



Ref No. 0682/NCGTC/LGSCAS

July 15, 2021

To The Chairman and Managing Directors,  
Chief Executive Officers all Scheduled  
Commercial Banks

Dear Sir,

**Loan Guarantee Scheme for Covid Affected Sectors (LGSCAS)**

We are pleased to inform that the Government of India through Ministry of Finance, Department of Financial Services has introduced the Loan Guarantee Scheme for Covid Affected Sectors (hereinafter referred to as the Scheme) to provide guarantee coverage to eligible lending institutions for their loans to eligible projects in the healthcare sector. The detailed Operational Guidelines relating to the scheme are attached as **Annexure I**. The Fund and the Scheme will be managed and operated by National Credit Guarantee Trustee Company Limited [NCGTC], which is a wholly owned trustee company of Government of India.

2. In order to seek guarantee cover under the said Scheme, the eligible lending institutions have to register themselves for the scheme with NCGTC as 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 Registered 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 authorised by appropriate authority of the lending institution.

3. Kindly arrange for submission of the 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 [ceo@ncgtc.in](mailto:ceo@ncgtc.in).

With kind regards.

Yours faithfully,

**[Durgesh Pandey]**  
Chief Executive Officer

Encl: as above

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 : स्वावलम्बन भवन, सी-11, जी-ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400 051, भारत. दूरभाष : 022-67531194  
Registered Office : Swavalamban Bhavan, C-11, G-Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051, India. Tel : 022-67531194  
CIN: U65191MH2014GOI302620 | Website : www.ncgtc.in