

Integration with Guarantee Companies like NCGTC, CGTMSE

- Any loan applied on the portal (on or after Mar 31, 2017) would be analysed through the NCGTC rule engine.
- Coverage under the CGSSI scheme would be highlighted in Green colour. On clicking the 'gear' icon would show an additional menu option 'SUI- NCGTC Coverage'
- On clicking the 'SUI- NCGTC Coverage' either on the drop down menu or while viewing the Details, a checklist would appear, providing the tentative eligibility checklist.
- The checklist is divided into two parts
 - Rules checked by the system
 - To be ensured by the Bank
- A tick (✓) or a cross (✗) appears against each checklist item analyzed by the portal to provide an understanding to the Banker on the availability of Guarantee Coverage.

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Application No :
Applicant Name :
Enterprise Name :

Preference : Select Preference
Preferred Bank : Andhra Bank
Bank RO : Select Bank RO
Bank Vertical : Select Bank Vertical...

Preferred Branch : ANDD0003040 : vijaya talkies road
Tentatively Covered Under : All
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| Sr No | Application No | Applicant Name | Enterprise name | State | District | Scheme Name | Loan Amount | Submission Date | Status |
|---|---------------------|-----------------------------------|------------------|-------------|------------|----------------|-------------|-----------------|----------|
| 1 | ST/2017/Apr/0000001 | Amol A | test | Maharashtra | Nashik | Stand-Up India | ₹ 1500000 | 06/04/2017 | Logged |
| <div style="border: 1px solid black; padding: 2px; display: inline-block;"> Details </div> | | | | | | | | | |
| 2 | ST/2017/Mar/0001947 | Amol A | test | Maharashtra | Nashik | Stand-Up India | ₹ 1500000 | 03/04/2017 | Download |
| 3 | ST/2017/Jan/0001946 | SUI App Test | SUI App Test | Maharashtra | Aurangabad | Stand-Up India | ₹ 7000000 | 20/01/2017 | Print |
| 4 | OT/2016/Dec/0001143 | Ganesh Kakashebb Memane | Yash Infotech | Maharashtra | Pune | Other | ₹ 2000000 | 07/12/2016 | History |
| <div style="border: 1px solid black; padding: 2px; display: inline-block;"> Pick Up </div> | | | | | | | | | |
| 5 | ST/2016/Nov/0001569 | Vrushali Asodekar Dipak chaudhari | Omsai plastotech | Maharashtra | Pune | Stand-Up India | ₹ 3227550 | 07/12/2016 | Logged |
| <div style="border: 1px solid black; padding: 2px; display: inline-block;"> SUI- NCGTC Coverage </div> | | | | | | | | | |

Eligibility Checklist SUI - NCGTC Coverage
Close X

| 1 | Rules Checked by System | |
|------|--|---|
| 1.1 | The Bank Viewing has MOU signed for SUI - NCGTC coverage. | ✓ |
| 1.2 | Application is of SUI | ✓ |
| 1.3 | Credit Facilities should have been extended on or after the date April 05, 2016 | ✓ |
| 1.4 | Amount of loan sanctioned should be above Rs 10 Lakh and upto Rs 100 Lakh | ✓ |
| 1.5 | Should be Scheduled Caste (SC), Scheduled Tribe (ST) and Women entrepreneur, above 18 years of age, setting up Green Field Enterprises in non-farm sector | ✓ |
| 1.6 | In case of non-individual enterprises, 51% of the shareholding and controlling stake should be held by either SC/ST and/or Women Entrepreneur | ✓ |
| 1.7 | Credit facilities extended as per Stand Up India Scheme would be eligible for Credit Guarantee cover under Credit Guarantee Scheme for Stand Up India | ✓ |
| 1.8 | No Collateral security or third party/s guarantee should be attached with the credit facility | ✓ |
| 2 | To be checked by Bank | |
| 2.1 | Guarantee cover can be obtained on the Credit Facility extended i.e. guarantee can be obtained only after full or partial disbursement of the loan. | + |
| 2.2 | The Interest Rate to be charged by the Member Lending Institution should be the lowest applicable rate for the category (as per rating) and should not in any case, be more than 3% p.a. over the Base Rate + tenor premium, if any for the loan | + |
| 2.3 | Loan account should be a Standard Account at the time of applying for a guarantee. | + |
| 2.4 | The borrower loan account is not overdue as on Material Date | + |
| 2.5 | Amount of First or cumulative disbursement shall not be more than Sanction Amount | + |
| 2.6 | No Additional cover on Stand Up India credit facilities by Govt./ General insurer/ Any person or association of persons carrying on the business of insurance, guarantee or indemnity to the extent they are covered under the Scheme | + |
| 2.7 | No Additional cover on Stand Up India credit facilities by Deposit Insurance and Credit Guarantee Corporation or the Reserve Bank of India to the extent they are Covered under the Scheme | + |
| 2.8 | No Inconsistency with Law; any directives or instructions issued by the CG or the RBI | + |
| 2.9 | Activity of the borrower for which Credit Facility was granted has not ceased on the Material Date | + |
| 2.10 | On the Material Date, the Credit Facility has not wholly or partly been utilized for adjustment of any bad or doubtful debts without obtaining prior consent in this regard from NCGTC | + |

Disclaimer: The eligibility for guarantee coverage is based on the input given by the applicant at the time of lodging the application through the portal. Mere tagging of guarantee attached to the loan application does not ensure coverage of guarantee and guarantee