



## LGSCATSS SCHEME USER GUIDE

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## 1. Introduction

The NCGTC office users will register the MLI (Member Lending Institution) and create an Admin user. The log in credentials shall be sent to the admin user by mail. Post receiving the login details the Admin creates users for the MLI. While creating the users in the system the MLI admin also assigns roles (MLI creator / MLI Approver) to each created user. There needs to be at least one Creator and one Approver

## FUNCTIONALITY – MLI Admin / Creator / Approver Using the System for First Time

To start working with the system, the user (MLI Admin / Creator / MLI Approver) should follow the following steps. MLI user opens the URL – [www.ncgtc.in](http://www.ncgtc.in)

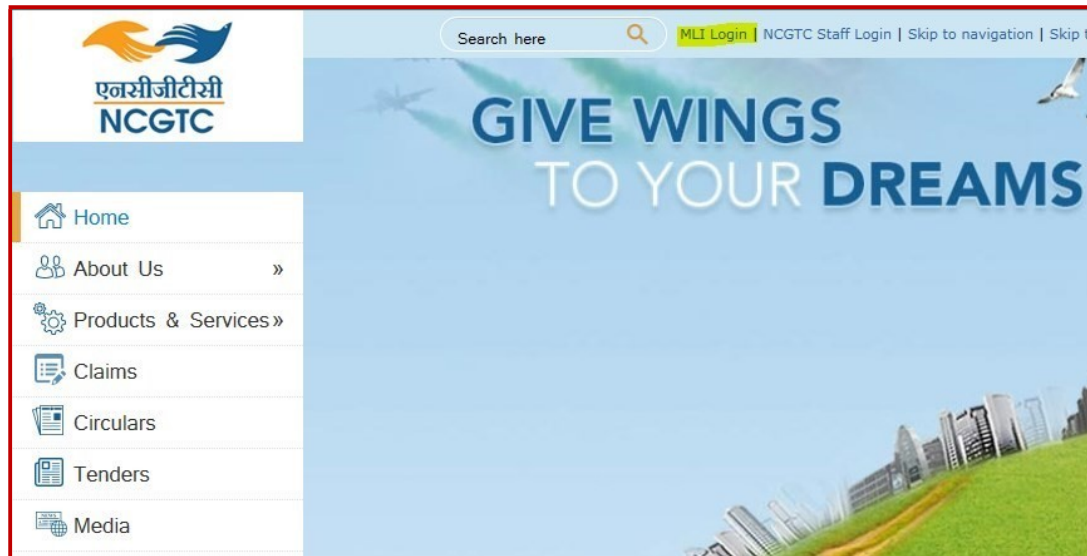


Figure 1: The user must select the option 'MLI LOGIN'

Using the credentials received via email notification, the user logs into the system

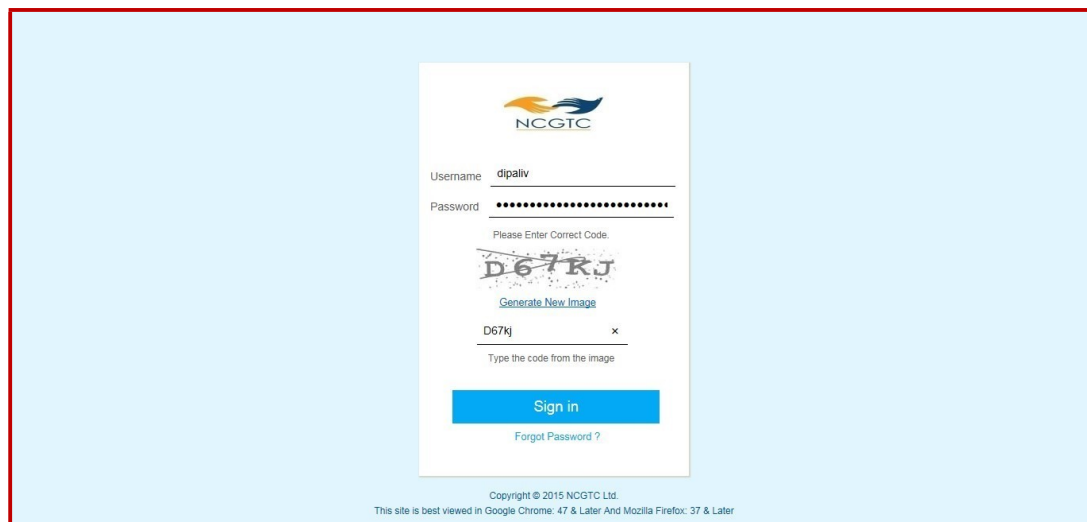


Figure 2: The email received will contain the username and password.

The user has logged in for the first time and therefore is redirected to the 'Change Password' screen. The user is expected to select a security question and enter an answer for the same, also the user needs to change the existing system generated password.

### Change Password

|                   |   |
|-------------------|---|
| Security Question | What is your pet's name? <input type="button" value="v"/>                 |
| Security Answer   | <input type="text" value="moti"/>   |
| Current Password  | <input type="password" value="....."/>                                    |
| New Password      | <input type="password" value="....."/>                                    |
| Verify Password   | <input type="password" value="....."/> <input type="button" value="eye"/> |

Figure 3: The security question and answer are important if user forgets the password.

### Change Password

|                   |   |
|-------------------|---|
| Security Question | What is your pet's name? <input type="button" value="v"/> |
| Security Answer   | <input type="text" value="moti"/>                         |
| Current Password  | <input type="password"/>                                  |
| New Password      | <input type="password"/>                                  |
| Verify Password   | <input type="password"/>                                  |

**Password Confirmed**

You have successfully changed your password.

[Click to login](#)

The user needs to log in again into the system using the username and newly updated password.

NOTE: Irrespective of the user role (MLI Admin / MLI Creator / MLI Approver), the newly created user needs to follow the above mentioned steps to start working with the system.

#### MLI ADMIN CREATES SYSTEM USERS.

To start working with the system, the admin should follow the following steps. MLI Admin opens the URL – [www.ncgtc.in](http://www.ncgtc.in) .

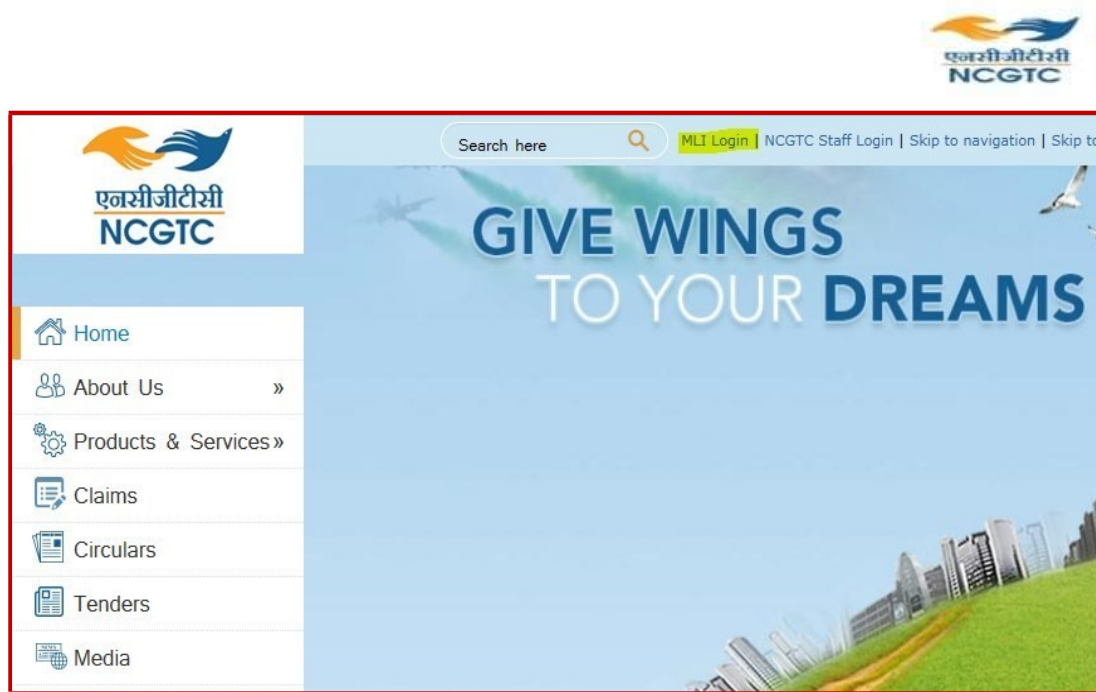


Figure 4: User will type the supplied URL to land on the above screen. User selects the MLI Login option.

The MLI admin logs into the system to create users for the system. User clicks on the 'MLI User Management' menu.

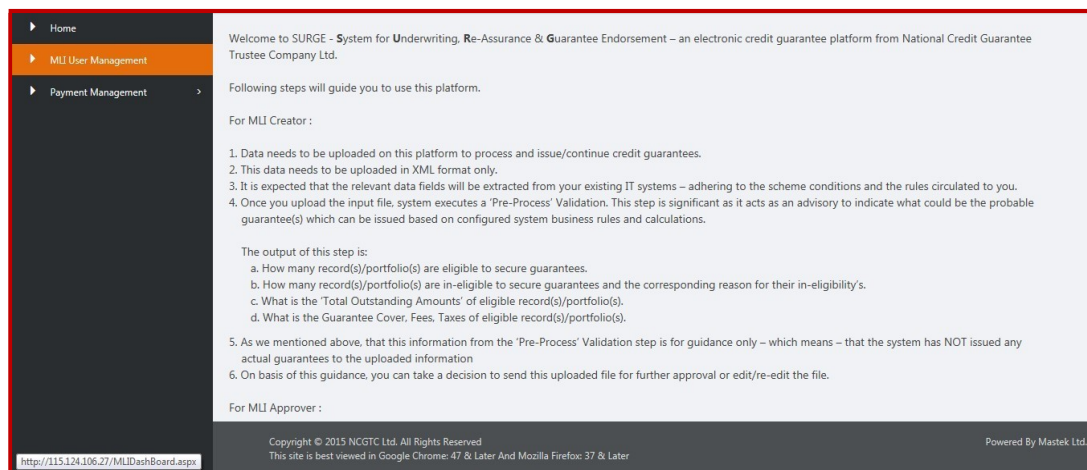


Figure 5: The user is redirected to the 'Home page' and selects the menu for MLI User Management.

The screen will display the MLI details with an option for user (MLI admin) to add new system users for the enrolled scheme. The user clicks on 'Add User' icon.



Figure 6: The user selects to add users to an existing enrolled scheme

A click on the icon opens up an ‘Add User’ popup window. The MLI admin can add new user details in this window.

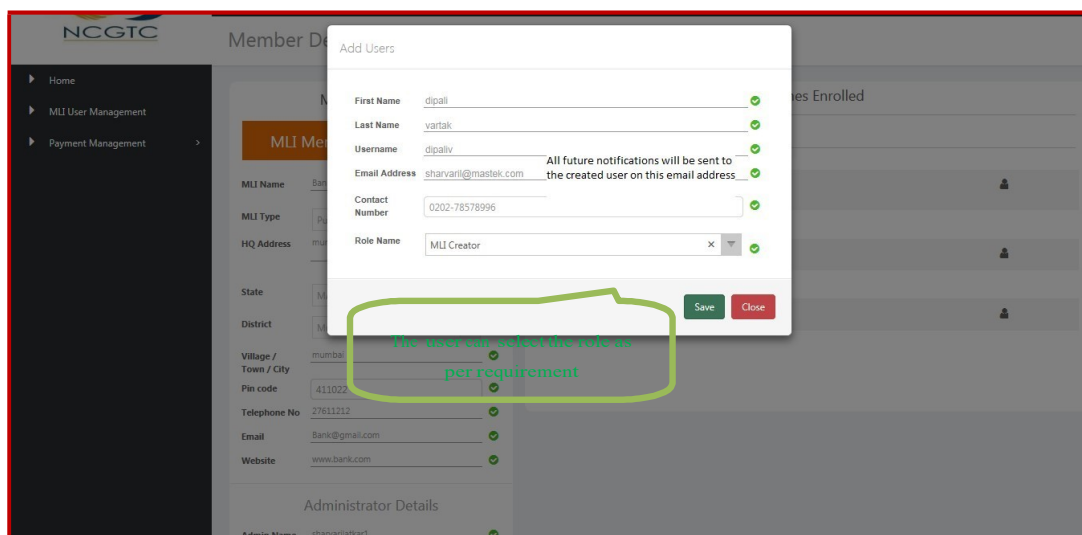




Figure 7: The MLI admin adds a user in the system

After the user is created in the system the MLI admin has the following options to choose from:

1. **Activate user** – Post activating, the created user will receive an email notification with username and password details using which he/she can log into the SURGE system.

The users created are

in De-Activated mode, the user clicks on the  icon to activate the user. The activated user will have an icon .

| Education 22/03/2016 |           |             |          |              |                      |
|----------------------|-----------|-------------|----------|--------------|----------------------|
| First Name           | Last Name | Role Name   | Username | Contact      | Email                |
| dipali               | vartak    | MLI Creator | dipaliv  | 020278578996 | sharvaril@mastek.com |



Activate User

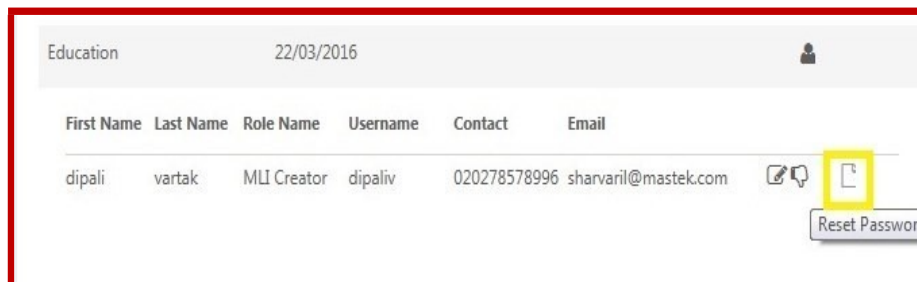
2. **Edit User** – The admin can edit the created user details in case of any discrepancy.

| Education 22/03/2016 |           |             |          |              |                      |
|----------------------|-----------|-------------|----------|--------------|----------------------|
| First Name           | Last Name | Role Name   | Username | Contact      | Email                |
| dipali               | vartak    | MLI Creator | dipaliv  | 020278578996 | sharvaril@mastek.com |



Edit User

3. Reset Password for the User – If the newly created user wants his/her password to be reset, this option can be used.



## FUNCTIONALITY –

### 2. Input File Management (Upload of file for New CG)

The user (MLI creator) logs into the system and then selects the menu option ‘Input File Management’ to upload the loan records into the system for guarantee issuance.



MLI Creator user will select the “LGSCATSS Sanction” button and filled the sanction details of the application as shown in the image:

1. Borrower Name: Name of the borrower to be filled.
2. Borrower Type: User will select the type of borrower from the drop down if it's a Registered tourist guide or Travel & Tourism stakeholders.
3. Borrower Sub-Type: User will select the type of borrower from the drop down if it's a tour operator or an agent or Tour transport operators in case of “Travel & Tourism stakeholders” when selected under Borrower type and “Registered tourist guide” when selected “Registered tourist guide” under Borrower type.
4. Borrower Registered by: Under borrower type “Registered tourist guide” the guide will be registered under “State Governments./UT Administrators” or “Ministry of Tourism Government of India”. When Borrower type “Travel & Tourism stakeholders” it will be registered only under “Ministry of Tourism Government of India”.
5. Registration Number: User will enter the registration number of the applicant.
6. Constitution: User will select from the drop down the type of constitution i.e. for instance “Individual from the given list.
7. Type of Entity: User will select the type of entity from the drop down i.e. “Small, Medium, Micro or Other Business Enterprises”.
8. PAN Number: User will enter applicants Pan number.



9. VoterId: Voter Id is an optional field.
10. Borrower Address: User will enter borrower's permanent address.
11. State: User will select the applicable state from the drop down as per the given address.
12. District: User will select the applicable district from the drop down as per the given address.
13. City: User will mention the city where the applicant is located.
14. PIN Code: Pin code to be entered based on the address given.
15. Chief Promotor Name: User to mention the name of Chief Promoter.
16. Chief Promotor Gender: User to select the gender of chief promoter from the drop down.
17. Chief Promotor Minority Community: User will select as "Yes" or "No" from the drop down to establish if the chief promoter belongs to minority or not.
18. Chief Promotor Religion: User will select the religion of Chief Promotor from the drop down.
19. Chief Promotor Caste Category: User will select the Caste of Chief Promotor from the drop down.
20. Chief Promotor Email Id: User will enter applicants email id.
21. Chief Promotor Mobile No: User will enter applicants mobile number.
22. Number Of Employees: User will also update the number of employees working in the agency or with Tour operator.
23. Customer Id: MLI to enter the alpha numeric customer id of the loan applicant.
24. Loan Account Number: MLI to enter the Loan Account number of the loan sanction max of 15 digits.
25. Loan Sanction Date: MLI to select the date of Loan sanction for the borrower. Loan Sanction should not be greater than current system date (Max 31/03/2022) and less than 27/09/2021.
26. Loan Sanction Amount: MLI to enter the amount of Loan sanction for the borrower.
27. Moratorium Period (In Months): MLI to enter the Moratorium period in months. Maximum allowed period is 12 months.
28. Loan Tenure (In Months): MLI to enter Loan Tenure in months. Loan tenure should not be more 60 and less than 13 months.
29. Rate of Interest: MLI to enter rate of interest (in %) at which loan is disbursed. Maximum rate of interest allowed is 7.95% else message to be displayed as "Maximum rate of interest is 7.95%".
30. MLI to click on the link to generate Management certificate post filling all the above required fields.

[Generate & view management certificate](#)

☒ The borrower was not covered under existing guarantee scheme such as ECLGS 1.0 or 3.0.

☐ The borrower was covered under existing guarantee scheme such as ECLGS 1.0 or 3.0.

However, the borrower has since closed the said facility [Select applicable Check box]

[Send To Approve](#)

31. Before sending it to MLI Approver, MLI Creator will specify if the borrower is covered under ECLGS scheme or not. Post then only system will allow user to click on "Send to Approve" button for approval.
32. Guarantee Details will be sent to approval and AppRefNo will be generated as shown below:

Guarantee Details sent for approval for AppRefNo: AppRefNo77



MLI Approver will approve the above details by doing the below steps:

1. Selecting LGSCATSS details under LGSCATSS.



2. MLI Approver will approve or reject the application based on the if the application meets the business requirements or not.

|                          |          |                                 |                             |            |         |                    |                   |            |                  |                |
|--------------------------|----------|---------------------------------|-----------------------------|------------|---------|--------------------|-------------------|------------|------------------|----------------|
| Home                     | MLI Name | Borrower Type                   | Borrower Sub Type           | Pan No     | VoterId | Loan Sanction Date | Sanctioned Amount | App RefNo  | Current State    | CGPAN          |
| Approve Input File       |          |                                 |                             |            |         |                    |                   | 77         |                  |                |
| Payment Management       | TSS Bank | Travel and Tourism Stakeholders | Tourist Transport Operators | ABCP81234V |         | 01/01/2022         | 1000000.00        | AppRefNo77 | Approval Pending | Approve/Reject |
| Establishment Management |          |                                 |                             |            |         |                    |                   |            |                  |                |
| CG Management            |          |                                 |                             |            |         |                    |                   |            |                  |                |
| Refund History           |          |                                 |                             |            |         |                    |                   |            |                  |                |
| Recovery Management      |          |                                 |                             |            |         |                    |                   |            |                  |                |
| Claim Management         |          |                                 |                             |            |         |                    |                   |            |                  |                |
| Mudra Tentative Bill     |          |                                 |                             |            |         |                    |                   |            |                  |                |
| CGFSI Claim              |          |                                 |                             |            |         |                    |                   |            |                  |                |
| CGFSI Final Claim        |          |                                 |                             |            |         |                    |                   |            |                  |                |
| VDF Registration         |          |                                 |                             |            |         |                    |                   |            |                  |                |

3. Post Clicking on Approve/Reject the MLI Approver will generate the Management certificate and tick on the checkbox and mark as approved or rejected and click on Submit.

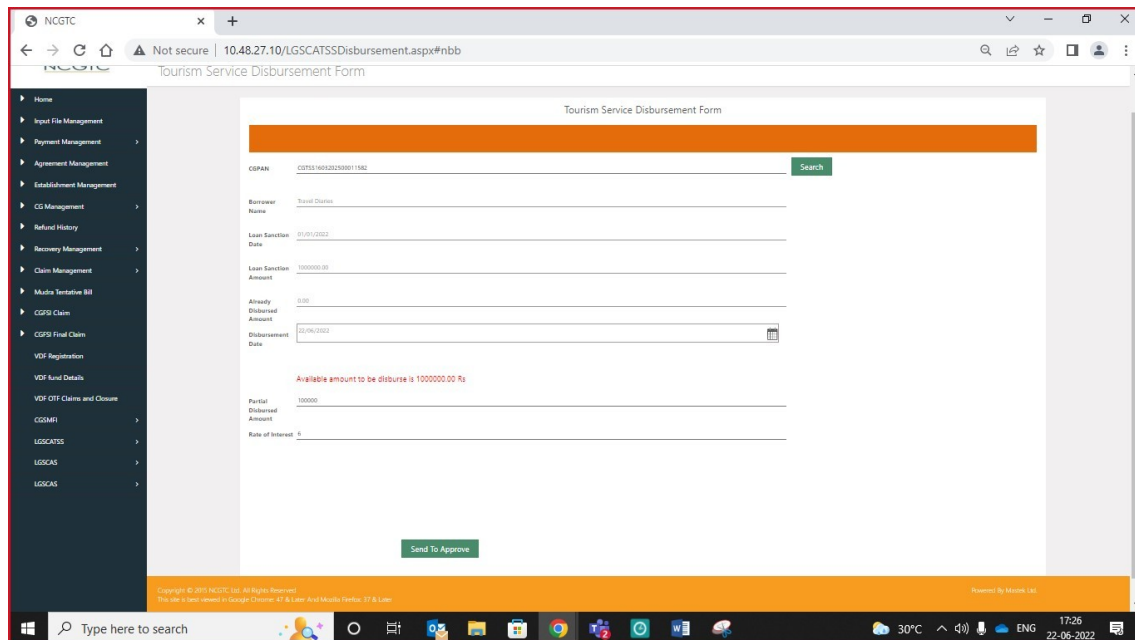
Generate & view management certificate  
☒ The borrower was not covered under existing guarantee scheme such as ECLGS 1.0 or 3.0.

Action:

Submit

4. CGPAN will be generated post approval is given by MLI Approval as shown in the below screenshot.

CGPAN: CGTSS1603202500011582 Successfully generated and Guarantee issued for AppRefNo: AppRefNo77

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Disbursement details sent for approval to TSSApprover

MLI Creator will fill all the disbursement details as shown in the image above against the CGPAN generated and click on “Send to Approve”. These disbursement details will be sent to MLI Approver for further approval.

MLI Approver will click “Disbursement details” button to search for the given CGPAN and will approve or reject based on the requirements met or not. Refer screenshot below:

Approve Tourism Service Disbursement

| MLI Name | CGPAN                 | Disbursement Date | Disbursement Amount | Rate Of Interest | Disbursement RefNo | Current State    | Remark         |
|----------|-----------------------|-------------------|---------------------|------------------|--------------------|------------------|----------------|
| TSS Bank | CGTSS1601020500011582 | 22/06/2022        | 100000.00           | 6.00             | DisburseRefNo20    | Approval Awaited | Approve/Reject |

**Approve Tourism Service Disbursement**
✕

|                          |                       |
|--------------------------|-----------------------|
| CGPAN                    | CGTSS1603202500011582 |
| Borrower Name            | Travel Diaries        |
| Loan Sanction Amount     | 1000000.00            |
| Loan Sanction Date       | 01/01/2022            |
| Already Disbursed Amount | 0.00                  |
| Disbursement Date        | 22/06/2022            |
| Partial Disbursed Amount | 100000.00             |
| Rate of Interest         | 6.00                  |

Action: Approved ?

Submit

CGPAN: CGTSS1603202500011582 Successfully Disbursement issued for DisbursementRefNo: DisburseRefNo20
✕

### 3. Update CG

MLI Creator will do a form based entry and update the below details for loan records which have turned into NPA, loan accounts which have been closed or accounts which have turned to standard from NPA.

Guarantee Details sent for approval ✕

LGSCATSS Update CG Details Form

CGPAN 
Search

Name of Borrower

Loan Account NPA 
Select

Date Of NPA 
Date

Asset Creation 
No

Charge Creation 
Select

Charge Creation Date 
Date

Loan Account Standard 
Select

Standard Date 
Date

Loan Closed 
Select

Date Of Loan Closure 
Date

Send To Approve

MLI Approver will approve the update CG request raised by the MLI creator user as shown in the below image:



## Approve LGSCATSS Update CG

| CGPAN                 | Borrower Name | Loan Closed | Closed Date | Loan Account Npa | Date Of Npa | Loan Account Standard | Standard Date | Current State                   |
|-----------------------|---------------|-------------|-------------|------------------|-------------|-----------------------|---------------|---------------------------------|
| CGTSS                 |               |             |             |                  |             |                       |               |                                 |
| CGTSS1603202500011582 | qpp           | Yes         | 24/06/2022  | No               | -           | No                    | -             | Approve/Reject Approval Awaited |

### Approve LGSCATSS Update CG

CGPAN: CGTSS1603202500011582

Borrower Name: qpp

Loan Closed: Yes

Closed Date: 24/06/2022

Loan Account Npa: No

Date Of Npa: -

Loan Account Standard: No

Standard Date: -

Asset Creation: No

Change Creation: No

Change Creation Date: -

Loan Account Standard: No

Standard Date: -

☒ Generate & view management certificate

Action:

Remarks:

Submit

### LGSCATSS Update CG Certificate

I, the authorized officer of the member Lending Institution indicated below, hereby certify that:

1. The information provided in update guarantee Form are true & correct.

2. In case any of the information provided by us is found to be incorrect, the guarantee cover provided by Trust/Trustee under LGSCATSS shall become NULL & void and the Trust/Trustee or its constituents shall be free to take such action as deemed necessary.

MLI Name: TSB Bank

User Name: TSB Approver

Unit Name: TSB

Loan Name: Approver

Close

Asset Creation: No

Change Creation: No

Change Creation Date: -

Loan Account Standard: No

Standard Date: -

☒ Generate & view management certificate

Action:

Remarks:

Submit

Once the MLI Approver approves the request the below message pops up on the next screen.

CGPAN Status Updated Successfully

| CGPAN                 | Borrower Name | Loan Closed | Closed Date | Loan Account Npa | Date Of Npa | Loan Account Standard | Standard Date | Current State          |
|-----------------------|---------------|-------------|-------------|------------------|-------------|-----------------------|---------------|------------------------|
| CGTSS                 |               |             |             |                  |             |                       |               |                        |
| CGTSS1603202500011582 | qpp           | Yes         | 24/06/2022  | No               | -           | No                    | -             | Guarantee Close By MLI |

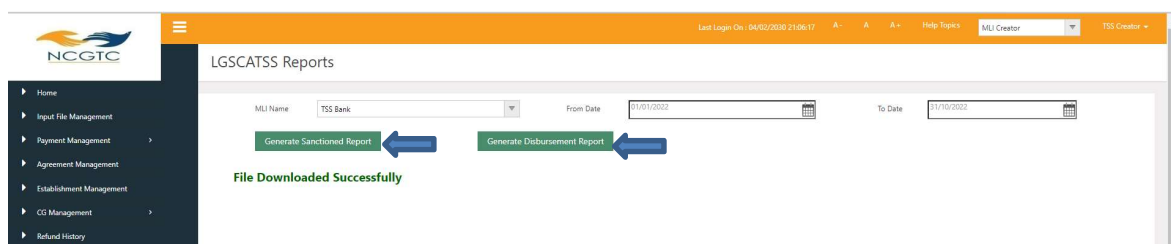
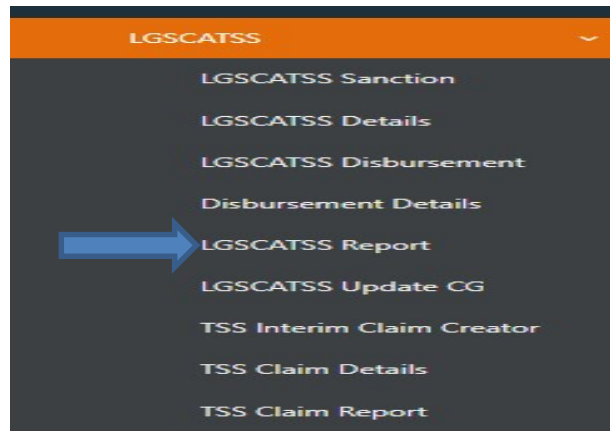
#### 4. LGSCATSS Reports

1. Sanction Report
2. Disbursement Report

Based on the data uploaded, both MLI Creator and MLI Approver can access the mentioned reports based on the below mentioned parameters:

- a.) MLI Name
- b.) Time Period Selection (From Date: To Date)

Below are the screenshots for the same to generate **“Generate Sanctioned report”** and **“Generate Disbursement Report”**:



1. MLI Name selected by default. (**Note:** - Same reports on NCGTC side. They have to select MLI name form drop down. For MLI it will be select by default as per MLI login)
2. Select From Date.
3. Select To Date.
4. User can click on **“Generate Sanction Report”** or **“Generate Disbursement Report”** button as per requirement.
5. After click on **“Generate Sanction Report** or **Generate Disbursement Report”** system will display **“File Downloaded Successfully”** message.





Table Tools LGSCATSS Guarantee Sanction Report638035194390135624.xlsx - Excel

File Home Insert Page Layout Formulas Data Review View Nitro Pro 10 Design Tell me what you want to do... Supriya Shinde Share

Clipboard Font Alignment Number Styles Cells Editing

A1 Sr.No

| Sr.No | MLI Name    | Borrower Name | Sanctioned Amount (In Cr.) | Disbursement Amount (In Cr.) |
|-------|-------------|---------------|----------------------------|------------------------------|
| 1     | 1. TSS Bank | INTERIM 20    | 0.01                       | 0.01                         |
| 2     |             | interim 21    | 0.01                       | 0.01                         |
| 3     |             | interim 22    | 0.01                       | 0.01                         |
| 4     |             | INTERIM 24    | 0.05                       | 0.05                         |
| 5     |             | INTERIM 25    | 0.1                        | 0.1                          |
| 6     |             | INTERIM 26    | 0.16                       | 0.16                         |
| 7     |             | INTERIM23     | 0.005                      | 0.005                        |
| 8     |             | Test          | 0.01                       | 0.001                        |
| 9     |             | test 1        | 0.1                        | 0.1                          |
| 10    |             | XYZ           | 0.005                      | 0                            |
| 11    | Total       |               | 0.46                       | 0.446                        |
| 12    | Grand Total |               | 0.46                       | 0.446                        |

LGSCATSS Sanction Details LGSCATSS Sanction Summary Summary

## “Generate Disbursement Report”:

Table Tools LGSCATSS Disbursement Report638035212685327573.xlsx - Excel

File Home Insert Page Layout Formulas Data Review View Nitro Pro 10 Design Tell me what you want to do... Supriya Shinde Share

Clipboard Font Alignment Number Styles Cells Editing

A1 MLType

| MLType             | MLName   | Borrower-Type                   | Borrower Sub-Type         | CGPAN                 | Borrower Name | Loan Sanction Date | Disbursement Date |
|--------------------|----------|---------------------------------|---------------------------|-----------------------|---------------|--------------------|-------------------|
| Public Sector Bank | TSS Bank | Registered Tourist Guides       | Registered Tourist Guides | CGTSS0407202200011439 | Test          | 05-01-2022         | 27-01-2022        |
| Public Sector Bank | TSS Bank | Registered Tourist Guides       | Registered Tourist Guides | CGTSS2009202200031652 | interim 22    | 01-03-2022         | 01-03-2022        |
| Public Sector Bank | TSS Bank | Registered Tourist Guides       | Registered Tourist Guides | CGTSS2009202200031653 | INTERIM23     | 01-03-2022         | 01-03-2022        |
| Public Sector Bank | TSS Bank | Registered Tourist Guides       | Registered Tourist Guides | CGTSS2009202200031650 | INTERIM 20    | 01-03-2022         | 01-03-2022        |
| Public Sector Bank | TSS Bank | Registered Tourist Guides       | Registered Tourist Guides | CGTSS2009202200031651 | interim 21    | 01-03-2022         | 01-03-2022        |
| Public Sector Bank | TSS Bank | Travel and Tourism Stakeholders | Tour Operators            | CGTSS2009202200031654 | INTERIM 24    | 01-03-2022         | 01-03-2022        |
| Public Sector Bank | TSS Bank | Travel and Tourism Stakeholders | Tour Operators            | CGTSS2009202200031656 | INTERIM 26    | 01-03-2022         | 01-03-2022        |
| Public Sector Bank | TSS Bank | Travel and Tourism Stakeholders | Tour Operators            | CGTSS2009202200031657 | INTERIM 26    | 01-03-2022         | 01-03-2022        |
| Public Sector Bank | TSS Bank | Travel and Tourism Stakeholders | Travel Agents             | CGTSS2009202200031655 | INTERIM 25    | 01-03-2022         | 01-03-2022        |
| Public Sector Bank | TSS Bank | Travel and Tourism Stakeholders | Travel Agents             | CGTSS1901202200011421 | test 1        | 19-01-2022         | 19-01-2022        |
| Public Sector Bank | TSS Bank | Travel and Tourism Stakeholders | Travel Agents             | CGTSS1901202200011421 | test 1        | 19-01-2022         | 20-01-2022        |
| GRAND TOTAL        |          |                                 |                           |                       |               |                    |                   |

Disbursement Details

-----THANK YOU-----