



Are you a micro or small entrepreneur looking for credit but don't have collateral?

CGTMSE can help you access collateral-free loans!

What is CGTMSE?

Credit Guarantee Fund Trust for Micro & Small Enterprises- Established in 2000 by Ministry of MSME & SIDBI

Objective:

To facilitate easier access to credit for Micro and Small Enterprises (MSEs), especially those without collateral.

Key Benefit:

No third-party guarantee or collateral needed when applying for MSE loans



What is in it for me?

CGTMSE empowering MSEs by

- **Facilitating Collateral-Free Credit Access:**
No need for property or third-party guarantees
- **Reducing their dependence on Informal Credit:**
Access formal, affordable financial channels.
- **Encouraging First-Generation Entrepreneurs:**
Ideal for women
- **Supporting Business Growth:**
Easier access to funding to support working capital, asset purchase and business growth by paying guarantee fees for guarantee cover

How it Works:

Step 1: Approach a Member Lending Institution (MLI)



Approach a MLI (Banks, NBFCs, Fls) registered with CGTMSE for your MSE loan (Term Loan or Working Capital).

Note: Check the official CGTMSE website (www.cgtmse.in) for the list of MLIs.

Step 2: Loan Application & Sanction



MLI processes your loan application and sanctions/disburses the loan basis their internal credit appraisal mechanisms

Step 3: MLI Applies for Guarantee Coverage



After loan sanction/disbursement, the MLI lodges an application for guarantee coverage with CGTMSE.

Step 4: Issuance of Guarantee Cover



CGTMSE approves the application and guarantee cover is issued to the MLI upon fee receipt.

Pro Tip: Keep your repayments on track to unlock hassle-free guarantee coverage for future loans!

Process for availment of loan under Credit Guarantee Scheme

The MSE borrower has to approach Member Lending Institution (MLI) of CGTMSE for availment of loan under Credit Guarantee Scheme of CGTMSE. The list of MLIs are available under tab “Credit Guarantee Scheme” on CGTMSE website. MLIs sanction/disburse loan as per their respective institutions guidelines. MLI lodges the application for guarantee coverage on CGTMSE portal.

Availment of Loan under Credit Guarantee Scheme

