

Variant Specific Parameters of ECLGS

Parameters	ECLGS 1.0	ECLGS 2.0	ECLGS 3.0	ECLGS 4.0
Eligible customers	<ul style="list-style-type: none"> Existing Business Enterprises/ MSME borrowers constituted as Proprietorship, Partnership, Registered Company, Trusts, Limited Liability Partnership or any other legal entity, individuals who have availed loans for business purpose (non-Mudra Loans) provided, management certificate is submitted. Upto 60 days past due as on 29.02.2020 & 31.03.2021 in case of ECLGS1 & ECLGS1(Extn). Exception allowed for overdues of the borrower for Credit Card/Savings A/c & Current A/c overdues provided the overdues did not exceed 1% of GECL amount & overdues recovered prior to extending assistance under the scheme. The account shall not be NPA as on the date of sanction. 	<ul style="list-style-type: none"> Existing Business Enterprises/ MSME borrowers constituted as Proprietorship, Partnership, Registered Company, Trusts, Limited Liability Partnership or any other legal entity having operations in the 26 sectors identified by the Kamath Committee on Resolution Framework in its report dated 04.09.2020 & the Healthcare sector. (As attached) Upto 60 days past due as on 29.02.2020 & 31.03.2021 in case of ECLGS2 & ECLGS2(Extn). Exception allowed for overdues of the borrower for Credit Card/Savings A/c & Current A/c overdues provided the overdues did not exceed 1% of GECL amount & overdues recovered prior to extending assistance under the scheme. The account shall not be NPA as on the date of sanction. 	<ul style="list-style-type: none"> Existing Business Enterprises/ MSME borrowers constituted as Proprietorship, Partnership, Registered Company, Trusts, Limited Liability Partnership or any other legal entity carrying on the business activity in Hospitality, Travel & Tourism and Leisure & sporting sectors, civil aviation sector (Aviation sector included under ECLGS 3.0 (Extension)) Account classified as standard, Upto 60 days past due as on 29.02.2020 & 31.03.2021 in case of ECLGS3 & ECLGS3(Extn) with any lending institution. Exception allowed for overdues of the borrower for Credit Card/Savings A/c & Current A/c overdues provided the overdues did not exceed 1% of GECL amount & overdues recovered prior to extending assistance under the scheme. The account shall not be NPA as on the date of sanction. 	<ul style="list-style-type: none"> Existing Business Enterprises/ MSME borrowers constituted as Proprietorship, Partnership, Registered Company, Trusts, Limited Liability Partnership or any other legal entity carrying on the business activity of Hospitals/ nursing homes/ clinics/ medical colleges/ units engaged in making liquid oxygen, oxygen cylinders etc. for setting up of on-site oxygen producing plants. Upto 90 days past due as on 31.03.2021. Exception allowed for overdues of the borrower for Credit Card/Savings A/c & Current A/c overdues provided the overdues did not exceed 1% of GECL amount & overdues recovered prior to extending assistance under the scheme. The account shall not be NPA as on the date of sanction.
Type of facility	<ul style="list-style-type: none"> Working Capital Term Loan 	<ul style="list-style-type: none"> Fund Based (Term Loan) and/ or Non-Funded (Bank Guarantee, Letter of Credit) 	<ul style="list-style-type: none"> Only Fund Based facility (in the form of separate Loan) 	<ul style="list-style-type: none"> Term Loan LC for import of capital goods

<p>Maximum Loan amount/ Exposure Cap</p>	<ul style="list-style-type: none"> Under ECLGS 1.0 Working Capital Term Loan upto 20% of entire O/S (Fund based only) upto Rs. 50 Cr on 31.03.2021. Under ECLGS 1.0 (Extension) Working Capital Term Loan upto 30% of entire O/S (Fund based only) upto Rs. 50 Cr on 31.03.2021 or 29.02.2020, whichever is higher. Non-Fund based facility is not eligible for borrowers under ECLGS 1.0 / 1.0 (Extension) 	<ul style="list-style-type: none"> Under ECLGS 2.0 Fund Based (Term Loan) and/ or Non-Funded (Bank Guarantee, Letter of Credit) upto 20% of Fund Based O/s on 31.03.2021. Under ECLGS 2.0 (Extension) Fund Based (Term Loan) and/ or Non-Funded upto 30% of Fund Based O/s on 31.03.2021 or 29.02.2020, whichever is higher. A borrower having availed assistance under ECLGS 1.0 / 1.0 (Extension) is not eligible for assistance under ECLGS 2.0 / 2.0 (Extension) 	<ul style="list-style-type: none"> Only Fund Based facility (in the form of separate Loan) upto 40% of Fund Based O/s across all lending institutions. Maximum Term Loan under ECLGS 3.0 Rs. 200 Crore per borrower. Facility provided under ECLGS 3.0 should be treated separately. Borrowers who have availed assistance under ECLGS 1.0 or 2.0 are also eligible for assistance under ECLGS 3.0 subject to maximum cap of 40% Fund Based O/s on 31.03.2021 or 29.02.2020, whichever is higher. 	<ul style="list-style-type: none"> Maximum Term Loan upto Rs. 2 Crore Facility provided under ECLGS 4.0 should be treated separately. Borrowers who have availed assistance under ECLGS 1.0 or 2.0 are also eligible for assistance under ECLGS 4.0
<p>Maximum Existing Outstanding</p>	<p>O/s upto Rs. 50 Crore</p>	<p>O/s above Rs. 50 Crore & below Rs. 500 Crore</p>	<p>No Cap</p>	<p>Fund based O/s upto Rs. 50 Crore</p>
<p>Repayment</p>	<ul style="list-style-type: none"> <u>ECLGSTL1:</u> Repayment period of 4 years including moratorium of 1 year from the date of first disbursement for ECLGS 1.0 <u>ECLGSTL1(Extn):</u> 5 years from the date of first disbursement for ECLGS 1.0 (Extension)(including moratorium of 2 years) 	<ul style="list-style-type: none"> <u>ECLGSTL2:</u> Repayment period for Fund Based facility under ECLGS 2.0 shall be 5 years including moratorium of 1 year <u>ECLGSTL2(Extn):</u> Repayment period for Fund Based facility 6 years from the date of first disbursement (including moratorium of 2 years) 	<ul style="list-style-type: none"> <u>ECLGSTL3:</u> Repayment period of 6 years including moratorium of 2 years from the date of first disbursement <u>ECLGSTL3(Extn):</u> Repayment period of 6 years including moratorium of 2 years from the date of first disbursement. 	<ul style="list-style-type: none"> <u>ECLGSTL4:</u> Repayment period of 5 years from the date of first disbursement for credit facilities sanctioned under ECLGS 4.0 (including moratorium of 6 months)