

sector. Ministry of MSME has notified a 'Framework for Revival and Rehabilitation of MSMEs' vide a Gazette Notification dated 29.05.2015 for the purpose of facilitating the promotion and development of MSMEs. Under this framework, any enterprise can seek revival and rehabilitation benefit through a Committee constituted by the banks which comprises representative of State Government, experts, regional or zonal head of the bank and the officer in charge of MSMEs credit department of the bank.

Credit Guarantee Fund Trust for Micro and Small Enterprises

1523. DR. PRADEEP KUMAR BALMUCHU: 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 and Small Enterprises (CGFTMSE) scheme for the benefit of Micro and Small Enterprises, if so, the details thereof;

(b) the number of beneficiaries utilized along with the amount sanctioned, State-wise and district-wise;

(c) the details of the other such credit guarantee schemes and programmes available with banks for micro and small entrepreneurs; and

(d) whether any collaterals have to be provided for availing such schemes, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI GIRIRAJ SINGH): (a) The Ministry of Micro, Small and Medium Enterprises, Government 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 and 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 ₹ 100 lakh extended by them without taking any collateral security and/or third party guarantee.

(b) As on February 29, 2016, 22,59,044 guarantees for an amount of ₹1,06,927.55 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 February 29, 2016) are given in Statement (*See below*).

(c) The other credit guarantee schemes and programmes available with banks wherein micro and small units are also among the beneficiaries 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.

Statement

Credit Guarantee Fund Trust for Micro and Small Enterprises

State-wise Report Guarantee approved as on

February 29, 2016 (Cumulative)

Sl. No.	State	Proposals	Approved Amount (in ₹ lakh)
1.	Andaman and Nicobar Islands	1777	8948.47
2.	Andhra Pradesh	73063	202216.13
3.	Arunachal Pradesh	5913	27408.98
4.	Assam	80336	268238.58
5.	Bihar	116181	489791.86
6.	Chandigarh	4914	31513.35
7.	Chhattisgarh	29790	164013.06
8.	Dadra and Nagar Haveli	414	10019.43
9.	Daman and Diu	356	8727.28
10.	Delhi	25382	273903.01
11.	Goa	14471	89470.95
12.	Gujarat	90242	756727.83
13.	Haryana	28753	212528.98
14.	Himachal Pradesh	41213	225699.55
15.	Jammu and Kashmir	58215	123251.61
16.	Jharkhand	90305	529176.29
17.	Karnataka	196363	992785.5
18.	Kerala	211422	511848.52
19.	Lakshadweep	280	753.94
20.	Madhya Pradesh	77759	405407.71
21.	Maharashtra	163898	1201330.98

Sl. No.	State	Proposals	Approved Amount (in ₹ lakh)
22.	Manipur	5325	16444.6
23.	Meghalaya	6816	30798.34
24.	Mizoram	3338	12521.91
25.	Nagaland	5143	17269.8
26.	Odisha	107716	444980.16
27.	Puducherry	3586	13207.25
28.	Punjab	48048	278427.03
29.	Rajasthan	73070	357619.12
30.	Sikkim	1765	7213.6
31.	Tamil Nadu	222353	875958.21
32.	Telangana	41407	230732.43
33.	Tripura	9261	31549.33
34.	Uttar Pradesh	252263	1054959.73
35.	Uttarakhand	29193	147883.45
36.	West Bengal	138713	639428.39
TOTAL		2259044	10692755.36

NB: Actuals may vary due to intervening cancellations/modifications.

Protection of whistleblowers

1524. DR. T. SUBBARAMI REDDY: Will the PRIME MINISTER be pleased to state:

(a) whether the Supreme Court observed recently to set up administrative mechanism to protect whistleblowers who are exposing corruption;

(b) if so, the response/position of Government at present; and

(c) the steps taken to fill the absolute vacuum in the system, to protect whistleblowers, including giving them police protection?

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS (DR. JITENDRA SINGH): (a) to (c) Yes Sir. The Government of India *vide* Resolution dated 21.04.2004 on Public Interest Disclosure and Protection of Informers had authorized the Central Vigilance Commission (CVC) as the Designated Agency to receive written complaints for disclosure on any allegation of corruption or misuse of office and to recommend appropriate action.