



August 04, 2020

Ref. No. 2718 / NCGTC / ECLGS

To the Chairman and Managing Directors, Chief Executive Officers of all Scheduled Commercial Banks, Financial Institutions and Non Banking Finance Companies

Madam/Dear Sir,

**Emergency Credit Line Guarantee Scheme (ECLGS)**  
**-Modification in Operational Guidelines**

Please refer to the Operational Guidelines of the scheme, last amended on June 02, 2020. We wish to inform that the scope of the scheme has been expanded to include the following :

- (i) individual loans given for business purposes, subject to the condition that such loans should fulfill the eligibility criteria prescribed under the Scheme;
- (ii) increase in the upper ceiling of loans outstanding as on 29.02.2020 for being eligible under the Scheme from Rs.25 crore to Rs.50 crore, and a corresponding increase in the maximum amount of GECL funding under the Scheme from Rs.5 crore at present (i.e. 20% of Rs.25 crore) to Rs.10 crore (i.e.20% of Rs.50 crore);
- (iii) increase in the annual turnover ceiling for being eligible under the Scheme from Rs.100 crore to Rs.250 crore in line with the increased ceiling of loans outstanding, and the revised definition of MSMEs issued by the M/o MSME.

The revised updated Operational Guidelines have been uploaded on our website. We have also updated the FAQs as on August 04, 2020 and uploaded it on the website.

We advise you to make best use of the modifications made and ensure maximum utilization under the scheme.

With kind regards.

Encl: As above

Yours faithfully,

  
[Durgesh Pandey]  
Chief Executive Officer

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नेशनल क्रेडिट गारंटी ट्रस्टी कंपनी लिमिटेड  
(वित्त मंत्रालय, भारत सरकार)

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