Overview

The Emergency Credit Line Guarantee Scheme (ECLGS) 5.0 is a Government of India initiative administered by the National Credit Guarantee Trustee Company Limited (NCGTC) to provide additional working capital assistance to eligible MSME and non-MSME enterprises facing short-term liquidity constraints arising from the West Asia crisis.

NCGTC provides:

- 100% guarantee coverage for eligible MSME borrowers.
- 90% guarantee coverage for eligible non-MSME borrowers.

This scheme is available for eligible loans sanctioned up to 31 March 2027, or until the overall guarantee limit is exhausted, whichever is earlier.

Key Features

- Loan Amount: Additional working capital assistance of up to 20% of the peak fund-based working capital utilisation during Q4 FY2025-26, subject to a maximum of ₹100 crore per borrower.
- Eligibility: Available to MSMEs and non-MSMEs whose credit facilities across lending institutions were classified as Standard (excluding SMA-2 and NPA) as on 31 March 2026.
- Nature of Facility: Additional working capital term loan
- Loan Tenure: 5 years, including a 1-year principal moratorium.
- Interest Rate:
    - MSMEs: EBLR + 0.75% (capped at 13% p.a.)
    - Non-MSMEs: MCLR + 0.75% (capped at 13% p.a.)
- Charges: No processing fee, guarantee fee or prepayment penalty.

For any further details, please refer to the NCGTC website:
https://www.ncgtc.in/en/product-details/ECLGS5/Emergency-Credit-Line-Guarantee-Scheme-(ECLGS)-5.0

How to Apply

Eligible borrowers may apply through the JanSamarth Portal. Applications received will be processed in accordance with the ECLGS 5.0 guidelines.

Contact Us

For assistance regarding eligibility, documentation or the application process, please visit your nearest branch.