

Emergency Credit Line Guarantee Scheme (EGLGS) 5.0

Background	Emergency Credit Line Guarantee Scheme (ECLGS) 5.0 launched by Government of India (GOI) to help eligible MSME & Non-MSME borrowers manage short-term liquidity requirements with flexible repayment and government-backed assurance.
Purpose	To meet additional working capital requirement of existing borrowers to tide over short-term liquidity mismatch.
Eligible Borrowers	<p>All borrowers (MSMEs & Non-MSMEs) having:</p> <ul style="list-style-type: none"> • Fund Based Working Capital limit in “Standard Category” as on 31.03.2026 • The borrower’s credit facilities should be categorised as ‘standard’ (excluding SMA-2) as on 31.03.2026 • Borrowers who have availed additional credit facility under Credit Guarantee Scheme for Exporters (CGSE) are not eligible under the extant scheme upto the limit availed under CGSE. <p>Note: NBFC, Power (Generation, Transmission, Distribution), Telecom, Sugar & Ethanol, Information technology, Paper & Paper Products, Educational Institutions, Beverages (excluding Tea and Coffee) and Tobacco under Non-MSME segment are excluded from the scheme.</p>
Quantum of Finance (Other than Airline Sector)	Additional credit facility up to 20% of peak fund-based working capital outstanding during Q4 FY 26 (capped at Rs 100 crore per borrower).
Charges	<ul style="list-style-type: none"> • Pre-payment penalty: Nil. • Processing Fee: Nil
Rate of Interest (ROI)	<ul style="list-style-type: none"> • MSMEs – RBLR/EBLR+0.75%, Max 9% p.a. • Non-MSMEs – MCLR+0.75%, Max. 9%p.a.
Security	Charge on existing securities (primary as well as collateral) and on assets created out of the loan under ECLGS 5.0.
Guarantee	Covered by NCGTC with NIL Guarantee fee. (Coverage: 100% for MSMEs & 90% for Non-MSMEs)
Application Process	Eligible borrowers to apply through Jan Samarth Portal https://www.jansamarth.in/home