

TABLE 38 : CREDIT GUARANTEE SCHEMES FOR SMALL SCALE INDUSTRIES AND SMALL BORROWERS

(Number in thousand; Amount in Rupees crore)

Year (As at end-March)	Credit Guarantee Scheme and Guarantee cover for small scale industries					Credit Guarantee Scheme relating to small borrowers				
	Claims received		Claims disposed off		Total guaranteed advances	Claims received		Claims disposed off		
	No.	Amount	No.	Amount		No.	Amount	No.	Amount	
1	2	3	4	5	6	7	8	9	10	
1973	\$	-	-	-	-	.	0 ^	0	.	.
1974	\$	-	-	-	-	.	1 ^	1	0	0
1975	\$	-	-	-	-	.	2 ^	1	0	0
1976	\$	-	-	-	-	.	4 ^	1	2	1
1977	\$	-	-	-	-	.	15 ^	4	10	3
1978	\$	-	-	-	-	.	30	9	15	3
1979	\$	-	-	-	-	.	37	11	26	7
1980	\$	-	-	-	-	.	84	15	47	7
1981	+	1	2	.	.	3716	101	16	74	11
1982	\$	4	9	3	2	.	151	25	106	15
1983	\$	9	33	7	13	.	147	28	127	20
1984	\$	18	54	10	14	.	255	62	237	32
1985	\$	22	72	23	25	.	454	115	467	114
1986	\$	34	105	30	67	.	630	141	644	176
1987	\$	45	132	40	88	.	1071	255	767	148
1988-89	**	94	217	81	157	10465 #	1528	364 #	1291	281
1989-90		75	193	102	368	14094	1503	356	1599	347
1990-91		84	244	76	249	16826	2088	505	1901	427
1991-92		78	217	81	256	17362	1652	410	1591	360
1992-93		130	260	118	243	19162	3681	883	2492	566
1993-94		144	323	123	288	15503	4673	1168	3359	1026
1994-95		190	379	193	409	14177	4793	1348	3912	1100
1995-96		191	524	155	308	13847	6265	1841	3510 @	1031 @
1996-97		118	270	101	292	11271	5997	1842	1312	403
1997-98		32	120	52	221	3376	541	184	1179	401
1998-99		14	34	44	225	2813	757	218	4245	1188
1999-00		14	26	71	139	39	889	219	4536	1195
2000-01		3	14	17	54	5	75	22	679	171
2001-02		1	1	4	5	1	-	-	5 @@	1 @@
2002-03		2	-	2	1	-	-	-	-	-

^ : Claims received and settled by the Credit Guarantee Corporation of India Ltd. (incorporated in 1971). The CGCI Ltd. was taken over by DICGC in July 1978.

+ : Data relate to April-December 1981.

\$: Data relate to end-December.

** : Data relate to January 1988-March 1989.

: Data relate to June 1988.

@ : Data do not include 15,25,601 claims amounting to Rs.448.35 crore submitted on tape which were returned to the banks due to tape read error.

@@ : Claims referred back to the banks for certain clarifications, settled in 2001-02.

Note : Following the modification in the terms and conditions of the Credit Guarantee Scheme in April 1995, number of banks participating in this scheme gradually started declining. Since 2003-04, no bank is participating in this scheme. The corporation is, therefore, not operating these schemes now.

Source : Deposit Insurance and Credit Guarantee Corporation.