

CGTMSE Leads Global Dialogue on Credit Guarantees, Reinforces Collateral-Free Credit Ecosystem for MSEs

Posted On: 23 APR 2026 8:02PM by PIB Delhi

The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) organised the Global Symposium on Credit Guarantees along with the 38th Annual Conference of the Asian Credit Supplementation Institution Confederation (ACSIC) in Mumbai, as part of its Silver Jubilee celebrations. The event highlighted CGTMSE's pivotal role in expanding access to collateral-free credit for Micro and Small Enterprises (MSEs).



The Symposium witnessed a distinguished global participation, bringing together delegates from over 19 countries and 26 leading organisations, including policymakers, credit guarantee institutions, financial entities, and international experts. The gathering underscored the growing importance of global cooperation in strengthening credit guarantee ecosystems.



The event was inaugurated by Shri Manoj Mittal, Chairman, CGTMSE and CMD, SIDBI, who also delivered the Special Address. Shri Manish Sinha, CEO, CGTMSE, delivered the Welcome Address, setting the context and emphasizing the Symposium's role as a global platform for dialogue and collaboration.



Delivering the Keynote Address and participating in a Fireside Chat, Dr. Rajneesh, IAS, Additional Secretary & Development Commissioner, Ministry of MSME, Government of India, highlighted the Government's continued commitment to empowering MSEs through progressive reforms and policy interventions. He underscored the critical role of credit guarantee mechanisms in addressing the persistent challenge of access to finance, particularly for enterprises lacking collateral.



Dr. Rajneesh further elaborated on the Government's focused efforts to strengthen the MSME ecosystem through improved ease of doing business, enhanced financial inclusion, and accelerated digital and institutional transformation. He noted that CGTMSE has emerged as a cornerstone institution in this journey by catalysing large-scale collateral-free credit flow and supporting underserved segments, including women entrepreneurs and first-generation enterprises. The Symposium also featured insightful panel discussions with participation from eminent dignitaries, including Dr. Ishita Ganguli Tripathy, Additional FA & JS, Ministry of Defence, Government of India, and Ms. Anuja Bapat, Deputy Director General, Ministry of MSME, Government of India. The discussions covered key thematic areas such as credit guarantees, financial inclusion, and institutional strengthening.



The first day of the Symposium saw engaging deliberations on global perspectives, cross-border cooperation, risk management, sustainability, and financial inclusion in credit guarantee systems. There was a strong consensus on the need for innovation, collaboration, and resilience in designing future-ready credit guarantee frameworks.



The Symposium serves as a vital platform for knowledge exchange and global collaboration in credit guarantee systems. By convening stakeholders from across the world, India has taken a lead in fostering a first-of-its-kind global platform in this domain. CGTMSE reaffirmed its commitment to strengthening the credit ecosystem and promoting inclusive entrepreneurship.

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