

पत्रांक: 07/ बैंकिंग/ विविध-03/2017...../ वि०

बिहार सरकार

वित्त (सांस्थिक वित्त) विभाग

ललित भवन, बेली रोड, पटना- 800001

दूरभाष/ फ़ैक्स- 0612-2545652 E-Mail-ID-inputs.banking@gmail.com

991  
28-9-18

प्रेषक,  
CNO-119216  
28-9-18

सेवा में,  
6-268/12 C  
01/10/18

विषय:  
3589/AS  
01/10/18

प्रसंग:  
पुनर्पत्र-3  
महाशय.

अमिताभ मिश्र,  
संयुक्त सचिव

महाप्रबंधक,  
राज्य स्तरीय बैंकर्स समिति  
भारतीय स्टेट बैंक, गाँधी मैदान, पटना।



पटना, दिनांक :

**Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) में नीतिगत बदलाव के संबंध में ।**

सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय, भारत सरकार का अर्द्ध सरकारी पत्र-Secy./MSME/2018/1 दिनांक-19.09.2018

Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) में हाल ही में कुछ महत्वपूर्ण नीतिगत बदलाव किये गये हैं, जिन्हें संलग्न पत्र के द्वितीय पारा में देखा जा सकता है। इनमें प्रमुख हैं -

- Inclusion of Retail Trade as an eligible activity ;
- Allowing partial collateral security under the Credit Guarantee Scheme ;
- Charging of guarantee fee on outstanding loan amount instead of previous practice of charging fee on sanctioned amount to incentivize the disciplined borrowers ;
- Increase in the coverage to 75% for loans above Rs. 50 lakhs ;
- Inclusion of Small Finance Banks (SFBs) and NBFCs as its MLIs ;
- Enhancing IT infrastructure of the Trust to **improve operational efficiencies** and reduce the turnaround time for guarantee coverage & claim settlement. Accordingly, availing guarantees and claim settlement process has been digitized to enable hassle free experience for borrowers and MLIs.

3431/RKT  
03/10/18  
श्री सचिव  
दो  
31/10/18

1970/प्र-3  
03.10.18



उपरोक्त के संबंध में अनुरोध है कि सभी बैंकों तथा सभी अग्रणी जिला प्रबंधकों को गारंटी स्कीम में हुए सहत्वपूर्ण नीतिगत बदलाव से अवगत कराया जाय तथा जिला स्तरीय समन्वय समिति की बैठकों में भी गहन चर्चा की जाय ताकि इस योजना का अधिक-से-अधिक लाभ सूक्ष्म तथा लघु उद्यमियों को मिल सके ।

अनु०:-यथोक्त ।

विश्वासभाजन,

ह०/-

(अमिताभ मिश्र)

संयुक्त सचिव

ज्ञापांक: 1761

पटना, दिनांक: 28/9/18

प्रतिलिपि:-प्रधान सचिव, उद्योग विभाग, बिहार, पटना को प्रासंगिक पत्र के साथ सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित ।

Am'tabh Mishra  
(अमिताभ मिश्र) 28/9/18  
संयुक्त सचिव

**बिहार सरकार**  
**उद्योग निदेशालय, बिहार, पटना।**

ज्ञापांक...3564.....

पटना, दिनांक...12.10.18...

सं०सं०-०३/३०नि०/SLBC Sub Comm/बि०-०७/२०१८

प्रतिलिपि :- महाप्रबंधक सभी जिला उद्योग केन्द्र, बिहार को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित ।  
2) आई०टी० प्रबंधक उद्योग विभाग को विभागीय वेबसाइट पर अपलोड करने हेतु प्रेषित ।

अनु०:-यथोक्त ।

उप उद्योग निदेशक  
बिहार, पटना ।



E-Mail

अरुण कुमार पण्डा  
सचिव  
Arun Kumar Panda  
Secretary



भारत सरकार  
सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय  
उद्योग भवन, रफी मार्ग, नई दिल्ली-110 011  
GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES  
UDYOG BHAWAN, RAFI MARG, NEW DELHI-110 011



Chief Secretary

D.O.No. Secy./MSME/2018/1  
19<sup>th</sup> September, 2018

Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), set up by Ministry of MSME, Government of India and Small Industries Development Bank of India (SIDBI) has been instrumental in providing guarantee cover to collateral/third party guarantee free credit facilities extended by eligible Member Lending Institutions [MLIs] viz., all scheduled commercial banks, selected financial institutions, RRBs, etc., to Micro and Small Enterprises (MSEs). This Fund is, thus, promoting collateral-free credit and bringing a paradigm shift from collateral based lending to project based lending. Credit Guarantee Scheme is considered as a vehicle of inclusive growth by reaching out to the disadvantaged sections of society particularly women and those belonging to the weaker segments. CGTMSE has crossed an important milestone in June 2018 by recording cumulative guarantee approvals of over 30 lakhs with an aggregate loan amount of over Rs.1.50 lakh crore

CGTMSE has been responsive to needs of MLIs/MSEs for enhancing the ease of access to credit by MSEs. CGTMSE has recently brought about following major policy changes:

- Inclusion of Retail Trade as an eligible activity;
- Allowing partial collateral security under the Credit Guarantee Scheme;
- Charging of guarantee fee on outstanding loan amount instead of previous practice of charging fee on sanctioned amount to incentivize the disciplined borrowers;
- Increase in the coverage to 75% for loans above Rs. 50 lakhs;
- Inclusion of Small Finance Banks (SFBs) and NBFCs as its MLIs;
- Enhancing IT infrastructure of the Trust to improve operational efficiencies and reduce the turnaround time for guarantee coverage & claim settlement. Accordingly, availing guarantees and claim settlement process has been digitized to enable hassle free experience for borrowers and MLIs.

50-7  
25/09/18  
25/09/18

570-2673  
25.09.18

मुख्य सचिव का कार्यालय  
उद्योग भवन, रफी मार्ग, नई दिल्ली-110 011

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In view of the foregoing, I would like to request you to arrange to make a focused effort in persuading banks to use the revamped Guarantee Scheme for enhancing flow of credit to MSEs through SLBC and various channels to enable eligible MSEs to avail the benefit. This may be discussed in the SLBC and DCC meetings for better utilization of the Credit Guarantee facility at the field level.

Looking forward to your kind support in the matter.

Regards

Yours sincerely,

Arun K Panda  
( Arun K Panda ) 14.9.18

Chief Secretaries of States /UTs