

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 119
TO BE ANSWERED ON 29.11.2021

CREDIT GUARANTEE FUND TRUST FOR
MICRO AND SMALL ENTERPRISES (CGTMSE)

119. SHRI BHASKAR RAO NEKKANTI:

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

- (a) whether Government has lowered collateral requirements for MSMEs since according to a World Bank report, 80 per cent of these enterprises are less likely to have access to fixed assets;
- (b) the details of beneficiaries under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) State-wise; and
- (c) whether the CGTMSE has been successful in attracting new sources of financing to lower the burden on the banking system as the sole capital generator, if so, the details thereof and, if not, the reasons therefor?

ANSWER

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

(a): As per information made available by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), there have been no changes in the guidelines of CGTMSE towards collateral requirement for Micro & Small Enterprises under Credit Guarantee Scheme.

(b): The details of beneficiaries under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), State-wise are given in Annexure.

(c): With a view to cover a large number of MSEs, to improve the ease of delivery and to lower the burden on the banking system, besides Scheduled Commercial Banks, CGTMSE also includes Non-Banking Financial Companies (NBFCs), Small Finance Banks and Co-operative Banks as Member Lending Institutions (MLIs). The overall number of MLIs of the Trust is 146 where 12 Public Sector Banks, 22 Private Sector Banks, 38 Regional Rural Banks, 6 Foreign Banks, 9 other Financial Institutions (5 State Financial Corporations and 4 Financial Institutions), 39 Non-Banking Financial Companies, 6 Small Finance Banks and 14 Schedule Urban Co-Operative Banks are registered for guarantee cover from the Trust.

Source: CGTMSE

Annexure			
Annexure to the Reply to Rajya Sabha Unstarred Question No. 119 Answer Date: 29.11.2021			
CGTMSE Guarantee Approved cumulative Data Since inception up to 31.10.2021			
Sr. No	States/UTs	No. of Guarantees	Approved Amt (in Rs. Cr)
1	ANDAMAN & NICOBAR	3598	238.20
2	ANDHRA PRADESH	369739	7601.44
3	ARUNACHAL PRADESH	8752	507.36
4	ASSAM	147793	6428.16
5	BIHAR	226779	10809.60
6	CHANDIGARH	18302	1073.74
7	CHHATTISGARH	79441	4341.77
8	DADRA & NAGAR HAVELI	1530	255.12
9	DAMAN & DIU	1123	198.29
10.	DELHI	98572	10276.51
11.	GOA	25715	1657.60
12.	GUJARAT	259152	21462.68
13.	HARYANA	102916	7800.35
14.	HIMACHAL PRADESH	75960	4270.22
15.	JAMMU & KASHMIR	141515	3813.98
16.	JHARKHAND	166419	11081.87
17.	KARNATAKA	438332	25880.91
18.	KERALA	363324	10364.88
19	LADAKH	226	27.52
20	LAKSHADWEEP	515	13.29
21	MADHYA PRADESH	293967	13160.67
22	MAHARASHTRA	476263	34495.08
23	MANIPUR	11304	444.82
24	MEGHALAYA	12078	629.61
25	MIZORAM	5957	304.18
26	NAGALAND	11973	534.02
27	ODISHA	230725	10700.59
28	PUDUCHERRY	9604	407.77
29	PUNJAB	132221	6856.90
30	RAJASTHAN	208349	10616.63
31	SIKKIM	3559	177.26
32	TAMILNADU	521982	24548.97
33	TELANGANA	154437	9097.72
34	TRIPURA	15691	576.44
35	UTTAR PRADESH	604635	27698.31
36	UTTARAKHAND	70988	3553.86
37	WEST BENGAL	274727	15023.64
	TOTAL	5568163	286929.97