



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

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DoR.BP.BC.No.76/21.06.201/2019-20

June 21, 2020

All Member Lending Institutions
(All Scheduled Commercial Banks including Scheduled RRBs)
(NBFCs including HFCs eligible under the captioned scheme)
(All India Financial Institutions - Small Industries Development Bank of India,
National Housing Bank, National Bank for Agriculture and Rural Development and
Export-Import Bank of India)

Dear Sir/ Madam,

Assignment of Risk Weights on Credit Facilities (Guaranteed Emergency Credit Line) under the Emergency Credit Line Guarantee Scheme

Please refer to circular Ref no. 2842/NCGTC/ECLGS dated May 23, 2020 issued by National Credit Guarantee Trustee Company (NCGTC) in respect of the captioned scheme announced by the Government of India to extend guaranteed emergency credit line to MSME borrowers. As credit facilities extended under the scheme guaranteed by NCGTC are backed by an unconditional and irrevocable guarantee provided by Government of India, it has been decided that Member Lending Institutions shall assign zero percent risk weight on the credit facilities extended under this scheme to the extent of guarantee coverage.

Yours faithfully,

(Saurav Sinha)
Chief General Manager-in-Charge