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| **Item No.** | **Provision** | **Details** |
| 4.b.i | The particulars of organization functions and duties | Ministry of Micro, Small & Medium Enterprises (MSME), Government of India launched Credit Guarantee Scheme (CGS) so as to strengthen credit delivery system and facilitate flow of credit to the MSE sector. To operationalise the scheme, Government of India and SIDBI set up the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).  Financial assistance upto `.200 lakh (For Retail Trade credit facility up to ₹100 lakhs ) extended to new or existing micro and small enterprises by Member Lending Institutions (MLIs) are guaranteed by CGTMSE. The Scheme is operated through the MLI’s of CGTMSE. |
| 4.b.ii | The powers and duties of its officers and employees | CGTMSE is managed by a Board of Trustees consisting of Chairman and Managing Director, SIDBI as ex-officio Chairman of the Trust, Additional Secretary and Development Commissioner (MSME), Ministry of MSME, Government of India as ex-officio Vice-Chairman, Chairman of Indian Banks’ Association as ex-officio Member and CEO, CGTMSE as Member Secretary.  All the officers/staff from Assistant Manager upto CEO level have certain administrative powers depending upon their positions. The CEO/Board decides the delegation of such powers of various grades of officials. These powers are revised periodically, depending upon the organization’s requirement and also Government guidelines. Organisation powers and duties vary according to the placement of officers/staff, grade/scale, post held, job assigned and need of organization; in order to achieve business goal and securing satisfactory quality customer service. |
| 4.b.iii | The procedure followed in the decision-making process, including channels of supervision and accountability. | The Trust established a B2B Technology Platform to deal with the sheer size of the geographical spread and volume of Guarantee proposals estimated to deal. CGTMSE has effectively leveraged technology to reach out to every nook and corner of the country at minimum cost. The website of CGTMSE has been hosted at [www.cgtmse.in](http://www.cgtmse.in).  The entire process of CGTMSE is online. There is a well-defined system in CGTMSE regarding decision making process. Administrative decisions are taken at various levels from Assistant Manager to Top Executive grade and Chief Executive Officer depending upon their positions as per the discretionary powers delegated to them. There is a well-defined organizational structure. Decisions approved by any sanctioning authority are reported to the next higher authority, if required as per DOP, for control purpose. The system of exercising proper delegation of power and submission of control reports is in place. |
| 4.b.iv | The norms set by the Bank for the discharge of its functions. | CGTMSE functions with the following core values / norms   * Excellence in customer service * Fairness in all dealing and relation * Integrity * Transparency and discipline in policies and systems |
| 4.b.v | The rules, regulations, instructions, manuals and records, held by the Bank or under its control or used by its employees for discharging its functions. | There are quite a number of documents like manuals, Scheme book, codified circulars, scheme of delegation of powers, proceedings of the board etc. And the periodical circulars, used by the staff for discharging various functions. (These are all meant for internal circulation and cannot be shared with public)  However, certain information is available on our website [www.cgtmse.in](http://www.cgtmse.in). |

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| 4.b.vi | A statement of the categories of documents that are held by CGTMSE or under its control. | Documents, as required under law, rules and regulations, such as, Balance Sheets, Record of the proceedings of the Board Meetings and various Committee meetings, documents executed by MLIs. etc., are held by CGTMSE. (These are all meant for internal circulation and cannot be shared with public).  Annual Report and Scheme document of CGTME are made available on our website: www.cgtmse.in |
| 4.b.vii | The particulars of any arrangement that exists for consultation with, or representation by, the members of the public in relation to the formulation of its policy or implementation thereof. | CGTMSE’s annual results / reports are published in the CGTMSE's website periodically for information of public as well as stakeholders.  Public can also refer to CGTMSE’s website [www.cgtmse.in](http://www.cgtmse.in) for further information. |
| 4.b.viii | A directory of its officials. | A directory of officials may be seen in attached file.    Efforts are made to keep the same updated from time to time. |
| 4.b.ix | The particulars of facilities available to citizens for obtaining information including the working hours of a library or reading room, if maintained for public use. | The facilities for availing information are available to citizens at the Bank’s website. Public can also approach CPIO of the Trust whose address is given at the CGTMSE’s website. CGTMSE does not maintain any library or reading room for public use. |