



**एनसीजीटीसी**  
**NCGTC**

Ref No. 1243 /NCGTC/ECLGS

October 4, 2021

The Chairman & 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]**  
**Extension of scheme and Modifications in FAQs & Operating Guidelines of ECLGS scheme**

We wish to inform you that the Emergency Credit Line Guarantee Scheme (ECLGS) has been extended upto March 31, 2022 or till guarantees for an amount of Rs.4.50 lakh crore are issued by NCGTC, whichever is earlier. The following additional changes have been introduced in the existing guidelines of ECLGS :

1. Existing borrowers under ECLGS 1.0 & 2.0 shall be eligible for additional credit support upto 10% (over and above 20% availed) of the fund based outstanding as on 29.02.2020 or 31.03.2021, whichever is higher, subject to meeting other terms and conditions of the scheme guidelines ;
2. Existing borrowers under ECLGS 3.0 shall be eligible for incremental credit support based on outstanding as on 29.02.2020 or 31.03.2021, whichever is higher, subject to meeting other terms and conditions of the scheme guidelines ;
3. Borrowers of Member Lending Institutions who have not availed support under ECLGS and meet the eligibility criteria specified under ECLGS 1.0, 2.0 & 3.0 as on March 31, 2021 (instead of February 29, 2020) shall be eligible for additional credit support upto the specified limits, subject to meeting other terms and conditions of the scheme guidelines ;

The detailed Operating Guidelines and FAQs on ECLGS, updated as on October 01, 2021, have been uploaded on our website. Please arrange to publicise these modifications and provide support to the eligible borrowers.

With kind regards,

Yours faithfully,

[Durgesh Pandey]  
Chief Executive Officer

हम हिन्दी में पत्राचार का स्वागत करते हैं।

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

**NATIONAL CREDIT GUARANTEE TRUSTEE COMPANY LTD.®**  
(Ministry of Finance, Government of India)