the initiatives taken by the Government to assist the MSMEs in economically backward areas including Bundelkhand?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI NITIN GADKARI)

(a): Yes, Sir.

(b): Credit Guarantee Scheme for Micro and Small Enterprises is implemented by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) 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 amounts sanctioned and released to CGTMSE under the scheme for last three years are as below:

S.No.	Financial Year	Rs. in Crore
1.	2016-17	715.68
2.	2017-18	3002.00
3.	2018-19	744.94

The details of beneficiaries during the last three years State/UT-wise are enclosed in Annexure.

(c): There is no other Credit Guarantee Scheme of the Ministry of MSME.

(d): CGTMSE has introduced a new "Hybrid Security Product" wherein the Banks / 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.

(e): The schemes of Ministry of MSME are implemented across the country including Bundelkhand area.

Annexure

Annexure referred to in reply to part (b) of Lok Sabha Unstarred Question No. 5405 for answer on 25.07.2019.

CGTMSE Data for last three years

Sl No.	State	01/4/2016 to 31/03/2017		01/4/2017 to 31/03/2018		01/4/2018 to 31/03/2019	
		Proposals	Amount (in Lakh)	Proposals	Amount (in Lakh)	Proposals	Amount (in Lakh)
1	ANDAMAN &	393	2288.63	302	2478.33	332	3010.01
2	ANDHRA PRADESH	13911	38550.77	10141	34166.69	29812	97940.75
3	ARUNACHAL	824	3653.56	400	2937.09	347	2427.61
4	ASSAM	10934	42725.43	7165	46752.81	12978	79268.80
5	BIHAR	16397	67168.32	10572	52828	18464	129592.46
6	CHANDIGARH	1307	6533.43	549	6242.41	7752	33530.80
7	CHHATTISGARH	6716	23573.37	3043	32280.03	5252	49729.90
8	DADRA & NAGAR	67	1414.64	101	3403.22	111	2468.78
9	DAMAN & DIU	60	1025.71	38	789.05	73	2714.21
10	DELHI	8680	63963.06	4071	61780.22	13615	135009.32
11	GOA	2036	11603.38	1216	11118.82	1353	12021.80
12	GUJARAT	15985	115046.56	9640	152585.14	21423	210413.86
13	HARYANA	7108	44793.16	4185	48742.43	5179	62891.87
14	HIMACHAL PRADESH	6684	26286.55	3313	21036.43	2682	20968.72
15	JAMMU & KASHMIR	5557	15733.11	11538	25983.98	11724	34832.79
16	JHARKHAND	15106	92006.12	10007	94259.38	11281	124452.00
17	KARNATAKA	46229	227845.08	20845	196776.76	27796	249655.36
18	KERALA	38194	97313.01	17816	57207.31	17189	85175.41
19	LAKSHA DEEP	62	107.52	11	28.22	15	60.04
20	MADHYA PRADESH	20479	103899.71	18766	116921.12	26325	157292.44
21	MAHARASHTRA	52623	283494.9	20223	238633.59	41206	371819.81
22	MANIPUR	878	3338.81	952	5295.09	1419	4388.78
23	MEGHALAYA	1068	4277.82	866	4573.07	515	4453.89
24	MIZORAM	545	2725.69	355	1872.62	267	2309.38
25	NAGALAND	1432	4786.24	1226	5260.55	1003	3961.60
26	ORISSA	18950	79508.54	12310	73814.3	19266	121341.35
27	PONDICHERY	979	2354.18	611	2790.88	489	3780.72
28	PUNJAB	11916	42757.49	7029	46570.08	6850	55955.76
29	RAJASTHAN	13401	52984.23	4838	43740.77	20013	114828.99
30	SIKKIM	292	1467.19	167	1054.06	280	2493.88
31	TAMILNADU	49000	185823.62	30282	178410.86	37692	254301.15
32	TELANGANA	13692	63220.21	6343	55814.23	17037	102141.47
33	TRIPURA	866	3043.61	843	3187.56	455	2422.38
34	UTTAR PRADESH	48954	168528.05	29266	166676.03	49983	286294.52
35	UTTARAKHAND	6000	26726.48	3630	24147.59	4693	31832.82
36	WEST BENGAL	14802	82580.72	10535	86431.59	20649	161073.74
	Total	452127	1993148.9	263195	1906590.31	435520	3016857.17