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Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)

A guarantee cover for collateral-free loans to micro and small enterprises. The lender applies for the cover.

What you may get

Guarantee cover for loans up to Rs 10 crore per loan. Minimum annual guarantee fee is 0.37% per year.

Who it is for

Micro and small enterprises taking loans from registered lenders.

Main conditions

- Loan must come from a registered member lending institution.

How to apply

1. Approach a registered lending institution (bank or NBFC) for a collateral-free loan.
2. Submit your loan application to the lender.
3. After the loan is sanctioned, the lender applies for the guarantee cover.
4. CGTMSE issues the cover once the guarantee fee is paid.

Status

Active

Official source: <https://www.cgtmse.in/>

LABHLO page: <https://labhlo.in/en/schemes/central/cgtmse/>



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