

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2992**  
**TO BE ANSWERED ON 18.12.2025**

**CREDIT INSTITUTIONS UNDER CGTMSE**

2992. DR. BHOLA SINGH:

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

- (a) whether cooperative institutions/banks can become member Credit Institutions under the Credit, Guarantee Trust for Micro & Small Enterprises (CGTMSE) scheme and if so, the details thereof;
- (b) the percentage of guarantee cover limit that cooperative banks are likely to get under the said scheme; and
- (c) whether the members of cooperative societies are likely to get benefits under the said scheme and if so, the details thereof?

**ANSWER**

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

- (a): Co-operative Banks are eligible to be registered as Member lending Institutions (MLIs) under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE). As on 30.11.2025, 139 Co-operative banks are registered as MLIs under CGTMSE.
- (b): The extent of guarantee coverage for loans extended by co-operative banks to Micro and Small Enterprises ranges from 75% to 90%. The guarantee ceiling per borrower for co-operative banks is Rs. 2 crore.
- (c): Members of co-operative societies are eligible in their individual capacity for guarantee coverage under CGTMSE for loans availed from MLIs for activities covered under the MSMED Act, 2006.

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