

# **Addendum**

## **RfP for Data Analytics Services for CGTMSE**

Please refer to Pre Bid meeting yesterday i.e. October 31, 2017 held in CGTMSE office. With regard to point No. 3.3 of Project Scope (page No. 18) of RfP, you are requested to give future roadmap in following operational area of the Trust.

- **Rationalization of Fee structure and introduction of payout cap for Member Lending Institutions (MLIs).**
- **Inclusion of small trade retailers:** - At present trading is not an eligible activity under CGTMSE, however you may give inputs for small trading activities to be covered.
- **Increasing the extent of guarantee for larger loans:** - Solution for increasing the extent of guarantee cover for larger loans but also keeping the leverage under attainable reach.
- **Covering portion of loan not covered by collateral** :- At present collateral and / or third party guarantee is not permissible for any part of the loan under CGTMSE norms, you may come up with a solution on the above issue without defeating the whole purpose of providing guarantee coverage to first generation entrepreneurs.
- **Option charging fee on outstanding:** - CGTMSE charges Annual Guarantee Fee/Annual Service Fee on the sanctioned amount for the whole tenure of coverage. Examine the impact of charging fee on the outstanding amount, without adversely affecting sustainability of the Trust.

You are requested to contact us on [teamcgtsi@cgtmse.in](mailto:teamcgtsi@cgtmse.in) for any clarifications.