



Web Application User Guide

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1.1 Introduction

- This user manual includes the process for preparation of Recovery file to be uploaded and complete process flow from MLI to NCGTC.

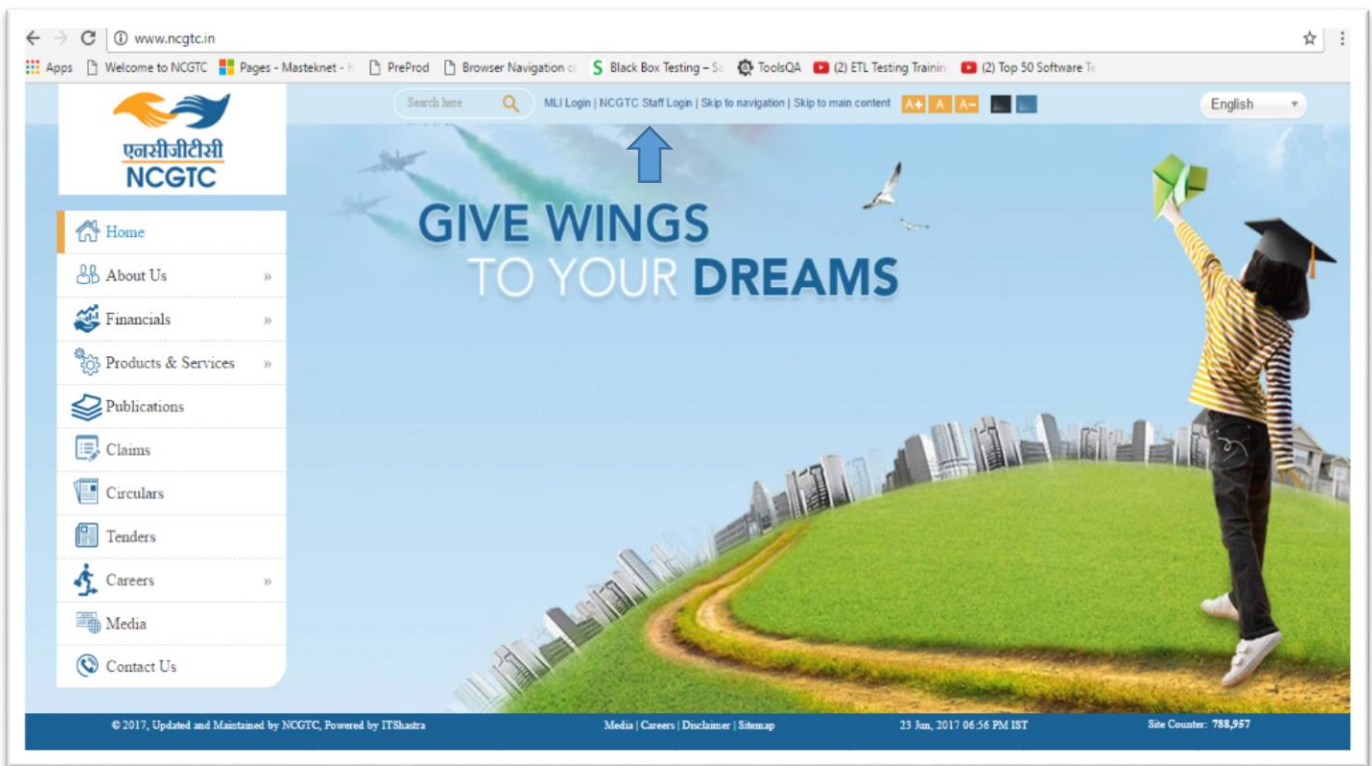
2. Configuration of Recovery Options (Yearly and Monthly)

2.1 Add or Edit Recovery Options to Schemes

This section describes the how user can set “Yearly” or “Monthly” recovery options to Scheme. As per options selected recovery will be calculate.

Follow Below steps:-

1. Go to “surge.ncgtc.in”.



(Fig.1)

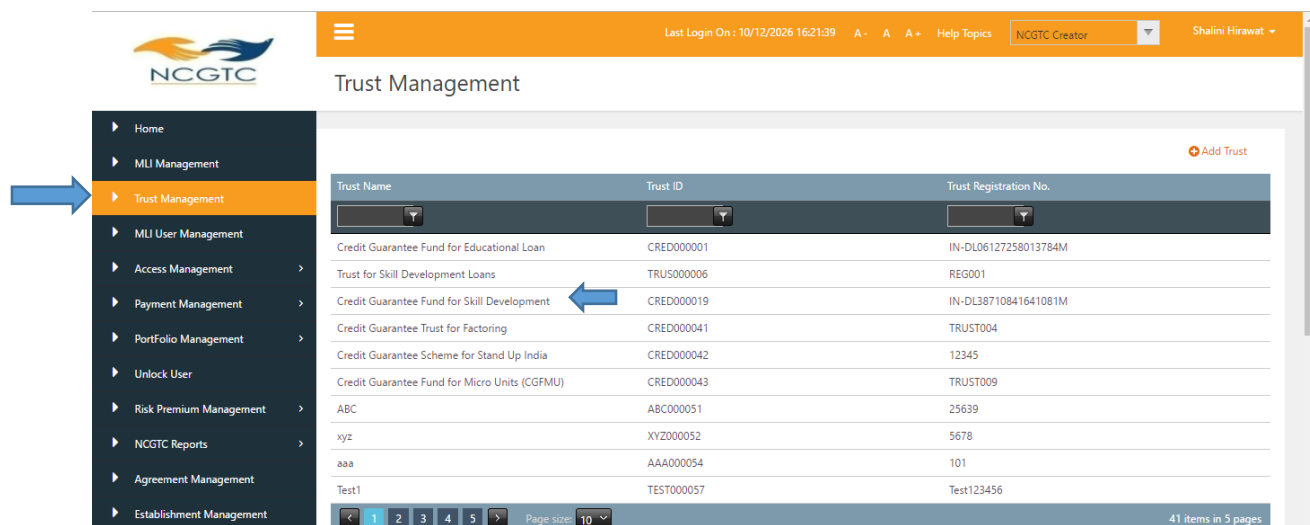
2. To login as a **NCGTC Creator**, click on “**NCGTC Staff Login**”(Fig.1)
3. **NCGTC login** page would be loaded.



The login form is centered on a light blue background. It features the NCGTC logo at the top. Below the logo, 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. A text box contains the captcha code 'zfd13'. Below the text box is a 'Sign in' button and a 'Forgot Password?' link. Four blue arrows point to the Username field, Password field, captcha text box, and the Sign in button. 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. Insert proper **Username**, **Password**, **Captcha** and then click on “**Sign in**” button (Fig.2)



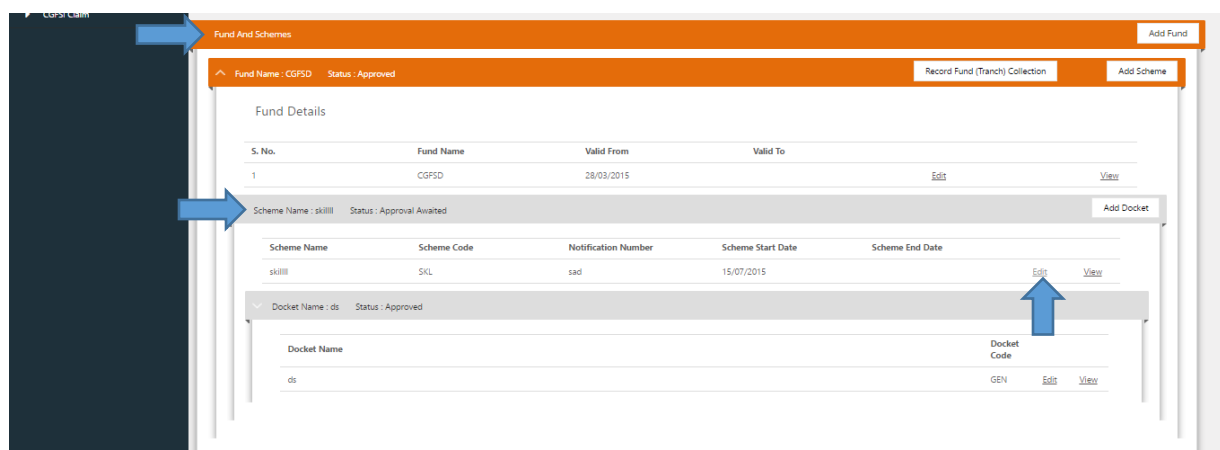
The dashboard shows the 'Trust Management' section. On the left is a dark sidebar menu with options: Home, MLI Management, Trust Management (highlighted with a blue arrow), MLI User Management, Access Management, Payment Management, Portfolio Management, Unlock User, Risk Premium Management, NCGTC Reports, Agreement Management, and Establishment Management. The main content area has an orange header with the NCGTC logo, a hamburger menu, and user information: 'Last Login On: 10/12/2026 16:21:39', 'A - A +', 'Help Topics', 'NCGTC Creator', and 'Shalini Hirawat'. Below the header is a table of trusts. A blue arrow points to the 'Credit Guarantee Fund for Skill Development' row in the table. The table has columns for Trust Name, Trust ID, and Trust Registration No.

Trust Name	Trust ID	Trust Registration No.
Credit Guarantee Fund for Educational Loan	CRED000001	IN-DL06127258013784M
Trust for Skill Development Loans	TRUS000006	REG001
Credit Guarantee Fund for Skill Development	CRED000019	IN-DL38710841641081M
Credit Guarantee Trust for Factoring	CRED000041	TRUST004
Credit Guarantee Scheme for Stand Up India	CRED000042	12345
Credit Guarantee Fund for Micro Units (CGFMU)	CRED000043	TRUST009
ABC	ABCO00051	25639
xyz	XYZ000052	5678
aaa	AAA000054	101
Test1	TEST000057	Test123456

At the bottom of the table, there is a pagination bar showing 'Page size: 10' and '41 items in 5 pages'.

(Fig.3)

5. Click on “**Trust Management**” menu.(Fig.3)
6. Click on “**Trust**” from list.



Fund And Schemes

Fund Name : CGFSD Status : Approved

Record Fund (Tranche) Collection Add Scheme

Fund Details

S. No.	Fund Name	Valid From	Valid To	
1	CGFSD	28/03/2015		Edit View

Scheme Name : sklll Status : Approval Awaited Add Docket

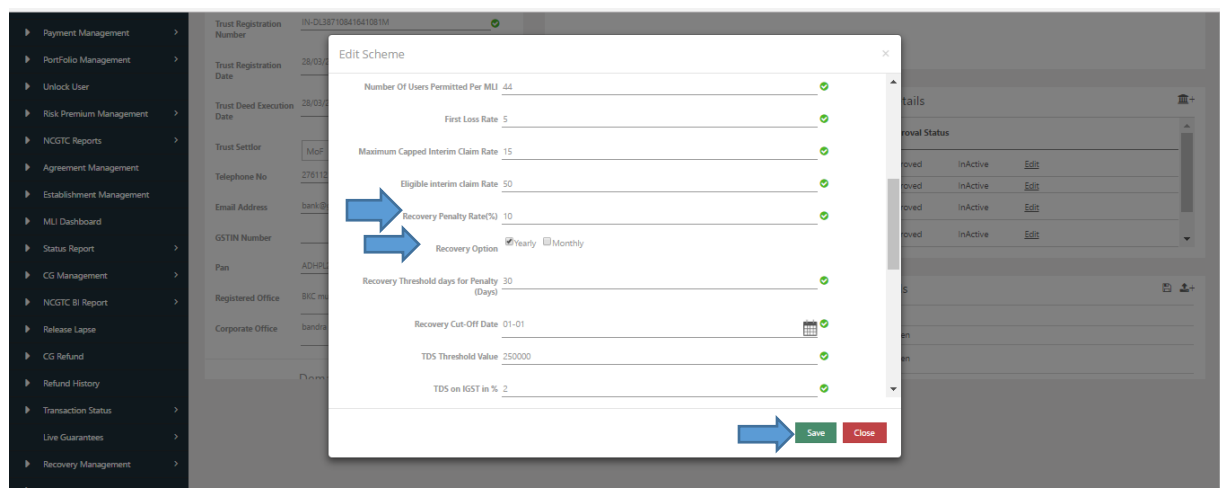
Scheme Name	Scheme Code	Notification Number	Scheme Start Date	Scheme End Date	
sklll	SKL	sad	15/07/2015		Edit View

Docket Name : ds Status : Approved

Docket Name	Docket Code	
ds	GEN	Edit View

(Fig.4)

7. Go to **“Fund and Schemes”** section.(Fig.4)
8. Select on **“Scheme Name”** section.
9. Click on **“Edit”** link in Scheme Name.



Edit Scheme

Number Of Users Permitted Per MUJ : 44 ✓

First Loss Rate : 5 ✓

Maximum Capped Interim Claim Rate : 15 ✓

Eligible Interim claim Rate : 50 ✓

Recovery Penalty Rate(%) : 10 ✓

Recovery Option : ☒ Yearly ☐ Monthly

Recovery Threshold days for Penalty : 30 (Days) ✓

Recovery Cut-Off Date : 01-01 ✓

TDS Threshold Value : 250000 ✓

TDS on GST in % : 2 ✓

Save Close

(Fig.5)

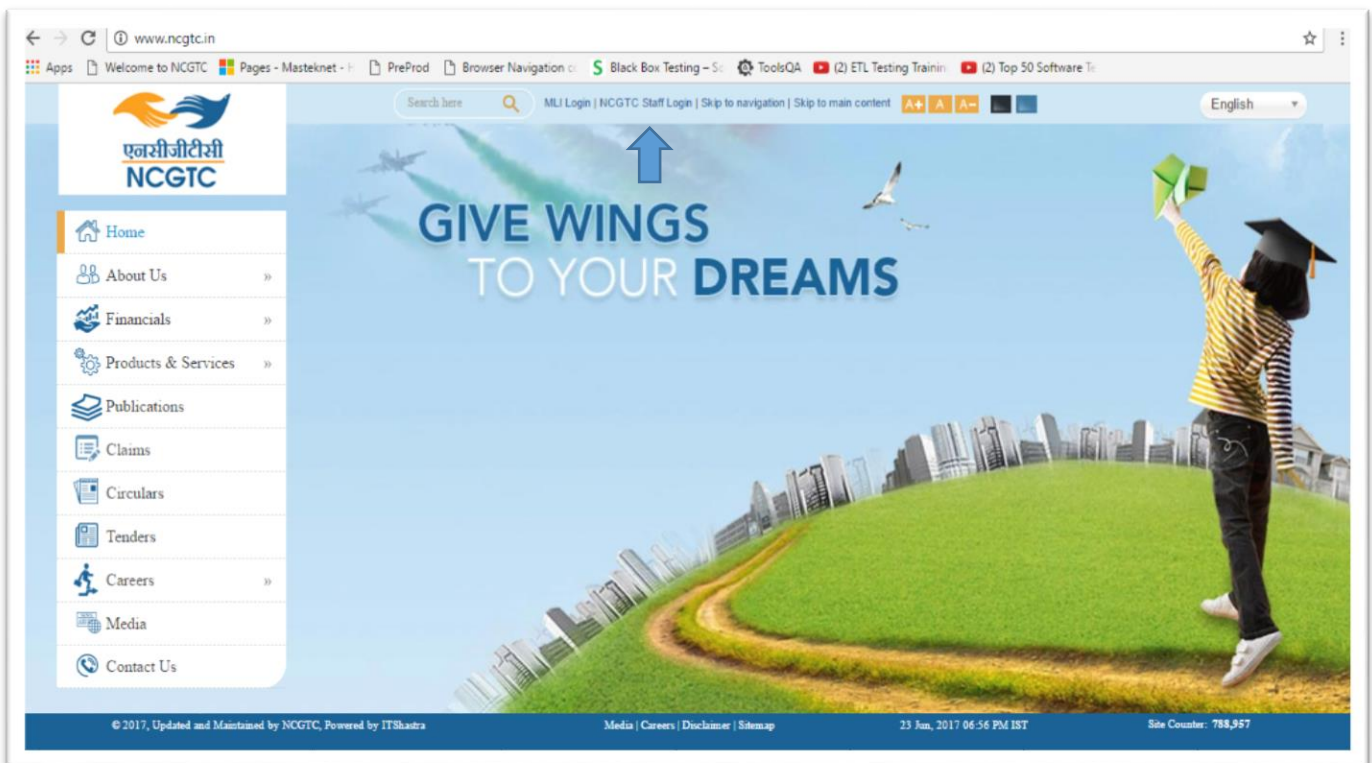
10. Select **“Recovery Options”** (Fig.5) (Note: - There are now two options **“Yearly”** and **“Monthly”**. User also can add **“Recovery Penalty (%)** Parameter for Yearly Recovery)
11. Click on **“Save”** button. (Note: - After save this details go to NCGTC approver login for approval.)

2.2 Approval of Recovery Options (Yearly and Monthly)

This section describes the approval flow of recovery options to Scheme.

Follow Below steps:-

1. Go to “surge.ncgtc.in”.



(Fig.6)

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

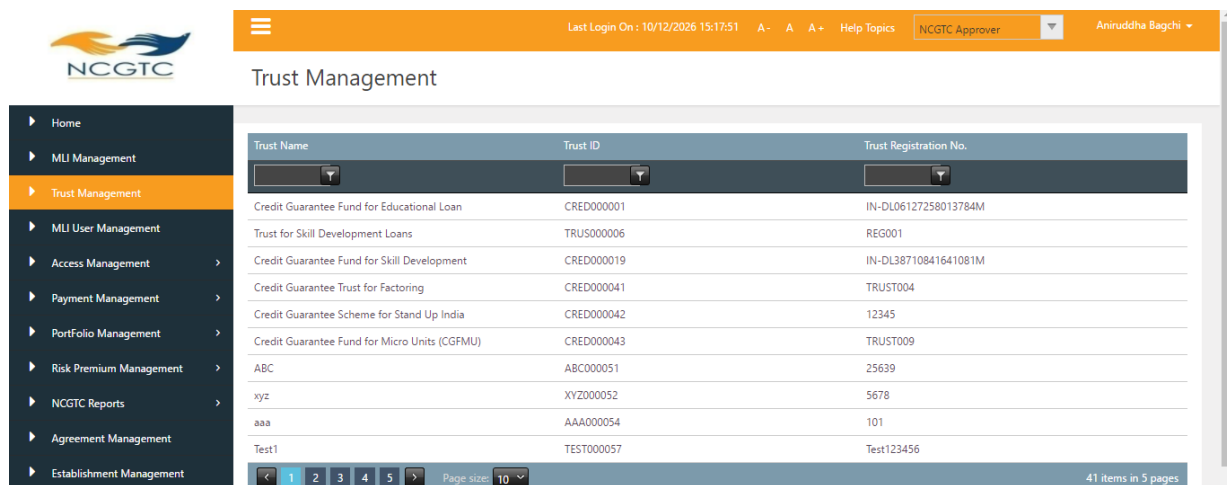


The login page features the NCGTC logo at the top. Below it, there are input fields for 'Username' (containing 'delladmin') and 'Password'. A captcha image with the code 'ZFD13' is displayed, along with a 'Generate New Image' link. A text box contains the captcha code 'zfd13'. Below the text box is a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

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(Fig.7)

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



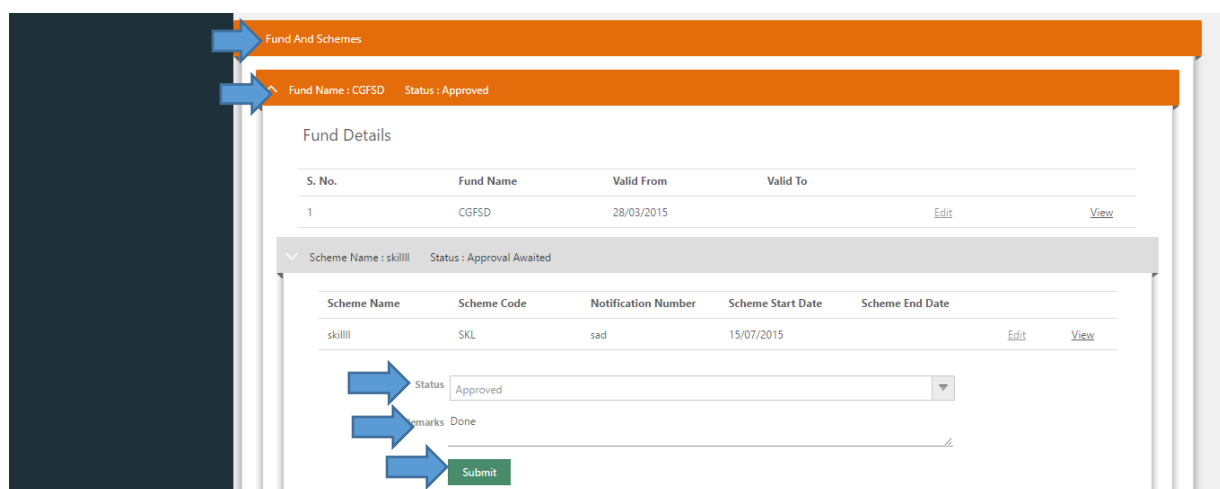
The Trust Management page shows a table of trusts. The table has three columns: Trust Name, Trust ID, and Trust Registration No. The table contains 10 rows of data. The left sidebar shows the navigation menu with 'Trust Management' selected. The top header shows the user's name 'Aniruddha Bagchi' and the role 'NCGTC Approver'.

Trust Name	Trust ID	Trust Registration No.
Credit Guarantee Fund for Educational Loan	CRED000001	IN-DL06127258013784M
Trust for Skill Development Loans	TRUS000006	REG001
Credit Guarantee Fund for Skill Development	CRED000019	IN-DL38710841641081M
Credit Guarantee Trust for Factoring	CRED000041	TRUST004
Credit Guarantee Scheme for Stand Up India	CRED000042	12345
Credit Guarantee Fund for Micro Units (CGFMU)	CRED000043	TRUST009
ABC	ABCO00051	25639
xyz	XYZ000052	5678
aaa	AAA000054	101
Test1	TEST000057	Test123456

Page size: 10 41 items in 5 pages

(Fig.8)

5. Click on “**Trust Management**” menu.(Fig.8)
6. Click on “**Trust**” from list.



Fund And Schemes

Fund Name : CGFSD Status : Approved

Fund Details

S. No.	Fund Name	Valid From	Valid To
1	CGFSD	28/03/2015	Edit View

Scheme Name : skillll Status : Approval Awaited

Scheme Name	Scheme Code	Notification Number	Scheme Start Date	Scheme End Date
skillll	SKL	sad	15/07/2015	Edit View

Status: Approved

Remarks: Done

[Submit](#)

(Fig.9)

7. Go to “**Fund and Schemes**” section.(Fig.9)
8. Select on “**Scheme Name**” section.
9. Select “**Approved**” status from list. (Note: - Now there are three options “**Approved**”, “**Rejected**” and “**OnHold**”).)
10. Click on “**Submit**” button. (Note: - Scheme status will be in “**Approved**”).)

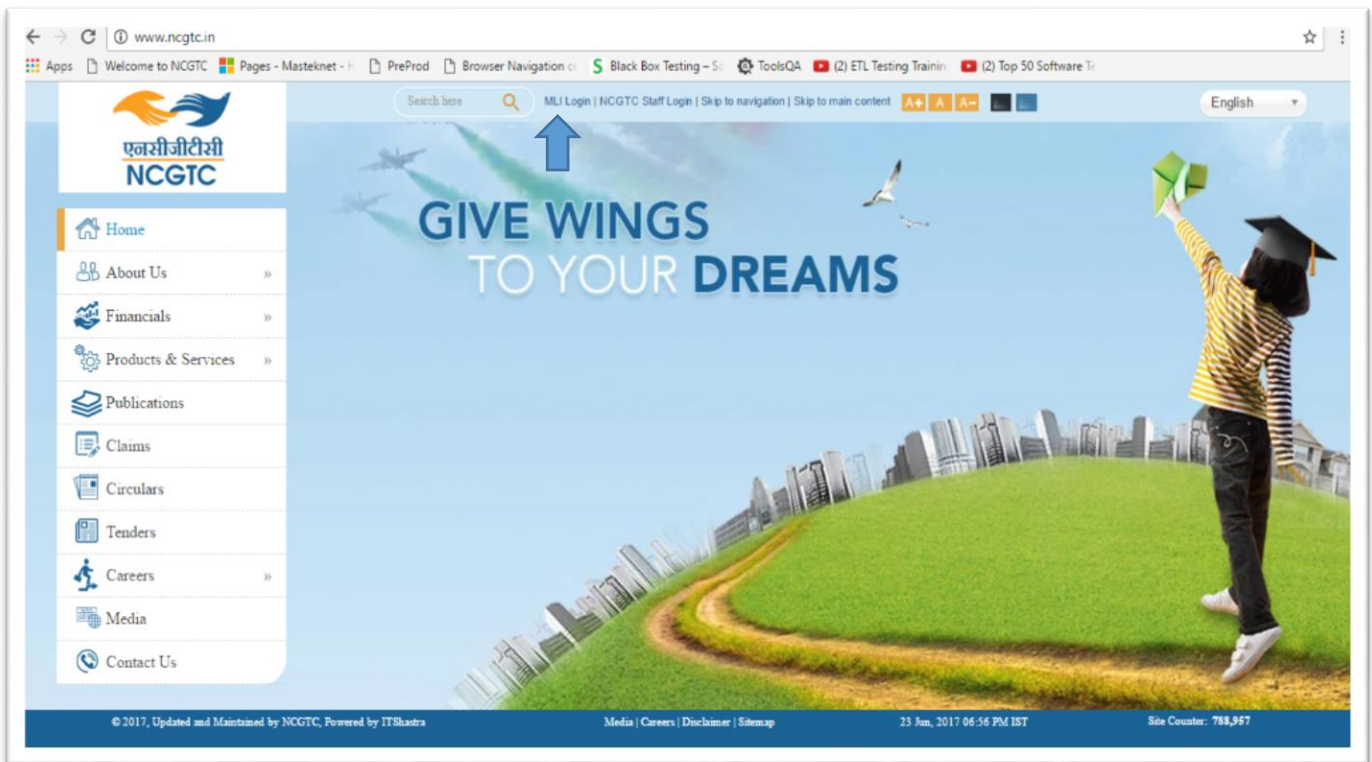
1.2 Input File Management (Recovery)

1.2.1 Upload Input File

This section describes the process Upload Recovery file.

Follow Below steps:-

11. Go to “surge.ncgtc.in”.



(Fig.10)

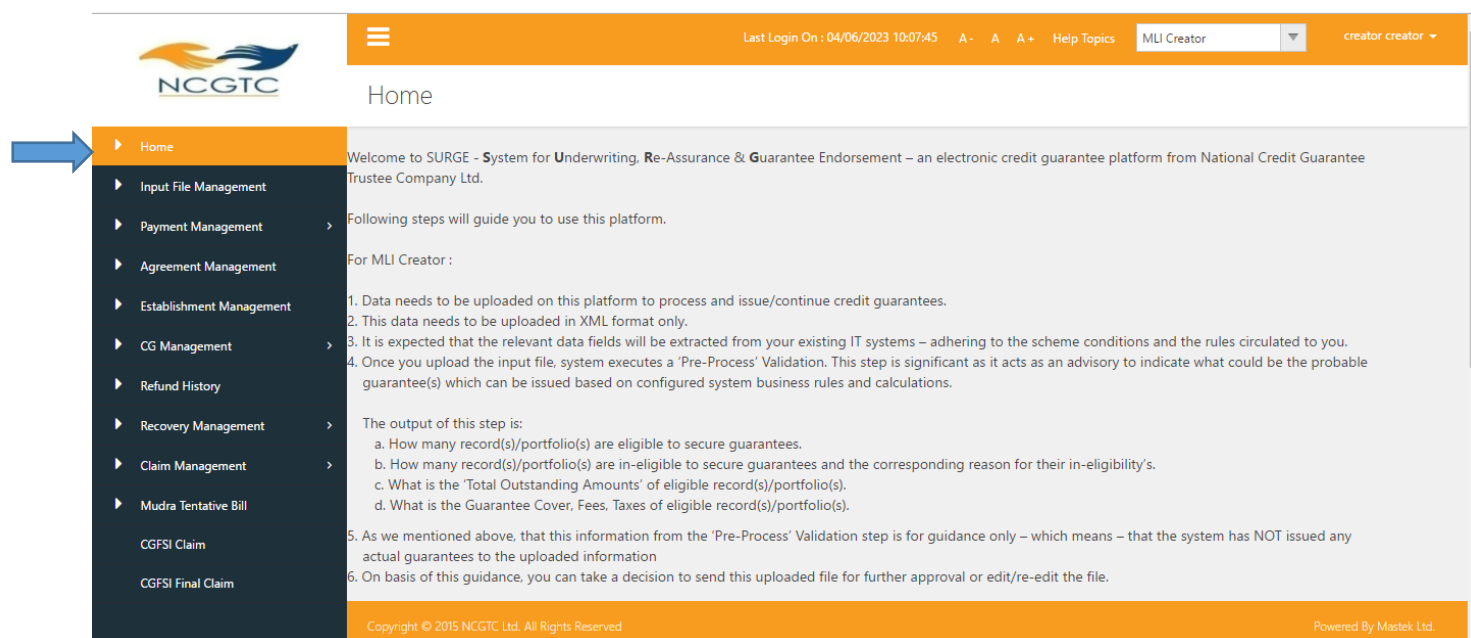
12. To login as a **MLI Creator**, click on “**MLI Login**”(Fig.10)

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



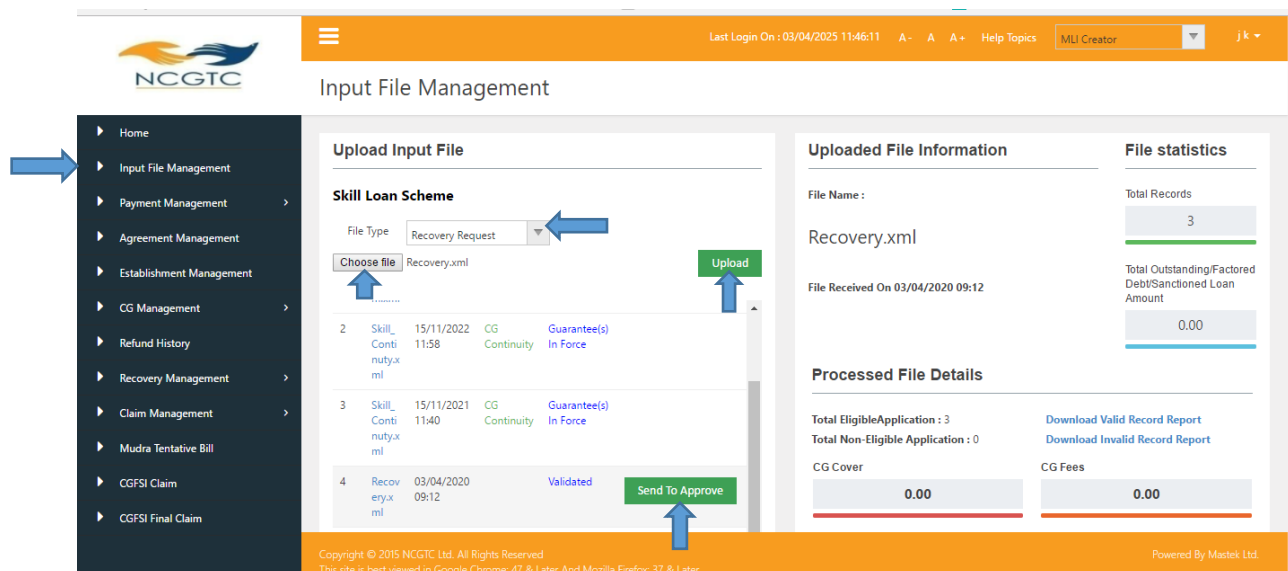
(Fig.11)

14. Insert proper **Username, Password, Captcha** and then click on “**Sign in**” button
(Fig.11)



(Fig.12)

15. After successfully login in Surge, **Home** page would be loaded and displayed to user. (Fig.12).



(Fig.13)

16. Under “**Input File Management**”, after click “**Upload Input File**” page would be loaded.(Fig.13)

17. Select file type “**Recovery Request**” from file type drop down.

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

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

Input File Management

- Home
- Input File Management
- Payment Management
- Agreement Management
- Establishment Management
- CG Management
- Refund History
- Recovery Management
- Claim Management
- Mudra Tentative Bill
- CGFSI Claim
- CGFSI Final Claim

Upload Input File

Skill Loan Scheme

File Type: Select

Choose file No file chosen Upload

S.No	File Name	Date	CG	Guarantee(s)
2	Skill_Conti_nuty.xml	15/11/2022 11:58	CG Continuity	In Force
3	Skill_Conti_nuty.xml	15/11/2021 11:40	CG Continuity	In Force
4	Recovery.xml	03/04/2020 09:12		Approval Awaited
5	Skill_New.xml	02/04/2020 10:44	New CG Request	In Force

Uploaded File Information

File Name : Recovery.xml

File Received On 03/04/2020 09:12

File statistics

Total Records	3
Total Outstanding/Factored Debt/Sanctioned Loan Amount	0.00

Processed File Details

Total Eligible Application : 3	Download Valid Record Report
Total Non-Eligible Application : 0	Download Invalid Record Report
CG Cover	0.00
CG Fees	0.00
Taxes On CG charges	0.00
Penalty Calculated	0.00

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(Fig.14)

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

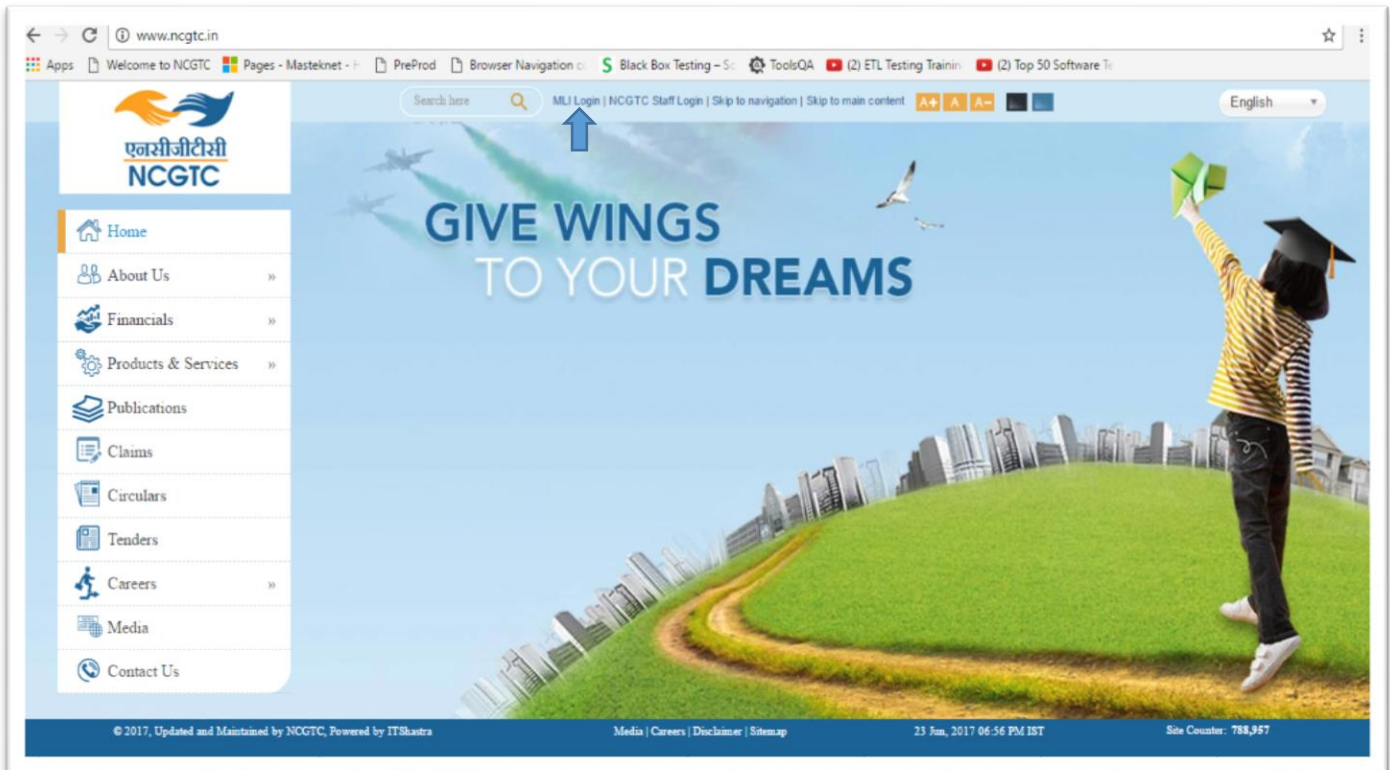
(Fig.14)

1.2.2 Approve Input File

This section describes the approval flow process of Recovery approval from MLI approver to NCGTC creator.

Follow Below steps:-

1. Go to “**surge.ncgtc.in**”.



(Fig.15)

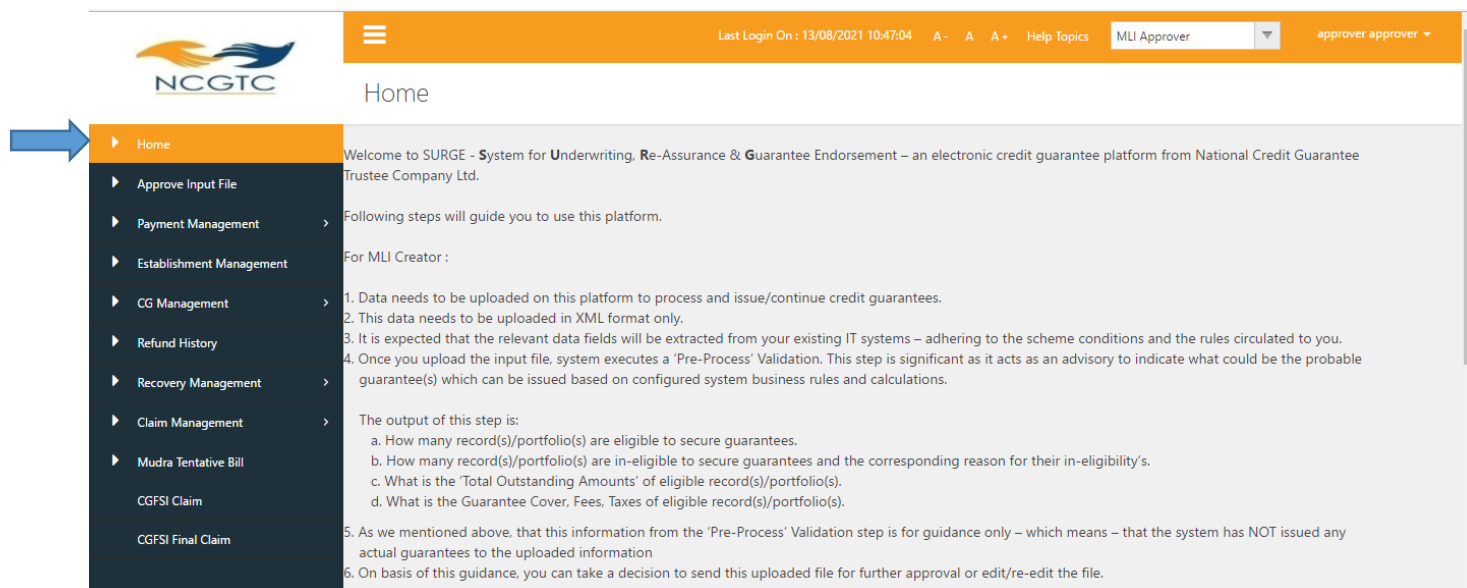
2. To login as a **MLI Approver**, click on “**MLI Login**”(Fig.15)
3. **MLI login** page would be loaded.



The image shows a login form for NCGTC. It includes fields for Username (delladmin), Password (masked with dots), and a Captcha (ZFD13). Below the Captcha is a 'Generate New Image' link and a text input field containing 'zfd13'. A 'Sign in' button is at the bottom, along with a 'Forgot Password?' link. Blue arrows point to the Username, Password, Captcha input field, and Sign in button. The footer contains copyright information for 2015 NCGTC Ltd. and browser recommendations.

(Fig.16)

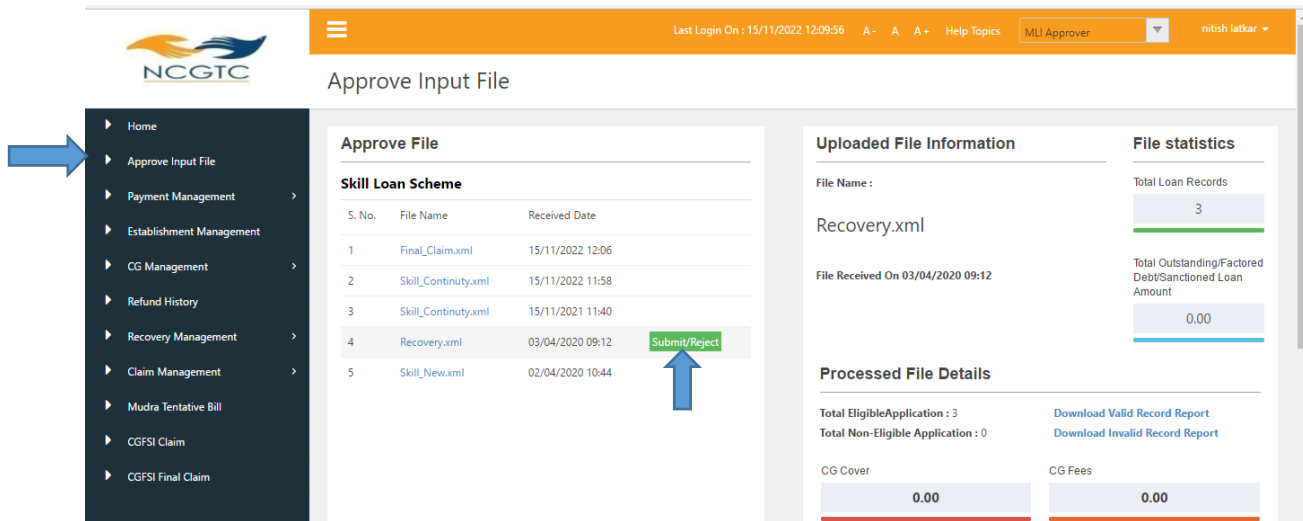
4. Insert proper **Username, Password, Captcha** and then click on “**Sign in**” button (Fig.16)



The image shows the NCGTC Home page. The top navigation bar is orange and contains the NCGTC logo, a hamburger menu icon, the text 'Last Login On : 13/08/2021 10:47:04', user roles 'A - A A +', 'Help Topics', 'MLI Approver', and 'approver approver'. The main content area has a dark blue sidebar with a list of links: Home, Approve Input File, Payment Management, Establishment Management, CG Management, Refund History, Recovery Management, Claim Management, Mudra Tentative Bill, CGFSI Claim, and CGFSI Final Claim. A blue arrow points to the 'Home' link. The main content area displays a welcome message and a list of steps for MLI Creator.

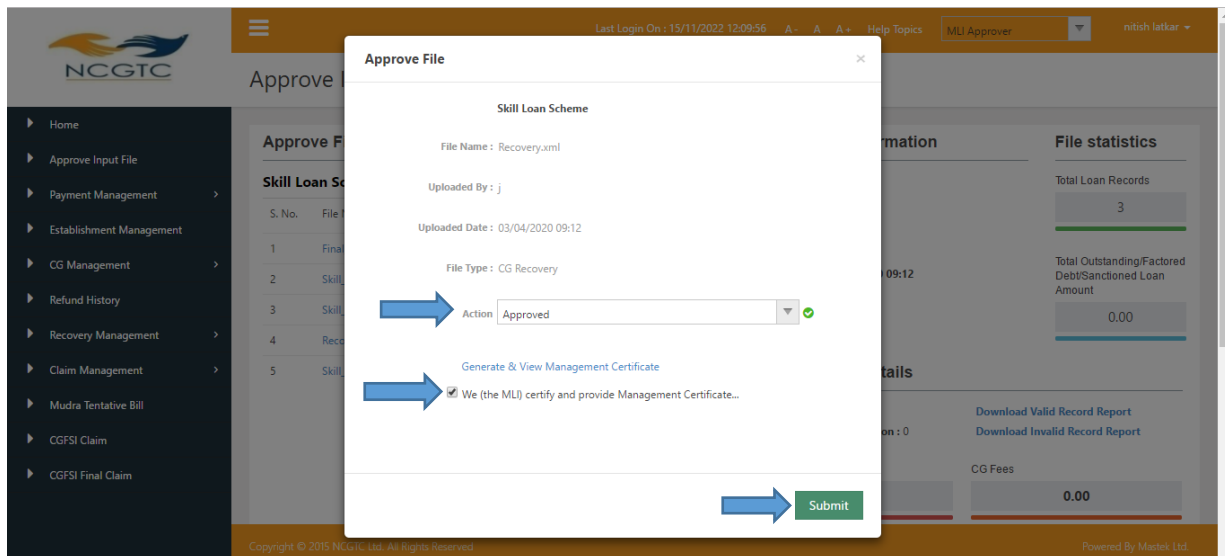
(Fig.17)

5. After successful login in Surge, **Home** page would be loaded and displayed to user.(Fig.17)



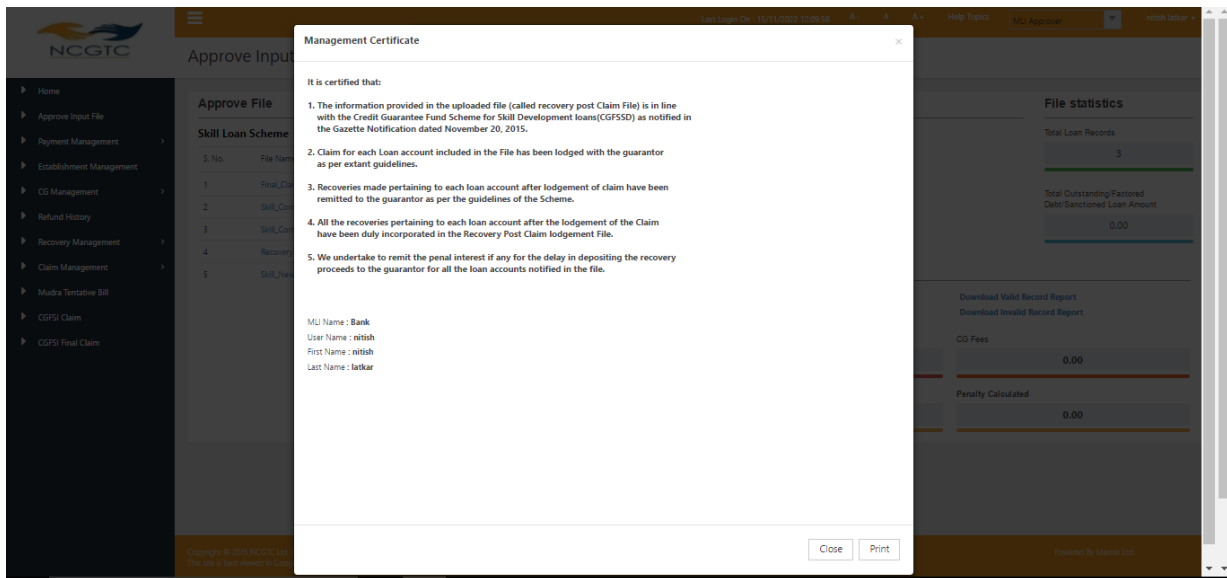
(Fig.18)

6. Click on “**Approve Input File**” menu, “**Approve File**” page would be loaded.(Fig.18)
7. Click on “**Submit/Reject**” button.



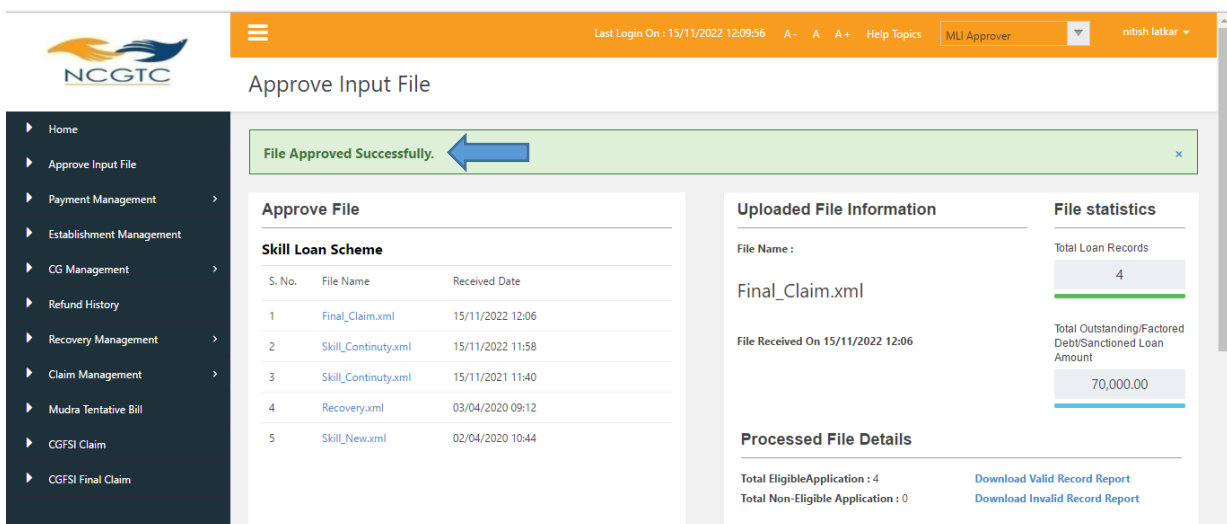
(Fig.19)

8. “**Approve File**” popup would be display.(Fig.19)
9. Select “**Approved**” action from drop down. (**Note:** User can Approve or reject file)



(Fig.20)

10. Click on “**Generate & View Management Certificate**” link (**Note:-** as per scheme management certificate would be display).(Fig.20)



(Fig.21)

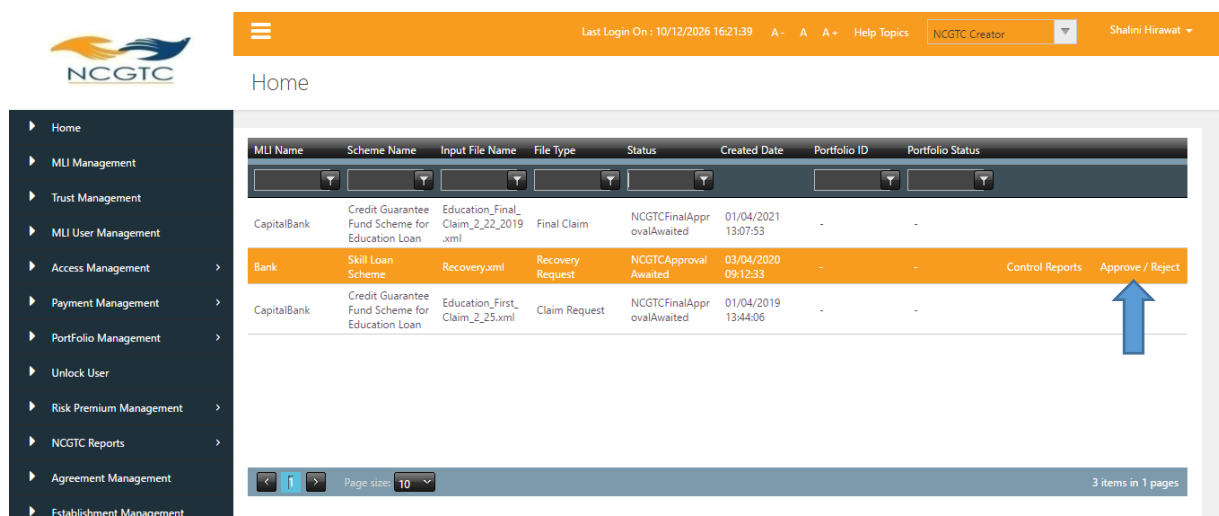
11. Select the check box below management certificate link then click on “**Submit**” button.
(Note:- message display “**File approved successfully**” and file status is in “**NCGTC approval awaited**”).(User cannot upload another file till current file will be approve from “**NCGTC Creator**”).(Fig.21)
12. To login as a **NCGTC Creator**, click on “**NCGTC Staff Login**”.
13. **NCGTC login** page would be loaded.



The image shows the NCGTC Staff Login page. At the top is the NCGTC logo. Below it are fields for Username (containing 'delladmin') and Password (masked with dots). Below the password field is a CAPTCHA section with the text 'Please Enter Correct Code.' and an image of a CAPTCHA code 'zfd13'. There is a link 'Generate New Image' below the CAPTCHA image. Below the CAPTCHA image is a text input field containing 'zfd13' and the text 'Type the code from the image'. At the bottom of the form is a blue 'Sign in' button and a link 'Forgot Password?'. Four blue arrows point to the Username field, Password field, CAPTCHA input field, and the 'Sign in' button. At the bottom of the page, 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.22)

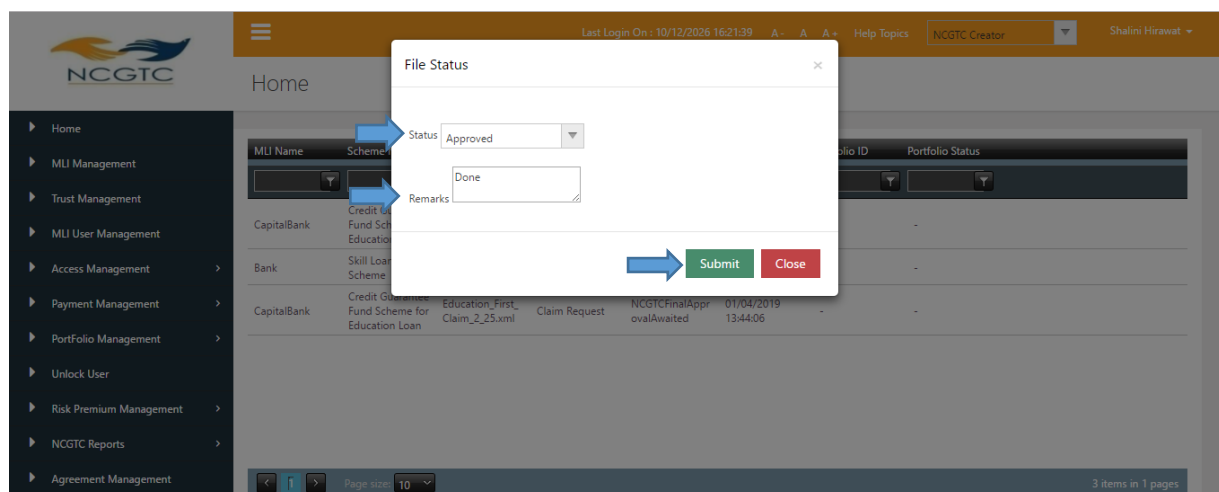
14. Insert proper **Username, Password, Captcha** and then click on “**Sign in**” button
(Fig.22)



(Fig.23)

15. Select file from list.

16. Click on “**Approve/reject link**”.(Fig.23)



(Fig.24)

17. Select **status** from drop down.(Note:- Approved or Reject status display in drop down).(Fig.24)

18. Enter **remarks**.

19. Click on “**Submit button**”.

1.3 Payment Management

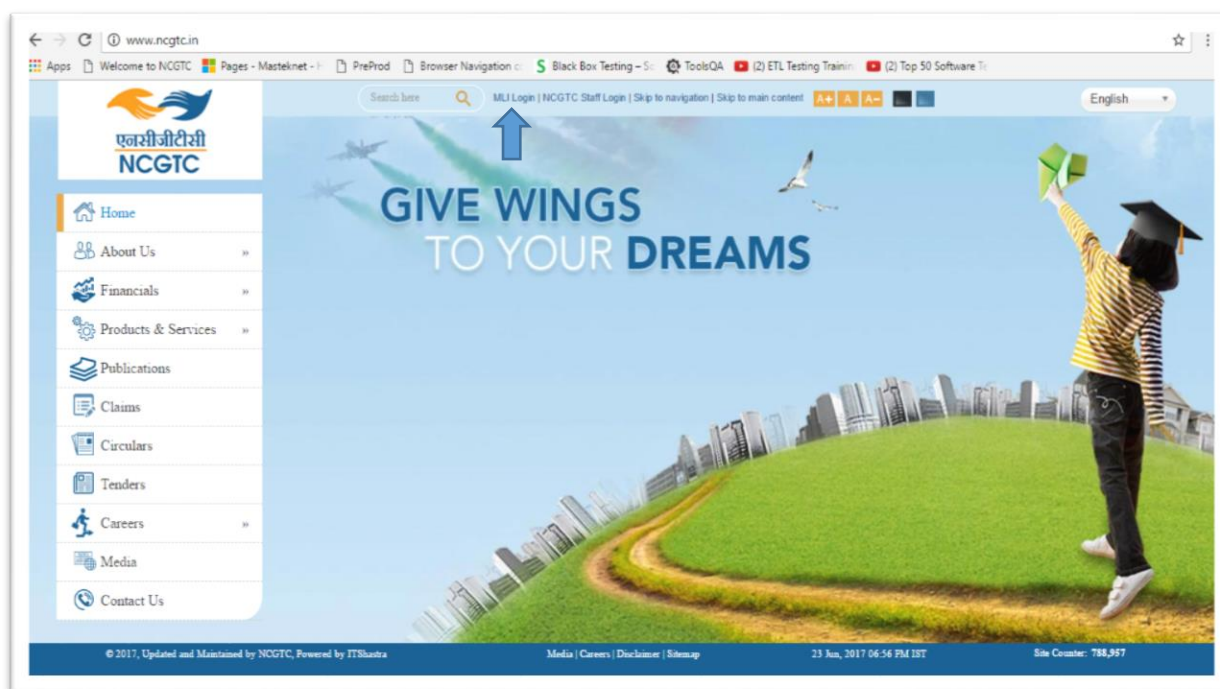
1.3.1 Recovery Payment Reference

1.3.1.1 Recovery(s) Due

This section describes details about Recovery payment from MLI, accepted for all the eligible records submitted by them in form of batch recovery file.

Follow Below steps:-

1. Go to “surge.ncgtc.in”.



(Fig.25)

2. To login as a **MLI Creator**, click on “**MLI Login**”(Fig.25)
3. **MLI login** page would be loaded.



Username: delladmin

Password: [Masked]

Please Enter Correct Code.

Captcha: ZFD13

[Generate New Image](#)

zfd13

Type the code from the image

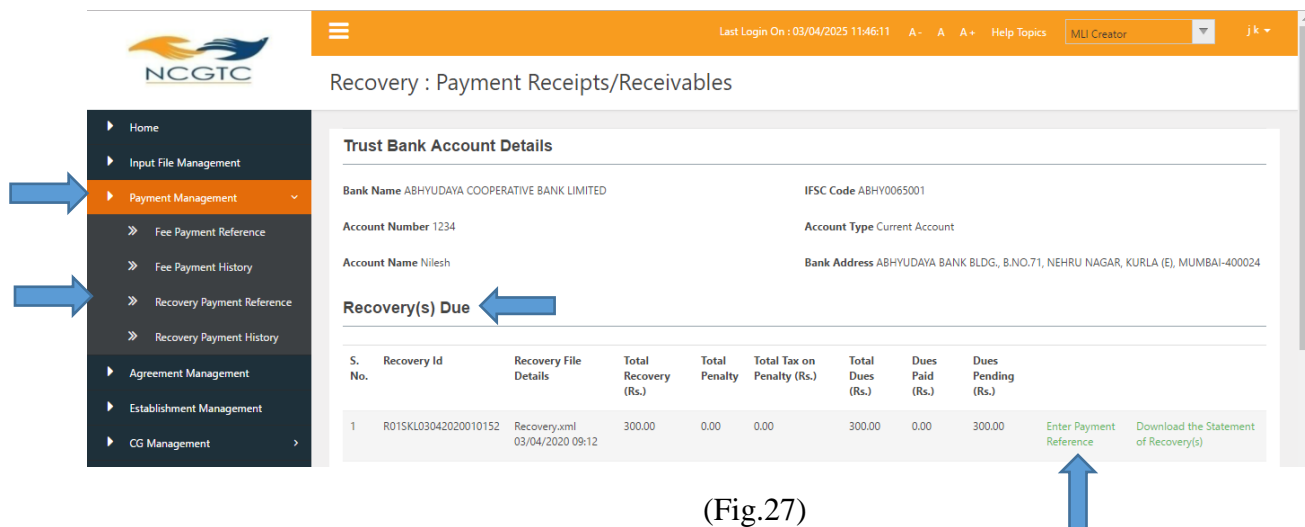
Sign in

[Forgot Password ?](#)

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(Fig.26)

4. Insert proper **Username**, **Password**, **Captcha** and then click on **“Sign in”** button (Fig.26)



Recovery : Payment Receipts/Receivables

Trust Bank Account Details

Bank Name ABHYUDAYA COOPERATIVE BANK LIMITED IFSC Code ABHY0065001

Account Number 1234 Account Type Current Account

Account Name Nilesh Bank Address ABHYUDAYA BANK BLDG., B.NO.71, NEHRU NAGAR, KURLA (E), MUMBAI-400024

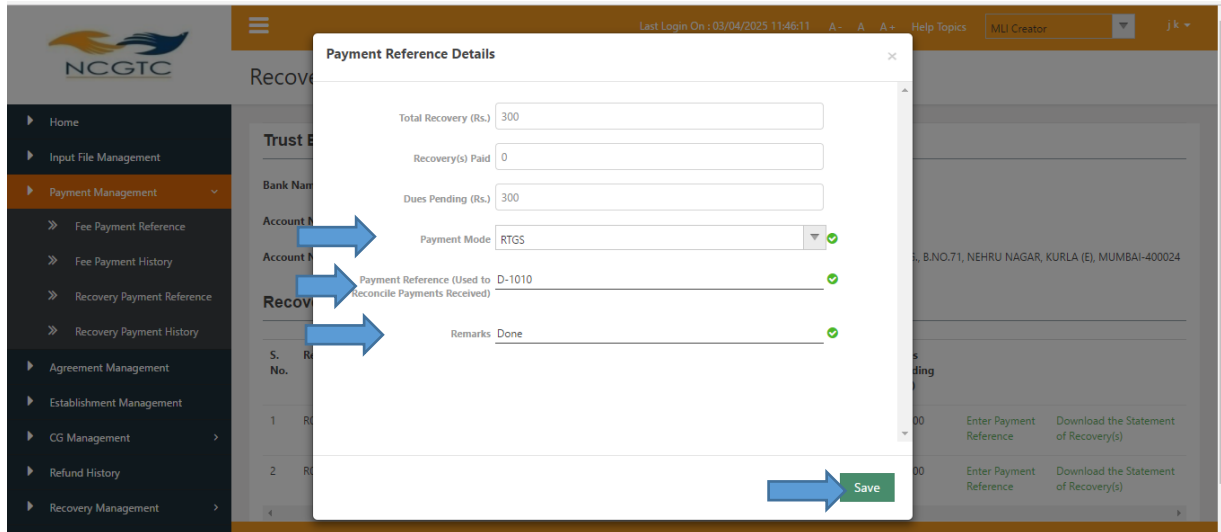
Recovery(s) Due

S. No.	Recovery Id	Recovery File Details	Total Recovery (Rs.)	Total Penalty	Total Tax on Penalty (Rs.)	Total Dues (Rs.)	Dues Paid (Rs.)	Dues Pending (Rs.)		
1	R015KL03042020010152	Recovery.xml 03/04/2020 09:12	300.00	0.00	0.00	300.00	0.00	300.00	Enter Payment Reference	Download the Statement of Recovery(s)

(Fig.27)

5. After successful login in Surge, click on **“Recovery Payment Reference”** sub menu of **“Payment Management”** main menu. (Fig.27).

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



Payment Reference Details

Total Recovery (Rs.) 300

Recovery(s) Paid 0

Dues Pending (Rs.) 300

Payment Mode RTGS

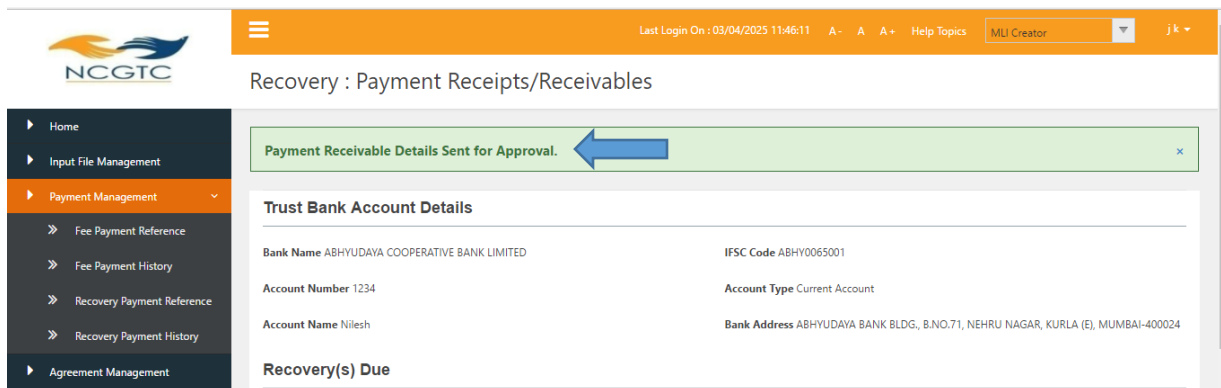
Payment Reference (Used to Reconcile Payments Received) D-1010

Remarks Done

Save

(Fig.28)

- Select **payment mode**.(Fig.28)
- Enter **payment referee**.
- Enter **remarks**.
- Click on **save** button. (Note: - payment receivable details send for approval).



Recovery : Payment Receipts/Receivables

Payment Receivable Details Sent for Approval.

Trust Bank Account Details

Bank Name ABHYUDAYA COOPERATIVE BANK LIMITED IFSC Code ABHY0065001

Account Number 1234 Account Type Current Account

Account Name Nilesh Bank Address ABHYUDAYA BANK BLDG., B.NO.71, NEHRU NAGAR, KURLA (E), MUMBAI-400024

Recovery(s) Due

(Fig.29)

- After save “**payment receivable details send for approval**” message will be display to the user.(Fig.29)

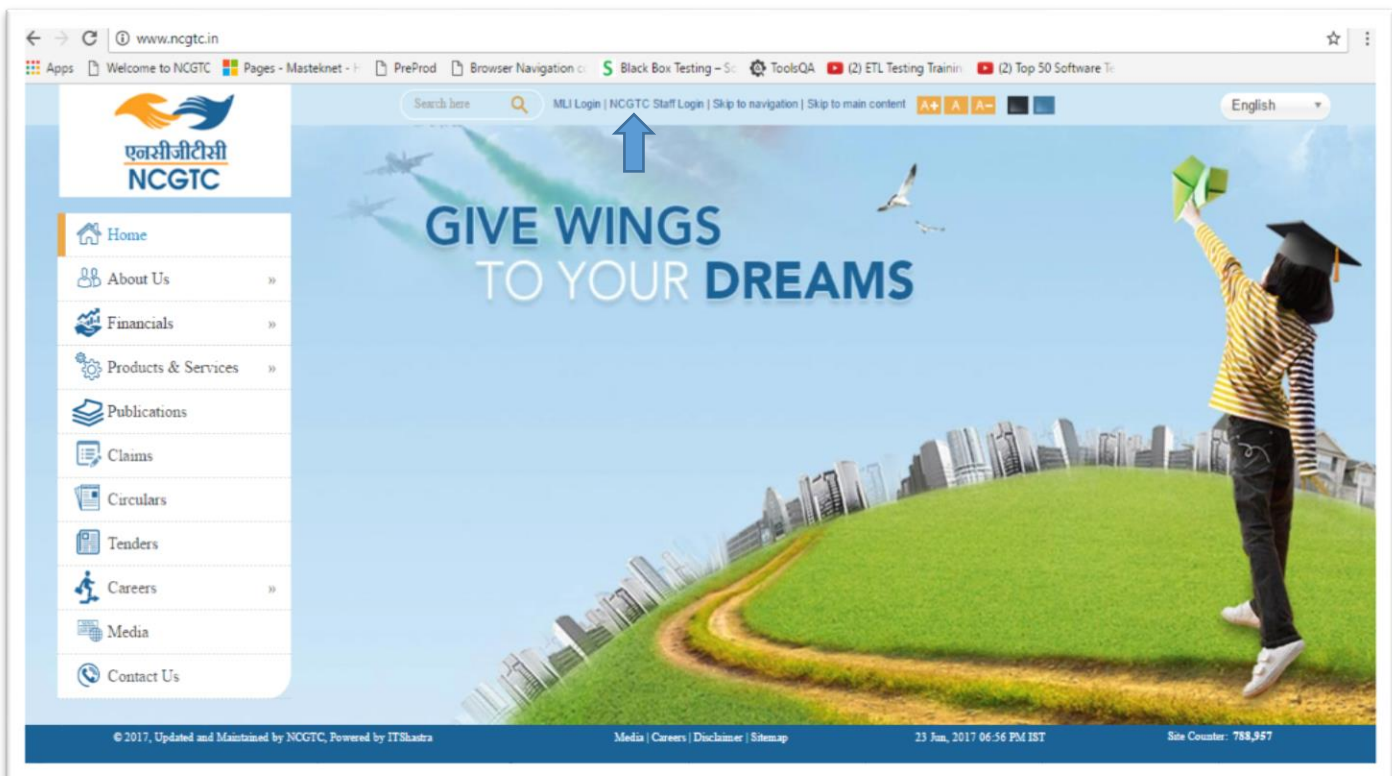
1.4 Payment Management (Reconciliation)

1.4.1 Recovery Payment Reconciliation

This section contains the flow of Recovery payment reconciliation.

Follow Below steps:-

1. Go to “surge.ncgtc.in”.



(Fig.30)

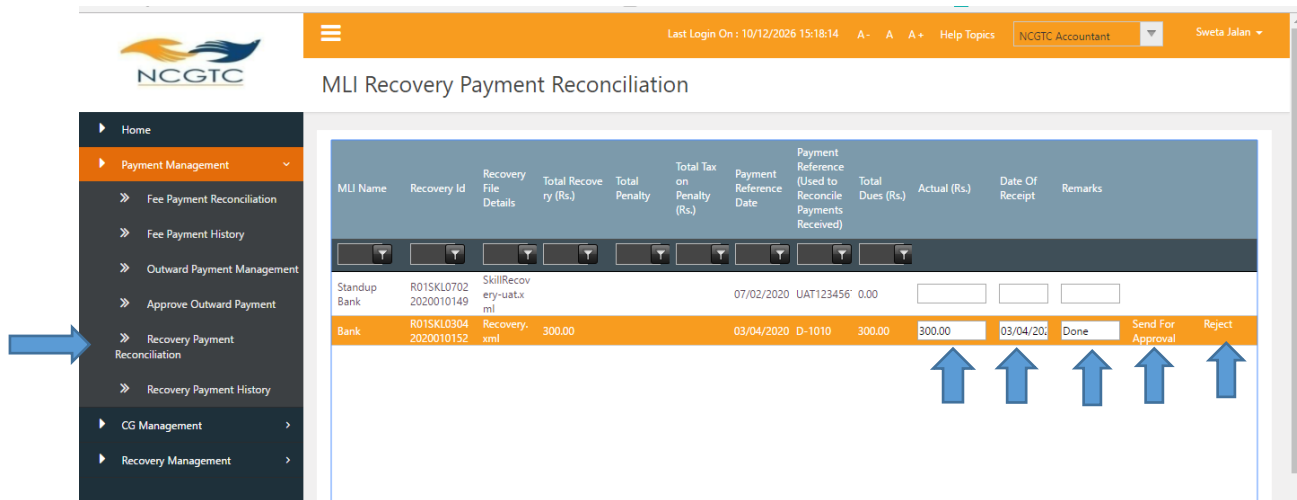
2. To login as a **NCGTC Accountant**, click on “**NCGTC Staff Login**”(Fig.30)
3. **NCGTC login** page would be loaded.



The login form is centered on a light blue background. It features the NCGTC logo at the top. Below the logo, there are input fields for 'Username' (containing 'delladmin') and 'Password' (masked with dots). A captcha image showing 'ZFD13' is displayed, with a 'Generate New Image' link below it. A text box contains the captcha code 'zfd13'. A 'Sign in' button is prominently displayed in blue, with a 'Forgot Password?' link below it. Four blue arrows point to the Username field, Password field, captcha input box, and the Sign in button. 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.31)

4. Insert proper **Username, Password, Captcha** and then click on **“Sign in”** button (Fig.31)

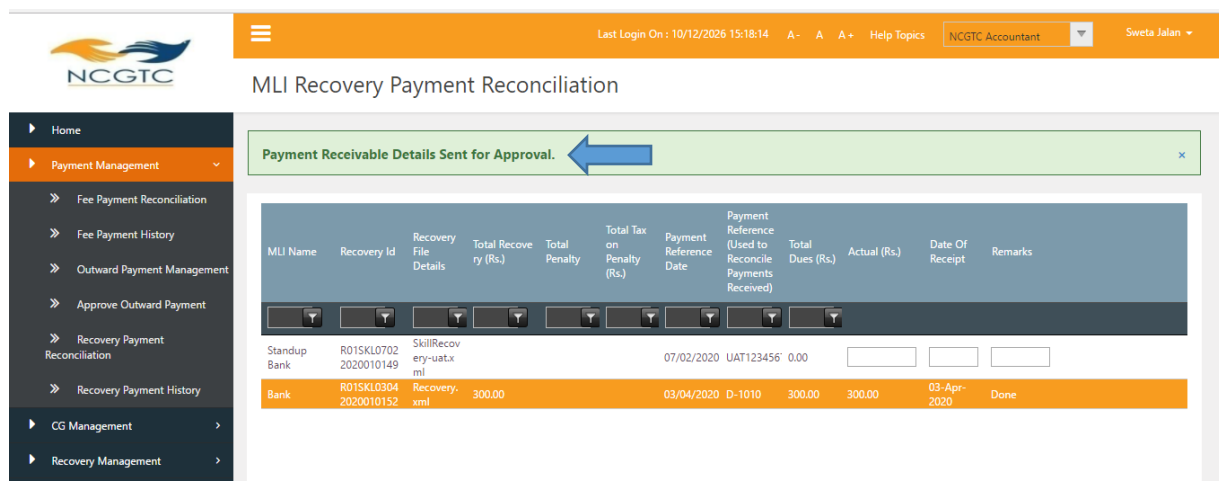


The interface shows the 'MLI Recovery Payment Reconciliation' page. On the left is a dark sidebar menu with options: Home, Payment Management (expanded), Fee Payment Reconciliation, Fee Payment History, Outward Payment Management, Approve Outward Payment, Recovery Payment Reconciliation (highlighted with a blue arrow), Recovery Payment History, CG Management, and Recovery Management. The main area displays a table with columns: MLI Name, Recovery Id, Recovery File Details, Total Recovery (Rs.), Total Penalty, Total Tax on Penalty (Rs.), Payment Reference Date, Payment Reference (Used to Reconcile Payments Received), Total Dues (Rs.), Actual (Rs.), Date Of Receipt, and Remarks. The table has two rows: 'Standup Bank' and 'Bank'. The 'Bank' row is highlighted in orange and shows a total recovery of 300.00. Below the table, five blue arrows point to the 'Actual (Rs.)', 'Date Of Receipt', 'Done', 'Send For Approval', and 'Reject' buttons.

(Fig.32)

4. After successful login in Surge, click on **“Recovery Payment Reconciliation”** sub menu of **“Payment Reconciliation”** main menu. (Fig.32).

5. Enter **actual amount, date of receipt** and **remarks**.
6. Click on “**send for approval/reject**”. (Note: - payment receivable details sent for approval. File status is in “**payment approval**” and user can “**Reject**” the details).



MLI Name	Recovery Id	Recovery File Details	Total Recovery (Rs.)	Total Penalty	Total Tax on Penalty (Rs.)	Payment Reference Date	Payment Reference (Used to Reconcile Payments Received)	Total Dues (Rs.)	Actual (Rs.)	Date Of Receipt	Remarks
Standup Bank	R01SKL07022020010149	SkillRecovery-uat.xml				07/02/2020	UAT123456	0.00			
Bank	R01SKL03042020010152	Recovery.xml	300.00			03/04/2020	D-1010	300.00	300.00	03-Apr-2020	Done

(Fig.33)

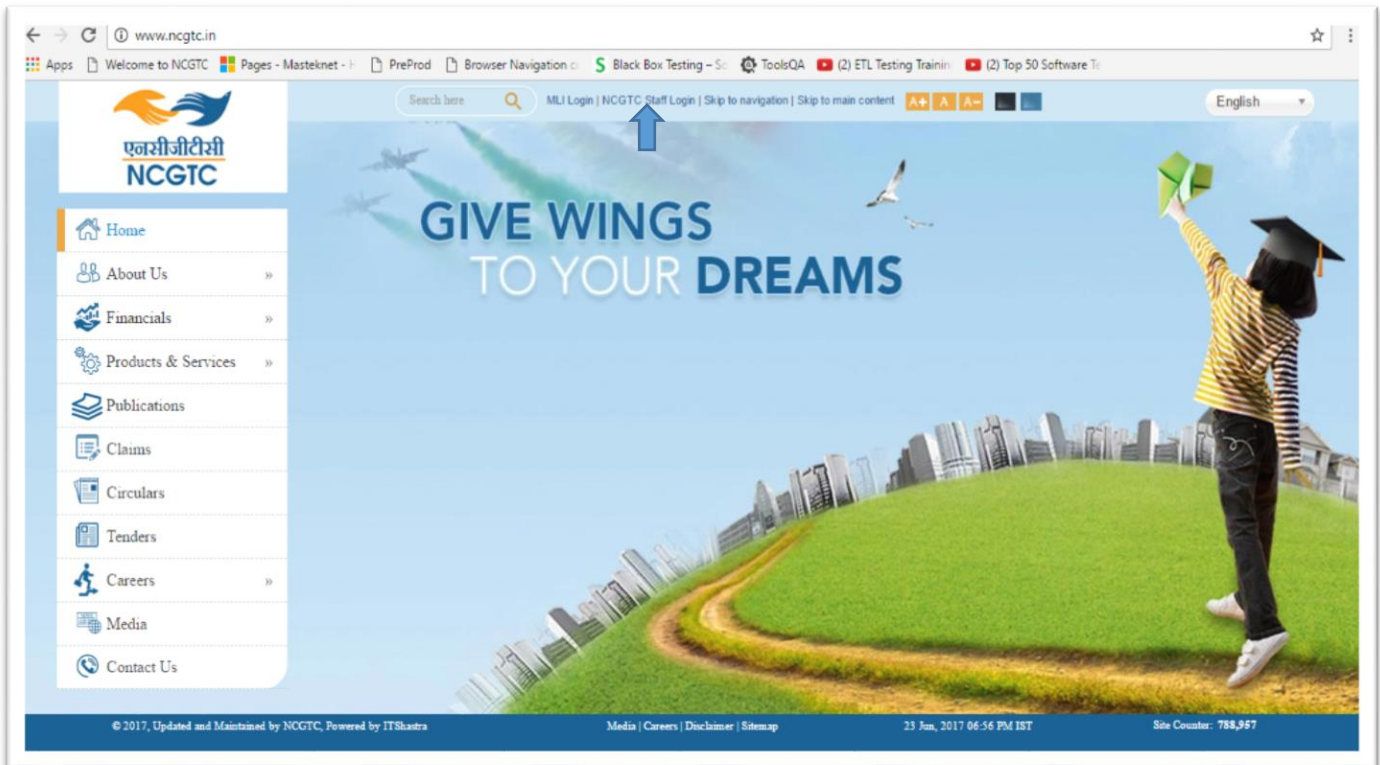
7. After send for approval “**Payment Receivable Details Sent for Approval**” message display to the user (Fig.33) (Note:-File status is in “**payment approval**”).

1.4.2 Approve Recovery payment

This section contains the flow of Recovery payment reconciliation.

Follow Below steps:-

1. Go to “**surge.ncgtc.in**”.



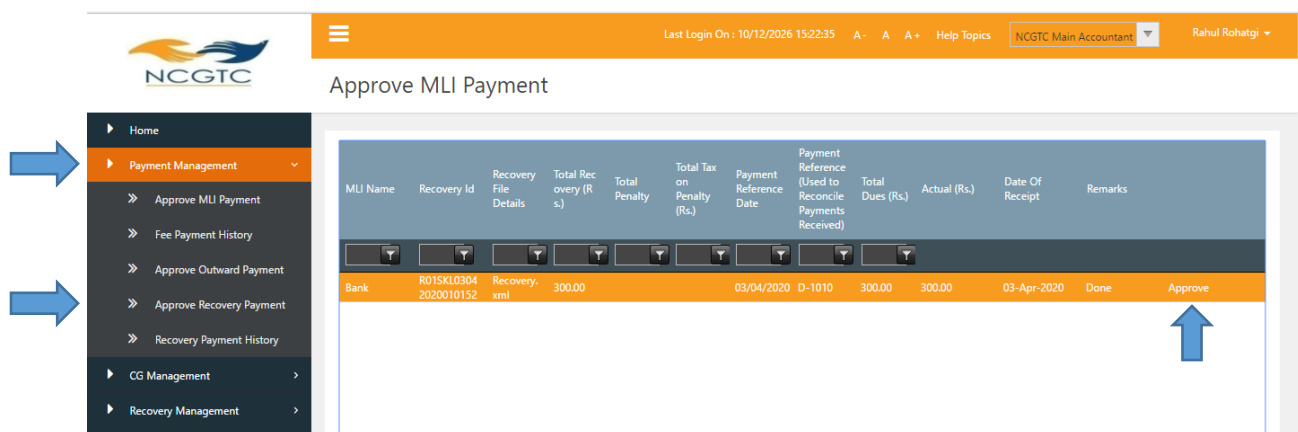
(Fig.34)

2. To login as a **NCGTC Main Accountant**, click on “**NCGTC Staff Login**”(Fig.34)
3. **NCGTC login** page would be loaded.



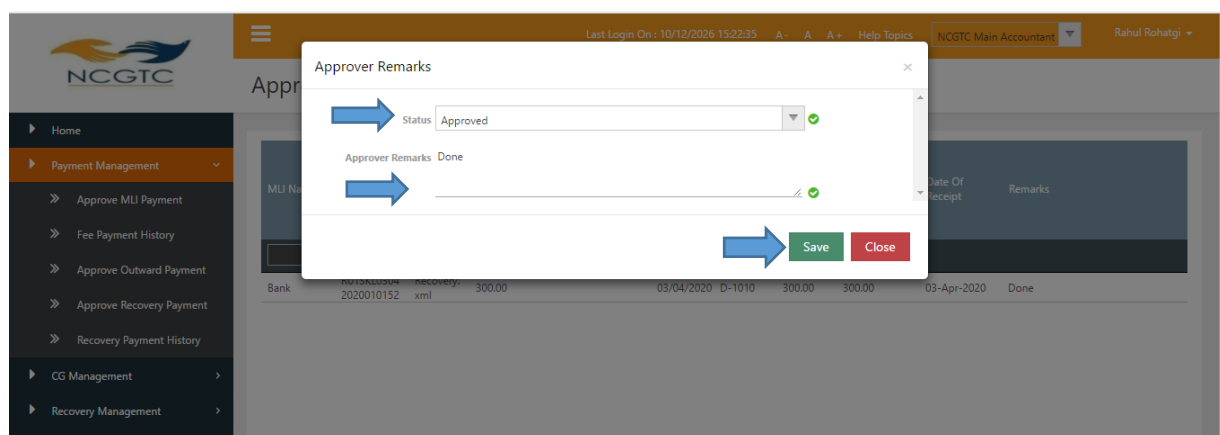
(Fig.35)

4. Insert proper **Username, Password, Captcha** and then click on “**Sign in**” button (Fig.35)



(Fig.36)

5. After successful login in Surge, click on “**Approve Recovery Payment**” sub menu of “**Payment Management**” main menu. (Fig.36).
6. Click on “**Approve**” link.



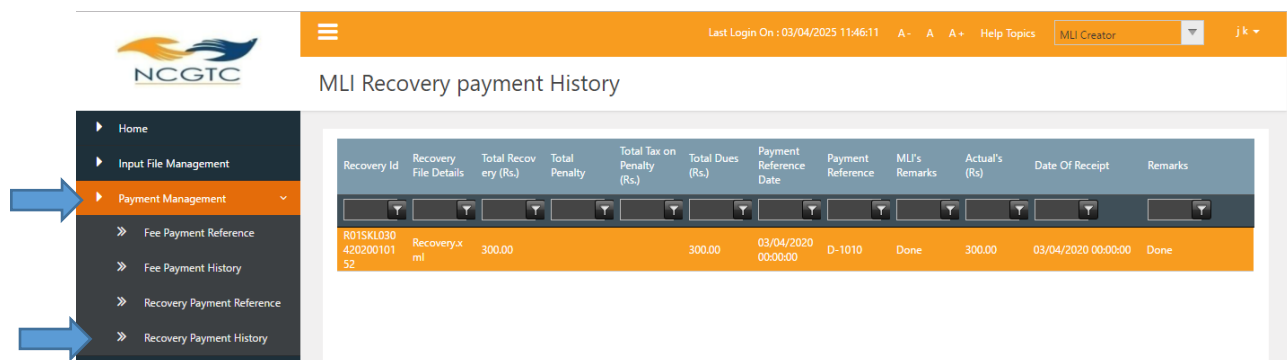
(Fig.37)

7. Select “**Approved**” status from drop down list. (Fig.37)(Note: - Now “**Approved**” and “**Rejected**” status is in drop down.)
8. Enter “**Remarks**”.
9. Click on “**Save**” button.

10. Once saved “**Approved successfully**” message will be display to user. (Fig.38)(Note:-File status is in “**Recovered Received**”).

1.4.3 Recovery Payment History

This section contains history of Recovery payment.



The screenshot shows the NCGTC MLI Recovery payment History interface. The sidebar menu on the left has 'Payment Management' selected, with 'Fee Payment History' and 'Recovery Payment History' visible. The main table displays the following data:

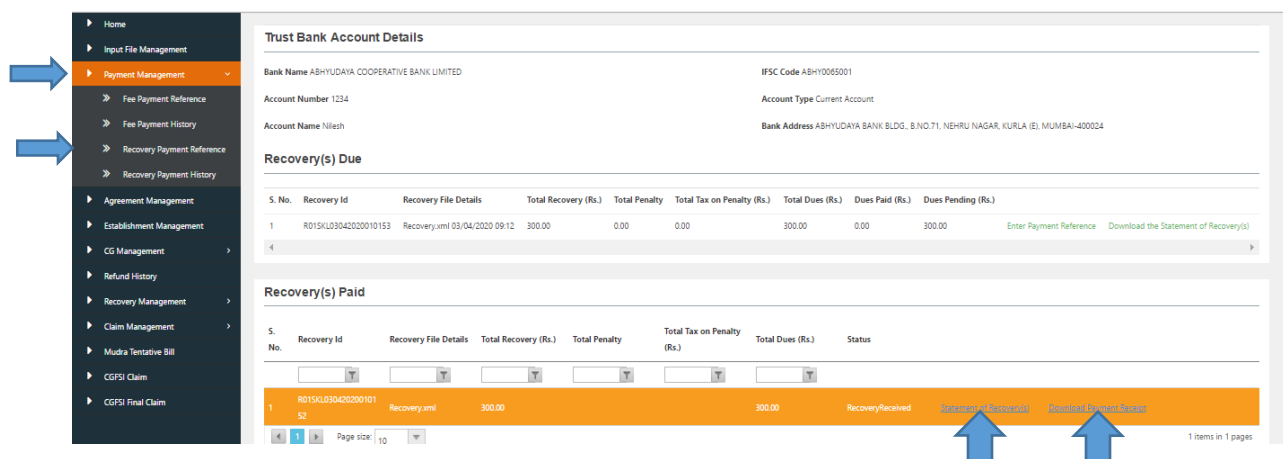
Recovery Id	Recovery File Details	Total Recovery (Rs.)	Total Penalty	Total Tax on Penalty (Rs.)	Total Dues (Rs.)	Payment Reference Date	Payment Reference	MLI's Remarks	Actual's (Rs.)	Date Of Receipt	Remarks
R015KL03042020010152	Recovery.xml	300.00			300.00	03/04/2020 00:00:00	D-1010	Done	300.00	03/04/2020 00:00:00	Done

(Fig.39)

1. User able to see Fee payment history in “**Recovery Payment**”.(Fig.39)

1.5 Recovery: Payment Receipts/Receivables

This section contains report after payment done.



Trust Bank Account Details

Bank Name ABHYUDAYA COOPERATIVE BANK LIMITED IFSC Code ABHY0005001
 Account Number 1234 Account Type Current Account
 Account Name Nilesh Bank Address ABHYUDAYA BANK BLDG., B.NO.71, NEHRU NAGAR, KURLA (E), MUMBAI-400024

Recovery(s) Due

S. No.	Recovery Id	Recovery File Details	Total Recovery (Rs.)	Total Penalty	Total Tax on Penalty (Rs.)	Total Dues (Rs.)	Dues Paid (Rs.)	Dues Pending (Rs.)	
1	R015KL0304202010153	Recovery.xml 03/04/2020 09:12	300.00	0.00	0.00	300.00	0.00	300.00	Enter Payment Reference Download the Statement of Recovery(s)

Recovery(s) Paid

S. No.	Recovery Id	Recovery File Details	Total Recovery (Rs.)	Total Penalty	Total Tax on Penalty (Rs.)	Total Dues (Rs.)	Status	
1	R015KL0304202010152	Recovery.xml	300.00			300.00	Recovery/Received	Statement of Recovery(s) Download Payment Receipt

Page size: 10 1 items in 1 pages

(Fig.40)

1. User able to see the “**Statement of Recovery(s)**”, “**Download Payment Receipt**” and “**tax Invoice**”.(Fig.40)