



[Web Application User Guide](#)

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1. Introduction

- This user manual includes the process for preparation of input file which MLI needs to send to NCGTC.
- Also describes payment of CG charges. It contains reports after payment done (Like guarantee cover details, guarantee cover details in excel payment receipt and tax invoice.) and show the process of fee payment reconciliation.
- User can see the history of Fee payment.

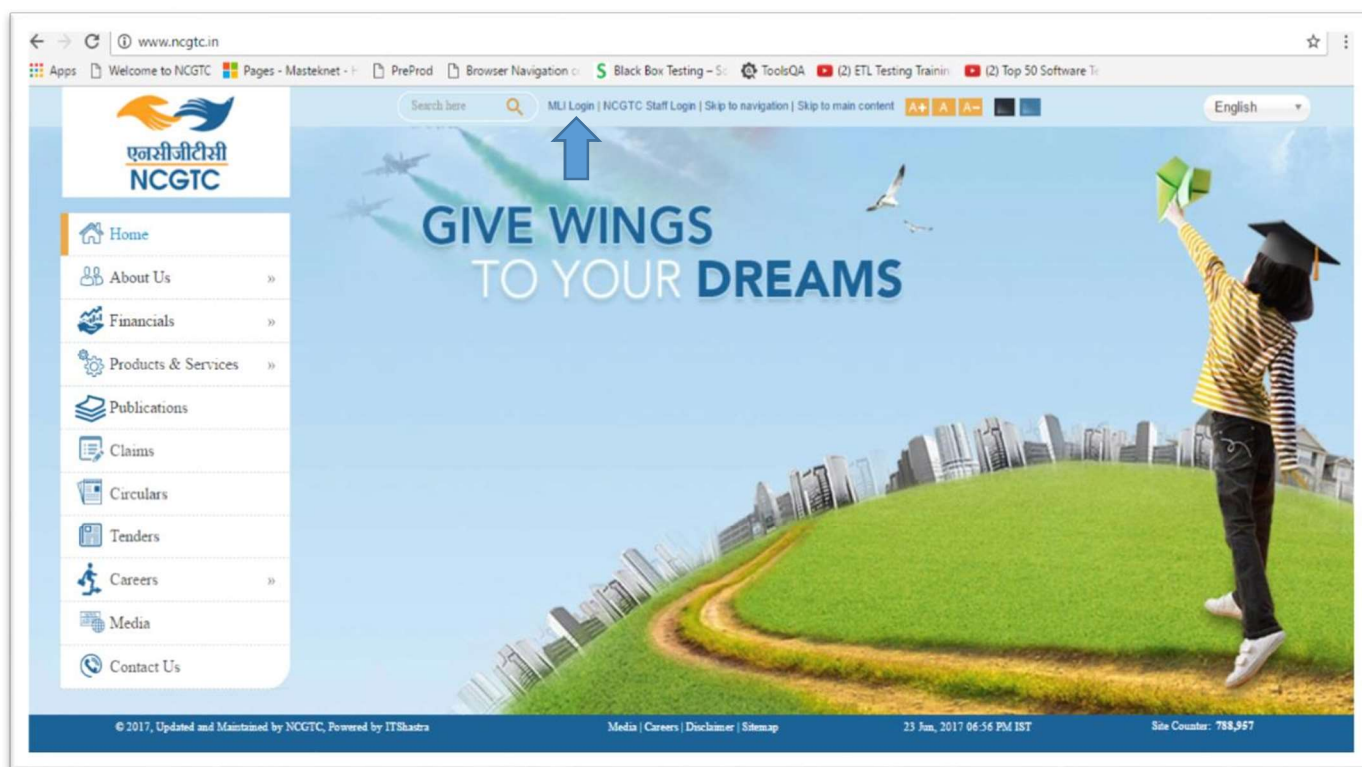
2. Input File Management (New CG)

1.2.1 Upload Input File

This section describes the process for preparation of input file which MLI needs to send to NCGTC. MLI's need to prepare and send file.

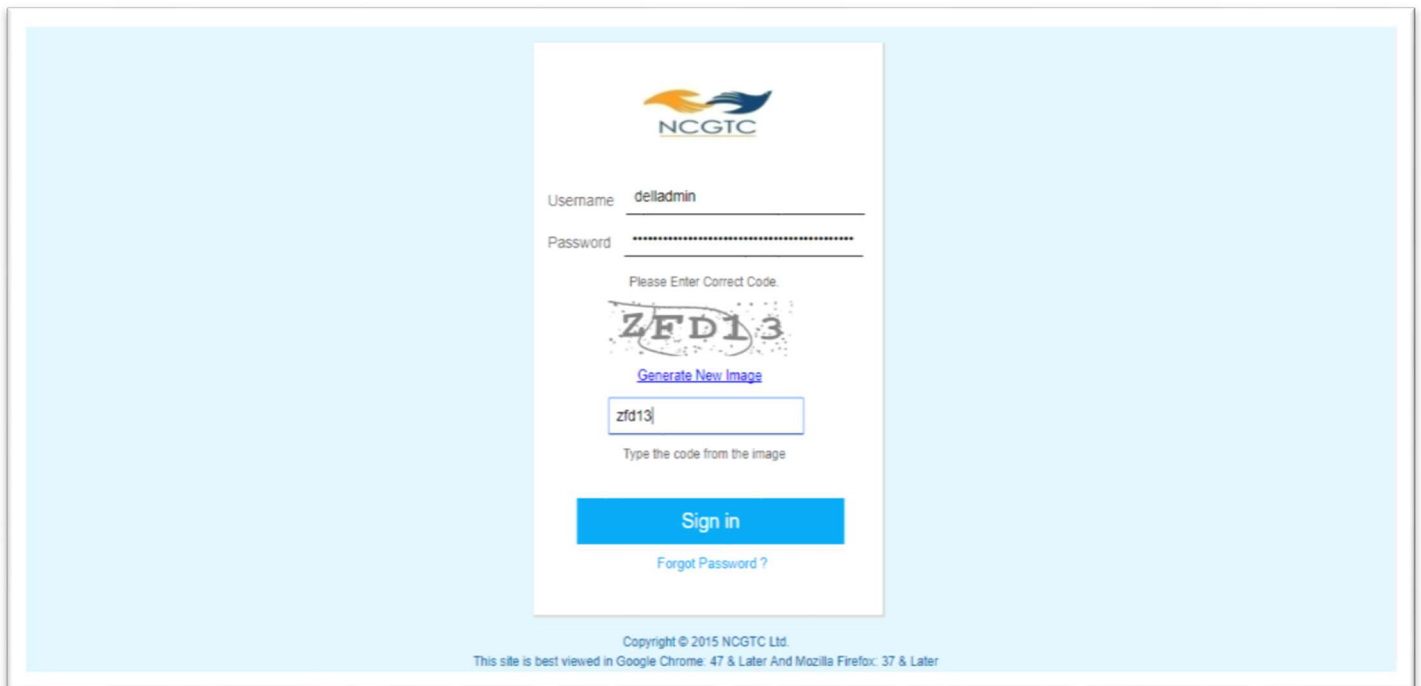
Follow Below steps: -

1. Go to “surge.ncgtc.in”.



(Fig.1)

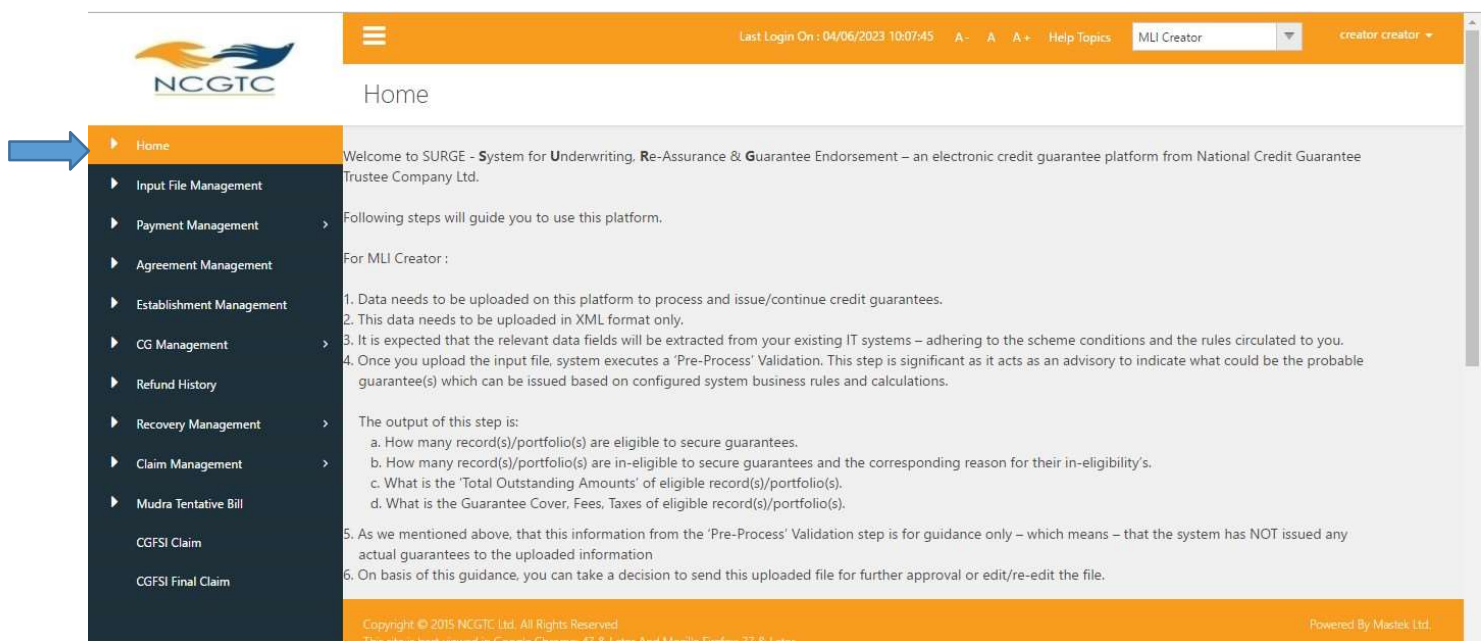
2. To login as a **MLI Creator**, click on “**MLI Login**” (Fig.1)
3. **MLI login** page would be loaded.



The login page features the NCGTC logo at the top. Below it, there are input fields for 'Username' (containing 'delladmin') and 'Password' (masked with dots). A captcha image with the code 'ZFD13' is displayed, along with a 'Generate New Image' link. A text box below the captcha contains the code 'zfd13'. A 'Sign in' button is prominently displayed in blue, with a 'Forgot Password?' link below it. The footer includes copyright information for 2015 NCGTC Ltd. and browser compatibility notes.

(Fig.2)

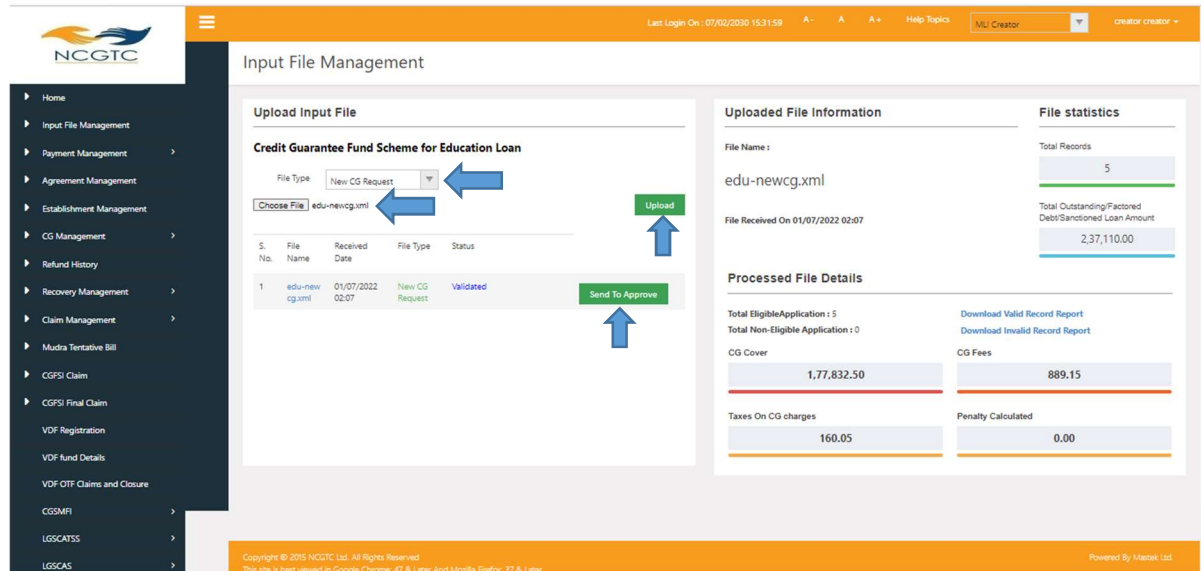
4. Insert proper **username, Password, Captcha** and then click on “**Sign in**” button (Fig.2)



The dashboard has an orange header with the NCGTC logo, a hamburger menu, and user information (Last Login On: 04/06/2023 10:07:45, Username: MLI Creator). The main content area is titled 'Home' and contains a welcome message for the SURGE platform. A dark blue sidebar on the left lists various management options, with 'Home' highlighted by a blue arrow. The main content area provides instructions for MLI Creator users, including steps for data upload, validation, and output generation. The footer contains copyright information and browser compatibility notes.

(Fig.3)

5. After successfully login in Surge, **Home** page would be loaded and displayed to user. (Fig.3).



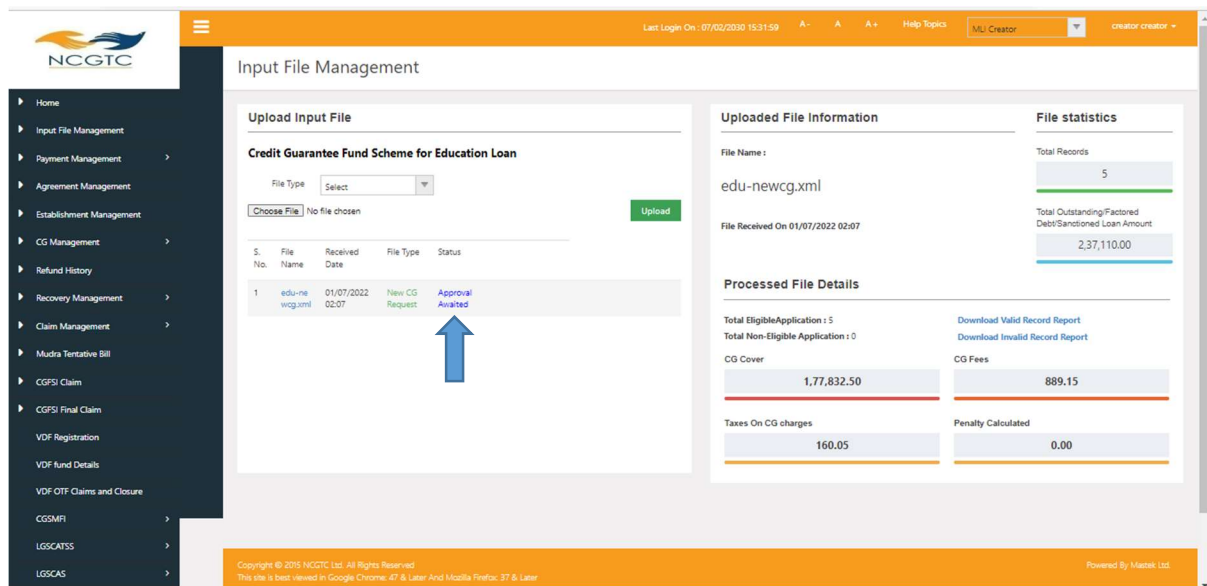
(Fig.4)

6. Under “**Input File Management**”, after click “**Upload Input File**” page would be loaded. (Fig.4)

7. Select file type “**New CG Request**” from file type drop down.

8. Click on “**Choose File**” and select file which want to upload.

9. Click on “**Upload**” button. (Note: - file status would be in “**validated**”).



Input File Management

Upload Input File

Credit Guarantee Fund Scheme for Education Loan

File Type:

No file chosen

S. No.	File Name	Received Date	File Type	Status
1	edu-newcg.xml	01/07/2022 02:07	New CG Request	Approval Awaited

Uploaded File Information

File Name : edu-newcg.xml

File Received On 01/07/2022 02:07

File statistics

Total Records: 5

Total Outstanding/Factored Debt/Sanctioned Loan Amount: 2,37,110.00

Processed File Details

Total Eligible Application : 5
Total Non-Eligible Application : 0

CG Cover: 1,77,832.50
CG Fees: 889.15

Taxes On CG charges: 160.05
Penalty Calculated: 0.00

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(Fig.5)

10. Click on “Send to approve” button (Note: - file status would be in “Approval awaited”).

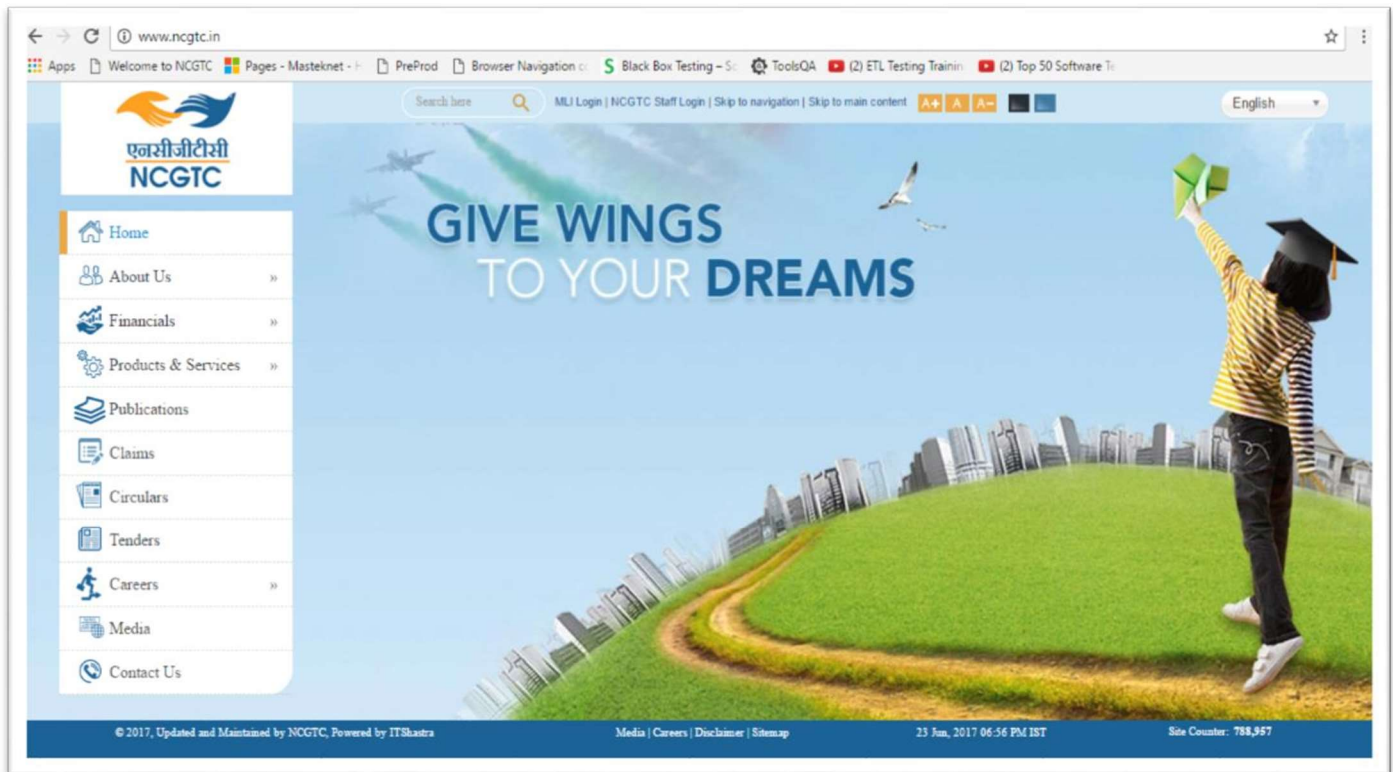
(Fig.5)

1.2.2 Approve Input File

This section describes the approval flow process of New CG input file from MLI approver to NCGTC creator.

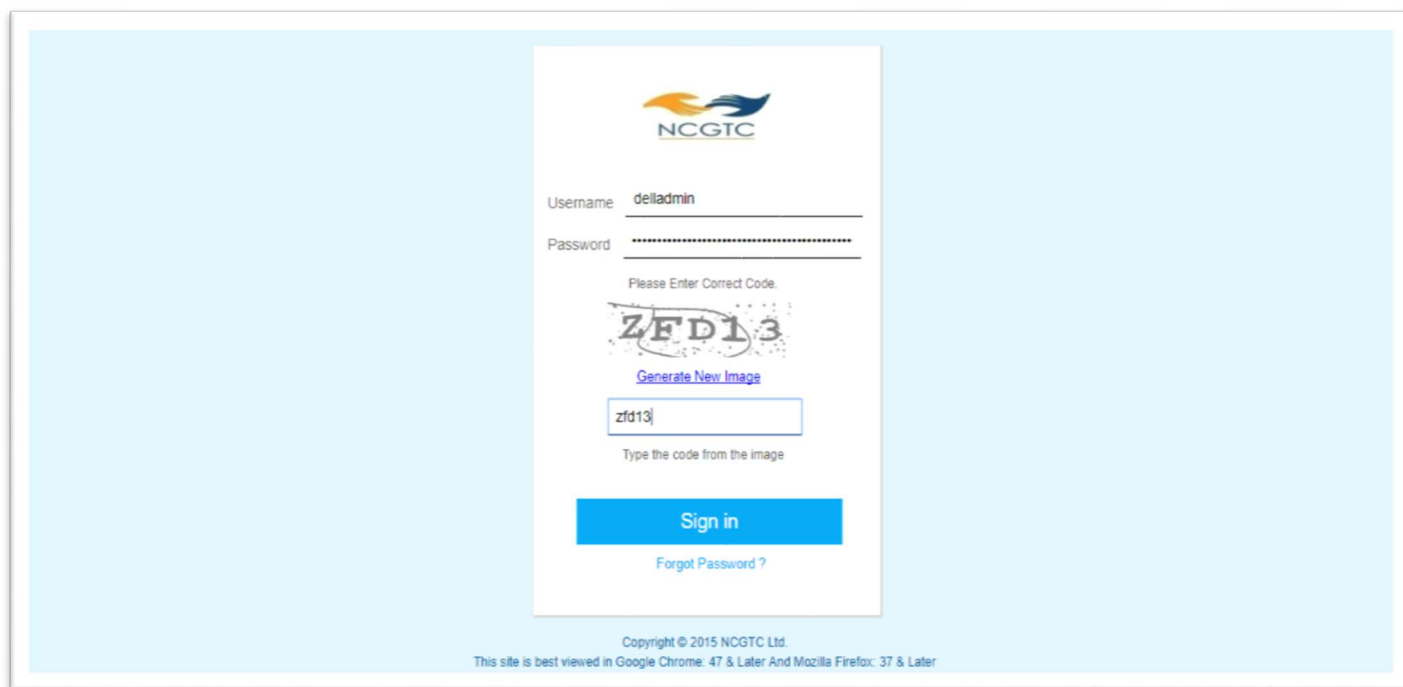
Follow Below steps: -

1. Go to “surge.ncgtc.in”.



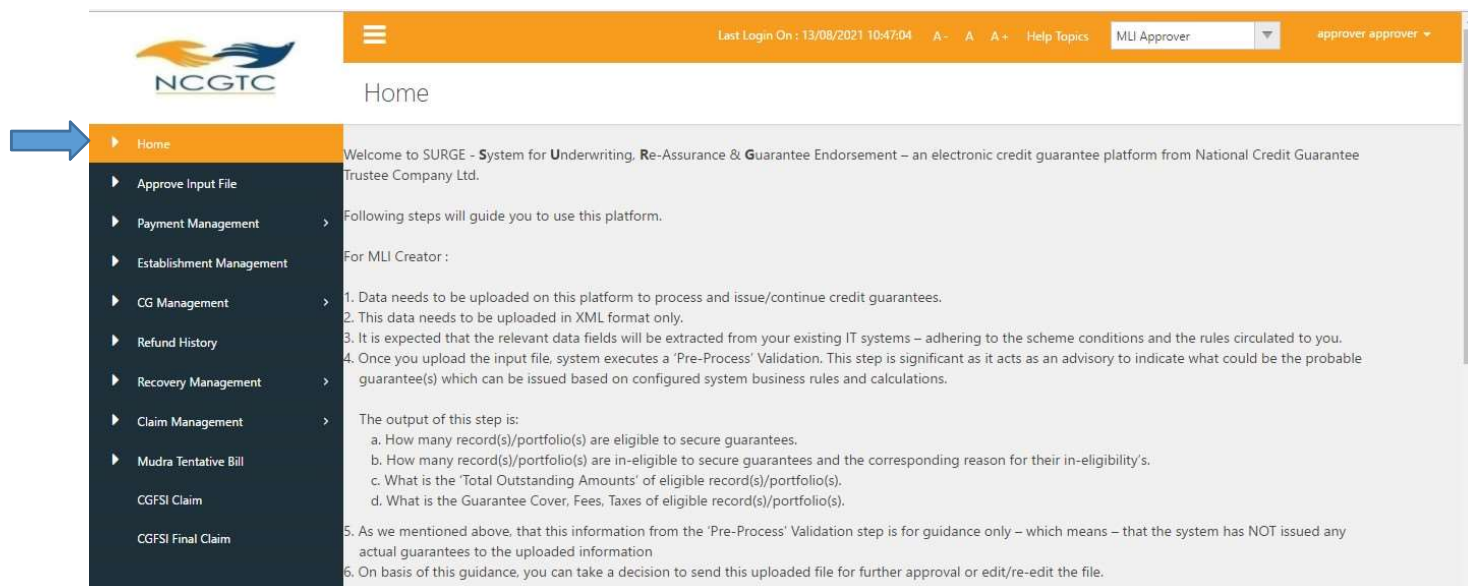
(Fig.6)

2. To login as a **MLI Approver**, click on “**MLI Login**” (Fig.6)
3. **MLI login** page would be loaded



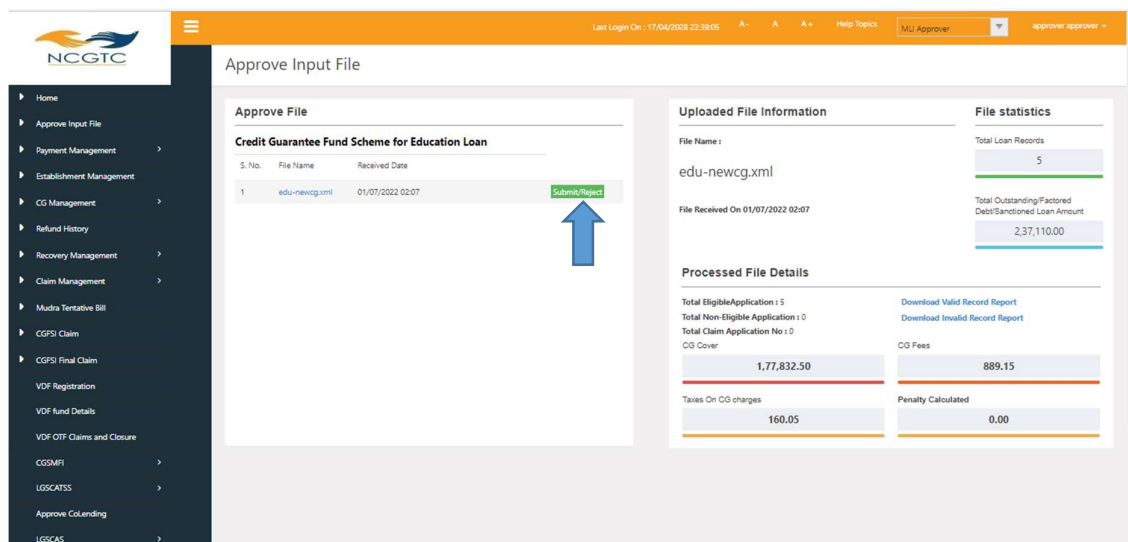
(Fig.7)

4. Insert proper **username**, **Password**, **Captcha** and then click on “**Sign in**” button (Fig.7)



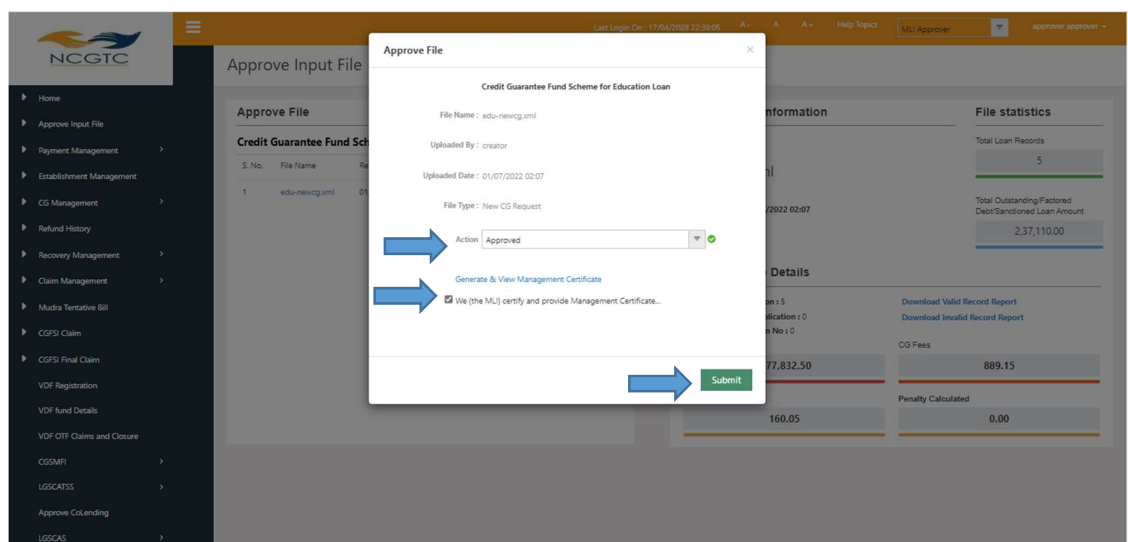
(Fig.8)

5. After successful login in Surge, **Home** page would be loaded and displayed to user. (Fig.8)



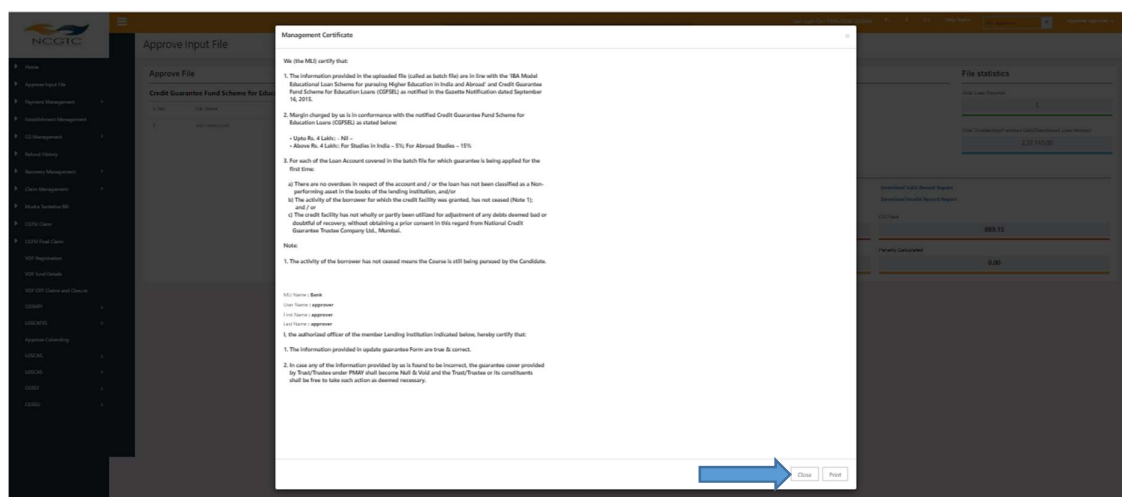
(Fig.9)

6. Click on “**Approve Input File**” menu, “Approve File” page would be loaded. (Fig.9)
7. Click on “**Submit/Reject**” button.



(Fig.10)

8. “**Approve File**” popup would be display. (Fig.10)
9. Select “**Approved**” action from drop down. (Note: User can Approve or reject file)



Approve Input File

Management Certificate

We (the MLC) certify that:

- The information provided in the uploaded file (batch file) is in line with the 10A Model Educational Loan Scheme for providing Higher Education in India and Abroad and Credit Guarantee Fund Scheme for Education Loans (CGFSEL) as notified in the Gazette Notification dated September 16, 2015.
- Margin charged by us is in conformity with the notified Credit Guarantee Fund Scheme for Education Loans (CGFSEL) as stated below:
 - Upto Rs. 4 Lakhs: Nil
 - Above Rs. 4 Lakhs: For Studies in India - 5%; For Abroad Studies - 10%
- For each of the Loan Account covered in the batch file for which guarantee is being applied for the first time:
 - There are no overdues in respect of the account and / or the loan has not been classified as a Non-performing asset in the books of the lending institution; and/or
 - The activity of the borrower for which the credit facility was granted, has not ceased (Note 1); and / or
 - The credit facility has not wholly or partly been utilized for adjustment of any dues deemed bad or doubtful of recovery, without obtaining a prior consent in this regard from National Credit Guarantee Trustee Company Ltd, Mumbai.

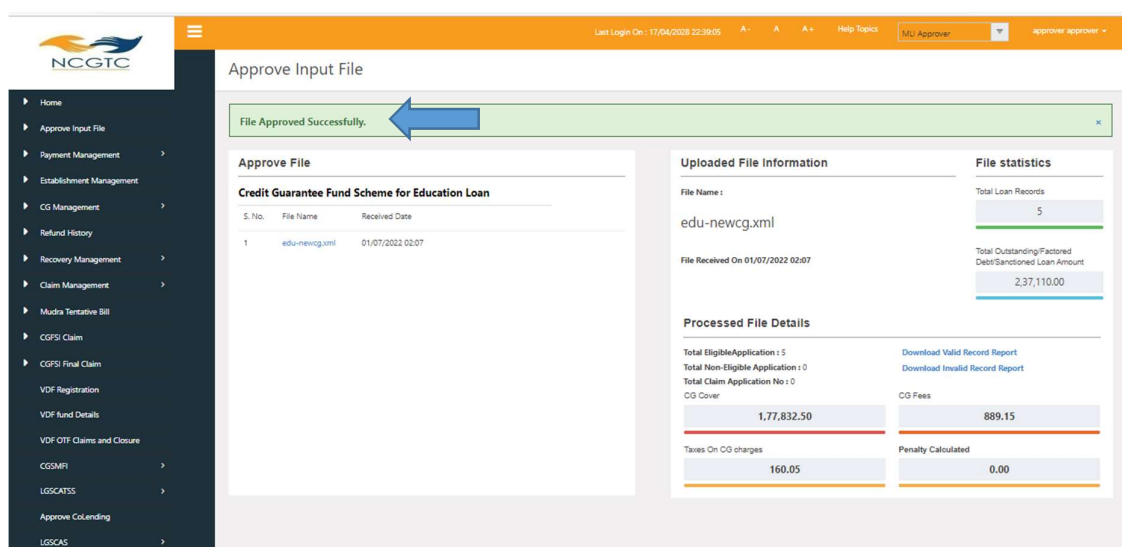
Note:

- The activity of the borrower has not ceased means the Course is still being pursued by the Candidate.

MLC Name: Bank
User Name: approver
First Name: approver
Last Name: approver

- The authorized officer of the member Lending Institution indicated below, hereby certify that:
- The information provided in update guarantee Form are true & correct.
- In case any of the information provided by us is found to be incorrect, the guarantee cover provided by Trust/Trustee under MSM shall become Null & Void and the Trust/Trustee or its constituents shall be free to take such action as deemed necessary.

Close Submit



Approve Input File

File Approved Successfully.

Approve File

Credit Guarantee Fund Scheme for Education Loan

S. No.	File Name	Received Date
1	edu-newcg.xml	01/07/2022 02:07

Uploaded File Information

File Name : edu-newcg.xml

File Received On 01/07/2022 02:07

File statistics


Total Loan Records	5
Total Outstanding/Factored Debt/Sanctioned Loan Amount	2,37,110.00

Processed File Details

Total Eligible Application : 5	Download Valid Record Report
Total Non Eligible Application : 0	Download Invalid Record Report
Total Claim Application No : 0	
CG Cover	CG Fees
1,77,832.50	889.15
Taxes On CG charges	Penalty Calculated
160.05	0.00

(Fig.11)

- Click on “**Generate & View Management Certificate**” link (Note: - as per scheme management certificate would be display). (Fig.11)
- Select the check box below management certificate link then click on “submit button. (Note: - message display “**File approved successfully**” and file status is in “**NCGTC approval awaited**”). (user cannot upload another file till current file will be approve from “**NCGTC Creator**”).
- To login as a **NCGTC Creator**, click on “**NCGTC Staff Login**”.
- NCGTC login** page would be loaded.



Username: delladmin

Password: [Redacted]

Please Enter Correct Code.

zfd13

Generate New Image

zfd13

Type the code from the image

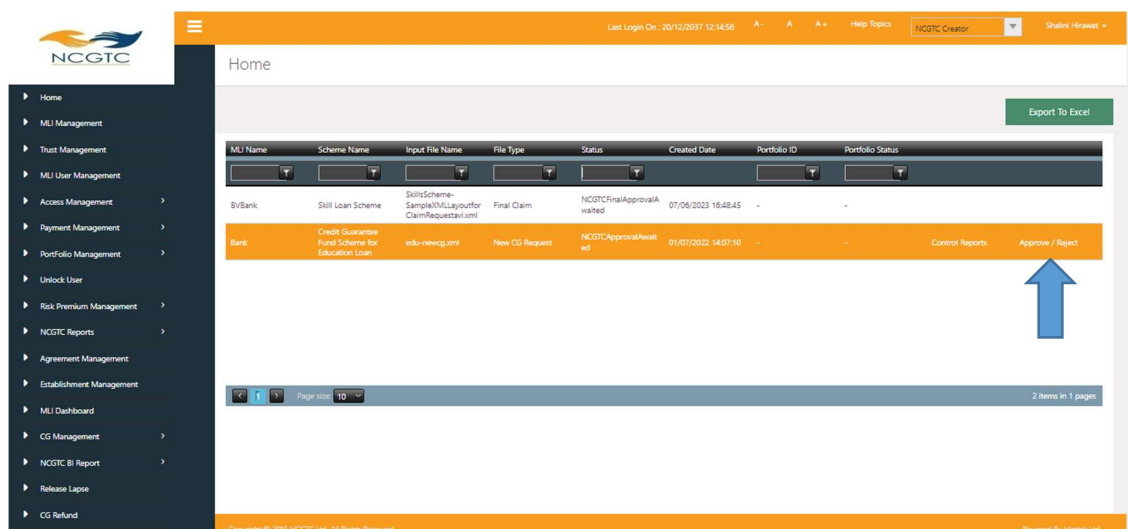
Sign in

Forgot Password ?

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(Fig.12)

14. Insert proper **username**, **Password**, **Captcha** and then click on “**Sign in**” button. (Fig.12)

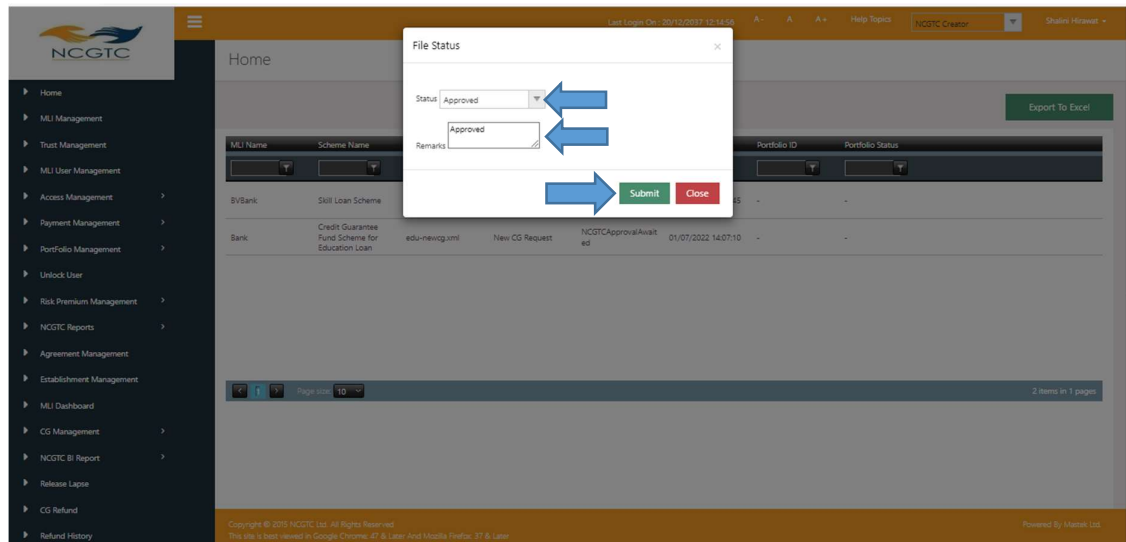


MLJ Name	Scheme Name	Input File Name	File Type	Status	Created Date	Portfolio ID	Portfolio Status
BVBank	Skill Loan Scheme	SkillScheme-Sample/MLJLayoutfor ClaimRequest.xml	Final Claim	NGGTCFinalApprovalA waited	07/06/2023 16:48:45	-	-
Bank	Credit Guarantee Fund Scheme for Education Loan	edu-newcg-unit	New CG Request	NGGTCApprovalAwait ed	01/07/2022 14:07:10	-	Control Reports Approve / Reject

Page size: 10 2 items in 1 pages

(Fig.13)

15. Select file from list.
16. Click on “**Approve/reject link**”. (Fig.13)



(Fig.14)

17. Select **status** from drop down. (Note: - Approved or Reject status display in drop down). (Fig.14)
18. Enter **remarks**.
19. Click on “**Submit button**”. (Note: - file status would be in “**processed**”).

1.3 Payment Management

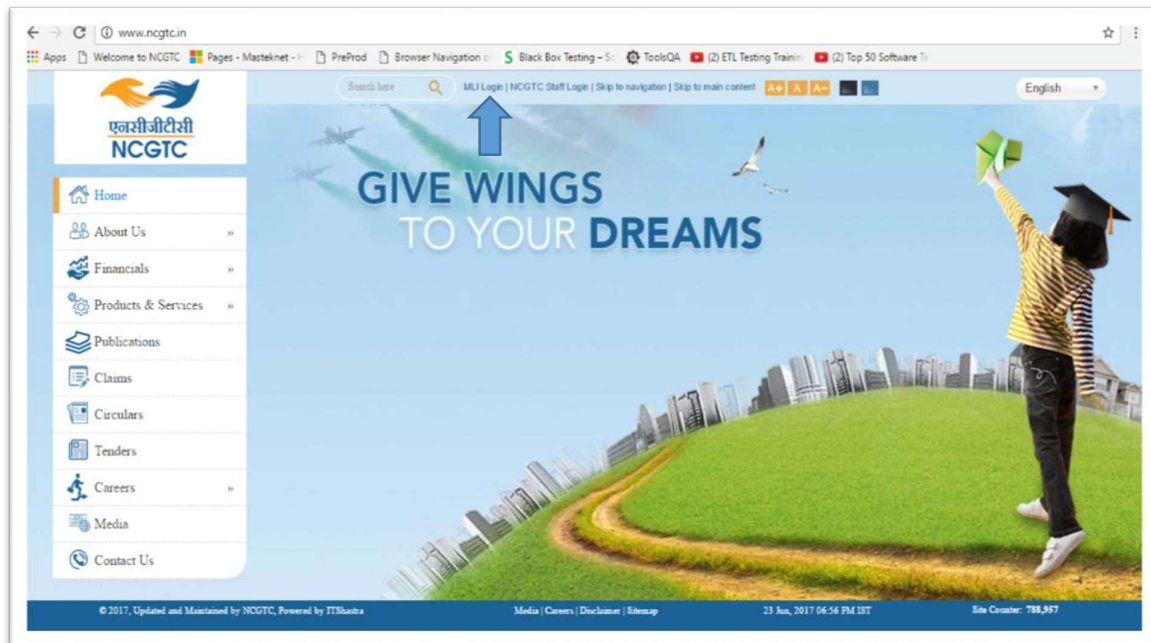
1.3.1 Fee Payment Reference

1.3.1.1 Payment Due(s) Input File

This section describes payment of CG charges. Payments from MLI will be accepted for all the eligible records submitted by him i.e. at the batch level

Follow Below steps: -

1. Go to “surge.ncgtc.in”.



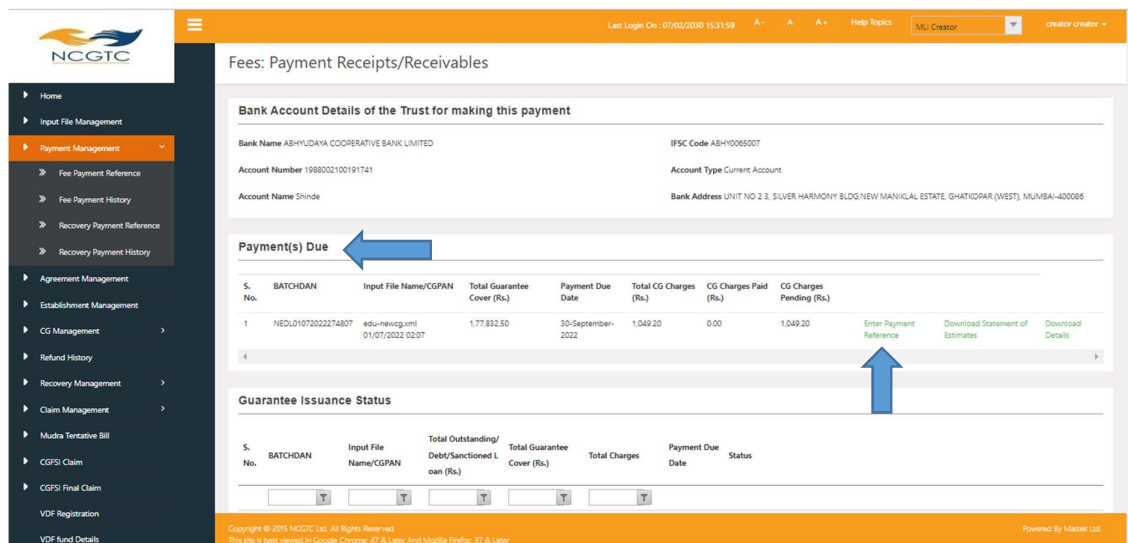
(Fig.15)

2. To login as a **MLI Creator**, click on “**MLI Login**”. (Fig.15)
3. **MLI login** page would be loaded.



(Fig.16)

4. Insert proper **username, Password, Captcha** and then click on **“Sign in”** button. (Fig.16)

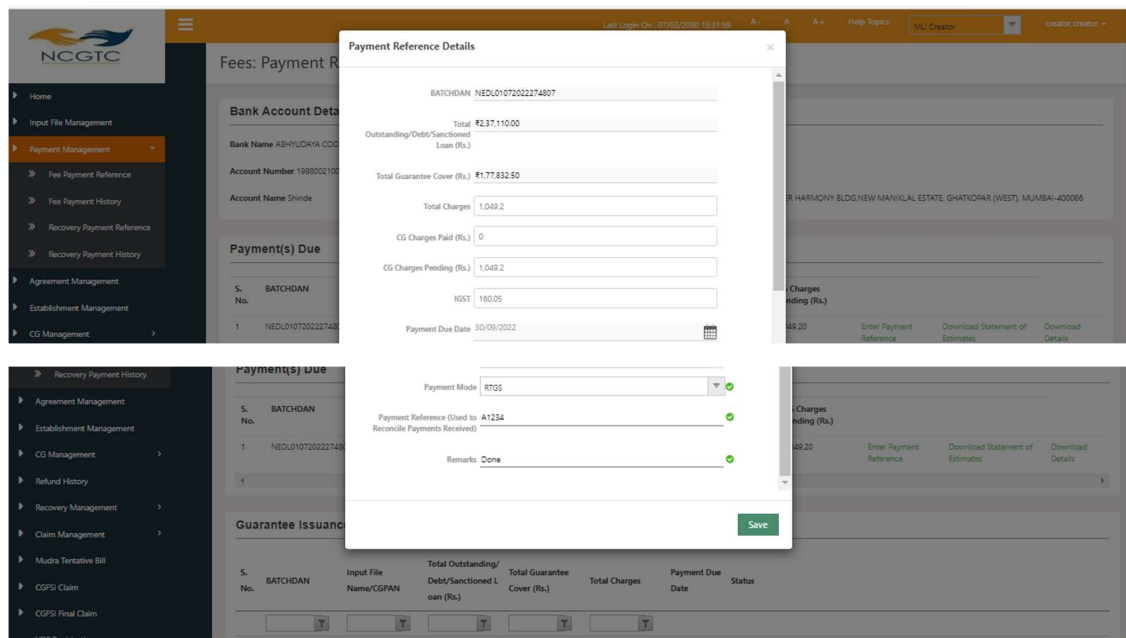


(Fig.17)

5. After successful login in Surge,” **Fees: Payment Receipts/Receivables**” page would be loaded and displayed to user. (Fig.17).

6. Click on **“Fee payment reference”**.

7. Click on enter payment reference (**Note: - user can download “Statement of estimate and download details in excel”**).



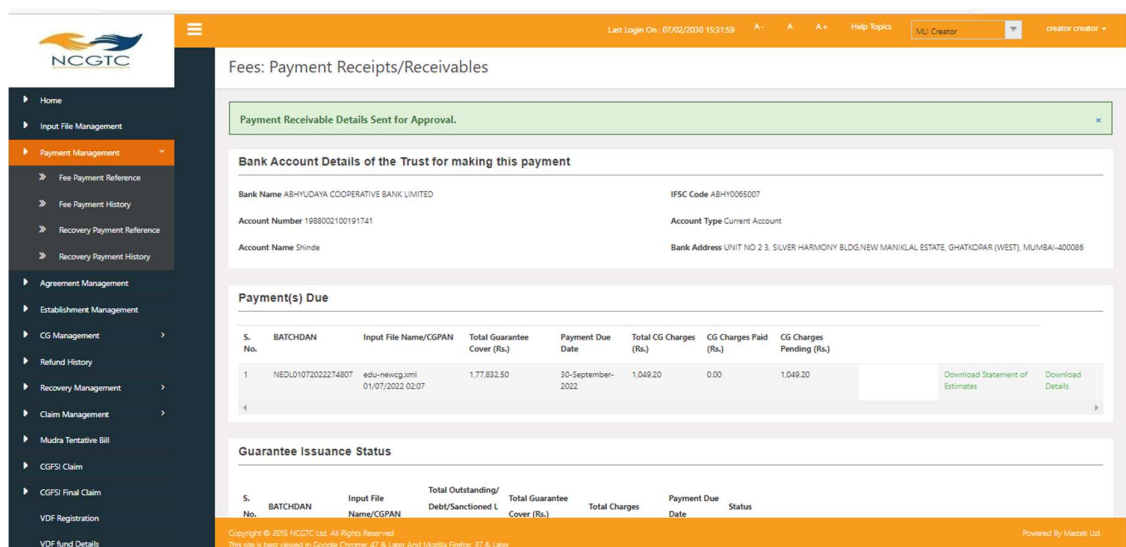
(Fig.18)

8. Select **payment mode**. (Fig.18)

9. Enter **payment referee**.

10. Enter **remarks**.

11. Click on **save** button. (Note: - payment receivable details send for approval).

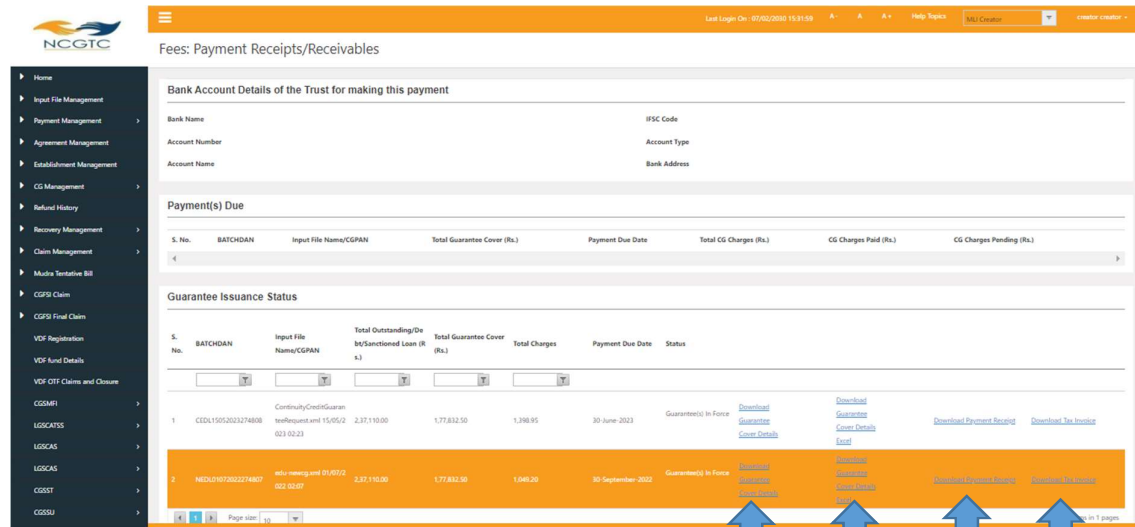


(Fig.19)

12. After save “**payment receivable details send for approval**” display to the user (Fig.19)

1.3.1.2 Guarantee Issuance Status (New CG)

This section contains report after payment done. (like guarantee cover details, guarantee cover details in excel payment receipt and tax invoice.)



Bank Account Details of the Trust for making this payment

Bank Name	IFSC Code
Account Number	Account Type
Account Name	Bank Address

Payment(s) Due

S. No.	BATCH/ID	Input File Name/CGPAN	Total Guarantee Cover (Rs.)	Payment Due Date	Total CG Charges (Rs.)	CG Charges Paid (Rs.)	CG Charges Pending (Rs.)
1	CEDA15052023274808	ContinuityCreditGuaranteeDocument.xml 15/05/2023 02:02:23	2,37,110.00	30 June 2023	1,398.95		
2	MECLA16170822274807	mls-mewg-and-BU/07/2022 02:02:07	2,37,110.00	30 September 2022	1,046.26		

Guarantee Issuance Status

S. No.	BATCH/ID	Input File Name/CGPAN	Total Outstanding/Debt/Sanctioned Loan (Rs.)	Total Guarantee Cover (Rs.)	Total Charges	Payment Due Date	Status
1	CEDA15052023274808	ContinuityCreditGuaranteeDocument.xml 15/05/2023 02:02:23	2,37,110.00	1,398.95	1,398.95	30 June 2023	Guarantee(s) In Force
2	MECLA16170822274807	mls-mewg-and-BU/07/2022 02:02:07	2,37,110.00	1,046.26	1,046.26	30 September 2022	Guarantee(s) In Force

Download links for each row: [Download Guarantee Cover Details](#), [Download Payment Receipt](#), [Download Tax Invoice](#)

(Fig.20)

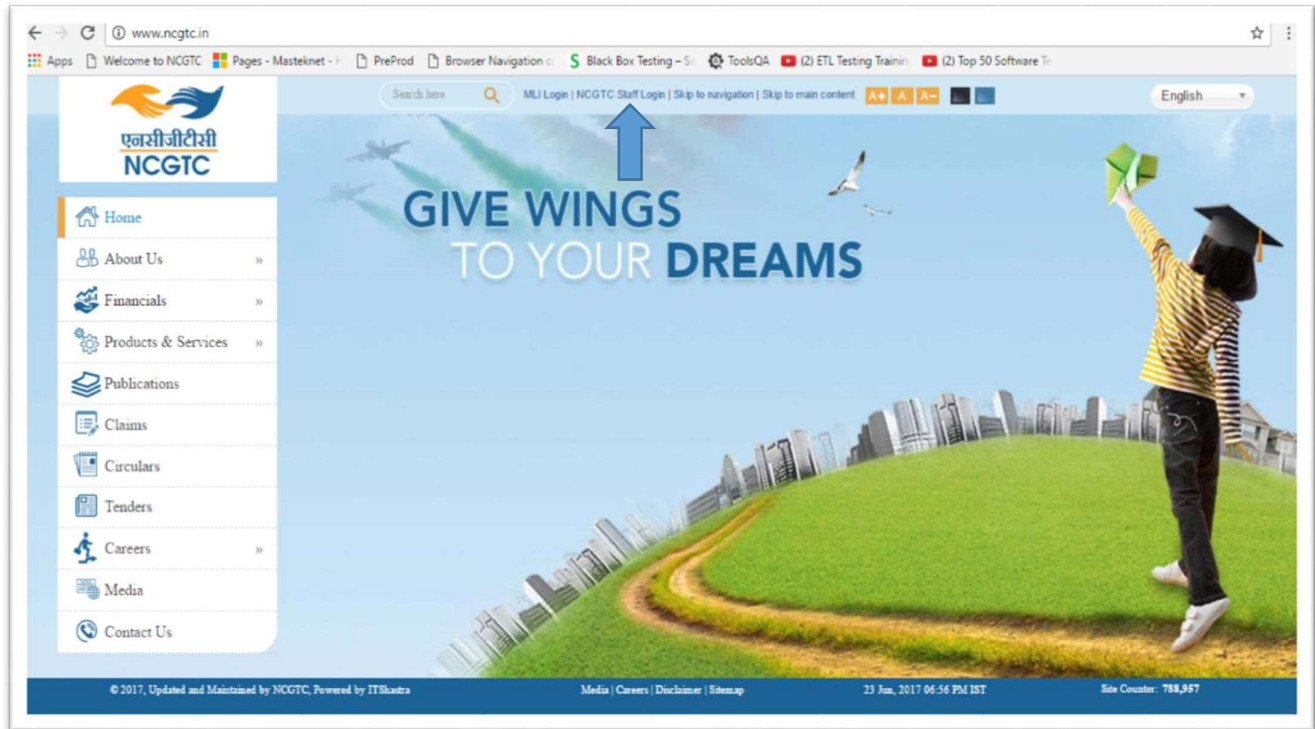
1. User able to see the “Guarantee Cover Details”, “Payment receipt” and “tax Invoice”. (Fig.20)

1.3.2 Fee Payment Reconciliation (NCGTC Accountant)

This section contains the flow of Fee payment reconciliation.

Follow Below steps: -

1. Go to “surge.ncgtc.in”.



(Fig.21)

2. To login as a **NCGTC Accountant**, click on “**NCGTC Staff Login**” (Fig.21)
3. **NCGTC login** page would be loaded



Username: delladmin

Password: [Redacted]

Please Enter Correct Code.

Captcha: ZFD13

[Generate New Image](#)

zfd13

Type the code from the image

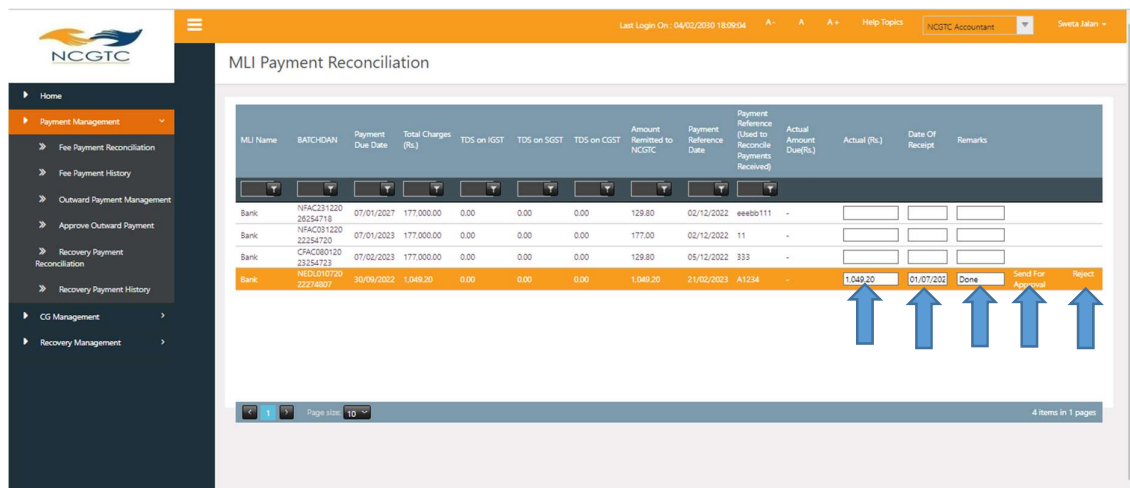
Sign in

[Forgot Password ?](#)

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(Fig.22)

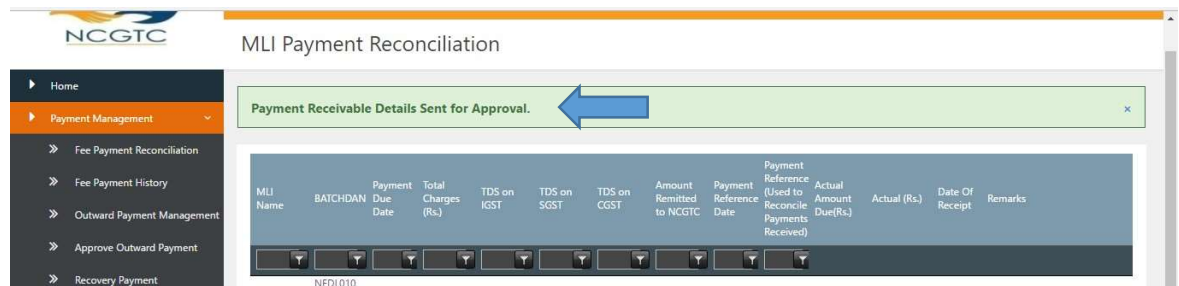
4. Insert proper **username, Password, Captcha** and then click on **“Sign in”** button. (Fig.22)



MLI Name	BATCH/ID	Payment Due Date	Total Charges (Rs.)	TDS on KST	TDS on SGT	TDS on CGST	Amount Remitted to NCGTC	Payment Reference Date	Payment Reference (Used to Reconcile Payments Received)	Actual Amount Due(Rs.)	Actual (Rs.)	Date Of Receipt	Remarks
Bank	NFAC231220 20154719	07/01/2027	177,000.00	0.00	0.00	0.00	129.80	02/12/2022	eeebb111	-			
Bank	NFAC031220 22154720	07/01/2023	177,000.00	0.00	0.00	0.00	177.00	02/12/2022	11	-			
Bank	OTAC080130 23154723	07/02/2023	177,000.00	0.00	0.00	0.00	129.80	05/12/2022	333	-			
Bank	NEDU10720 22148097	30/09/2022	1,049.20	0.00	0.00	0.00	1,049.20	21/02/2023	A1234	-	1,049.20	01/07/2023	Done

(Fig.23)

5. After successful login in Surge, **“MLI payment Reconciliation”** page would be loaded. (Fig.23).
6. Click on **“Fee payment reconciliation.”**
7. Enter **actual amount, date of receipt** and remarks.
8. Click on **“send for approval/reject”**. (Note: - payment receivable details sent for approval. File status is in **“payment approval”**).



(Fig.23)

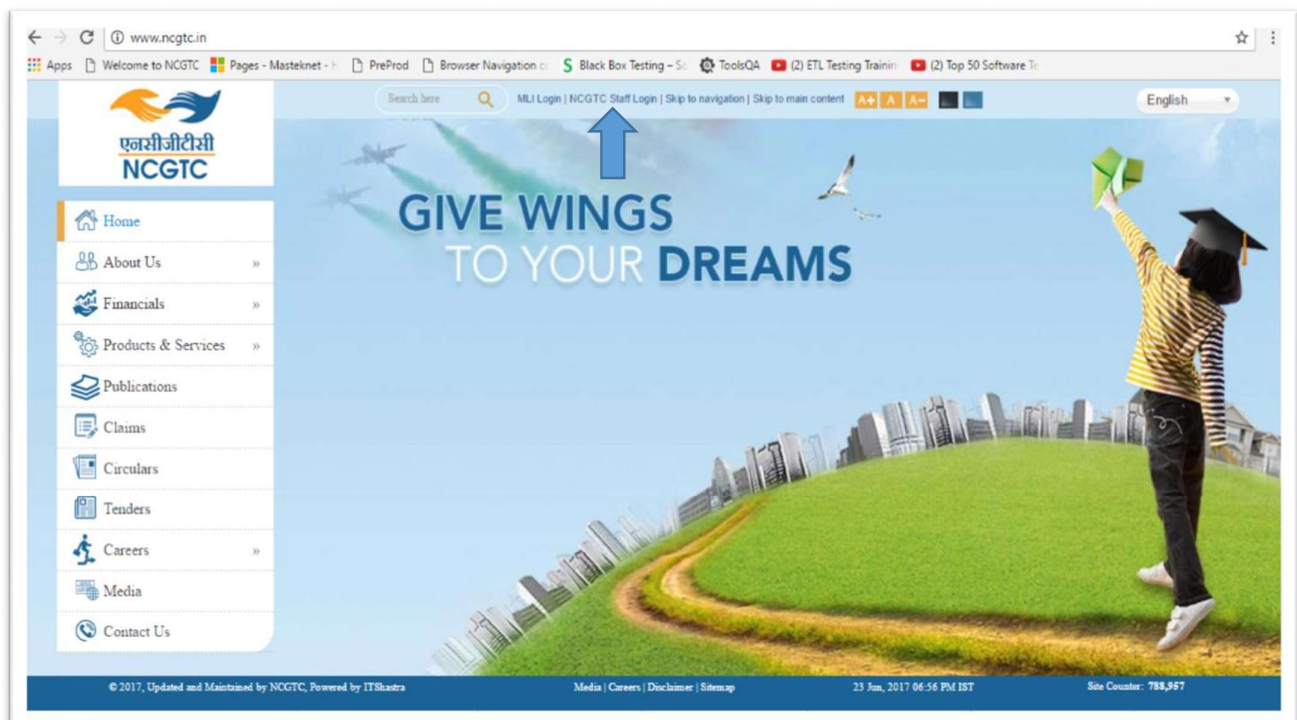
9. After send for approval “**Payment Receivable Details Sent for Approval**” message display to the user (Fig.23) (Note: -File status is in “**payment approval**”).

1.3.3 Approve MLI Payment (NCGTC Main Accountant)

This section contains the flow of Fee payment reconciliation.

Follow Below steps: -

1. Go to “surge.ncgtc.in”.



(Fig.24)

2. To login as a **NCGTC Main Accountant**, click on “**NCGTC Staff Login**” (Fig.24)

3. NCGTC login page would be loaded.

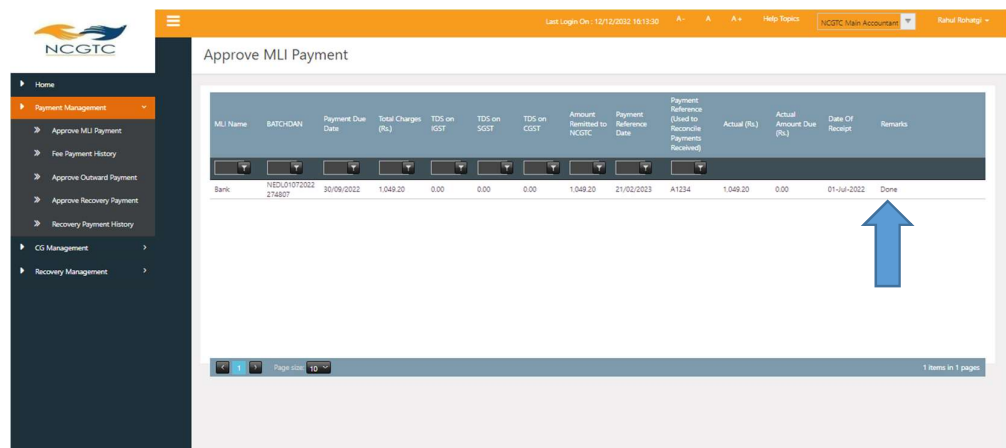


The login page features the NCGTC logo at the top. Below it, there are input fields for 'Username' (containing 'delladmin') and 'Password' (masked with dots). A CAPTCHA image with the code 'ZFD13' is displayed, with a 'Generate New Image' link below it. The CAPTCHA input field contains 'zfd13'. A 'Sign in' button is at the bottom, with a 'Forgot Password?' link below it. Four blue arrows point to the Username, Password, CAPTCHA input, and Sign in button fields.

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(Fig.25)

4. Insert proper **username, Password, Captcha** and then click on “**Sign in**” button.
(Fig.25)



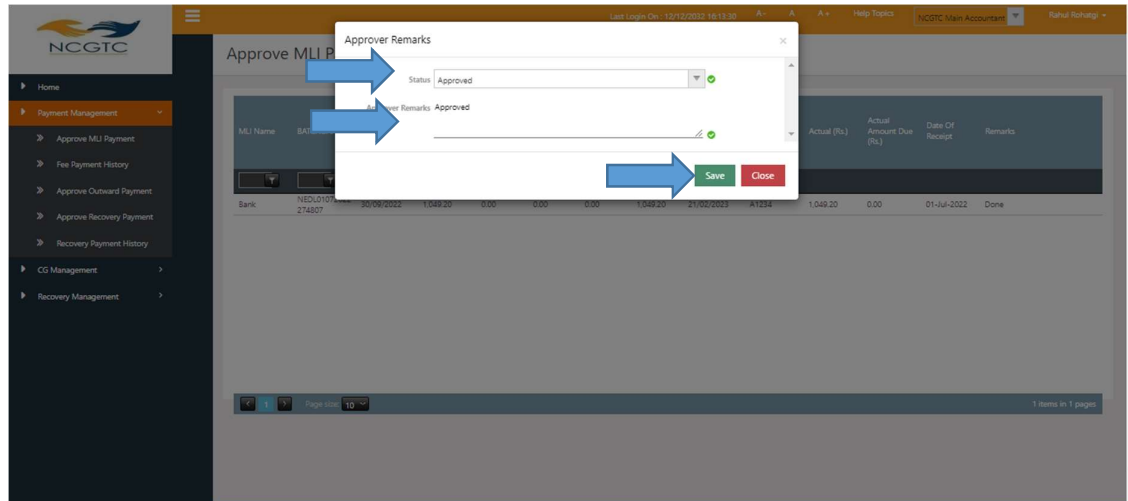
The 'Approve MLI Payment' page shows a table with columns: MLI Name, BATCH/IDN, Payment Due Date, Total Charges (Rs.), TDS on IGST, TDS on SGST, TDS on CGST, Amount Submitted to NCGTC, Payment Reference Date, Payment Reference (Based on Reconcile Payments Received), Actual (Rs.), Actual Amount Due (Rs.), Date Of Receipt, and Remarks. A blue arrow points to the 'Done' button in the Remarks column of the first row.

MLI Name	BATCH/IDN	Payment Due Date	Total Charges (Rs.)	TDS on IGST	TDS on SGST	TDS on CGST	Amount Submitted to NCGTC	Payment Reference Date	Payment Reference (Based on Reconcile Payments Received)	Actual (Rs.)	Actual Amount Due (Rs.)	Date Of Receipt	Remarks
Bank	NCDL01072024 274807	30/09/2022	1,049.20	0.00	0.00	0.00	1,049.20	21/02/2023	A1234	1,049.20	0.00	01-Jul-2022	Done

Page size: 10 rows | 1 items in 1 pages

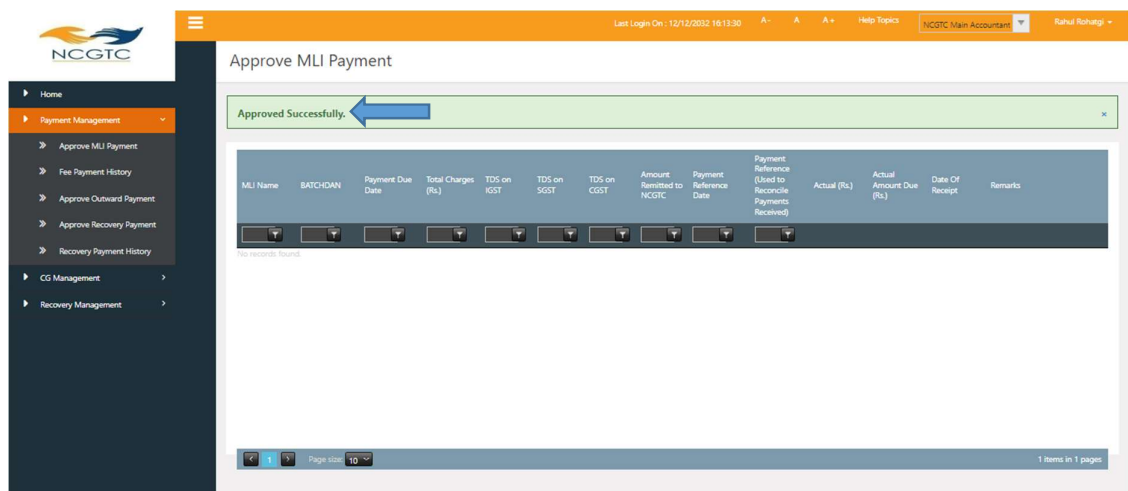
(Fig.26)

5. After successful login in Surge, “**Approve MLI Payment**” page would be loaded. (Fig.26)
6. Click on “**approve MLI payment**”.



(Fig.27)

7. Select file and click on “**approve**”. (Fig.27)
8. Select **status** from drop down and enter remarks
9. Click on “**Save**” button. (Note: - approved successfully and file status is in “**Guarantee(s) In Force**”).

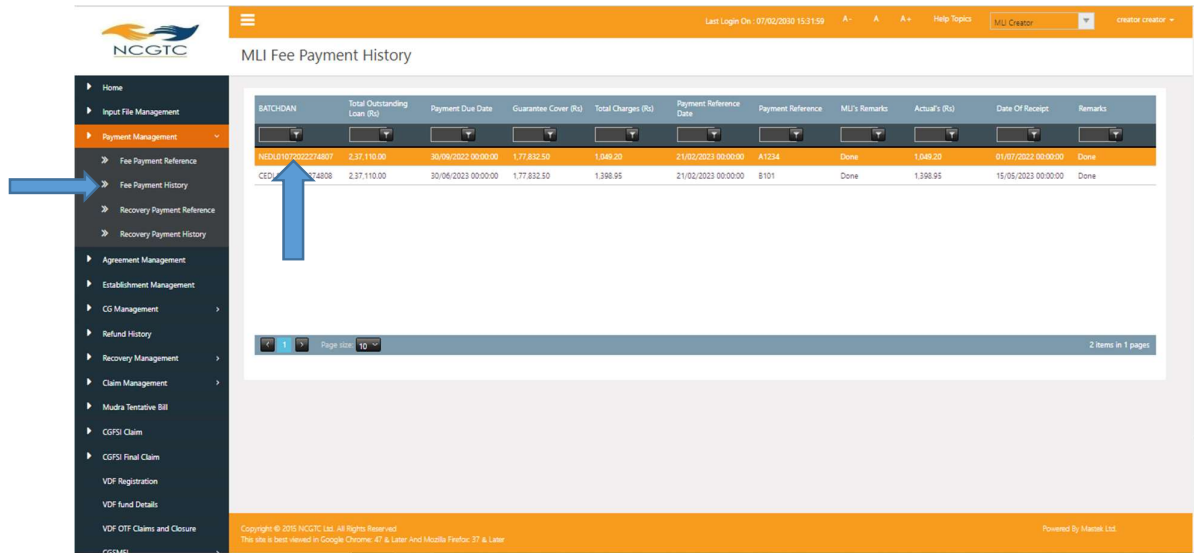


(Fig.28)

10. After save “**Approved successfully**” message display to user. (Fig.31) (Note: -file status is in “**Guarantee(s) In Force**”).

1.3.4 Fee Payment History

This section contains history of Fee payment.



MLI Fee Payment History

BATCH/ID	Total Outstanding Loan (Rs)	Payment Due Date	Guarantee Cover (Rs)	Total Charges (Rs)	Payment Reference Date	Payment Reference	MU's Remarks	Actual's (Rs)	Date Of Receipt	Remarks
NEDLN07002274807	2,37,110.00	30/06/2022 00:00:00	1,77,832.50	1,949.20	21/02/2023 00:00:00	A1234	Done	1,949.20	01/07/2022 00:00:00	Done
CEDLN07002274808	2,37,110.00	30/06/2023 00:00:00	1,77,832.50	1,398.95	21/02/2023 00:00:00	B101	Done	1,398.95	15/05/2023 00:00:00	Done

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(Fig.29)