



Ref. No. CGTMSE /44/

October 17, 2022

All Member Lending Institutions (MLIs) of CGTMSE

Circular No.206 / 2022 – 23

Madam / Dear Sir,

Udyam Registration Number Mandatory for Guarantee Coverage

Please refer to our Circular No.199/2021-22 dated March 09, 2022 advising MLIs to obtain Udyam Registration as an initiative to promote ease-of-doing-business for MSMEs in India. In this regard, your attention is also invited to para 2 of [Gazette notification No. S.O. 2119\(E\) dated June 26, 2020](#) as per which any person who intends to establish a micro, small or medium enterprise may file Udyam Registration online in the Udyam Registration portal, based on self-declaration with no requirement to upload documents, papers, certificates or proof. On registration, an enterprise (referred to as "Udyam" in the Udyam Registration portal) will be assigned a permanent identity number to be known as "Udyam Registration Number (URN)".

As sufficient period has elapsed since the issuance of above Gazette notification, it has been decided that obtaining URN by the borrower shall be made mandatory for getting guarantee coverage under Credit Guarantee Scheme of CGTMSE. This modification in the guidelines will be effective for all the guarantee applications lodged on or after January 16, 2023. In the meanwhile, MLIs are requested to make use of the intervening period in encouraging borrowers to obtain URN to become eligible for guarantee coverage.

The contents of the Circular may please be brought to the notice of all your office

Yours faithfully,

Sd/-

(Dhiraj Kumar)
Asst General Manager

