

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 776
TO BE ANSWERED ON 02.12.2021

CREDIT GUARANTEE SCHEME

776. SHRI P.P. CHAUDHARY:
SHRI PRATAP CHANDRA SARANGI:
DR. KRISHNA PAL SINGH YADAV:
SHRI RAJBAHADUR SINGH:

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

- (a) the aims, objectives, expected outcomes and the funds allocated for the Credit Guarantee Scheme for Sub-ordinate Debt;
- (b) the details of beneficiaries, since implementation of the scheme; State/year-wise; and
- (c) whether the Government is taking necessary steps to increase uptake of the scheme and if so, the details thereof;?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI NARAYAN RANE)

- (a): Under Atma Nirbhar Bharat Package, the Government launched the Credit Guarantee Scheme for Sub-ordinate Debt in 2020 with a view to provide credit facility to the promoters of stressed MSMEs viz. SMA-2 and NPA accounts who are eligible for restructuring as per RBI guidelines on the books of the lending institutions. Under the scheme, the promoter would infuse the credit in the MSME as quasi equity or sub-debt. The approved outlay for the scheme is Rs.4,000 crore.
- (b): The state-wise details of beneficiaries are given in the Annexure.
- (c): In order to increase the off-take of the scheme, the Government has taken several measures which inter-alia include measures such as (i) extending the validity of the scheme till March 31, 2022; (ii) holding a series of consultations with the stake holders; (iii) clarifications issued in some of the operational guidelines of the scheme; and (iv) organising workshops for training of Bank officials, etc.

Annexure referred to in reply to part (b) of the Lok Sabha Unstarred Question No. 776 Answer
Date: 02.12.2021

CGSSD Guarantee Approved Data for FY 2020-21 and 2021-22 (up to 31.10.2021)

Sr. No	States/UTs	FY 2020-21		FY 2021-22 (As on 31.10.2021)	
		Nos. of Guarantees	Approved Amt (in Rs. Cr)	Nos. of Guarantees	Approved Amt (in Rs. Cr)
1	ANDAMAN & NICOBAR	0	0.00	1	0.04
2	ANDHRA PRADESH	20	3.69	10	0.49
3	ARUNACHAL PRADESH	1	0.36	0	0.00
4	ASSAM	8	1.23	1	0.02
5	BIHAR	15	0.37	2	0.11
6	CHANDIGARH	4	0.22	3	0.37
7	CHHATTISGARH	10	0.53	1	0.02
8	DADRA & NAGAR HAVELI	0	0.00	0	0.00
9	DAMAN & DIU	2	0.14	0	0.00
10.	DELHI	11	1.15	10	2.25
11.	GOA	0	0.00	0	0.00
12.	GUJARAT	12	0.87	12	1.54
13.	HARYANA	4	0.23	2	0.71
14.	HIMACHAL PRADESH	10	1.03	8	0.47
15.	JAMMU & KASHMIR	18	1.12	8	0.31
16.	JHARKHAND	6	0.20	15	1.47
17.	KARNATAKA	32	6.50	15	2.29
18.	KERALA	10	2.21	17	1.63
19	LADAKH	0	0.00	0	0.00
20	LAKSHADWEEP	0	0.00	0	0.00
21	MADHYA PRADESH	35	3.55	7	0.12
22	MAHARASHTRA	46	6.15	33	3.80
23	MANIPUR	0	0.00	0	0.00
24	MEGHALAYA	0	0.00	0	0.00
25	MIZORAM	2	0.01	0	0.00
26	NAGALAND	0	0.00	0	0.00
27	ODISHA	23	0.84	16	0.58
28	PUDUCHERRY	0	0.00	0	0.00
29	PUNJAB	46	5.81	32	2.29
30	RAJASTHAN	4	0.93	24	0.84
31	SIKKIM	0	0.00	0	0.00
32	TAMILNADU	74	9.10	14	1.92
33	TELANGANA	26	3.45	5	1.02
34	TRIPURA	0	0.00	0	0.00
35	UTTAR PRADESH	37	3.81	24	2.11
36	UTTARAKHAND	2	0.22	11	1.28
37	WEST BENGAL	15	1.62	10	0.44
TOTAL		473	55.33	281	26.14

Source: CGTMSE