

SME BUSINESS UNIT
CREDIT GUARANTEE TRUST FOR MICRO AND SMALL
ENTERPRISES (CGTMSE)

CGTMSE has reduced the Risk Premium on CGTMSE Guarantee Fee for SBI from 30% to NIL w.e.f. 01.01.2025. The revised rates advised by CGTMSE are placed as under :

| Slab (₹) | Guarantee Fee prior to 01.01.2025 | | Reduced Effective Rate w.e.f. 01.01.2025=(SR) |
|-------------------------------------|--------------------------------------|-------------------------------|---|
| | Standard Rate (SR) | With Risk Premium @ 30% | |
| | (% p.a.) | | |
| 0- 10 lakh | 0.37 | 0.48 | 0.37 |
| Above 10 lakh up to 50 lakh | 0.55 | 0.72 | 0.55 |
| Above 50 lakh up to 1 crore | 0.60 | 0.78 | 0.60 |
| Above 1 crore up to 2 crores | 1.20 | 1.56 | 1.20 |
| Above 2 crores up to 5 crores | 1.35 | 1.75 | 1.35 |

All concerned are advised to take note of the modifications.