



Ref. No. CGTMSE /179

December 10, 2024

Credit Guarantee Scheme – I, II & III

All Member Lending Institutions (MLIs) of CGTMSE

**Circular No.241/2024-25**

Madam / Dear Sir,

**Enhancement in extent of guarantee coverage in respect of Women-led Enterprises from 85% to 90%**

Please refer to the Circular No. 209 / 2022-23 dated November 30, 2022, whereby extent of guarantee coverage for credit facilities sanctioned to women entrepreneurs was increased to 85%. In view of the active role of women entrepreneurs in the economic growth of the country and to encourage MLIs to increase their lending to this segment it has been decided to enhance the extent of guarantee coverage for credit facilities extended to Women Entrepreneurs to 90%.

The revised extent of guarantee coverage under various categories of borrower is as under:

Category (including Trading activity)	Maximum extent of Guarantee Coverage where guaranteed credit facility is		
	Upto ₹5 lakh	Above ₹5 lakh & upto ₹50 lakh	Above ₹50 lakh & upto ₹500 lakh
Micro Enterprises	85%	75%	75%
MSEs located in North East Region (incl. Sikkim, UT of Jammu & Kashmir and UT of Ladakh)	80%		
Women entrepreneurs	90%		
SC/ST entrepreneurs / MSEs situated in Aspirational District / ZED certified MSEs / Person with Disability (PwD) / MSE promoted by Agniveers	85%		
All other category of borrowers	75%		
The extent of guarantee coverage for MSEs situated in Identified Credit Deficient Districts (ICDD) by RBI is additional 5% over and above the applicable guarantee coverage (i.e. for guarantee coverage of 75%, the coverage would be 80%, for 80% it would be 85%, for 85% it would be 90% and for 90% it would be 95%).			

सूक्ष्म एवं लघु उद्यम क्रेडिट गारंटी फंड ट्रस्ट (भारत सरकार एवं सिडबी द्वारा स्थापित)

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**Credit Guarantee Fund Trust for Micro and Small Enterprises** (Set up by Government of India & SIDBI)

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The revised guideline for enhancement in the extent of guarantee coverage will be applicable to all guarantees issued on or after April 01, 2024. However, this revised guideline shall not be applicable in case of enhancement of existing working capital accounts already covered under the Credit Guarantee Schemes.

All other terms & conditions of CGS would remain unchanged.

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

Yours faithfully,

**Sd/-**  
**(Dhiraj Kumar)**  
**Deputy General Manager**