

CGTMSE Loan

Parameters	Norms		
Loan Amount	Type of loan	Loan amount (In Million)	
		Minimum	Maximum
	Secured Loan	1	50
	Unsecured Loan (CGTMSE backed)	0.2	20
	Unsecured Loan (CGTMSE backed) for retail traders	1	10
Eligible Profile	<ul style="list-style-type: none"> • Self Employed Non Professionals An MSME registered entity having Udyam Registration Certificate or Udyog Aadhaar 		
Business Vintage	Minimum 5 years in same line of business		
Eligible product	LAP, NRP, HEL (including Balance Transfer and top up loans) Note: - For Top-Up, seasoning should be of minimum 12 months for parent loan		
Eligible Profiles / Sectors	All entities operating as Micro and Small Enterprise as per MSME act; except for: <ol style="list-style-type: none"> a. Educational institute b. Agriculture c. SHG's d. Training institute's 		
Loan Structure	<ul style="list-style-type: none"> • Only Term Loan Allowed • This product cannot be offered under Money Saver and Home Overdraft 		
LTV	Residential & Commercial Property: 85%, with NFA at 90%		
End Use	End use to be only for Business Purpose only		
No Go	<ul style="list-style-type: none"> • Below Micro and Small entities are not allowed under this product: <ol style="list-style-type: none"> 1) Education Institutes 2) Agriculture 3) Self Help Groups (SHGs) 4) Training Institutions • Industries classified as Deep Red are not allowed under this product • Caution Profiles cannot be funded • Specialized or Under Construction properties cannot be funded 		

Annual Guarantee Fee:

The annual guarantee fee applicable for the CGTMSE Guarantee backed amount would be as below:

Unsecured Facility	AGF %*	
	Women, Micro Enterprises & Units in North East region	Others
Above 10 Lakhs & up to 50 Lakhs	1.35%	1.50%
Above 50 Lakhs & up to 200 Lakhs	1.80%	
Retail Trader (Above 10 Lakhs & up to 100 Lakhs)	2.00%	

* AGF will be charged on the guaranteed amount for the first year and on the outstanding amount for the remaining tenure of the facility