



CGSMFI SCHEME USER GUIDE

Table of Contents

1.	Introduction	3
1.2	First Time Login	3
1.3	MLI Admin Login.....	6
1.4.	MLI User Management	8
1.4.1	Creating MLI user	9
1.4.2	User Activation	10
1.5	Access Management.....	11
2.	CGSMFI Scheme Modules.....	14
2.1	MFI DETAILS	14
2.2	MFI Disbursement	17

1. Introduction

This user manual includes the details of features that are available to MLI Admin and includes the process for creating MLI users.

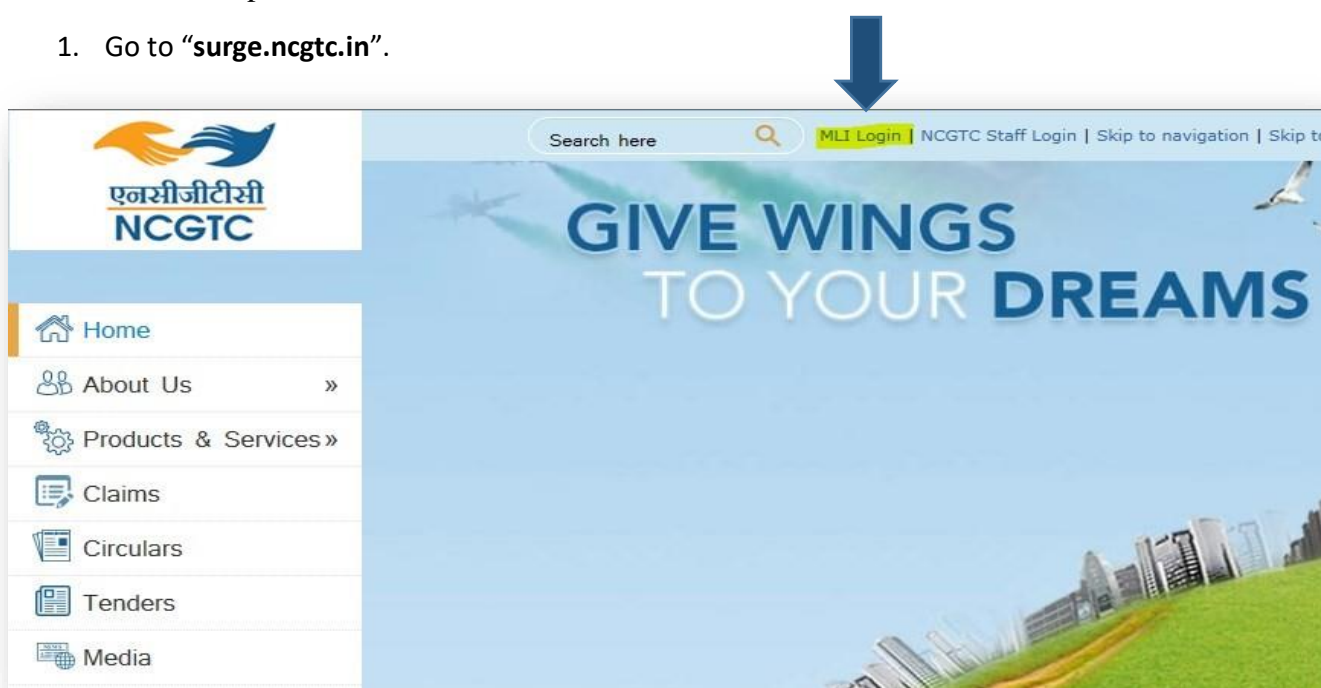
Step to Submit the form for credit guarantee under CGSMFI Scheme

1.2 First Time Login

This section details about the process of First time Admin password Change.

Follow below steps:-

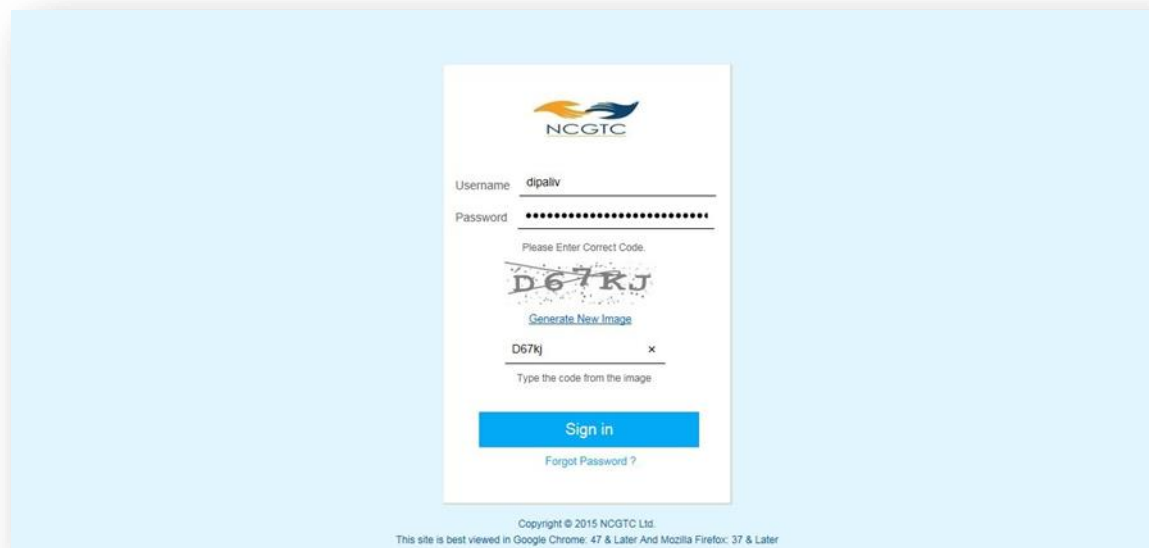
1. Go to “surge.ncgtc.in”.



(Fig.1)

2. To login as a “**MLI Admin**” click on “**MLI Login**” (Fig.1)

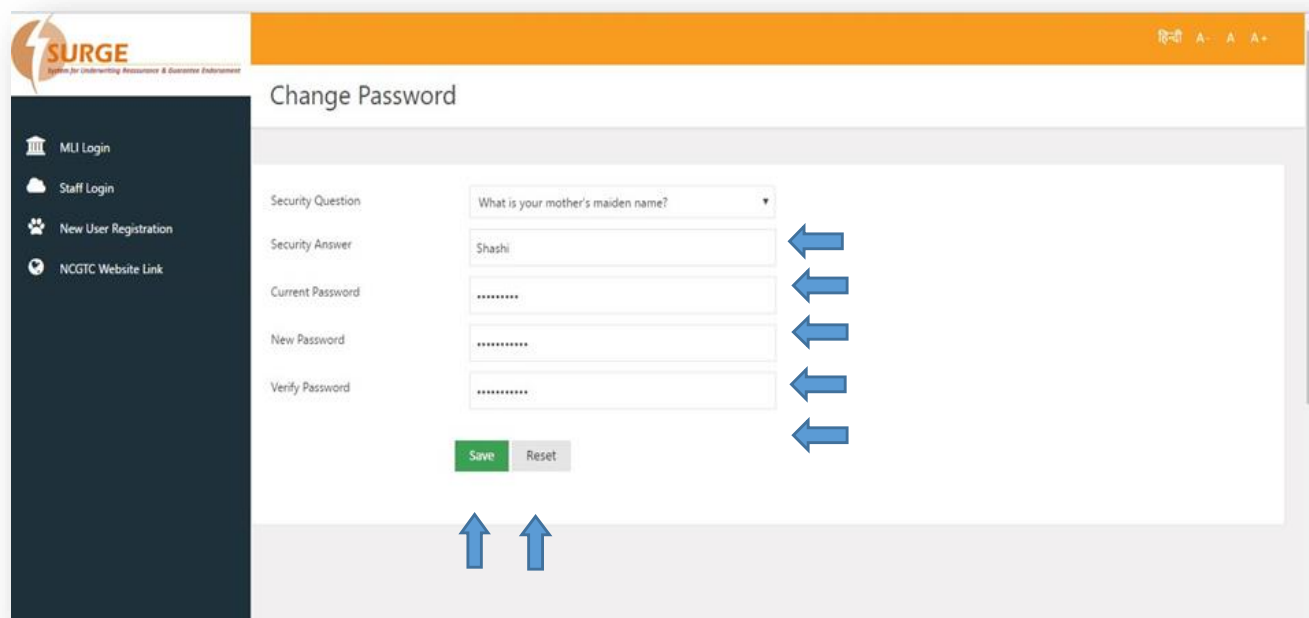
3. **MLI login** page would be loaded.



The image shows a login form for NCGTC. At the top is the NCGTC logo. Below it are fields for Username (filled with 'dipaliv') and Password (masked with dots). A CAPTCHA image with the code 'D67RJ' is displayed, with a 'Generate New Image' link below it. A text input field contains 'D67kj' and is marked with an 'x' on the right. Below this is a 'Sign in' button and a 'Forgot Password?' link. At the bottom, there is a copyright notice: 'Copyright © 2015 NCGTC Ltd. This site is best viewed in Google Chrome: 47 & Later And Mozilla Firefox: 37 & Later'.

(Fig.2)

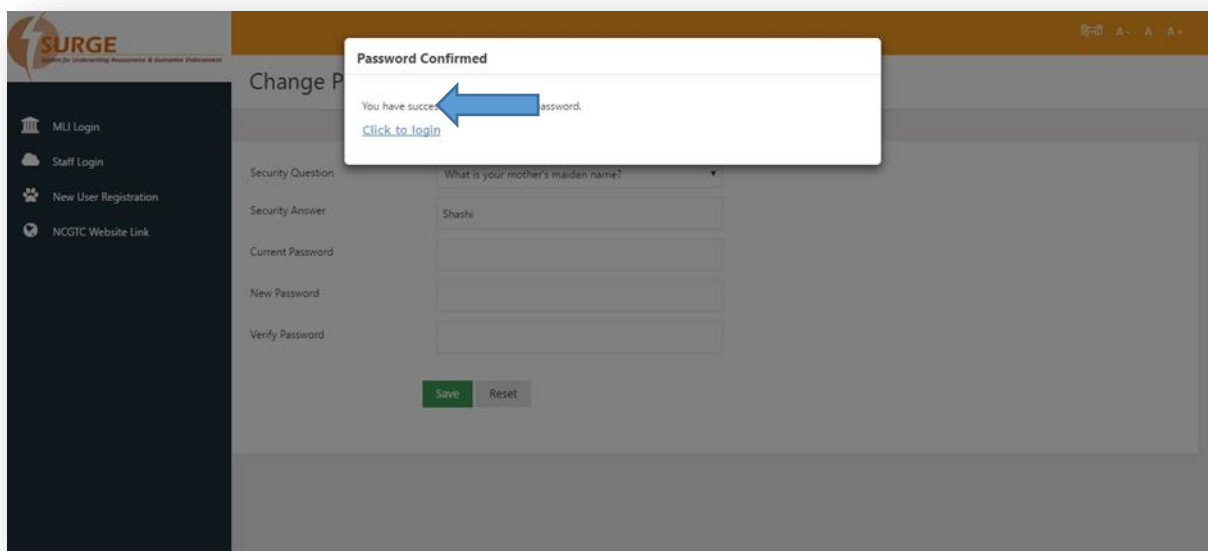
4. Using the **Login details** received via email , the **MLI Admin** logs into the system



The image shows a 'Change Password' form. On the left is a dark sidebar with links: 'MLI Login', 'Staff Login', 'New User Registration', and 'NCGTC Website Link'. The main form area has a title 'Change Password'. It contains a 'Security Question' dropdown menu (set to 'What is your mother's maiden name?'), a 'Security Answer' text field (filled with 'Shashi'), and three password fields: 'Current Password', 'New Password', and 'Verify Password', all masked with dots. Below these fields are 'Save' and 'Reset' buttons. Blue arrows point to the 'Security Answer' field, each of the three password fields, and the 'Save' button. Two blue arrows point upwards from the bottom of the form area.

(Fig.3)

5. Select “**Security Question**” from drop down list.(Fig.3)
6. Enter “**Security Answer**”.
7. Enter “**Current Password**”.
8. Enter “**New Password**”.
9. Enter “**Verify Password**”.
10. Click on “**Save**” button (Note:- User can “**Reset**” the details also).



(Fig.4)

11. After click on “**Save**” button above message will display to user.
12. Click on “**Click to login**” for further process.(Fig.4)

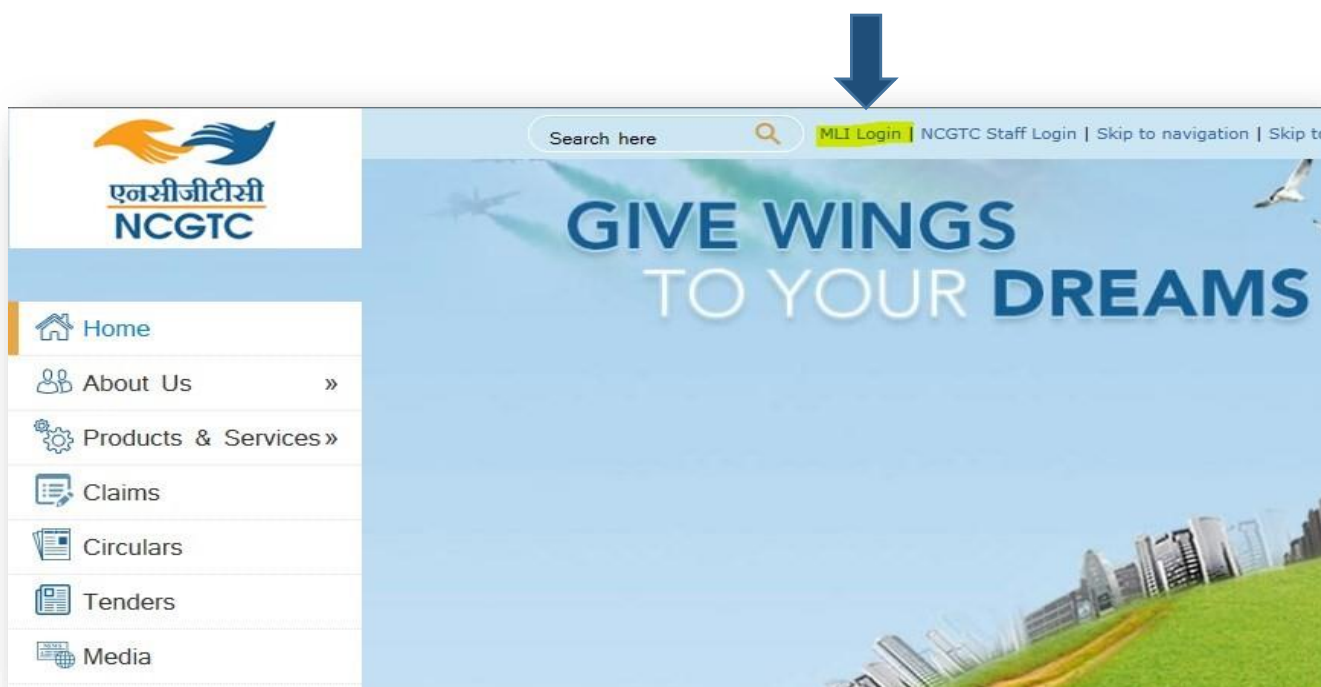
NOTE: Irrespective of the user role (MLI Admin / MLI Creator / MLI Approver), the newly created user needs to follow the above mentioned steps to accessing SURGE application

1.3 MLI Admin Login

This section details about the process of creating MLI creator and Approver through MLI admin login

Follow below steps:-

1. Go to “surge.ncgtc.in”.



(Fig.5)

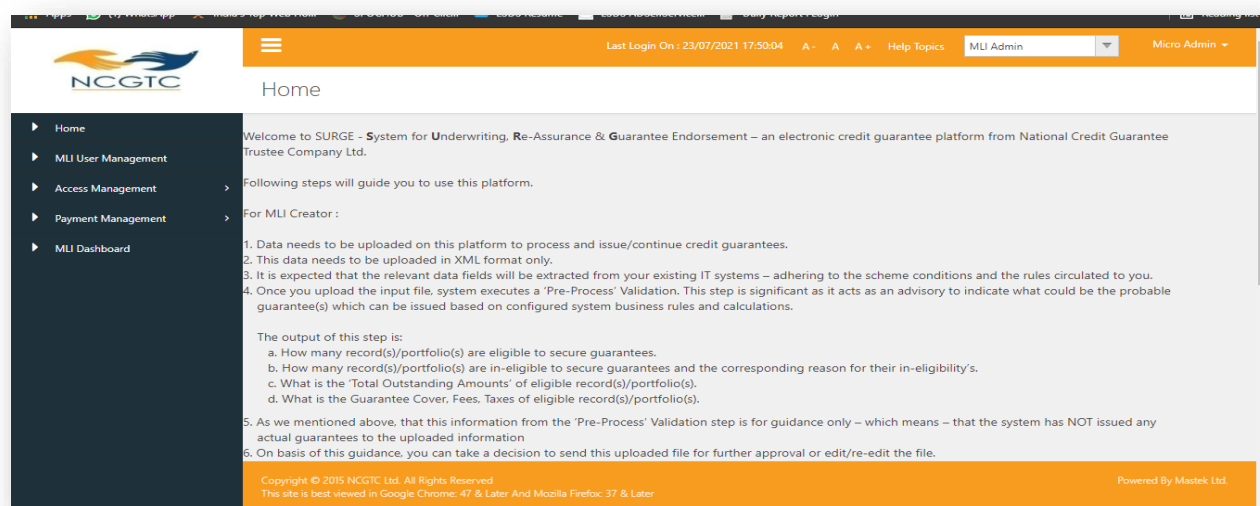
2. To login as a **MLI Creator**, click on “**MLI Login**”(Fig.5)
3. **MLI login** page would be loaded.



(Fig.6)

4. Insert proper **Username, Password, Captcha** and then click on “**Sign in**” button (Fig.6)

Note: **For Registration: (Users who have not registered contact to NCGTC.)**

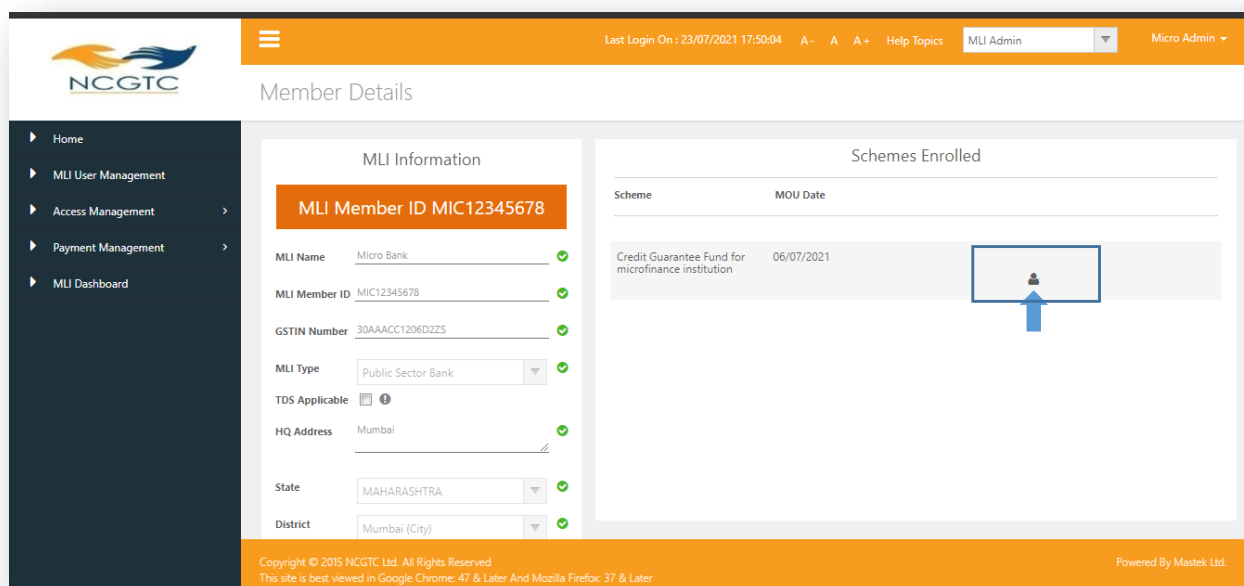


(Fig. 7)

Once logged in as MLI Admin user can see above screen and menus (Fig.7)

- **Home.**
- **MLI User Management.**
- **Access Management => MLI Administrator Management.**
- **Payment Management=>MLI Payment History.**
- **MLI Dashboard.**

1.4. MLI User Management

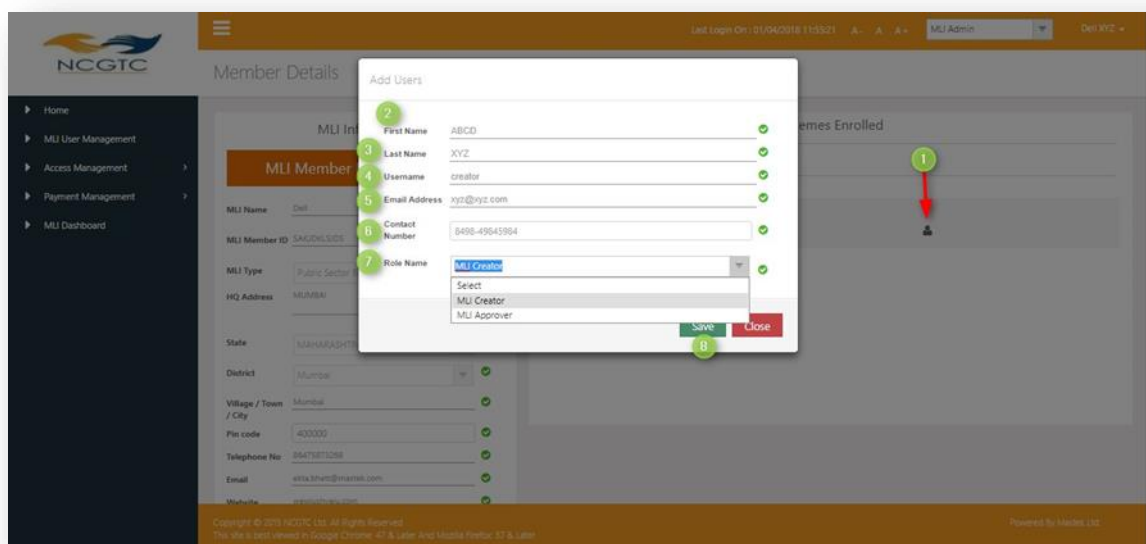


The screenshot displays the MLI Admin interface. On the left is a dark sidebar with a menu: Home, MLI User Management, Access Management, Payment Management, and MLI Dashboard. The main content area is titled 'Member Details' and is divided into two panels. The left panel, 'MLI Information', shows details for MLI Member ID MIC12345678, including Name (Micro Bank), GSTIN Number (30AAACC1206D2Z5), MLI Type (Public Sector Bank), TDS Applicable (checkbox), HQ Address (Mumbai), State (MAHARASHTRA), and District (Mumbai). The right panel, 'Schemes Enrolled', contains a table with columns 'Scheme' and 'MOU Date'. It lists 'Credit Guarantee Fund for microfinance institution' with an MOU Date of '06/07/2021'. A blue box highlights a user icon in the right panel, with a blue arrow pointing to it. The footer includes copyright information for NCGTC Ltd. and Mastek Ltd.

(Fig.8)

MLI admin can view all the MLI details saved by NCGTC and enrolled schemes. To the enrolled scheme, admin can create ‘**Creator/Approver**’ by clicking on icon highlighted in above figure (Fig.8).

1.4.1 Creating MLI user

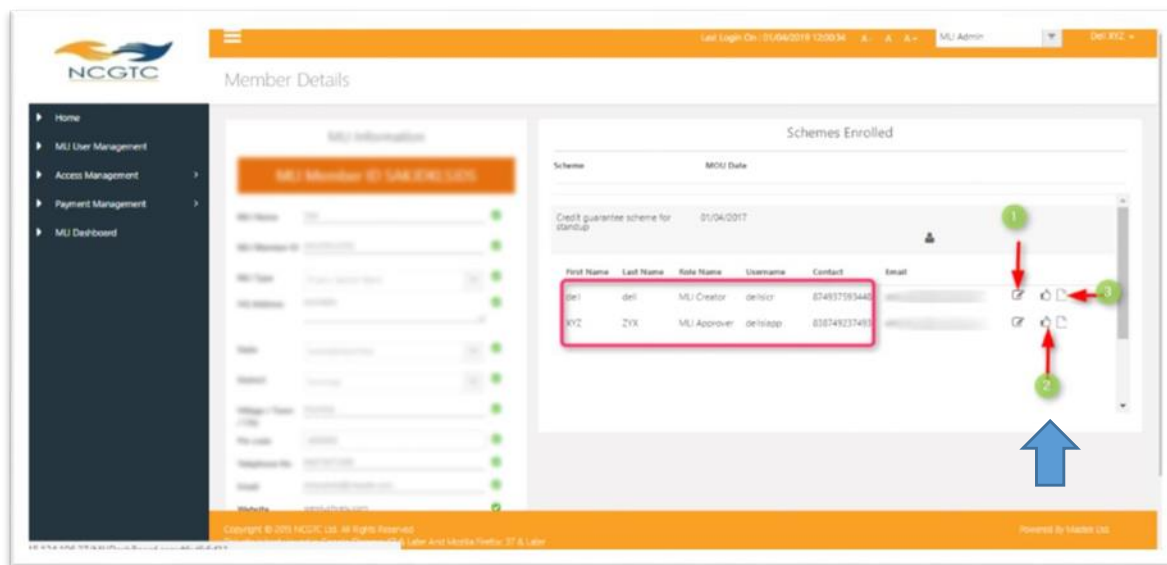


(Fig.9)

1. Click on 'User' Icon on right side of the screen.
2. Enter 'Frist Name' of the person.
3. Enter 'Last Name' of the person.
4. Enter 'User Name' for creator/approver.
5. Enter valid **email** address of creator/Approver where User will receive system generated password.
6. Enter valid **contact number** of creator/Approver.
7. Select Appropriate '**Role**' from Dropdown list.
8. Click on 'Save' button.

1.4.2 User Activation

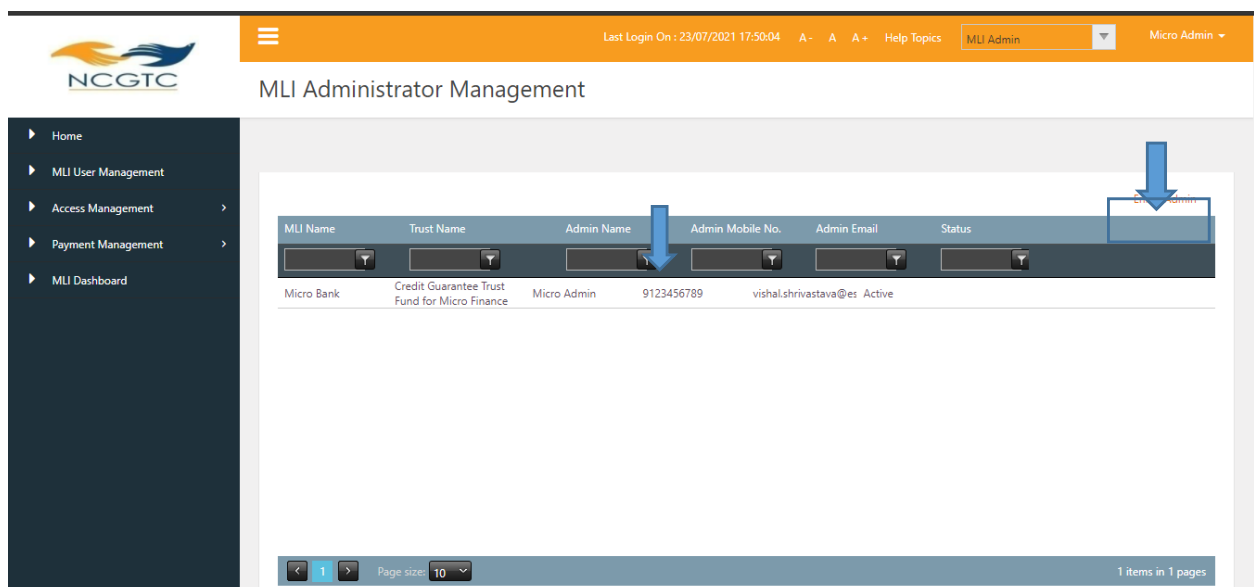
Admin have rights to activate and de-activate MLI user, edit user details and can reset user password.



(Fig.10)

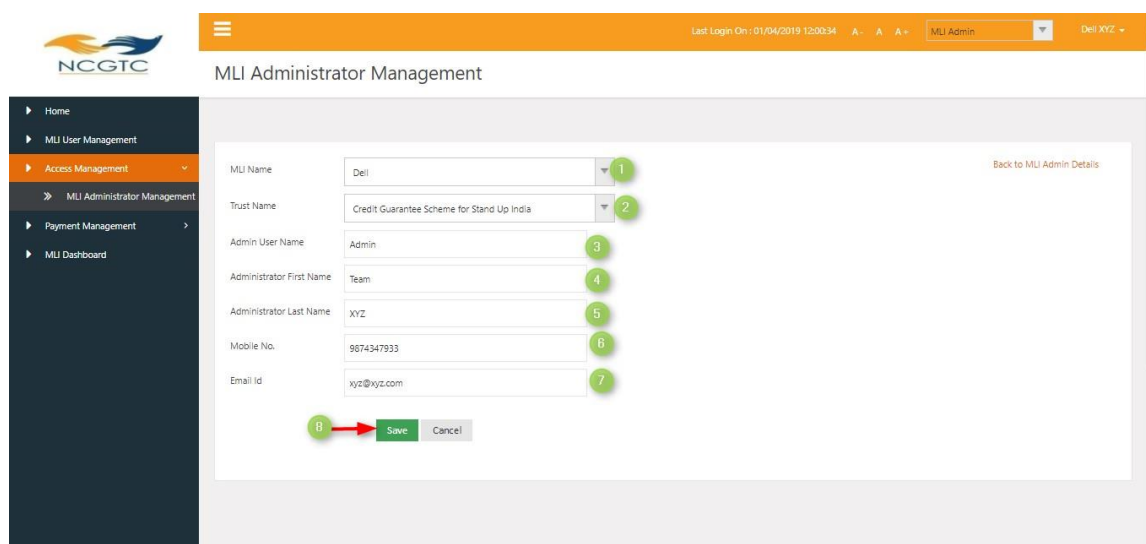
1. Admin can **'Edit'** user as per requirement.
2. After entering users, Admin needs to click on **'ThumbUp'** sign for activation and **'Thumb Down'** for deactivation.
3. Admin can also unlock locked Users, if any.

1.5 Access Management



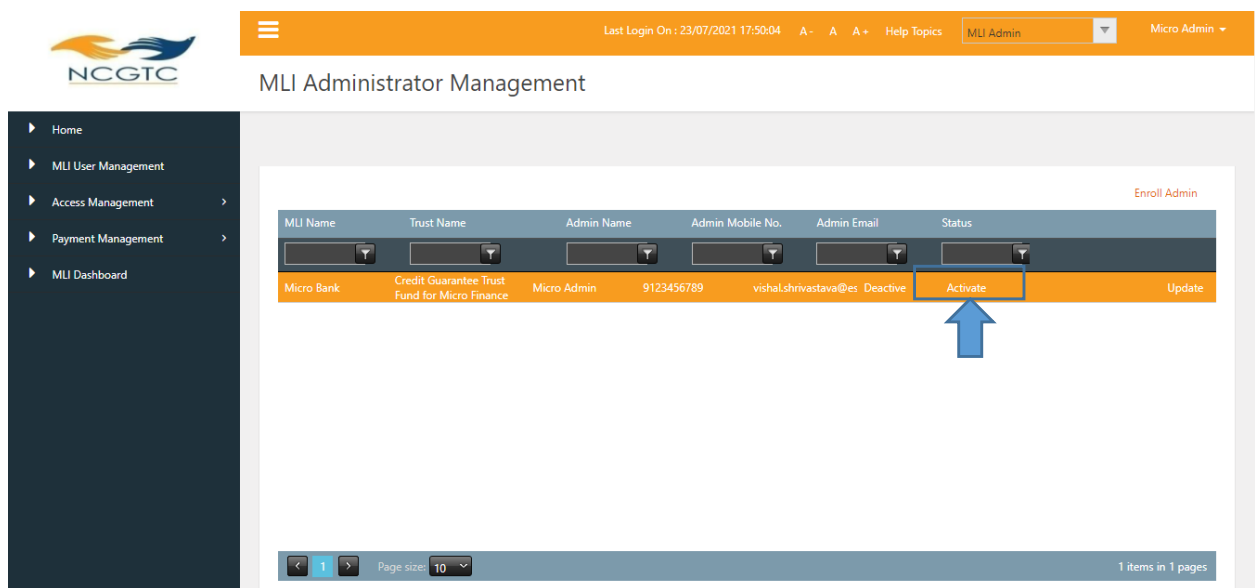
(Fig.11)

1. User can see the **MLI name, Trust name, Admin name, admin mobile no, admin email and status.**(Fig.10)
2. Existing admin can add another MLI admin by clicking on Enrol Admin button as highlighted in above screenshot.



(Fig. 12)

1. Click on the left side of the menu for '**Access Management**'.
2. Click on the sub menu '**MLI Administrator Management**'.
3. Click on "**Enroll Admin**" option.
4. Select **MLI name** from drop down.
5. Select **Trustname** from drop down.
6. Enter Admin User name.
7. Enter Administrator First name.
8. Enter Administrator last name.
9. Enter **Mobile No.**
10. Enter **Email ID.**
11. Click on "**Save**" button.
12. After save needs to active user.



(Fig. 13)

13. Click on "**Activate**" link. User get activate and mail of User name and password will be send to user email id.(Fig.13)
14. If user want deactivate user, then click on "**Deactivate**" link.
15. If user want update user details, then click on "**Update**" link and do modification.

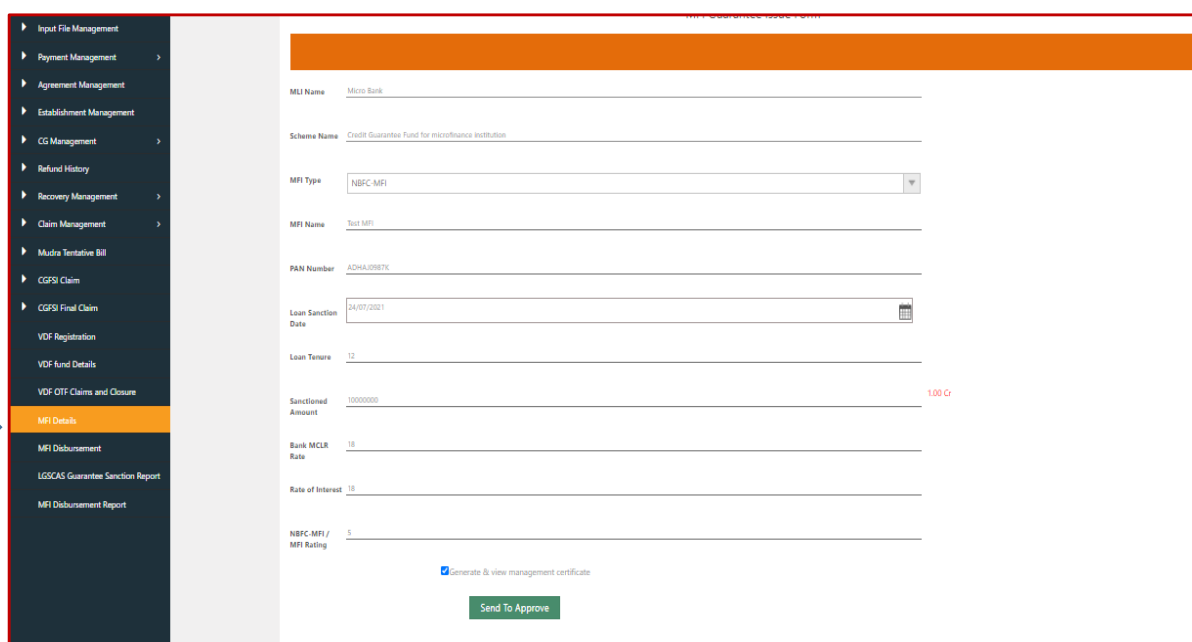
16. If user want to cancel the filled details or get back, then user can click on “Cancel” button or “**Back to MLI Admin Details**” link)

2. CGSMFI Scheme Modules

2.1 MFI DETAILS

MLI Creator Login

MLI Creator has login into Surge portal using the credential shared by MLI Admin



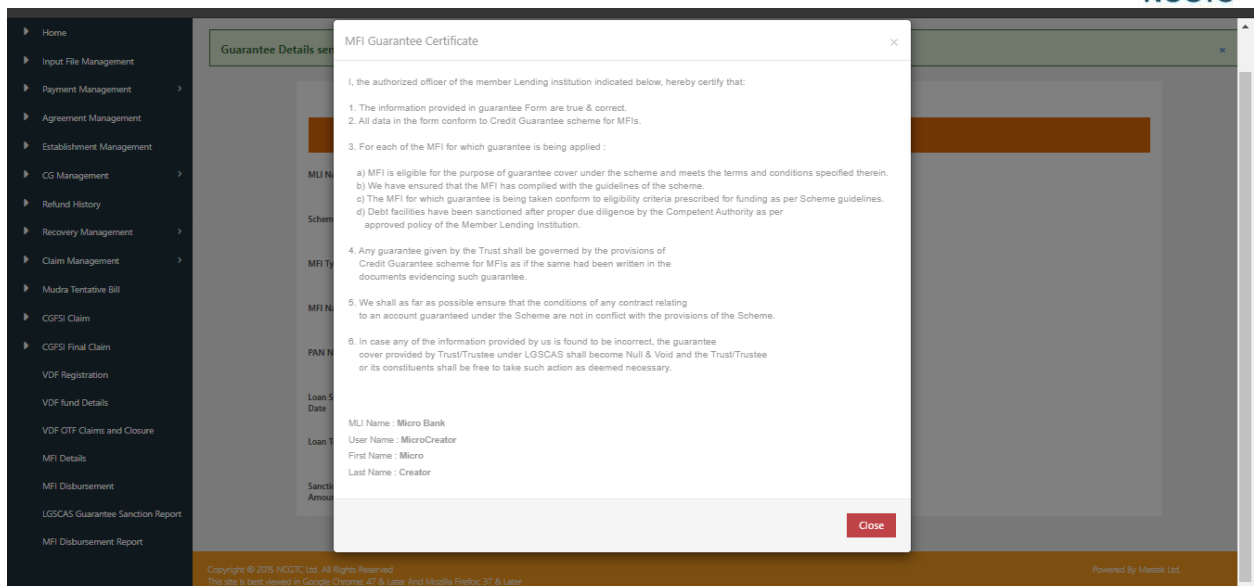
The screenshot shows the 'MFI Details' form in the Surge portal. The left sidebar contains a menu with the following items: Input File Management, Payment Management, Agreement Management, Establishment Management, CG Management, Refund History, Recovery Management, Claim Management, Mudra Tentative Bill, CGFS Claim, CGFS Final Claim, VDF Registration, VDF Fund Details, VDF OTF Claims and Closure, **MFI Details** (highlighted with a blue arrow), MFI Disbursement, LGSCAS Guarantee Sanction Report, and MFI Disbursement Report. The main form area has the following fields:

- MLI Name: Micro Bank
- Scheme Name: Credit Guarantee Fund for microfinance institution
- MFI Type: NBFC-MFI (dropdown menu)
- MFI Name: Test MFI
- PAN Number: ADHAJ0887K
- Loan Sanction Date: 24/07/2021
- Loan Tenure: 12
- Sanctioned Amount: 100000000 (1.00 Cr)
- Bank MCLR Rate: 18
- Rate of Interest: 18
- NBFC-MFI / MFI Rating: 5

At the bottom of the form, there is a checkbox labeled 'Generate & view management certificate' and a 'Send To Approve' button.

(Fig.14)

1. Click on the left side of the menu for '**MFI details**'.
2. **MLI Name** will be Auto Populated
3. **Scheme Name** will be displayed by Default.
4. Select **MFI Type** from Drop down (**NBFC-MFI/MFI**)
5. Enter **MFI Name**
6. Enter **Pan Number**
7. Enter **Loan Sanction date**.
8. Enter **Loan Tenure** (in Months)
9. Enter **Sanction Amount**.
10. Enter **Bank MCLR rate**.
11. Enter **Rate of Interest**
12. Enter **NBFC-MFI/MFI rating**
13. Select on Generate and View **Management Certificate**



MFI Guarantee Certificate

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

1. The information provided in guarantee Form are true & correct.
2. All data in the form conform to Credit Guarantee scheme for MFIs.
3. For each of the MFI for which guarantee is being applied :
 - a) MFI is eligible for the purpose of guarantee cover under the scheme and meets the terms and conditions specified therein.
 - b) We have ensured that the MFI has complied with the guidelines of the scheme.
 - c) The MFI for which guarantee is being taken conform to eligibility criteria prescribed for funding as per Scheme guidelines.
 - d) Debt facilities have been sanctioned after proper due diligence by the Competent Authority as per approved policy of the Member Lending Institution.
4. Any guarantee given by the Trust shall be governed by the provisions of Credit Guarantee scheme for MFIs as if the same had been written in the documents evidencing such guarantee.
5. We shall as far as possible ensure that the conditions of any contract relating to an account guaranteed under the Scheme are not in conflict with the provisions of the Scheme.
6. In case any of the information provided by us is found to be incorrect, the guarantee cover provided by Trust/Trustee under LGSCAS shall become Null & Void and the Trust/Trustee or its constituents shall be free to take such action as deemed necessary.

MLI Name : Micro Bank
User Name : MicroCreator
First Name : Micro
Last Name : Creator

Close

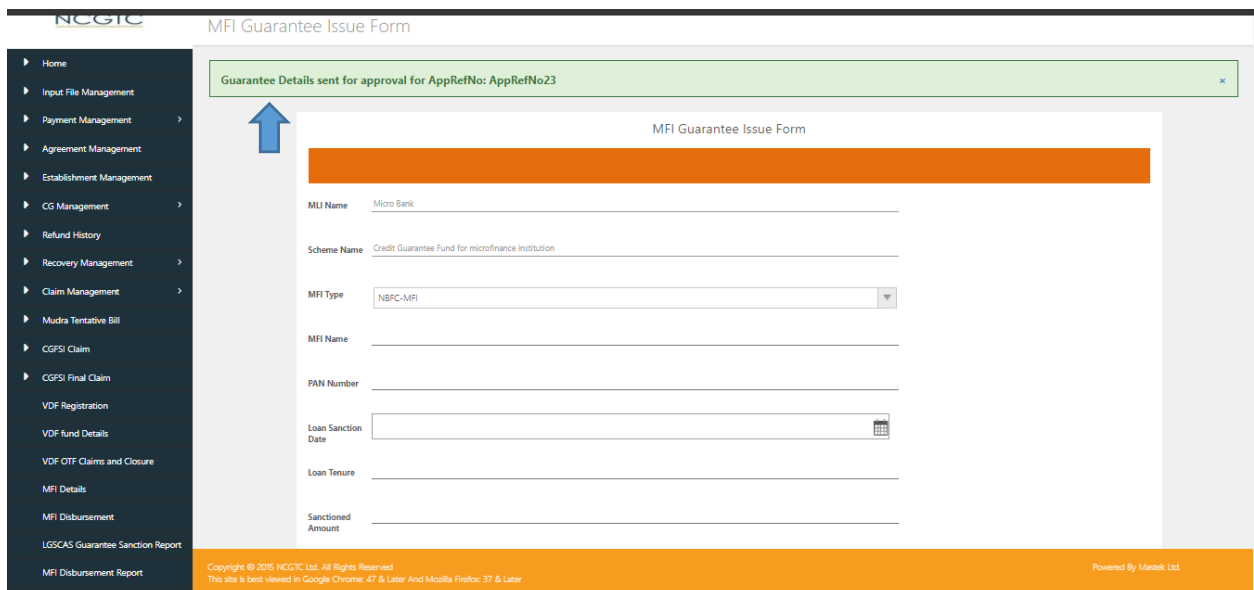
Copyright © 2015 NCGTC Ltd. All Rights Reserved
This site is best viewed in Google Chrome, 47 & Later And Mozilla Firefox: 37 & Later
Powered By Manish Ltd.

(Fig.15)

14. Management Certificate would be generated as in above (Fig.15)

15. Click on “Close

16. Click on “Send to Approve” for MLI approver



MFI Guarantee Issue Form

Guarantee Details sent for approval for AppRefNo: AppRefNo23

MLI Name : Micro Bank

Scheme Name : Credit Guarantee Fund for microfinance institution

MFI Type : NBFC-MFI

MFI Name :

PAN Number :

Loan Sanction Date :

Loan Tenure :

Sanctioned Amount :

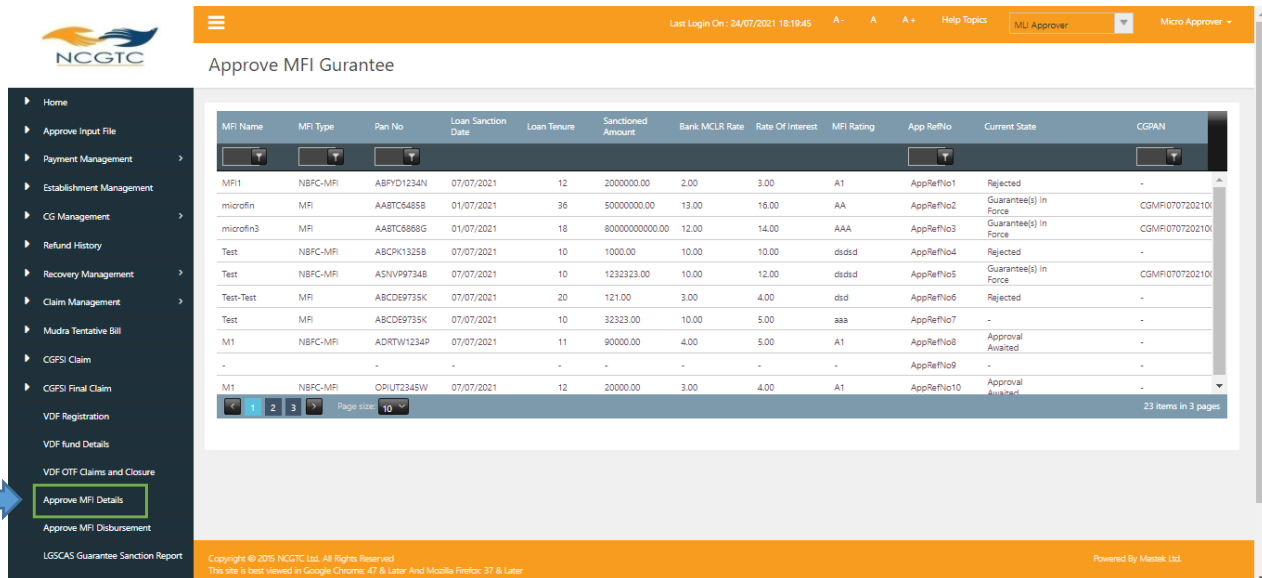
Copyright © 2015 NCGTC Ltd. All Rights Reserved
This site is best viewed in Google Chrome, 47 & Later And Mozilla Firefox: 37 & Later
Powered By Manish Ltd.

(Fig.16)

17. After clicking and Send to Approve **AppRefNo** will be generated as in (Fig.16)

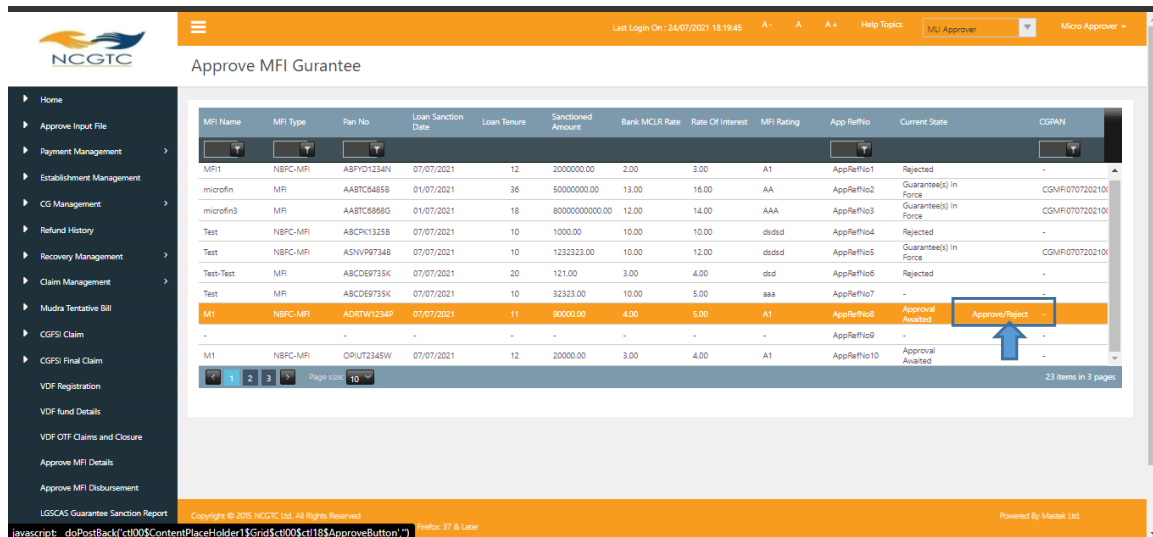
MLI Approver Login

MLI approver need to login into system using the credentials shared by MLI Admin



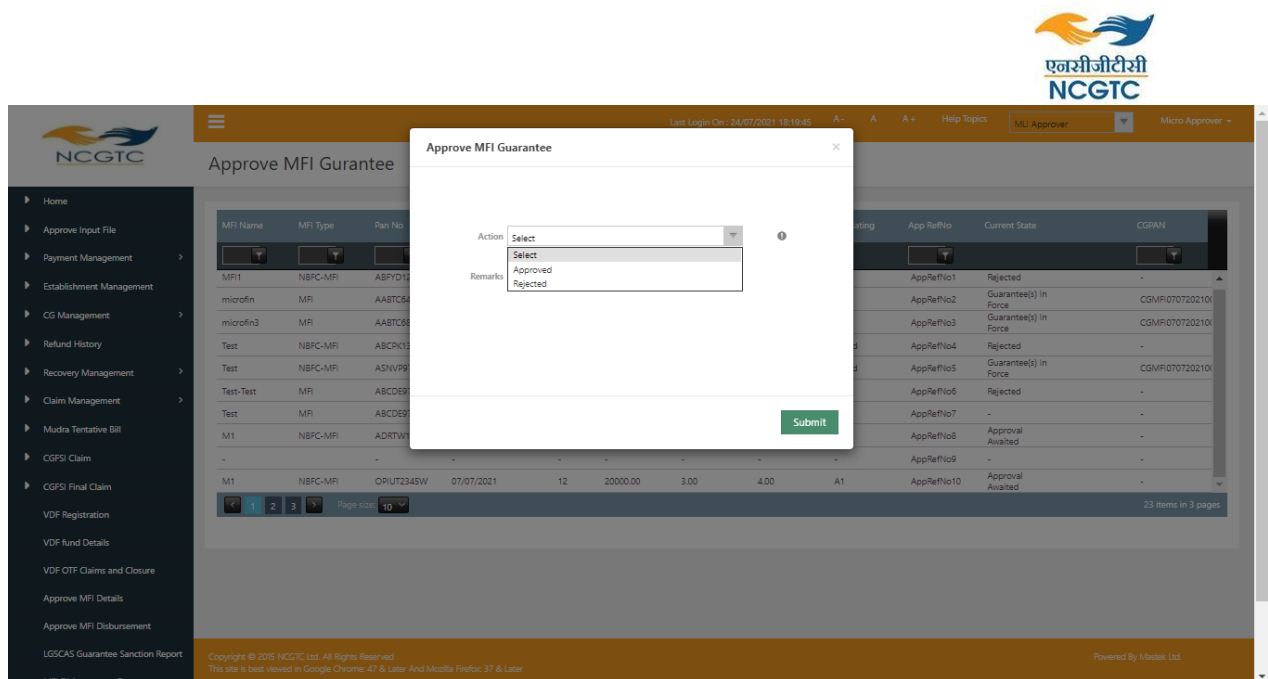
(Fig.17)

1. Click on the left side of the menu on 'Approve MFI details'.



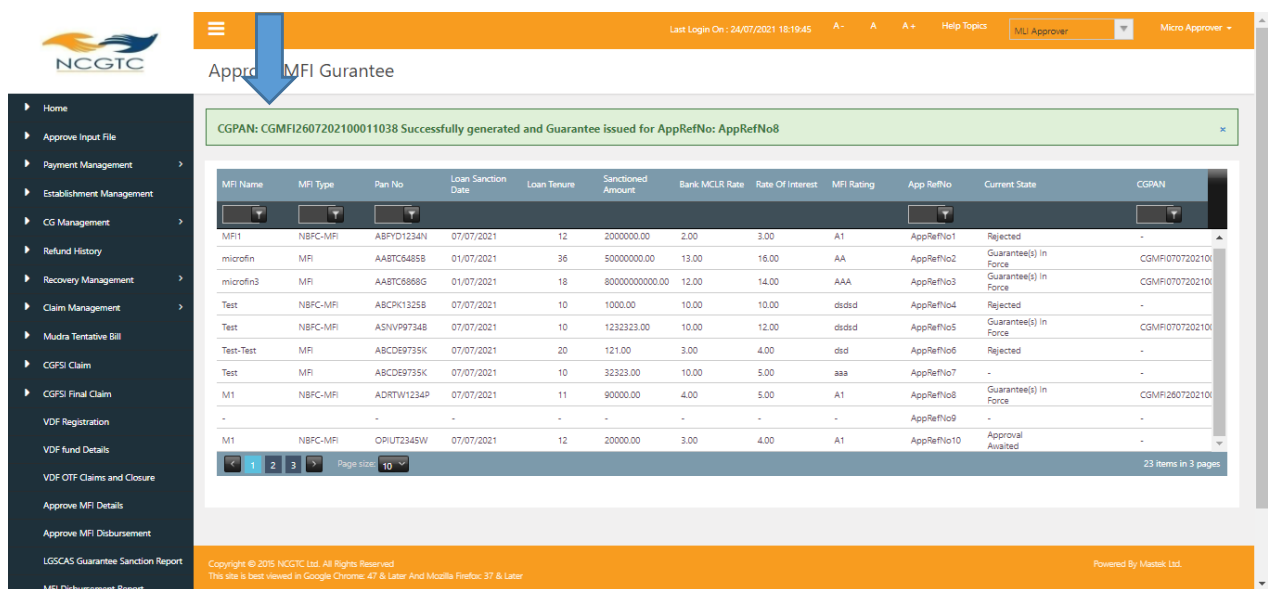
(Fig.18)

2. MLI Approver can select the MFI from the list and click on Approve/Reject link (Fig.18)



(Fig.19)

3. Pop up will appear click on drop Down and select Action (**Approve/Reject**)
4. Enter the **Remarks** if Rejected
5. Click On **Submit**



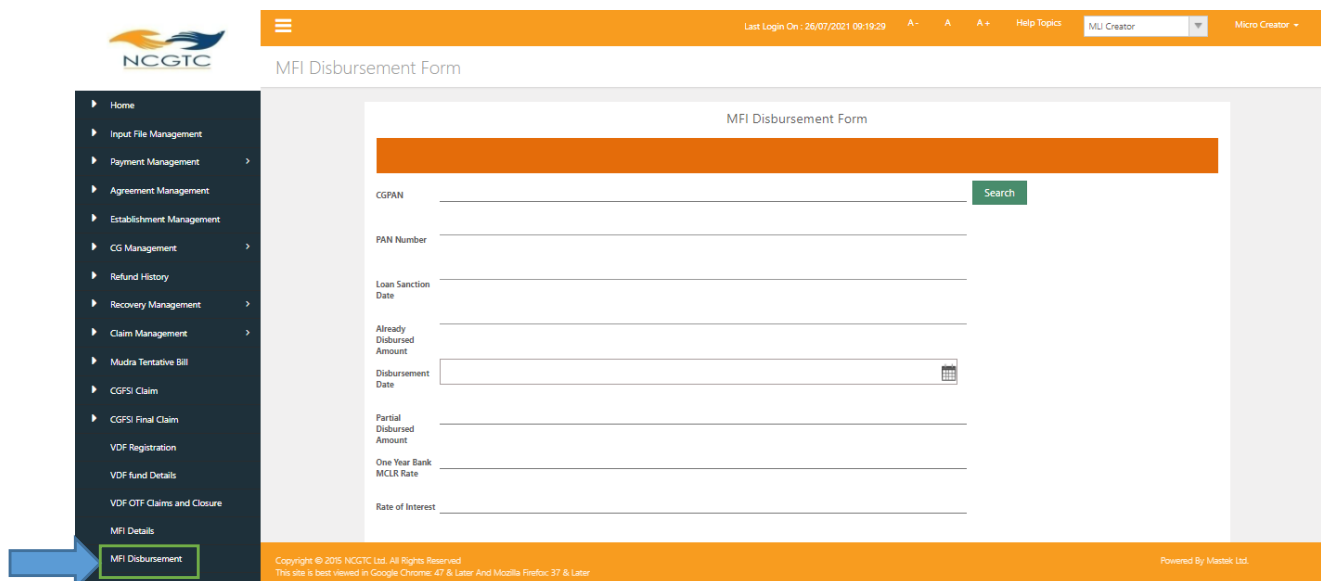
(Fig.20)

6. On Submission **CGPAN number** would be generated (Fig.20)

2.2 MFI Disbursement

MLI creator login

MLI creator will have login into SURGE portal using the credentials and Click on **MFI Disbursement (Fig.21)**



(Fig.21)

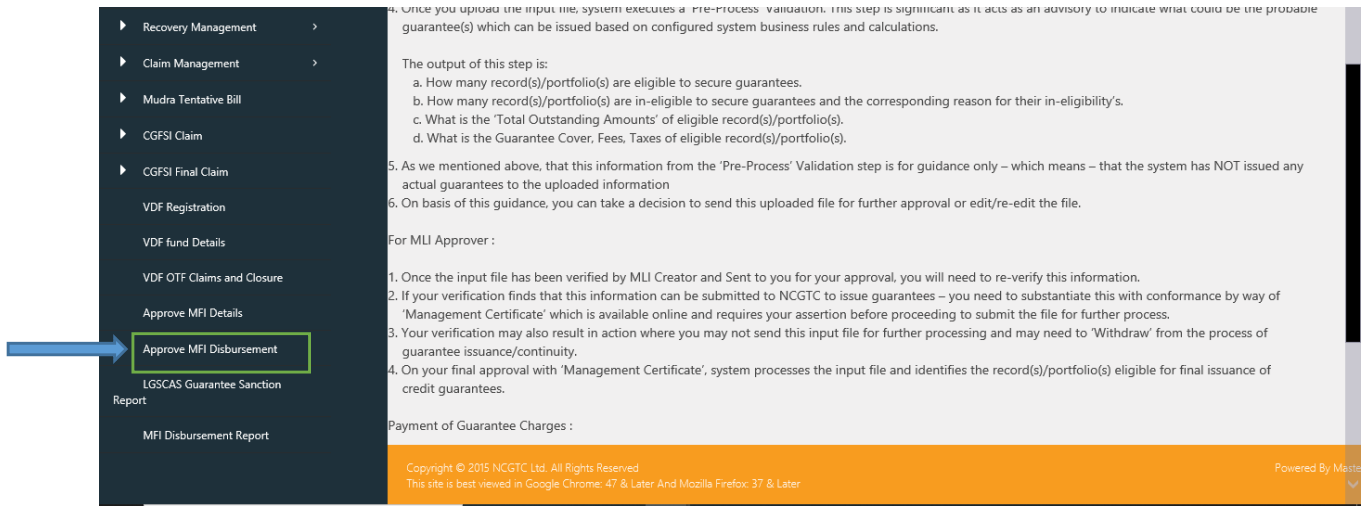
1. Click on the left side of the menu for '**MFI disbursement**'.(Fig .21)
2. Enter **CGPAN** for which disbursement details is to be entered and click on **Search**
3. **PAN Number, Loan Sanction date, Disbursement Amount** will be Auto Populated.
4. Enter **Disbursement date**
5. Enter **Partial Disbursement Amount**
6. Enter **Bank MCLR rate**
7. Enter **Rate of Interest**
8. Click on **Send to Approve**

Details would be sent to MLI approver for Approval

MLI Approver Login

MLI approver will have login into SURGE portal using Credentials

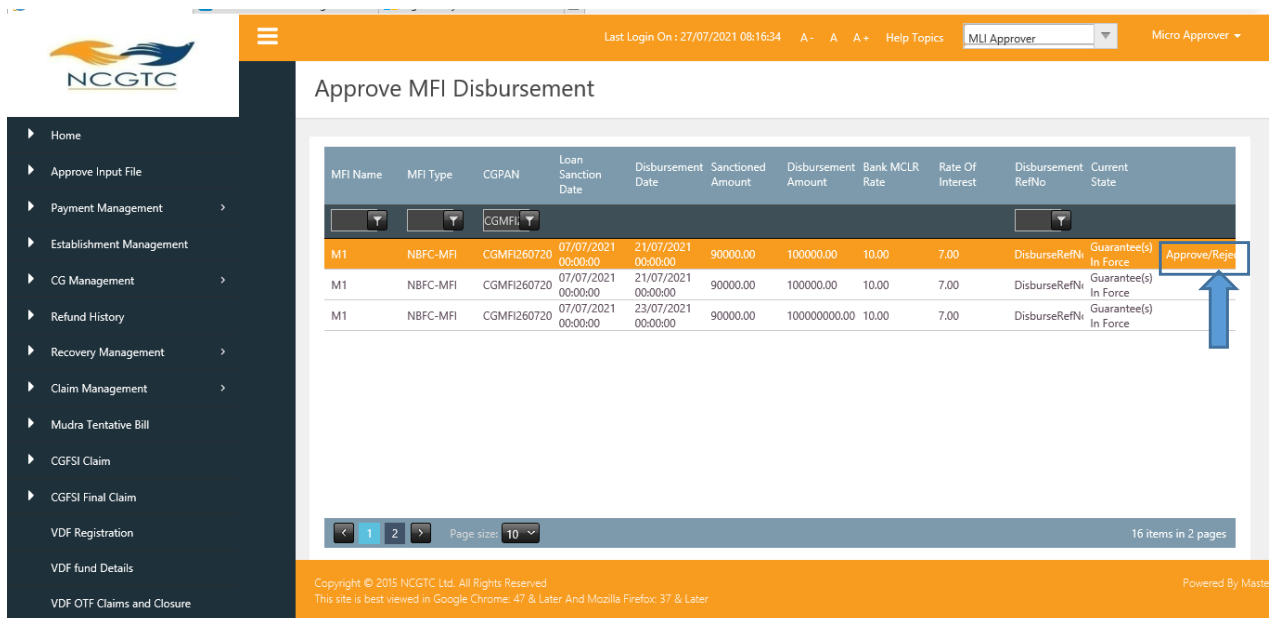
1. Click on Left side menu for Approve MFI disbursement



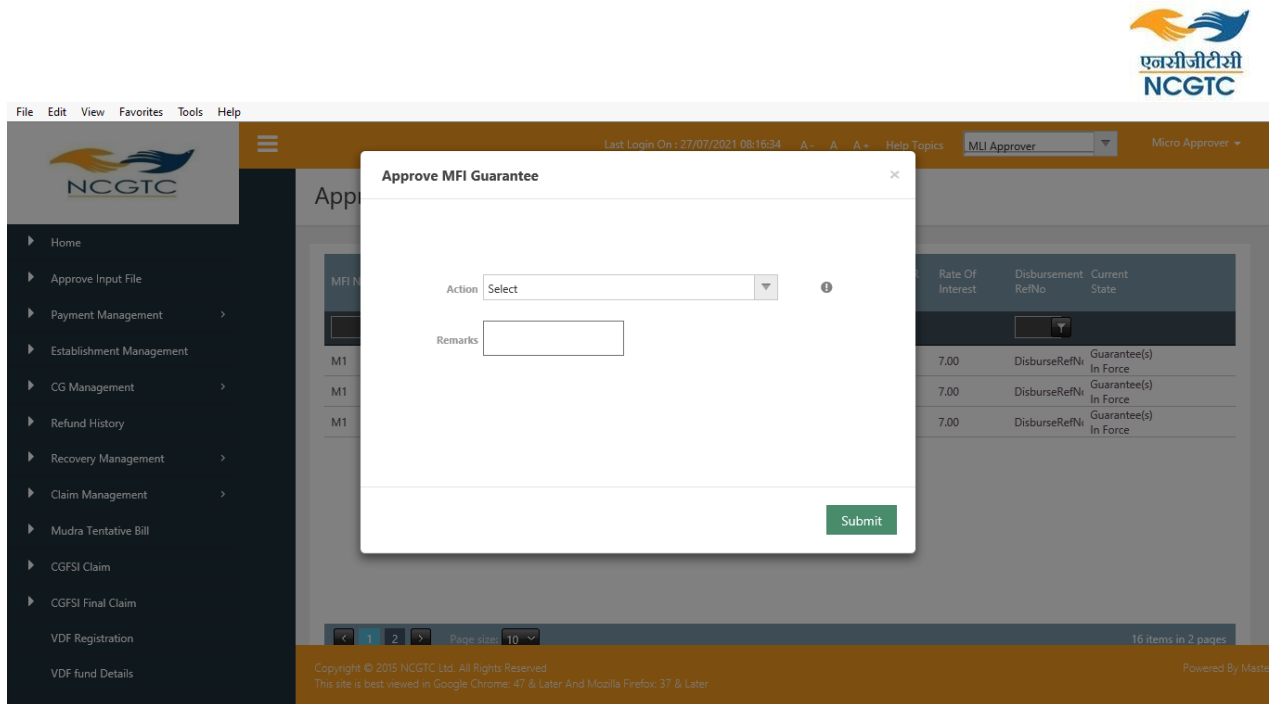
(Fig.22)

2. After login, Click on **Approve MLI Disbursement**(Fig.22)

3. Search and click on **Approve/Reject** to approve or reject the Disbursement (Fig.23)



(Fig.23)



(Fig.24)

4. Pop up will appear click on drop Down and select Action (**Approve/Reject**)
5. Enter the **Remarks** if Rejected
6. Click On **Submit**

-----END-----