

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYASABHA**  
**UNSTARRED QUESTION NO. 118**  
**TO BE ANSWERED ON: 04.12.2023**

**CGTMSE IMPACT ON MSMEs**

118. SMT. MAUSAM NOOR:

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

- (a) the number of MSMEs that have benefited from the Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE) since its inception in 2000;
- (b) whether Government has specific measures planned to enhance awareness about CGTMSE among MSMEs and banks;
- (c) if so, the details thereof;
- (d) if not, the reasons therefor;
- (e) whether CGTMSE is considering extending its coverage to Medium Enterprises, given the challenges faced by units upgrading from Small to Medium categories; and
- (f) if not, the reasons therefor?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI BHANU PRATAP SINGH VERMA)

(a): The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) has approved and extended the guarantees to 78,06,655 Micro and Small Enterprises under the Credit Guarantee Scheme for Micro and Small Enterprises, since inception in 2000 till 31.10.2023.

(b) to (d): Ministry of MSME organises various awareness programmes in association with Industry's Associations, Micro and Small Enterprises and Banks. As informed by CGTMSE, during the current year 52 programmes and training sessions for Banks/Financial Institutions have been organized.

(e) & (f): As per the guidelines of Credit Guarantee Scheme for Micro and Small Enterprises, CGTMSE provides credit guarantee to its Member Lending Institutions (MLIs) for the credit extended by them to Micro and Small Enterprises under the Credit Guarantee Scheme for Micro and Small Enterprises. As per the Gazette Notification dated 18.10.2022, "In case of an upward change in terms of investment in plant and machinery or equipment or turnover or both, and consequent re-classification, an enterprise shall continue to avail of all non-tax benefits of the category (micro or small or medium) it was in before the re-classification, for a period of three years from the date of such upward change."

\*\*\*\*\*