

**LOAN GUARANTEE SCHEME FOR COVID AFFECTED SECTORS (LGSCAS) –  
HEALTH CARE SECTOR**

<b>SN</b>	<b>PARAMETERS</b>	<b>PARTICULARS</b>
1.	<b>Purpose</b>	Extending Credit Support to Health Care Sector for setting up of or modernizing /expanding: <ul style="list-style-type: none"> <li>❖ Hospitals / Dispensaries / Clinics / Medical Colleges / Pathology Labs / Diagnostic Centers;</li> <li>❖ Facilities for manufacturing of Vaccines / Oxygen / Ventilators / Priority medical devices;</li> <li>❖ Public Healthcare Facilities</li> </ul>
2.	<b>Area of operation</b>	Units located at areas other than 8 metropolitan Tier 1 cities, which are municipal area of Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune cities. Projects coming up in the suburbs of these cities would be eligible for coverage.
3.	<b>Type of Facility</b>	<ul style="list-style-type: none"> <li>❖ Term Loan: Need Based</li> <li>❖ Working Capital Facility (FB &amp; NFB) : Need Based</li> </ul> <p>Capex LC, if granted shall be debited from term loan</p>
4.	<b>Quantum of loan</b>	Max. loan per project is limited to ₹100 Crore (both fund based and non-fund based included)
5.	<b>Tenure of Loan</b>	<ul style="list-style-type: none"> <li>❖ <b>Term Loan:</b> Social Infrastructure: upto 10 years &amp; For Others: upto 5 years</li> <li>❖ <b>Cash Credit:</b> To be renewed / reviewed annually</li> </ul>
6.	<b>Margin</b>	<ul style="list-style-type: none"> <li>➤ <b>For Term Loan:</b> <ul style="list-style-type: none"> <li>❖ 25% for acquisition of premises and / or expansion / renovation / modernization of existing premises.</li> <li>❖ 15% for purchase of equipment / machinery / cost of on road vehicles / for Ambulance / Other Vehicle.</li> <li>❖ In case of purchase of land, margin should be minimum of 50% of the cost of land. Loan amount for the purchase of the land shall not be more than 50% of the total term loan amount sanctioned.</li> </ul> </li> <li>➤ <b>For Working Capital:</b> Stock / Book Debts: 25%, BG / LC: 10% by way of Cash margin</li> </ul>
7.	<b>Collateral Security</b>	<ul style="list-style-type: none"> <li>❖ Minimum 25% collateral security.</li> <li>❖ No collateral is required if RV of the primary security in the shape of Land &amp; Building mortgaged is more than 100% of the total exposure.</li> <li>❖ For Financing Medical Equipment: Collateral Security is not required.</li> </ul>
8.	<b>Rate of interest</b>	<ul style="list-style-type: none"> <li>❖ <b>Exposure up to ₹50 Lakh:</b> RLLR + 0.50% (For MSME) &amp; 1 Year MCLR (For Others)</li> <li>❖ <b>Exposure above ₹50 Lakh:</b> As per Rating grade of the borrower.</li> </ul>
9.	<b>Guarantee Coverage by NCGTC</b>	For Brownfield Projects: 50%, For Greenfield Projects: 75% For Aspirational Districts (as identified by Niti Aayog): 75% (for both brownfield expansion and Greenfield projects).
10.	<b>Validity</b>	Upto March 31, 2023, or till guarantees for an amount of ₹50,000 Crore are issued under the scheme, whichever is earlier.