

## Annexure I

### Credit Guarantee Fund Trust for Micro & Small Enterprises Specimen Application for Guarantee Initialisation

Fields marked as \* are mandatory

\*Bank / Institution Reference No. \_\_\_\_\_

\*Bank / Institution Branch Name \_\_\_\_\_

Bank / Institution Branch Code \_\_\_\_\_

State of credit facility sanctioning /  
Disbursing branch [Please note that in  
case the state of controlling office and  
credit facility sanctioning/disbursing branch  
Is different, please ensure to  
indicate the state of a later] \_\_\_\_\_

GSTIN No. \_\_\_\_\_

#### Borrower Details

Whether Borrower Covered by CGTMSE previously  Yes  No

If Yes, Please Provide

Borrower ID \_\_\_\_\_ CGPAN \_\_\_\_\_

Balance Amount available for Guarantee \_\_\_\_\_

\*Constitution \_\_\_\_\_

\*Borrower / Unit Name \_\_\_\_\_

\*Unit Address \_\_\_\_\_ \*State \_\_\_\_\_

\*District \_\_\_\_\_ \*City \_\_\_\_\_

\*PIN code \_\_\_\_\_

ITPAN of Firm \_\_\_\_\_ SSI Registration Number \_\_\_\_\_

\*Nature of Industry \_\_\_\_\_ Industry Sector \_\_\_\_\_

\*Type of Activity \_\_\_\_\_ \*Number of Employees \_\_\_\_\_

Whether the Unit is engaged in Training, Retail Trading, Buying & Selling and Constitution is SHG/JLG

Yes  No

\*Projected Optimum Sales Turnover (in ₹) \_\_\_\_\_ Projected Optimum Exports (in ₹) \_\_\_\_\_

#### Promoter Details

Chief Promoter's Information

Name of the Chief Promoter \_\_\_\_\_

\*Title \_\_\_\_\_ \*First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ \*Last Name (Surname) \_\_\_\_\_

Name of Conducting Official \_\_\_\_\_

\*Gender  Male  Female ITPAN of Chief Promoter \_\_\_\_\_

Whether the Chief Promoter belongs to Minority Community:  Yes  No

\*Whether the Chief Promoter is Physically Handicapped:  Yes  No

Date of Birth \_\_\_\_\_ Social Category \_\_\_\_\_

Udyog Aadhar Number \_\_\_\_\_ Loan Account number \_\_\_\_\_

Other Partners / Promoter Directors

1. Name \_\_\_\_\_ ITPAN \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 2. Name \_\_\_\_\_ ITPAN \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 3. Name \_\_\_\_\_ ITPAN \_\_\_\_\_ Date of Birth \_\_\_\_\_

**Project Details- Outlay**

Whether Unit Assisted is a new unit:  Yes  No

Whether the Unit Assisted is Women Operated and/or Women Owned:  Yes  No

Whether the credit facility covered under NCGTC mudra guarantee programme:  Yes  No

Whether the Unit Assisted is an MSE as per the MSMED Act 2006 definition of MSE:  Yes  No

Whether the Unit Assisted is a Micro Enterprise as MSMED act 2006:  Yes  No

\*Whether first charge on Primary Securities is available  Yes  No

\*The scheme envisages creation of Primary Security out of the loan / credit provided to the borrower.

\*Collateral Security Taken  Yes  No Third Party Guarantee  Yes  No

\*Collateral security is any other security offered for the said loan. For example, hypothecation of jewellery, mortgage of house, etc.

#When the borrower furnishes the guarantee of any other person / corporate not connected with the project, it is considered as Third Party Guarantee.

**Joint Finance**

\*Whether the credit is sanctioned under Joint Finance scheme:  Yes  No

Joint CGPAN (Existing CGPAN of this borrower) \_\_\_\_\_

**Handicrafts**

\*Whether the credit is sanctioned under Artisan Credit Card (ACC) scheme for Handicraft Artisans operated by DC (Handicrafts), Govt. of India:  Yes  No

\*Whether GF/ASF is re-imbursable from O/o DC(Handicrafts) Govt. of India:  Yes  No

I Card Number: \_\_\_\_\_ I Card Issue date: \_\_\_\_\_

**Handlooms**

\* Whether the credit is sanctioned under DC(Handloom) scheme for Handloom Weavers  Yes  No

\* If Yes, Please select the name of the Scheme \_\_\_\_\_

\* If Yes, Please certify by ticking the checkbox. We certify that the credit facility being covered under CGTMSE and for which reimbursement of GF/ASF in being availed adheres to all guidelines as issued by Office of DC (Handloom) from time to time for sanction of Credit under the respective schemes.

**\*Credit facilities above ₹ 50 lakh and up to ₹ 100 lakh will have to be rated internally by the MLI and should be of investment grade. For loan facility up to ₹ 50 lakhs MLIs may indicate 'N.A' if rating is not available.**

\*Internal Rating \_\_\_\_\_

**Means of Finance**

\* Term Credit Sanctioned (in ₹) \_\_\_\_\_

\*Working Capital Limit Sanctioned \_\_\_\_\_

Fund Based (in ₹) \_\_\_\_\_

Non Fund Based (in ₹) \_\_\_\_\_

Whether provided as margin money under Term Loan  Yes  No

Promoters Contribution (in ₹) \_\_\_\_\_ Promoters Contribution (in ₹) \_\_\_\_\_

Subsidy / Equity Support (in ₹) \_\_\_\_\_ Subsidy / Equity Support (in ₹) \_\_\_\_\_

Others (in ₹) \_\_\_\_\_ Others (in ₹) \_\_\_\_\_

Project Cost \_\_\_\_\_ Working Capital Assessed \_\_\_\_\_

Project Outlay (in ₹) \_\_\_\_\_

Loan Termination Date \_\_\_\_\_

## Facility Details

### Term Credit Details

Amount Sanctioned \_\_\_\_\_ \*Date of Sanction \_\_\_\_\_  
 \*Credit to be Guaranteed (in ₹) \_\_\_\_\_  
 Amount Disbursed (in ₹) \_\_\_\_\_ Date of first disbursement if already made \_\_\_\_\_  
 Date of last and final disbursement if already made \_\_\_\_\_  
 \*Tenure [in Months] \_\_\_\_\_  
 Interest Type  Fixed  Floating Type of Base Rate \_\_\_\_\_  
 \*Base Rate in % (p.a.) \_\_\_\_\_ \*Interest Rate in % (p.a.) \_\_\_\_\_

### Repayment Schedule

Moratorium [in Months] \_\_\_\_\_ First Installment Due Date \_\_\_\_\_  
 Periodicity \_\_\_\_\_ \*No of Installment \_\_\_\_\_  
 Outstanding Amount (in ₹) as on \_\_\_\_\_

### Working Capital

Interest Type  Fixed  Floating \*Type of Base Rate \_\_\_\_\_ \*Base Rate in % p.a.) \_\_\_\_\_

### Limit Sanctioned

Fund Based Interest Rate in % (p.a.) \_\_\_\_\_ Date of Sanction \_\_\_\_\_  
 Non Fund Based Commission % (p.a.) \_\_\_\_\_ Date of Sanction \_\_\_\_\_

### Credit to be guaranteed

Fund Based (in ₹) \_\_\_\_\_  
 Non Fund Based (in ₹) \_\_\_\_\_  
 Amount Disbursed (in ₹) \_\_\_\_\_ Date of first disbursement if already made \_\_\_\_\_  
 Date of last and final disbursement if already made \_\_\_\_\_

### Outstanding Fund Based Facility

Amount (in ₹) \_\_\_\_\_ As On \_\_\_\_\_

### Outstanding Non Fund Based Facility

Amount (in ₹) \_\_\_\_\_ As On \_\_\_\_\_

\*We certify that the account is standard and regular as on date. We accept all Terms and Conditions of the Scheme. Click here to see terms and conditions :

Remarks \_\_\_\_\_

### Terms & Conditions

It has been ensured that the name of the company/firm, list of Promoters, directors, partners or any of the group/ associate concerns does not appear in the following list issued from time to time:

1. Caution advices as advised by RBI and circulated to the Banks.
2. RBI list of non-suit filed accounts of wilful defaulters of ₹ 25 lakh and above.
3. RBI list of non-suit filed accounts of defaulters of ₹ 100 lakh and above.
4. CIBIL list of suit filed accounts of wilful defaulters of ₹ 25 lakh and above.
5. CIBIL list of suit filed accounts of defaulters of ₹ 100 lakh and above.

## Annexure II

### Credit Guarantee Fund Trust for Micro & Small Enterprises Specimen NPA Reporting Form

#### NPA Details for

##### General Details

CGPAN	Guarantee Start Date*	Sanction Date*	First Disbursement Date*	Last Disbursement Date*	First Installment Date*	Moratorium (in months)*	
						*Principal	Interest

##### NPA Details

NPA date*	DD MM YYYY
Is the NPA date as per the RBI guidelines*	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you confirm the NPA date*	<input type="checkbox"/> Yes <input type="checkbox"/> No
Reasons for account turning NPA*	
Enumerate efforts taken by MLI to prevent account turning NPA and minimising the credit risk*	
Has the account being restructured/rescheduled*	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the project covered under CGTMSE guarantee, involve any subsidy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the subsidy been received?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the subsidy been adjusted?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Subsidy Last Received Date	DD MM YYYY
Subsidy Last Received Amount	DD MM YYYY
Last Inspection Date*	DD MM YYYY

##### Repayment (before NPA date exclusive of subsidy) and Outstanding amount Details

CGPAN	Total Amount Disbursed*	Repayment (before NPA date)*		Outstanding amount (as on NPA date)*	
		*Principal (in ₹)	*Interest (in ₹)	*Principal (in ₹)	*Interest (in ₹)

Note: The outstanding amount for Term Loan as on date of NPA has been derived by deducting Principal repayment from total disbursement/ Guarantee amount whichever is lower and adding one quarter interest. Provided the amount due does not exceeds the Guarantee amount.

## NPA Details for

### Primary Security Details

Particulars	Security		Net worth of guarantor/ Promoter (in ₹)	Reasons for Reduction in the value of Security, if any
	Nature	Value (in ₹)		
As on Date of Sanction of Credit	Land			
	Building			
	Plant and Machinery			
	Other Fixed / Movable Assets			
	Current Assets			
	Others			
	Total			
As on Date of NPA	Land			
	Building			
	Plant and Machinery			
	Other Fixed / Movable Assets			
	Current Assets			
	Others			
	Total			

## Annexure III

### Credit Guarantee Fund Trust for Micro & Small Enterprises

#### FORM FOR FIRST INSTALMENT OF CLAIM Application For Invocation of Guarantee Cover and Preferment of Claim under CGTMSE

In terms of Clause 10 of Credit Guarantee Fund Scheme for Small Industries (CGFSI),  
we prefer the Claim on CGTMSE as under

#### Details of Operating Office and Lending Branch

Member Id		
Lending Bank Name		City
Complete Address		
District:		State <small>State of credit facility sanctioning / Disbursing branch [Please note that in case the state of controlling office and credit facility sanctioning/disbursing branch is different, please ensure to indicate the state of a later]</small>
Email		
Telephone No.		GSTIN NO.
Dealing Officer Name*		

#### Borrower's /Unit's Details

Name of Conducting Official		
Complete Address		City
District:		State
Pin Code		
Whether the Unit Assisted is an MICRO as per the MSMED Act 2006 definition of MSE:*	<input type="checkbox"/> Yes <input type="checkbox"/> No	

#### Status of Account(s)

Date on which Account was Classified as NPA		
Wilful defaulter*	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the account been classified as fraud*	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Internal and/or external enquiry has been concluded	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Involvement of staff of MLI has been reported	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Reasons for Account turning NPA		
*Date of issue of Recall Notice		Upload File
Provide satisfactory reason for issuing recall notice prior to NPA date	<input type="checkbox"/> Yes	<input type="checkbox"/> No

## Details of Legal Proceedings

Forum through which legal proceedings were initiated against borrower *		Other Forums
Suit / Case Registration No.*		Filing Date
Provide satisfactory reason for filing suit before NPA date		
Date of possession of assets under sarfaesi act*		
Location*		
Amount Claimed in the Suit (in ₹)*		
Any Attachments*		

## Subsidy Details

Does the project covered under CGTMSE guarantee, involve any subsidy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the subsidy been received after NPA?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the subsidy been adjusted against principal/interest over dues?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Subsidy Credit Date		Subsidy Amount

## Term Loan (TL) / Composite Loan Details

S. No.	CGPAN	Date of Last Disbursement*	Total Amount Disbursed(₹)*	Repayments (in ₹)*		Outstanding As On Date of NPA (in ₹) #*	Outstanding stated in the Civil Suit / Case filed (in ₹) #*	Outstanding As On Date of Lodgement of Claim (in ₹)#*
				Principal*	Interest and Other Charges*			

# - Mention only Principal and Interest Outstanding

## Recovery made from Borrower / Unit after account classified as NPA

S. No.	CGPAN	Term Loan / Composite Loan (in ₹)*		Working Capital (in ₹)*		Mode of Recovery*
		Principal*	Interest and Other Charges*	Amount Including Interest*	Other Charges*	

Have you ensured inclusion of unappropriated receipts also in the amount of recovery after NPA indicated above?*	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
Do you confirm feeding of correct value as recoveries after NPA?*	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
If recovery is done through OTS, indicate the date of seeking approval of CGTMSE for OTS			

## Security and Personal Guarantee Details

Particulars	Security		Net worth of Guarantor(s)/ Promoter(s) (in ₹)*	Reasons for Reduction in the value of Security, if any*
	Nature	Value		
		(in ₹)*		
As on Date of Sanction of Credit	Land			
	Building			
	Plant and Machinery			
	Other Fixed / Movable Assets			
	Current Assets			
	Others			
	Total		Depreciation	
As on Date of NPA	Land			
	Building			
	Plant and Machinery			
	Other Fixed / Movable Assets			
	Current Assets			
	Others			
	Total		Select	
As on Date of Preferment of Claim	Land			
	Building			
	Plant and Machinery			
	Other Fixed / Movable Assets			
	Current Assets			
	Others			
	Total		Select	



### Total amount for which guarantee claim is being preferred:

S. No.	CGPAN	Loan / Limit Covered under CGTMSE	*Amount Claimed (in.₹)#

### General Information

MLI's Comment on financial position of Borrower/Unit *	
Details of Financial Assistance provided/being considered by MLI to minimize default *	
Does the MLI propose to provide credit support to Chief Promoter/Borrower for any other project *	<input type="checkbox"/> Yes <input type="checkbox"/> No
Details Of Bank Facility already provided to Borrower *	
Does the MLI advise placing the Borrower and/or Chief Promoter under watch-List of CGTMSE *	<input type="checkbox"/> Yes <input type="checkbox"/> No
Remarks	

# - Amount Eligible for claim is 50% / 75% / 80% / 85% of:

1. Term Loan / Composite Loan: Lower of
  - a) Principal Amount outstanding in the account as on the date on which the account was classified as NPA after netting off any repayment / recovery made under the account after date of NPA (or)
  - b) the TL / Composite Loan covered under the CGTMSE
2. Working Capital: Lower of
  - a) Outstanding amount including interest in the account as on date account was classified as NPA after netting off any repayment / recovery made under the account after the date of NPA (or)
  - b) the WC limit covered under the CGTMSE