

All Member Lending Institutions of CGTMSE

**Circular No.160 / 2018-19**

Madam / Dear Sir,

**Updating Outstanding details for  
calculation of AGF on outstanding amount**

In terms of Circular No. 139/2017-18 dated February 28, 2018, CGTMSE had modified the Annual Guarantee Fee (AGF) structure of calculating fee on outstanding loan amount instead of guaranteed amount applicable to credit facilities sanctioned / renewed to MSEs **on or after April 01, 2018**. In this connection, we advise that an online module has been created in the CGTMSE portal for capturing the outstanding amount of guaranteed loan accounts and will be available from January 01, 2019 till January 15, 2019. MLIs are requested to update all the data pertaining to outstanding amount only in the online module.

MLIs are required to feed the outstanding amount of all eligible accounts as on 31<sup>st</sup> December in case of Term loans and maximum (peak outstanding) limit availed by the borrower/enterprise in the previous calendar year (Jan- Dec) in case of Working Capital Limits.

As already advised in the aforesaid circular, the AGF will be calculated on the Guarantee amount in case the outstanding data is not fed / updated by the MLIs within the stipulated time i.e. by 15th January. Further, MLIs are also requested to verify / update the Loan Account Number as per Circular No. 115 dated September 07, 2016.

The detailed process of updating /xml upload is enclosed for your reference.

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

Yours faithfully,

Sd/-

**(Y Venugopal Rao)**  
Dy. Chief Executive Officer

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

सिडबीएमएसएमडविकास केंद्र, 6 वी मंजिल, सी-11, जी-ब्लॉक, बांद्रा कुर्ला कॉम्प्लेक्स। बांद्रा (पू.), मुंबई- 400 051

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

SIDBI MSME Development Center, 6<sup>th</sup> Floor, C-11, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.

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Process for updating Outstanding amount in respect of Term Loan as on Dec 31<sup>st</sup> / peak outstanding (Jan-Dec) for Working Capital Account

Applicable to credit facilities sanctioned / WC renewed (block of 5 yrs) to MSEs on or after April 01, 2018

1. For updating the outstanding amount against each guarantee account, follow the path below:

Guarantee Maintenance >> Outstanding amount entry >> Enter Outstanding amount

List of eligible CGPANs along with Loan Account number and unit name will be displayed for updating the record against which MLIs are required to update the outstanding amount and tick for selection & save the record.

SNo.	CGPAN	LOANACCOUNT NO	UNITNAME	GUARANTEE AMOUNT	OUTSTANDING AMOUNT	OUTSTANDING AMOUNT DATE	SELECT FOR UPDATION
1	CG200304174WC	null	JRJI PACKAGING	4564	10000	20-8-12-03	<input type="checkbox"/>
2	CG2005020577WC	null	CHEMNAJ COLOUR COATS	123655			<input type="checkbox"/>
3	CG2004020817WC	null	SHIBUKM	75000			<input type="checkbox"/>



2. For any modification in updated record, follow the path below:  
Guarantee Maintenance >> Outstanding amount entry >> Modify Outstanding amount >> Enter the appropriate CGPAN for modification >> Modify the outstanding amount/date and save

Application Processing    Guarantee Maintenance    Receipts Payments    Claims Processing    Reports and MIS    SysAd Audit

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[JM >> Outstanding Amount Entry >> Modify Outstanding Amount](#)    [Help](#)    [Guarantee Assistant](#)    [Inbox](#)    [Search Defaulters](#)    [Logout](#)

MEMBER ID	CGPAN	UNIT NAME	GUARANTEE AMOUNT	MODIFY OUTSTANDING AMOUNT	MODIFY OUTSTANDING DATE

 Save     Back

3. For bulk upload of outstanding data, follow the path below:  
[Guarantee Maintenance >> Outstanding amount entry >> Upload XLS of outstanding amount >> Download the excel file for the format and copy/paste or export the list of CGPAN in excel file by following process at Sr no. 1 given above >> Upload the excel file containing only 3 columns viz. CGPAN, outstanding amount and date of outstanding amount.](#)

Application Processing    Guarantee Maintenance    Receipts Payments    Claims Processing    Reports and MIS    SysAd Audit

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[CLICK HERE TO DOWNLOAD EXCEL FILE](#)

OR

List of CGPANs for updating outstanding data can be obtained from path:  
 Guarantee Maintenance >> Outstanding Amount Entry >> Enter Outstanding amount >>  
 Export the list of CGPAN in Excel file and enter only Outstanding Amount and Date of outstanding amount >> upload the final excel sheet(.xls) which should only contain 3 columns viz CGPAN, Outstanding Amount and Date of outstanding amount.

**File Upload**

Choose File   

 Upload     Reset     Cancel