एनसीजीटीसी
NCGTC

Ref No:0161 /NCGTC/ECLGS5.0 **August 18, 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: Operations under ECLGS 5.0

This is in continuation of NCGTC letter No. 0085/NCGTC/ECLGS 5.0 dated 03.08.2026 (copy enclosed). It is reiterated that, in accordance with the provisions of the Scheme Guidelines, Credit Guarantees issued under ECLGS 5.0 for MSMEs and non-MSMEs (excluding domestic airlines) shall not exceed ₹2.50 lakh crore.

All MLIs are advised to sanction MSME & Non-MSME loans and expeditiously apply for credit guarantees under ECLGS 5.0, which shall be considered on a first-come-first-served basis, subject to the availability of the remaining guarantee cover. Any sanction beyond available guarantee cover shall not be admissible under the Scheme.

Your continued cooperation in ensuring strict compliance with the Scheme Guidelines is solicited.

Yours faithfully

18/08/2026

Chief Operating Officer

Encl: as above

CC:

1. The Managing Director, PSB Alliance Pvt Ltd. - with a request to kindly ensure compliance.
2. The Deputy Secretary (IF) - Department of Financial Services, Ministry of Finance – For kind information, please.

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NCGTC

Ref No:0085/NCGTC/ECLGS 5.0 August 03,2026

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: Restriction on Fresh Sanctions to Non-MSME Borrowers (Excluding Airlines) under ECLGS 5.0

The Emergency Credit Line Guarantee Scheme (ECLGS) 5.0 has been implemented to facilitate timely credit support to eligible borrowers, with a primary focus on the MSME sector.

The scheme has achieved significant progress, and a substantial portion of the approved outlay under ECLGS 5.0 has already been utilized. To ensure that the remaining available guarantee support is channelled towards the intended beneficiary segment and to further strengthen the MSME-focused objective of the scheme, it has been decided that fresh sanctions to non-MSME borrowers (Excluding Airlines) under ECLGS 5.0 shall not be undertaken with immediate effect.

Accordingly, all Member Lending Institutions (MLIs) are advised to discontinue processing and sanctioning fresh proposals of non-MSME borrowers under ECLGS 5.0 with immediate effect. The remaining available outlay under the scheme shall be utilized exclusively for eligible MSME borrowers (excluding airlines) till further instructions, subject to compliance with the extant scheme guidelines.

All MLIs are requested to ensure necessary action at their end and ensure strict compliance with the above advisory.

Yours faithfully

03/08/2026

Chief Operating Officer