

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 1545**  
TO BE ANSWERED ON 05.08.2024

**CGSMSE**

1545. SHRI SANJAY SETH:

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

- (a) the details and budget allocation of the Credit Guarantee Scheme for Micro and Small Enterprises (CGSMSE);
- (b) the number of MSMEs that have benefited from the CGSMSE, and the total credit disbursed;
- (c) the impact of the CGSMSE on MSME growth and employment generation, supported by relevant data particularly in Uttar Pradesh; and
- (d) the framework in place to evaluate the effectiveness of the CGSMSE, and the key performance indicators tracked?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SUSHRI SHOBHA KARANDLAJE)

(a) to (d): Credit Guarantee Fund Trust 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 Credit Guarantee Scheme, without any collateral security and third party guarantee. As per the information given by CGTMSE Government of India and SIDBI has contributed ₹15,500 crore and ₹1,000 crore respectively towards the corpus of CGTMSE.

Since inception and upto 30.06.2024, a total of 91,76,248 guarantees for an amount of Rs. 6,78,327 crore have been approved by CGTMSE.

As per the information given by the CGTMSE, the number of employment generated through CGTMSE upto 30.06.2024 was 241 lakhs across the country, including 27 lakhs in Uttar Pradesh.

In order to evaluate the effectiveness of CGTMSE, Output Outcome Monitoring Framework (OOMF) is already in place with the following Key Performance Indicators:

- Numbers of credit proposals supported
- Total numbers of workshops/seminars conducted
- Numbers of trainings for staff
- Numbers of functional units operationalized by target groups after availing the credit
- Total numbers of people employed
- Total turnover of sanctioned projects

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