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CGTMSE

Credit Guarantee
Scheme for
Micro & Small
Enterprises



What is CGTMSE?

Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) is jointly set up by Ministry of Micro, Small & Medium Enterprises (MSME), Government of India and Small Industries Development Bank of India (SIDBI) to catalyse flow of institutional credit to Micro & Small Enterprises (MSEs). Credit Guarantee Scheme (CGS) was launched to strengthen credit delivery system and to facilitate flow of credit to the MSE sector, create access to finance for unserved, under-served and underprivileged, making availability of finance from conventional lenders to new generation.

Key Benefits :

- Guarantee for credit up to Rs. 5 crores, without collateral and third-party guarantee.
- Guarantee coverage ranges from 75% to 85%.

Scheme Applicable For:

Micro and Small Enterprises



Financial Support and Basic Criteria:

Category (including Trading activity)	Maximum extent of Guarantee Coverage where guaranteed credit facility is		
	Upto ₹5 lakh	Above ₹5 lakh & upto ₹50 lakh	Above ₹50 lakh & upto ₹500 lakh
Micro Enterprises	85%	75%	75%
MSEs located in North East Region (incl. Sikkim, UT of Jammu & Kashmir and UT of Ladakh)	80%		
Women entrepreneurs / SC/ ST entrepreneurs / MSEs situated in Aspirational District / ZED certified MSEs / Person with Disability (PwD) / MSE promoted by Agniveers	85%		
All other category of borrowers	75%		



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Call us for consultation

1800-571-7000



info@egniol.co.in

www.egniol.co.in

Please Note:

Kindly be aware that we offer consultation services exclusively,
and subject allocation is contingent upon approval from the relevant authority.