CORPORATE PROFILE

# Credit Core Finance

MSME Credit Advisory · Structuring & Syndication

Credit Core Finance arranges working capital, CGTMSE-backed facilities, project finance and structured funding for MSMEs and mid-market companies. Files are appraised to credit-desk standard before a lender sees them.

BM CREDIT CORE FINSERV PRIVATE LIMITED REF CCF/BRD/2026/002 · 30-AUG-2026
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## 01 THE FIRM

Credit Core Finance is the operating brand of BM Credit Core Finserv Private Limited, incorporated in 2023 and based in Koregaon Park, Pune. We work with MSMEs, promoter-led companies and mid-market groups to raise debt from banks and financial institutions.

Our panel runs to more than ninety lenders across nationalized, private and multinational channels. What a business needs is rarely the first product it is offered, so we start with the file rather than the product.

| LENDER PANEL | SANCTION RANGE | INCORPORATED | CGTMSE CEILING |
|---|---|---|---|
| 90+ | ₹2–40 Cr | 2023 | ₹10 Cr |
| Nationalized · private · MNC | See page 5 | Pune, Maharashtra | Effective 01-Apr-2025 |

## 02 WHERE WE SIT

A business has a tax consultant who keeps the books and a bank that decides the limit. The two rarely speak the same language. That gap is where files stall, and it is the seat we occupy.

We read the file the way a credit manager will read it. Debt to net worth, debt service coverage, banking conduct and the bureau record are reconciled before anything is submitted. Where a number will not stand up, we say so at the start.

## 03 WHO WE WORK WITH

Manufacturing units, traders and distributors, food and agro processing, logistics and transport, contracting, healthcare and education. Entity types run from proprietorships and partnerships through to LLPs and private limited companies.

We take files from ₹1 crore upward. Below that the economics of a properly appraised file do not work for either side, and we would rather say so than take the mandate.

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## 04 WHAT WE ARRANGE

| FACILITY | WHAT IT COVERS | INDICATIVE SIZE |
|---|---|---|
| **Working capital** | Cash credit and overdraft against stock and receivables | ₹1 Cr upward |
| **CGTMSE-backed facilities** | Working capital and term loans under the guarantee scheme | ₹1 Cr – ₹10 Cr |
| **Project finance and term loans** | New plant, expansion, plant and machinery | ₹5 Cr upward |
| **Structured funding** | Acquisition, special situations, last-mile and promoter funding | ₹25 Cr – ₹500 Cr |
| **Property-backed lines** | Loan against property and lease rental discounting | ₹1 Cr upward |
| **Supply chain finance** | Sales and purchase invoice discounting, factoring | ₹25 L – ₹5 Cr |
| **Takeover and balance transfer** | Moving an existing facility, usually with an enhancement | Case-specific |

Sizes indicate the band we work in. Every limit is set by the lender on its own appraisal of the file.

## 05 A NOTE ON CGTMSE

The guarantee ceiling under CGS-I rose to ₹10 crore with effect from 01-April-2025, under Circular 250/2024-25. Standard guarantee cover is 75 percent, with higher bands for defined categories of borrower.

Two things are worth saying plainly. The ceiling is a limit and not an entitlement. And the scheme is open to micro and small enterprises only, with the lender's own credit appraisal applying in full.

Much of the material circulating online, including pages published by advisers in this city, still quotes the superseded ₹5 crore figure. Check the circular number and its effective date on anything you read.

## 06 HOW A FILE IS BUILT

### 01 The file is read first

Bureau record, bank statements, filings and financials are read before any lender is approached. Nothing is submitted on a summary.

### 02 Gaps go in writing at the start

What is missing, and what will not survive scrutiny, is listed upfront. Borrowers usually learn this at rejection. We prefer they learn it in week one.

### 03 Ratios are computed, not quoted

Debt to net worth, debt service coverage, current ratio and banking conduct are worked out to the standard the credit desk applies.

### 04 Papers are prepared in-house

CMA data, project reports and the appraisal note are written by our own team. Nothing is outsourced to a template.

### 05 Routing follows the file

The panel is matched to what the numbers support and to each lender's published policy, rather than to whoever answers first.

### 06 One desk through to disbursement

The same person carries the file from first reading to disbursement, including the queries that come back from credit.

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## 07 REFERENCE SANCTIONS

A sample of facilities arranged, drawn across the range we handle. Client identities are withheld and figures are sanctioned limits.

| BORROWER PROFILE | FACILITY | ₹ CR | CHANNEL |
|---|---|---|---|
| **Consumer goods trading** Khed, Pune | Hybrid CGTMSE overdraft | 2.00 | Private |
| **Food processing** Ahmednagar | Term loan and cash credit under CGTMSE | 2.50 | Nationalized |
| **Industrial unit** Chakan, Pune | Cash credit, guarantee cover on the full limit | 3.25 | Nationalized |
| **Agro processing** Baramati, Pune | Term loan and cash credit under CGTMSE | 4.00 | Nationalized |
| **Manpower services** Shirur, Pune | Fund-based working capital under CGTMSE | 4.90 | Nationalized |
| **Distribution** Pune | Working capital, part collateral-backed and part guarantee-covered | 5.00 | MNC |
| **Logistics** Pune | Cash credit takeover, hybrid guarantee cover | 10.00 | Nationalized |
| **Civil contracting** Maharashtra, Class-1 government | Cash credit with bank guarantee, multi-lender exit and consolidation | 40.00 | Not disclosed |

Arranged across nationalized, private and multinational channels. Lender names are withheld as a matter of policy.

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## 08 ENGAGEMENT AND FEES

| | |
|---|---|
| HOW WE START | A first reading of the file. The bureau record, bank statements and the last two years of financials are enough to tell you where you stand. |
| ADVANCE FEES | We charge no upfront or advance fee to start work. |
| A CAUTION | Businesses in this market have been asked for money before any work began. If anyone seeks an advance payment in our name, call the number printed on this document before paying anything. |
| WHAT WE DO NOT DO | We do not lend, and we do not promise a sanction, an interest rate or a timeline. The credit decision rests with the lender. |

## 09 CONTACT

### BM Credit Core Finserv Private Limited


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*Banks advertise. Brokers claim. CCF grades.*