



Ref No:0264/NCGTC/ECLGS5.0

May 08, 2026

The Chairman & Managing Directors / Chief Executive Officers of
all Scheduled Commercial Banks, All India Financial Institutions (AIFIs),
Non-Banking Finance Companies and Scheduled Urban Co-operative Banks

Madam/Sir,

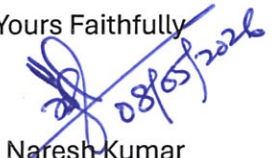
Subject: Emergency Credit Line Guarantee Scheme (ECLGS) 5.0

We are pleased to inform you that the Government of India, through the Ministry of Finance, Department of Financial Services, has introduced the Emergency Credit Line Guarantee Scheme (ECLGS) 5.0. This scheme provides credit guarantee coverage of 100% for MSMEs and 90% for non-MSMEs as well as the airline sector, to Member Lending Institutions (MLIs) for the default amount under additional credit facilities extended to eligible borrowers to tide over any short-term liquidity mismatches in view of West Asia crisis.

1. The detailed Operational Guidelines relating to the Scheme is attached as **Annexure I**. The Scheme will be managed and operated by **National Credit Guarantee Trustee Company Ltd. (NCGTC)**, which is a wholly owned company of Department of Financial Services, Ministry of Finance, Government of India, as a trustee.
2. In order to seek guarantee cover under the said Scheme, the eligible institutions must register itself for the scheme with NCGTC as a Member Lending Institution (MLI) by submitting an undertaking on stamp paper of the requisite value (to be stamped as an Agreement under the local Stamp Act where the document is executed) to the office of NCGTC at Mumbai. A copy of the undertaking to be executed in this regard is enclosed at **Annexure II**. The undertaking is to be executed by an official authorized by appropriate authority of the lending institution.
3. Kindly arrange to submit duly executed Undertaking, along with relevant documents, at the earliest to avail benefits under the scheme.
4. In case of any suggestions/clarifications relating to the scheme guidelines, please feel free to revert to the undersigned at eclgs5.0@ncgtc.in.

Encl: as above

Yours Faithfully


Naresh Kumar
Chief Operating 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)

पंजीकृत कार्यालय : 1410, परिनी क्रैसॅन्डो, सी-38-39, जी-ब्लॉक, बांद्रा कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051, भारत । दूरभाष : 022-69035600

Regd. Off. : 1410, Parinee Crescenzo, C-38-39, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051, India. Tel : 022-69035600

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