

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

SN	PARAMETERS	PARTICULARS
1.	Purpose	Extending Credit Support to Health Care Sector for setting up of or modernizing /expanding: ❖ Hospitals / Dispensaries / Clinics / Medical Colleges / Pathology Labs / Diagnostic Centers; ❖ Facilities for manufacturing of Vaccines / Oxygen / Ventilators / Priority medical devices; ❖ Public Healthcare Facilities
2.	Area of operation	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.	Type of Facility	❖ Term Loan: Need Based ❖ Working Capital Facility (FB & NFB) : Need Based Capex LC, if granted shall be debited from term loan
4.	Quantum of loan	Max. loan per project is limited to ₹100 Crore (both fund based and non-fund based included)
5.	Tenure of Loan	❖ Term Loan: Social Infrastructure: upto 10 years & For Others: upto 5 years ❖ Cash Credit: To be renewed / reviewed annually
6.	Margin	➤ For Term Loan: ❖ 25% for acquisition of premises and / or expansion / renovation / modernization of existing premises. ❖ 15% for purchase of equipment / machinery / cost of on road vehicles / for Ambulance / Other Vehicle. ❖ 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. ➤ For Working Capital: Stock / Book Debts: 25%, BG / LC: 10% by way of Cash margin
7.	Collateral Security	❖ Minimum 25% collateral security. ❖ No collateral is required if RV of the primary security in the shape of Land & Building mortgaged is more than 100% of the total exposure. ❖ For Financing Medical Equipment: Collateral Security is not required.
8.	Rate of interest	❖ Exposure up to ₹50 Lakh: RLLR + 0.50% (For MSME) & 1 Year MCLR (For Others) ❖ Exposure above ₹50 Lakh: As per Rating grade of the borrower.
9.	Guarantee Coverage by NCGTC	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.	Validity	Upto March 31, 2023, or till guarantees for an amount of ₹50,000 Crore are issued under the scheme, whichever is earlier.