



Ref. No. CGTMSE / 195

December 15, 2023

All Member Lending Institutions (MLIs) of CGTMSE – CGS I

Circular No.231/2023-24

Madam / Dear Sir,

**Extending special benefits to MSEs located
in Identified Credit Deficient Districts (ICDD)**

In order to promote inclusive growth and financial inclusion in regions that have historically faced challenges in accessing credit facilities, RBI has undertaken various efforts to address credit deficiencies and encouraged banks to lend in districts Identified as Credit Deficient Districts (ICDDs) by RBI. As part of these efforts, we are glad to introduce special benefits for MSEs located in ICDDs. MSE borrowers situated in ICDDs would get 10% reduction in standard rate of guarantee fee in addition to other special benefits related to social category and Zed Certification. Further, the extent of guarantee coverage is increased by 5% over and above the applicable guarantee coverage (i.e. for guarantee coverage of 75%, the coverage would be 80%, for 85% it would be 90%).

The ICDDs would be as per the list issued by RBI from time to time. Presently 184 districts have been identified as credit deficient and the list is enclosed at Annexure.

The revised guidelines shall come into force with immediate effect.

The contents of this circular may please be brought to the notice of all your offices.

Yours faithfully,

Sd/-

(Dhiraj Kumar)
Deputy General Manager

सूक्ष्म एवं लघु उद्यम क्रेडिट गारंटी फंड ट्रस्ट (भारत सरकार एवं सिडबी द्वारा स्थापित)

1ली मंजिल, सिडबी स्वावलंबन भवन, एवेन्यू 3, लेन 2, बान्द्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पू.), मुंबई - 400 051.

Credit Guarantee Fund Trust for Micro and Small Enterprises (Set up by Government of India & SIDBI)

1stFloor, SIDBI Swavalamban Bhavan, Avenue 3, Lane 2, Bandra-Kurla Complex, Bandra (E), Mumbai - 400051.

+91-22-67531553 | www.cgtmse.in | 1800 222 659 @CGTMSEOfficial CGTMSE Youtube Channel @CGTMSEOfficial



Master Directions – Priority Sector Lending (PSL) – Targets and Classification (Updated as on July 27, 2023)

Master Directions FIDD.CO.Plan.BC.5/04.09.01/2020-21

Identified Credit Deficient Districts (ICCD)

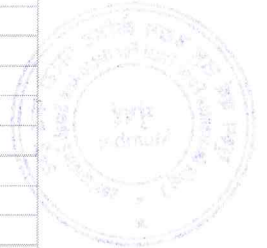
Sl.No	State	District name
1	Andaman Nicobar	Nicobar
2	Arunachal Pradesh	Anjaw
3	Arunachal Pradesh	Chunglang
4	Arunachal Pradesh	Dibang Valley
5	Arunachal Pradesh	East Kameng
6	Arunachal Pradesh	East Siang
7	Arunachal Pradesh	Kra Daadi
8	Arunachal Pradesh	Kurung Kumey
9	Arunachal Pradesh	Lohit
10	Arunachal Pradesh	Longding
11	Arunachal Pradesh	Lower Dibang Valley
12	Arunachal Pradesh	Lower Siang
13	Arunachal Pradesh	Lower Subansiri
14	Arunachal Pradesh	Namsai
15	Arunachal Pradesh	Siang
16	Arunachal Pradesh	Tawang
17	Arunachal Pradesh	Tirap
18	Arunachal Pradesh	Upper Siang
19	Arunachal Pradesh	Upper Subansiri
20	Arunachal Pradesh	West Kameng
21	Arunachal Pradesh	West Siang
22	Assam	Baksa
23	Assam	Charaideo
24	Assam	Chirang
25	Assam	Dhemaji
26	Assam	Dhubri
27	Assam	Goalpara
28	Assam	Hailakandi
29	Assam	Hojai
30	Assam	Karbi Anglong
31	Assam	Kokrajhar
32	Assam	North Cachar Hills
33	Assam	South Salmara-Mankachar
34	Assam	Udalguri
35	Assam	West Karbi Anglong
36	Bihar	Araria
37	Bihar	Arwal
38	Bihar	Aurangabad
39	Bihar	Banka
40	Bihar	Bhojpur
41	Bihar	Darbhanga
42	Bihar	Gaya
43	Bihar	Gopalganj
44	Bihar	Jamui
45	Bihar	Jehanabad
46	Bihar	Katihar
47	Bihar	Khagaria
48	Bihar	Lakhisarai



49	Bihar	Madhepura
50	Bihar	Madhubani
51	Bihar	Munger
52	Bihar	Nalanda
53	Bihar	Nawada
54	Bihar	Paschimi Champaran
55	Bihar	Purbi Champaran
56	Bihar	Saharsa
57	Bihar	Samastipur
58	Bihar	Saran
59	Bihar	Sheohar
60	Bihar	Sitamarhi
61	Bihar	Siwan
62	Bihar	Supaul
63	Bihar	Vaishali
64	Chhattisgarh	Balod
65	Chhattisgarh	Balrampur
66	Chhattisgarh	Bastar
67	Chhattisgarh	Bemetara
68	Chhattisgarh	Bijapur
69	Chhattisgarh	Dakshin Bastar Dantewada
70	Chhattisgarh	Gariyaband
71	Chhattisgarh	Jashpur
72	Chhattisgarh	Kondagaon
73	Chhattisgarh	Mungeli
74	Chhattisgarh	Narayanpur
75	Chhattisgarh	Sukma
76	Chhattisgarh	Surajpur
77	Chhattisgarh	Surguja
78	Chhattisgarh	Uttar Bastar Kanker
79	Delhi	North-East Delhi
80	Gujarat	Dangs
81	Gujarat	Dohad
82	Haryana	Mewat
83	Jharkhand	Chatra
84	Jharkhand	Dumka
85	Jharkhand	Garhwa
86	Jharkhand	Giridih
87	Jharkhand	Gumla
88	Jharkhand	Jamtara
89	Jharkhand	Khunti
90	Jharkhand	Latehar
91	Jharkhand	Pakur
92	Jharkhand	Palamau
93	Jharkhand	Sahebganj
94	Jharkhand	Simdega
95	Madhya Pradesh	Alirajpur
96	Madhya Pradesh	Anuppur
97	Madhya Pradesh	Bhind
98	Madhya Pradesh	Dindori
99	Madhya Pradesh	Mandla
100	Madhya Pradesh	Niwari
101	Madhya Pradesh	Panna
102	Madhya Pradesh	Sidhi
103	Madhya Pradesh	Singrauli
104	Madhya Pradesh	Tikamgarh



105	Madhya Pradesh	Umaria
106	Maharashtra	Gadchiroli
107	Manipur	Bishenpur
108	Manipur	Chandel
109	Manipur	Churachandpur
110	Manipur	Imphal East
111	Manipur	Kakching
112	Manipur	Kamjong
113	Manipur	Kangpokpi
114	Manipur	Noney
115	Manipur	Pherzawal
116	Manipur	Senapati
117	Manipur	Tamenglong
118	Manipur	Tengnoupal
119	Manipur	Thoubal
120	Manipur	Ukhrul
121	Meghalaya	East Garo Hills
122	Meghalaya	East Jaintia Hills
123	Meghalaya	Jaintia Hills
124	Meghalaya	North Garo Hills
125	Meghalaya	South Garo Hills
126	Meghalaya	South West Garo Hills
127	Meghalaya	South West Khasi Hills
128	Meghalaya	West Garo Hills
129	Meghalaya	West Khasi Hills
130	Mizoram	Champhai
131	Mizoram	Kolasib
132	Mizoram	Lawngtlai
133	Mizoram	Lunglei
134	Mizoram	Mamit
135	Mizoram	Saiha
136	Mizoram	Serchhip
137	Nagaland	Kiphire
138	Nagaland	Longleng
139	Nagaland	Mon
140	Nagaland	Peren
141	Nagaland	Phek
142	Nagaland	Tuensang
143	Nagaland	Wokha
144	Nagaland	Zunheboto
145	Odisha	Gajapati
146	Odisha	Kandhamal
147	Odisha	Kendrapara
148	Odisha	Malkangiri
149	Odisha	Nawapara
150	Odisha	Nawangpur
151	Sikkim	West Sikkim
152	Telangana	Komram Bheem (Asifabad)
153	Tripura	Gomati
154	Tripura	Khowai
155	Tripura	Sepahijala
156	Tripura	Unakoti
157	Uttar Pradesh	Ambedkar Nagar
158	Uttar Pradesh	Auraiya
159	Uttar Pradesh	Azamgarh
160	Uttar Pradesh	Ballia



161	Uttar Pradesh	Balrampur
162	Uttar Pradesh	Basti
163	Uttar Pradesh	Deoria
164	Uttar Pradesh	Farrukhabad
165	Uttar Pradesh	Gonda
166	Uttar Pradesh	Jaunpur
167	Uttar Pradesh	Kanpur Dehat
168	Uttar Pradesh	Kaushambi
169	Uttar Pradesh	Kushi Nagar
170	Uttar Pradesh	Maharajganj
171	Uttar Pradesh	Mau
172	Uttar Pradesh	Pratapgarh
173	Uttar Pradesh	Sant Kabir Nagar
174	Uttar Pradesh	Shravasti
175	Uttar Pradesh	Sidharthanagar
176	Uttar Pradesh	Sitapur
177	Uttar Pradesh	Sultanpur
178	Uttar Pradesh	Unnao
179	Uttarakhand	Bageshwar
180	Uttarakhand	Rudraprayag
181	Uttarakhand	Tehri Garhwal
182	West Bengal	Bankura
183	West Bengal	Jhargram
184	West Bengal	Puruliya

