Credit Guarantee Scheme For Small and Rural Enterprises

Quarterly Claim on Guarantee Fund - First Claim

Name of the PFI:

Appendix IV: Form CG-3

Date of Claim:

Customer Identification (CIN) of Delinquent Customer	Outstanding Loan Amount (Principle)	Outstanding Guaranteed Amount	NPL Category on date of Claim	Possible Reasons of Delinquency with documentary evidences if any
		Outstanding Loan x %age Guarantee Share (already conveyed to SBP thru CG-1		

Notes: The bank will have the right to lodge claim on credit guarantee fund after an account falls under the "doubtful" category of NPLs as per the PRs. The first claim will, however, be restricted to 50% of the guaranteed amount irrespective of the NPL category of the Loan. The bank will have the right to lodge a second claim of the remaining guaranteed amount after 180 days of first claim or on fall of the account into "Loss" Category whichever comes later.

Note: State Bank will have right to debit the Bank if failure of the lending bank to carry out due diligence/ ensure compliance of guarantee terms is discovered in inspections of CGO / BID.