

Ref. No. CGTMSE /44/

February 25, 2022

All Member Lending Institutions (MLIs) of CGTMSE

Circular No.195 / 2021 – 22

Madam / Dear Sir,

**Coverage of Wholesale Trade and Educational Institution
under Credit Guarantee Scheme**

CGTMSE has always focused on transformative reforms which adapt to the evolving MSE needs. As a part of such initiatives, we are glad to announce inclusion of Wholesale Trade and Educational/Training Institution as eligible activities under Credit Guarantee Scheme of CGTMSE. Accordingly, MLIs can now cover the credit facility extended by them to Wholesale Trade and Educational/Training Institution under Credit Guarantee Scheme of CGTMSE. The coverage would be as per the following terms:

- The Educational/Training Institution would attract fee, extent of coverage and other terms and conditions as applicable under existing normal Scheme.
- The Wholesale Trade would be considered at par with MSE Retail Trade and therefore, all the existing Terms & conditions of coverage applicable to MSE Retail Trade would be applied for coverage of Wholesale trade under CGS.

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

Yours faithfully,

Sd/-
(Promod Bakshi)
Deputy General Manager

