

Invoice2M

B2B EMBEDDED LENDING SOLUTION
& COMMERCE PLATFORM

CGTMSE SCHEME

COLLATERAL FREE LOANS FOR MSMEs

GST

**CGTSME LIMITS
BASED ON GST TO**

Higher credit limits based on
your GST Turnover (GST TO)



CGTMSE

Credit Guarantee Fund Trust
for Micro and Small Enterprises



**NO
COLLATERAL**
NO THIRD PARTY
GUARANTEE

KEY BENEFITS



Collateral Free Loans

No collateral,
No third party
guarantee



Government Backed Guarantee

Guarantee cover up to
85% of the sanctioned
loan amount



Faster Loan Approvals

Quick processing
and minimal
documentation



Higher Credit Availability

Easier access to credit
for your business
growth



Lower Cost of Borrowing

Reduced risk for lenders,
better financing
opportunities

ABOUT CGTMSE

CGTMSE (Credit Guarantee Fund Trust for Micro and Small Enterprises) is a trust set up by the Government of India and SIDBI to facilitate collateral free credit to MSEs.



We help you get the benefit of CGTMSE guarantee and secure the working capital you need to grow.

ELIGIBILITY

- ✓ Micro & Small Enterprises (MSEs) as per Govt. of India norms
- ✓ Credit facility for Working Capital / Term Loan
- ✓ Existing as well as new enterprises
- ✓ **CGTSME Limits based on GST Turnover (GST TO)**
- ✓ Loans up to ₹2 Crore* eligible for guarantee cover
- ✓ Used for business purposes only



**BUILD YOUR BUSINESS
WITH CONFIDENCE.**

LET **CGTMSE**

BE YOUR STRENGTH!



**WORKING CAPITAL TODAY,
GROWTH TOMORROW!**

Turn Your Invoice into Instant Money
B2B MSME Lending & Commerce Platform



FASTER
APPROVALS



COLLATERAL
FREE



GOVERNMENT
BACKED



BUSINESS
FRIENDLY



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