**NATIONAL CREDIT GUARANTEE TRUSTEE COMPANY LTD. (NCGTC)**



Business Requirement Document (BRD) Version 1.1

for

**EMERGENCY CREDIT LINE GUARANTEE SCHEME (ECLGS)**

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# Introduction

## Purpose of the document

The Emergency Credit Line Guarantee Scheme (ECLGS) was unveiled as part of the Rs 20 lakh crore comprehensive package announced by Finance Ministry on 13/05/2020, to aid Micro, Small and Medium Enterprises (MSMEs) sector in view of the economic distress caused by the COVID-19 pandemic. The Scheme would be applicable to all loans sanctioned under GECL till 31.03.2023 or guarantees for an amount of Rs 4, 50,000 crore are issued, whichever is earlier. The key highlights of the scheme are as follows A web portal (hereafter, ECLGS portal) is to be developed to provide a digital platform for submission and approval of applications for Lodgment, marking of NPA and claims submitted by MLI for approval. These applications will be submitted using digital forms available on the portal and will be supported by attachments with workflow.

## DOCUMENT Scope

This document will cover the entire business requirement and process flow of ECLGS platform. Following is the list of modules to be developed under ECLGS project:

* MLI registration
* Lodgment of Guarantee Application
* Submission of Partial Disbursement form
* Marking of NPA
* Lodgment for Interim/Final claim
* Integration with Accounting application FAS

***Process Flow***

## Definitions, Acronyms, and Abbreviations

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Item** | **Description** |
| 1 | **ECLGS** | Emergency Credit Line Guarantee Scheme |
| 2 | **O/S** | Outstanding Amount |
| 3 | **w.r.t** | with respect to |
| 4 | **a/c** | Account |
| 5 | **FB** | Fund Based |
| 6 | **NFB** | Non-Fund Based |
| 7 | **NPA** | Non-performing asset |
| 8 | **CGPAN** | Credit Guarantee Permanent Account Number – a Unique Credit Guarantee Number generated by NCGTC processing system while issuing the Credit Guarantee cover. |
| 9 | **MLI** | Member Leading Institution |
| 10 | **NCGTC** | National Credit Guarantee Trustee Company Ltd |
| 11 | **AID** | Amount in Default |
| 12 | **CAPTCHA** | Completely automated public Turing Test to Tell Computers and Humans Apart |
| 13 | **UAT** | User Acceptance Testing |
| 14 | **SPOC** | Single Point of Contact |
| 15 | **CG** | Credit Guarantee |

## Stakeholders

Stakeholders will form the SME team who will provide the requirements and SPOCS from each team will be involved in UAT of the Software application:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Stakeholders  Activities | Mr. Anindya Pal | Mr. Vijayraj Bhosale | Ms. Diksha Zore | Mrs. Shrimantini Sawant | Mr. Darshan Shah | Mr. Naresh Makkija |
| Functional Requirement | Ö | Ö | Ö |  | Ö | Ö |
| Technical requirement |  | Ö | Ö |  |  |  |
| BRD Documentation |  |  |  | Ö |  | Ö |
| Document Review | Ö | Ö |  | Ö | Ö | Ö |
| BRD Sign-off | Ö |  |  |  |  |  |

# Modules

## **Application Lodgement Module**

“Application Lodgment” module to be developed for MLI to submit details of the borrower and avail Credit Guarantee as per the ECLGS scheme guidelines. There would be separate menu application lodgment for “MUDRA” and “Non-MUDRA” applications. The application would be validated as per business validations defined in the Operational Guidelines and auto-guarantee would be issued. A unique Credit Guarantee PAN Number called as CGPAN would be generated.

* ***Module Path:***
* Application Processing >>Application Lodgment >> MUDRA Entry
* Application Processing >>Application Lodgment >> Non-MUDRA Entry
* ***User Roles:***

1. MLI Maker – For data entry
2. MLI Checker – For data entry

* ***Actions on Page:***

1. Save – To validate and save the transaction in database.
2. Reset – To reset all the fields on page
3. Cancel – To close the page and go to Module: Application Processing

* *Field List: (MUDRA Application)*

1. **MLI branch State**: Auto Fetch – Read only

Based on the branch defined during MLI user creation, MLI branch state would be displayed

1. **MLI GST No**: Auto Fetch – Read only

GST number entered during registration of MLI is displayed.

1. **ECLGS TYPE:** User entry - Drop-down with values “ECLGS 1.0[Extension]”and “ECLGS 1.0[Restructure]”. Mandatory.

ECLGS 1.0 was available in the drop-down for applications sanctioned prior to Oct 01, 2021.

For cases sanctioned on or after Oct 01, 2021, ECLGS 1.0 Extension, option is provided.

ECLGS 1.0 (Restructure) was available for applications restructured up to Sep 30, 2021.

1. **Constitution:**  User entry - Drop-down with values “Proprietary /Individual ”, “Partnership”, “Limited Liability partnership”, “Private Ltd”, “Public”, “HUF”, “Trust”, “Society / Co-op Society”, “Artificial Juridical Person”. Mandatory.

MLI to select the constitution of Borrower or Unit to which the credit facility is provided under ECLGS scheme

1. **Borrower / Unit Name**: User Entry – Text. Mandatory.

MLI to enter the name of the Borrower or Unit to which the credit facility is provided under ECLGS scheme.

1. **Type of Entity**: User entry - Drop-down with values “**MICRO**”, “**Medium**”, “**SMALL**”, “**Other Business Enterprise**”. Mandatory.

MLI to select the entity type of the Borrower or Unit to which the credit facility is provided under ECLGS scheme.

1. **Unit Address**: User Entry – Alphanumeric. Mandatory.

MLI to enter the address of the Borrower or Unit to which the credit facility is provided under ECLGS scheme.

1. **State:** User entry - Drop-down with values as per State master provided. Mandatory.

MLI to enter State in which the Borrower/Unit resides/located

1. **District**: User entry- Drop-down with values refer state master table Mandatory.

MLI to enter district in which the Borrower/Unit resides/located

1. **City**: User Entry–Text. Mandatory.

MLI to enter the city in which the borrower/unit resides/Located

1. **PIN code:** User Entry. –Numeric. Mandatory

MLI to enter Pin code of the location, maximum 6 digit is allowed

1. **ITPAN of Borrower:** User Entry. –Alphanumeric. Optional

MLI to enter first 5 digits as alphabet

4th digit in case of "Individuals or Proprietor as 'P', Artificial Juridical Person as 'J', Partnership firms/LLP as 'F'

Private /Public ltd as 'C', HUF as 'H', Trust type as 'T' and Society/co-operative society as 'A' or 'B'

Next 4 digits are numbers (all ≠ '0') and last digit must be alphabet respectively

1. **Nature of Industry:** User entry - Drop-down with values as per master table. Mandatory.

MLI to select Nature of Industry of the borrower. List of Nature of Industries for Mudra cases is provided in Annexure I

1. **Industry Sector:** User entry - Drop-down with values as per master table. Mandatory.

MLI to select Industry sector of the borrower. List of Industry Sector for Mudra cases is provided in Annexure I

1. **Type of Industry:** User entry - Drop-down with values “Manufacturing”, “Services”,” Retail Trades” Mandatory.

MLI to select the Type of Industry for which borrower have taken the credit

1. **Number of Employees:** User Entry –Numeric. Mandatory.

MLI to enter the number of employees under Unit/ borrower,

Maximum five-digit number can be entered

1. **GST is mandatory for all customers except for those MSME that are not required to obtain GST Registration:** User Entry-Checkbox. Mandatory.

MLI to select the checkbox for GST exemption certificate is available with borrower

1. **Borrower GST NO:** User Entry –Alphanumeric. Optional.

MLI to enter GST number of the Borrower / Unit register with GST

1. **Sales Turnover of last F.Y:** User Entry–Numeric. Mandatory.

MLI to enter sales turnover of Borrower / Unit for last Financial Year

1. **Udyog Aadhar Number:** User Entry–Alphanumeric. Mandatory.

MLI to enter Udyog Aadhar Number of Borrower / Unit

1. **Gender of Chief Promoter:** User Entry Radio Buttons with values “Male”, ”Female”, ”Transgender” Mandatory.-

MLI to select the gender of the chief promoter as per the given options

1. **ITPAN of Chief Promoter:** User Entry –Alphanumeric. Optional

MLI to enter the PAN number of the chief promoter of the Borrower / Unit

1. **Promoter Aadhar Card Number:** User Entry –Numeric. Optional

MLI to enter the Aadhar number of the promoter

1. **Promoter Mobile Number:** User Entry–Numeric. Mandatory.

MLI to enter Mobile number of the Promoter

1. **Total O/S Amount of Borrower as Fetched from Bureau As On:** User entry - Drop-down with values “29/02/2020”,”31/03/2021”. Optional.

MLI to select the Total O/S Amount of Borrower as Fetched from Bureau as on given dates

1. **Total O/S Amount of Borrower as Fetched from Bureau:** User Entry–Numeric. Mandatory.

MLI to enter Total O/S Amount of Borrower as fetched from Bureau

1. **Total outstanding amount of borrower w.r.t this applying MLI as on:** User entry- Drop-down with values. “29/02/2020”,”31/03/2021”. Mandatory.

MLI to select the date as on which the Total Outstanding amount of borrower is entered as per scheme Guideline

1. **Total outstanding amount of borrower w.r.t this applying MLI:** User Entry –Numeric. Mandatory.

MLI to enter Total Outstanding amount of borrower w.r.t this applying MLI

Total Outstanding Amount cannot be greater thanTotal O/S Amount of Borrower as fetched from bureau.

For MLI Outstanding as on 29/02/2020:

* O/S amount cannot be greater than 50000 Rs in case of Shishu
* O/S amount to be greater than 50000 Rs. up to 5 lakhs in case of Kishor
* O/S amount cannot be greater than 5 lakhs Rs. Up to 10 Lakhs in case of Tarun

For MLI Outstanding as on 31/03/2021:

* O/S amount cannot be greater than Rs. up to 12 lakh in case of Shishu
* O/S amount cannot be greater than Rs. up to 12 lakhs in case of Kishor
* O/S amount cannot be greater than Rs. up to 12 Lakhs in case of Tarun

1. **MLI's Outstanding Loan Amount percentage wrt this borrower - Bifurcation till 29.2.2020/31.03.2021**
   1. **Term Loan Ratio:** User Entry –Numeric. Mandatory

MLI to enter term loan Ratio of the outstanding Loan amount in percentage as per 29.2.2020

* 1. **Working Capital Ratio** User Entry–Numeric. Mandatory.

MLI to enter term loan Ratio of the outstanding Loan amount in percentage as per 29.2.2020

1. **Highest DPD as per Bureau (across all MLI) as on 29th Feb 2020/31st March 2021:** User Entry–Numeric. Mandatory.

MLI to enter Day passed due as per bureau as on 29th Feb 2020/ 31st March 2021

MLI can enter value from 0 to 60 (days)

1. **Voter Id:** User Entry–Alphanumeric. Conditional Mandatory.

MLI to enter the Voter Id of the Borrower / Unit**.**

MLI to mandatorily enter Voter-id if “Constitution” selected is Individual.

1. **Whether the borrower is currently covered under MUDRA Loan/Scheme:** User Entry Mandatory. Radio Buttons with values. Values are default “Yes” for MUDRA.
2. **We hereby certify that this borrower has loan account with us and does not have PAN Number or Aadhaar Card Number:** UserEntry-Checkbox. Conditionally Mandatory.

MLI to select the declaration box in case borrower does not enter “ITPAN”

1. **Type of Mudra:** User entry - Drop-down with values “SHISHU”, “KISHOR”, “TARUN”. Mandatory.

MLI to select the type of Mudra under which the borrower has applied.

1. **Date of Emergency Facility Sanctioned:** User entry – Calendar control. Mandatory.

MLI user to enter Emergency Facility sanction date.

Date of Emergency Facility Sanctioned cannot be before 23/05/2020 and it would be up to current system date subject to less than Scheme end date.

New Change from 01/04/2022 –

**Date of Emergency Facility Sanctioned** to be extended from 31/03/2022 to 31/03/2023

It should be on or after MLI registration date

1. **Applying MLI Amount already availed under ECLGS:** Auto Fetch – Read only.

Total Amount availed by MLI under ECLGS scheme to be Auto Fetch here based on the ITPAN entered.

1. **Amount of Emergency Facility Sanctioned:** User Entry–Numeric. Mandatory.

MLI to enter the amount of Emergency Facility Sanctioned under ECLGS.

Amount of Facility Sanction cannot be greater than 20% of total o/s of Bureau.

Facility Sanctioned amount (Existing + New) cannot be more than 30% of total o/s of Bureau post 31/3/2021.

1. **Total bureau Amount already availed under ECLGS:** User Entry – Read only.

Total bureau Amount already availed under ECLGS is displayed based on the ITPAN entered.

1. **Amount Disbursed (Fund Based Only):** User Entry–Numeric. Optional.

MLI to enter total amount disbursed under Fund based amount.

Amount disbursed should be less than Emergency facility sanctioned amount.

1. **We certify that we have obtained NOC from other MLIs who have outstanding exposure as on 29.02.2020/31.03.2021 and the loan accounts are live as on date.** UserEntry-Checkbox. Mandatory.

MLI to select the checkbox that they have obtain the NOC, in case they are sanctioning amount more than 20% / 30% of their own Outstanding. In this case they should get NOC from other MLI.

1. **Tenure of Emergency Funding Facility:** Auto Fetch – Read only.

Tenure will be displayed based on the selection of ECLGS scheme.

1. **Interest Rate for emergency funding facility:** User Entry–Numeric. Mandatory.

MLI to enter the emergency funding facility Interest rate.

Interest rate maximum applicable is 9.25% for banks and 14% for NBFC.

1. **Principal Amount Repayment Moratorium Period:** Auto Fetch – Read only.

Moratorium period will be displayed based on the ECLGS scheme selected.

1. **Emergency Amount Sanction's Loan Account No:** UserEntry-Alphanumeric. Mandatory.

MLI to enter the Loan account Number of GECL Facility extended.

Loan Account number which has already availed under ECLGS scheme would not be accepted again.

1. **Restructured as per RBI Resolution Plan dated May 05, 2021, and June 04, 2021:** UserEntry- Conditional Mandatory.

Applicable for Restructured Cases only.

1. **We certify that the borrower(s) in whose respect the guarantee cover is being obtained is/are eligible for it in terms of the scheme guidelines. We accept all the terms and conditions of the scheme and agree that if any information furnished above is found to be incorrect on any subsequent date, then the Guarantees issued will be treated as null & void. Please**[**Click Here**](https://tcluat.eclgs.com/EGS/applicationValidation.do?method=applicationValidation)**to see Terms & Conditions of this Website.** UserEntry – Checkbox. Mandatory.
2. **Remarks:** UserEntry-Alphanumeric. Optional.

MLI to enter the remarks regarding the Mudra Form submission.

* **Field List**: **(Non-MUDRA Application)**

1. **MLI branch State**: Auto Fetch – Read only.

Based on the branch defined during MLI user creation, MLI branch state would be displayed.

1. **MLI GST No**: Auto Fetch – Read only.

GST number entered during registration of MLI is displayed.

1. **ECLGS TYPE:** User entry - Drop-down with values “ECLGS 1.0[Extension]”, “ECLGS 2.0[Extension]”, “ECLGS 3.0[Extension]”, “ECLGS 4.0” and “ECLGS 1.0[Restructure]”. Mandatory.

ECLGS 1.0, ECLGS 2.0 option has been provided for cases sanctioned on or after May 23, 2020.

ECLGS 3.0 option has been provided for cases sanctioned on or after Apr 01, 2021.

ECLGS 4.0. option has been provided for cases sanctioned on or after Mar 31, 2021.

For cases sanctioned on or after Oct 01, 2021, ECLGS 1.0 Extension, ECLGS 2.0 Extension, ECLGS 3.0 Extension options are provided.

ECLGS 1.0 (Restructure) was available for applications restructured up to Sep 30, 2021.

1. **Constitution:**  User entry - Drop-down with values “Proprietary (Non-Mudra)”, “Individual (Non-Mudra)”, “Partnership”, “Limited Liability partnership”, “Private Ltd”, “Public”, “HUF”, “Trust”, “Society / Co-op Society”, “Artificial Juridical Person”. Mandatory.

MLI to select the constitution of Borrower or Unit to which the credit facility is provided under ECLGS scheme.

“Proprietary” constitution not to be allow for ECLGS 2.0 and ECLGS 2.0 Extension

**Change from 01/04/2022**

“Proprietary” constitution to be allow for ECLGS 3.0 and ECLGS 3.0 Extension

**Borrower / Unit Name**: User Entry – Text. Mandatory.

MLI to enter the name of the Borrower or Unit to which the credit facility is provided under ECLGS scheme.

**Type of Entity**: User entry - Drop-down with values “Micro”, “Medium”, “Small”, “Other Business Enterprise”. Mandatory.

MLI to select the entity type of the Borrower or Unit to which the credit facility is provided under ECLGS scheme.

“Micro”, “Small” is not available under ECLGS 2.0 and ECLGS 2.0 (Extension).

1. **Unit Address**: User Entry – Alphanumeric. Mandatory.

MLI to enter the address of the Borrower or Unit to which the credit facility is provided under ECLGS scheme.

1. **State:** User entry - Drop-down with values as per State master provided. Mandatory.

MLI to enter State in which the Borrower/Unit is resides/located.

1. **District**: User entry - Drop-down with values from State Master table. Mandatory.

MLI to enter district in which the Borrower/Unit resides/located.

1. **City**: User Entry – Text. Mandatory.

MLI to enter the name of City in which the borrower/unit resides/Located.

1. **PIN Code:** User Entry – Numeric. Mandatory.

MLI to enter Pin Code as per borrower’s address, length should be 6 digits.

1. **ITPAN of Borrower:** User Entry – Alphanumeric. Mandatory.

MLI to enter the ITPAN number of the borrower / unit. The ITPAN validations should be as follows

MLI to enter first 5 digits as alphabets

Out of which, 4th alphabet should be ‘P’ for “Individuals” or “Proprietor”, ‘J’ for “Artificial Juridical Person”, ‘F’ for “Partnership firms/LLP”, ‘C’ for “Private/Public Ltd”, ‘H’ for “HUF”, ‘T’ for “Trust”, ‘A’ or ‘B’ for “Society/co-operative society”.

Next 4 digits should be numbers (all ≠ '0') and Last digit must be alphabet.

1. **Nature of Industry:** User entry - Drop-down with values as per master table. Mandatory.

MLI to select Nature of Industry, based on the scheme under which borrower / unit is classified.

ECLGS1.0, ECLGS1.0 (Extension), ECLGS 1.0 (Restructure): 26 Industries are classified

ECLGS2.0, ECLGS 2.0(Extension): 27 Industries are classified

ECLGS 3.0, ECLGS 3.0(Extension): 4 Industries are classified

ECLGS 4.0: 1 Industries are classified

1. **Industry Sector:** User entry - Drop-down with values as per master table. Mandatory.

MLI to select the Industry Sector based on the Nature of Industry selected for borrower / unit.

ECLGS1.0, ECLGS1.0 (Extension), ECLGS 1.0 (Restructure): 26 sectors are classified

ECLGS2.0, ECLGS 2.0(Extension): 27 Sectors are classified

ECLGS 3.0, ECLGS 3.0(Extension): 4 Sectors are expanded into 30 sub sector – Effective from 1/4/2022

ECLGS 4.0: 5 Sectors are classified

1. **Type of Industry:** User entry - Drop-down with values “Manufacturing”, “Services”, “Retail Trades”. Mandatory.

MLI to select the Type of Industry applicable for borrower.

For ECLGS 3.0 only “Services” is applicable

1. **Number of Employees:** User Entry – Numeric. Mandatory.

MLI to enter the number of employees employed by Borrower / unit.

1. **GST is mandatory for all customers except for those MSME that are not required to obtain GST Registration:** User Entry - Checkbox. Conditionally Mandatory.

MLI to select the checkbox if Borrower GST number is not entered

MLI need to submit the exemption document at the time of claim lodgment.

1. **Borrower GST No.:** User Entry – Alphanumeric. Conditional Mandatory.

MLI to enter GST number of the borrower / unit. It is optional if GST exemption is selected.

1. **Sales Turnover of last F.Y:** User Entry – Numeric. Mandatory.

MLI to enter sales turnover of Borrower / Unit for previous Financial Year.

1. **Udyog Aadhar Number:** User Entry – Alphanumeric. Optional.

MLI to enter Udyog Aadhar Number of Borrower / Unit.

1. **Gender of Chief Promoter:** User Entry - Radio Buttons with values “Male”, ”Female”, “Transgender”. Mandatory.

MLI to select the Gender of Chief Promoter of Borrower / Unit.

1. **ITPAN of Chief Promoter:** User Entry – Alphanumeric. Optional.

MLI to enter the IT PAN of Chief Promoter of Borrower / Unit.

1. **Promoter Aadhar Card Number:** User Entry – Numeric. Optional.

MLI to enter the Aadhar Card Number of Chief Promoter of Borrower / Unit.

1. **Promoter Mobile Number:** User Entry – Numeric. Mandatory.

MLI to enter Mobile Number of Chief Promoter of Borrower / Unit.

1. **Name of Existing Lender:** User Entry – Text. Conditional mandatory.

Name of Existing Lender to be entered in case of takeover cases.

Mandatory, if MLI is applying for ECLGS 4.0

1. **Total O/S Amount of Borrower as Fetched from Bureau as on:** User entry- Drop-down with values “29/02/2020”,”31/03/2021”. Mandatory.

New change from 01/04/2022 –

User entry- Drop-down with value “31/01/2022” Mandatory.

The date selected would be reference date for Bureau outstanding as on selected date.

The MLI has considered Bureau Outstanding of the Borrower / Unit as on this reference date while sanctioning the loan under ECLGS scheme.

1. **Total O/S Amount of Borrower as Fetched from Bureau:** User Entry – Numeric. Mandatory.

MLI to enter Total Bureau Outstanding Amount of Borrower (across all MLIs) as fetched from Bureau as on reference date.

ECLGS 1.0, ECLGS 1.0(Extension): Maximum O/s amount applicable is up to 50cr.

ECLGS 2.0, ECLGS 2.0(Extension): O/S amount applicable is above 50cr and up to 500 cr.

ECLGS 3.0, ECLGS 3.0(Extension): No limit applicable

ECLGS 4.0: No limit applicable

1. **Total Outstanding amount of borrower w.r.t this applying MLI as on:** User entry- Drop-down with values “29/02/2020”,”31/03/2021”,” 31/01/2022”. Mandatory.

The date selected would be reference date for MLI outstanding as on selected date.

The MLI has considered MLI Outstanding of the Borrower / Unit as on this reference date while sanctioning the loan under ECLGS scheme.

The reference date selected under “Total Outstanding amount of borrower w.r.t this applying MLI as On” should be same as reference date selected under “Total O/S Amount of Borrower As Fetched From Bureau As On”.

1. **Total outstanding amount of borrower w.r.t this applying MLI:** User Entry – Numeric. Mandatory.

MLI to enter MLI Outstanding Amount of Borrower (O/S of applying MLI).

Total O/s amount of Borrower should be less than or equal to Bureau outstanding amount.

1. **MLI NFB O/S :** User Entry – Numeric. (New field to be added from 01/04/2022)

MLI to enter MLI NFB O/S for Aviation sector only.

Total O/S to be considered as (MLI O/S + MLI NFB O/S) OR (Bureau O/S + MLI NFB O/S) for reference date as on 31/01/2022

Change from ----------------

MLI NFB O/S fields is available for reference date as on 29/02/2020 and 31/03/2021 --- this change done for only Application Lodgment page as per requirement.

1. **MLI's Outstanding Loan Amount Percentage writ this borrower - Bifurcation till 29.02.2020 / 31.03.2021/ 31.01.2022** 
   1. **Term Loan Ratio:** User Entry – Numeric. Mandatory.

MLI to enter “Term Loan Ratio” of the Outstanding Loan amount in percentage as on reference date selected (29.2.2020 / 31.03.2021/ 31.03.2022).

Should be in the range of 0 to 100.

* 1. **Working Capital Ratio:** User Entry – Numeric. Mandatory.

MLI to enter “Working Capital Ratio” of the Outstanding Loan amount in percentage as on reference date selected (29.2.2020 / 31.03.2021).

Should be in the range of 0 to 100.

The sum of “Term Loan Ratio” and “Working Capital Ratio” should be equal to 100.

1. **Highest DPD as per Bureau (across all MLI) as on 29.02.2020/31.03.2021/31.01.2022:** User Entry – Numeric. Mandatory.

MLI to enter Day Passed Due (DPD) as per bureau records as on reference date selected (29.02.2020 / 31.03.2021).

The DPD entered should be in the range of 0 to 60.

1. **Collateral Security Amount:** User Entry–Numeric. Optional.

MLI to enter Collateral Security Amount.

1. **Whether the borrower is currently covered under MUDRA Loan/Scheme**: User Entry – Radio Button with by default value “No”. Mandatory.
2. **Whether provision for opening of escrow account stipulated for sanction:** User Entry - Drop-down with values “Yes” and “No”. Conditionally Mandatory.

Only applicable ECLGS 4.0, MLI to select “Yes” for loans covered under ECLGS 4.0.

1. **Date of Emergency Facility Sanctioned:** User entry – Calendar control. Mandatory.

MLI to enter Date of Emergency Facility Sanctioned.

The sanction date should be on or after May 23, 2020, and less than or equal to system date.

For ECLGS 1.0, the sanction date should be on or after May 23, 2020.

For ECLGS 2.0, the sanction date should be on or after May 23, 2020.

For ECLGS 3.0, the sanction date should be on or after April 01, 2021.

For ECLGS 4.0, the sanction date should be on or after May 31, 2021.

For ECLGS 1.0 (Restructure), the sanction date should be between April 01, 2021, and September 30, 2021.

For ECLGS 1.0 Extension, the sanction date should be on or after October 01, 2021

For ECLGS 2.0 Extension, the sanction date should be on or after October 01, 2021

For ECLGS 3.0 Extension, the sanction date should be on or after October 01, 2021

New Change from 01/04/2022 –

**Date of Emergency Facility Sanctioned** to be extended from 31/02/2022 to 31/03/2023

It should be on or after MLI registration date

1. **Applying MLI Amount already availed under ECLGS:** Auto Fetch – Read only.

Total ECLGS sanction amount availed by Borrower / Unit with applying MLI to be Displayed here.

1. **Amount of Emergency Facility Sanctioned:** User Entry – Numeric. Mandatory.

MLI to enter the Amount of Emergency Facility Sanctioned under ECLGS scheme for availing Credit Guarantee under this application.

The total sanction amount to be availed (including already availed) should be less than or equal to 20% of MLI/BUREAU O/S for ECLGS 1.0 and ECLGS 2.0.

The total sanction amount to be availed (including already availed) should be less than or equal to 40% of MLI/BUREAU or Maximum 200 Cr ECLGS 3.0

New Change from 01/04/2022 –

The total sanction amount to be availed (including already availed) should be less than or equal to 50% of MLI/BUREAU O/S for ECLGS 3.0

Total ECLGS facility to be provided as 50% of (MLI O/S + MLI NFB O/S) OR (Bureau O/S + MLI NFB O/S) subject to max 400Cr for only Aviation sector and for other sectors total ECLGS facility to be provided as 50% of MLI/Bureau O/S or 200 Cr

New Change from -------------------

Under ECLGS 3.0 and ECLGS 3.0 extension

For Aviation Sector

Nature of Industry - CIVIL AVIATION (ECLGS 3.0)

Only Industry Sector - Scheduled and Non-scheduled airlines (ECLGS 3.0)

Total ECLGS facility to be provided as 100% of (“MLI O/S” (i.e. fund based and non-fund based outstanding)) OR (“Bureau O/S” i.e. fund based and non-fund based outstanding)) as on any reference dates(whichever is higher), subject to maximum Rs 1500 Cr per borrower.

For any support beyond Rs 1000 Cr, maximum additional loan upto Rs 500 Cr can be provided subject to the owners/promoters bringing in their contribution in equal proportion.

The total sanction amount to be availed (including already availed) should be maximum 2 Cr for ECLGS 4.0

The total sanction amount to be availed (including already availed) should be less than or equal to 10% of MLI O/S for ECLGS 1.0 (Restructure).

The total sanction amount to be availed (including already availed) should be less than or equal to 30% of MLI/BUREAU O/S for ECLGS 1.0 Extension and ECLGS 2.0 Extension.

The total sanction amount to be availed (including already availed) should be less than or equal to 40% of MLI/BUREAU O/S or Maximum 200 Cr for ECLGS 3.0 Extension.

New Change from 01/04/2022 –

The total sanction amount to be availed (including already availed) should be less than or equal to 50% of MLI/BUREAU O/S for ECLGS 3.0 Extension.

Total ECLGS facility to be provided as 50% of (MLI O/S + MLI NFB O/S) OR (Bureau O/S + MLI NFB O/S) subject to max 400Cr only for Aviation sector for other sectors total ECLGS facility to be provided as 50% of MLI/Bureau O/S or 200 Cr.

1. A certificate **“Equal equity contribution brought in by the owners/promoters”** UserEntry – Checkbox is mandatory.
2. **Amount of Contribution brought in :** User Entry–Numeric.

Conditionally mandatory (If user select the ‘**Equal equity contribution brought in by the owners/promoters**’ certificate)

1. **Commission of BG/LC:** User Entry–Numeric. Conditionally Mandatory (New field to be added from 01/04/2022)

It should be less than or equal to 0.5%, If NFB facility is there then it is mandatory.

1. **Cash Margin:** User Entry–Numeric (New field to be added from 01/04/2022)

Cash Margin should be equal to 0. It is mandatory for Aviation sector.

1. **Fund Based Sanctioned Amount:** User Entry–Numeric. Conditionally Mandatory.

MLI to enter then fund based sanctioned amount under Emergency facility

Applicable for ECLGS 2.0, ECLGS 2.0 Extension, ECLGS 4.0 and ECLGS 3.0 Extension, ECLGS 3.0 for CIVIL AVIATION only.

1. **Non-Fund Based Sanctioned Amount:** User Entry–Numeric Mandatory.

MLI to enter then non-fund based sanctioned amount under Emergency facility

Applicable for ECLGS 2.0, ECLGS 2.0 Extension, ECLGS 4.0 and ECLGS 3.0 Extension, ECLGS 3.0 for CIVIL AVIATION only.

Total of Fund based amount and non-Fund based amount should not exceed total amount sanctioned

1. **Total bureau amount already availed under ECLGS:** Auto Fetch- Read only.

Total bureau Amount already availed under ECLGS by the borrower is displayed.

1. **Amount Disbursed (Fund Based Only):** User Entry–Numeric. Optional.

MLI to enter total amount disbursed under Fund based amount.

Disburse amount cannot be greater than Emergency facility Sanctioned.

1. **We certify that we have obtained NOC from other MLIs who have outstanding exposure as on 29.02.2020/31.03.2021 and the loan accounts are live as on date.** UserEntry. - Checkbox. Mandatory
2. **We certify that we have no exposure as on 29.02.2020/31.03.2021 to the applicant borrower. We have taken over loan(s) from other MLIs and providing ECL facility based on outstanding as on 29.02.2020/31.03.2021 with former MLI for which necessary NOC obtained and securities as per Original loan is maintained.** UserEntry- Checkbox. Mandatory
3. **Tenure of Emergency Funding Facility:** Auto Fetch- Read only.

Tenure will be Auto Fetch based on the Scheme selected by MLI

1. **Interest Rate for emergency funding facility:** UserEntry-Numeric Mandatory.

MLI to enter the emergency funding facility Interest rate

For ECLGS 1.0, 2.0, 3.0, 1.0(Extension), 2.0(Extension), 3.0(Extension), 1.0(Restructure): Interest rate maximum applicable is 9.25% for banks and 14% for NBFC

For ECLSG 4.0: Interest Rate maximum applicable is 7.5%

1. **Principal Amount Repayment Moratorium Period:** UserEntry – Numeric. Mandatory.

Moratorium period is displayed based on the scheme selected

Moratorium period is 24 months for all schemes except ECLGS 1.0

For ECLGS 1.0 moratorium period is 12 months

1. **Emergency Amount Fund Based Sanction's Loan Account No:** UserEntry-Alphanumeric. Mandatory.

MLI to enter the Loan account Number of fund-based sanction loan

Loan Account number which has already availed under ECLGS scheme would not be accepted

1. **Purpose of existing loan:** User entry - Drop-down with values “Commercial Vehicle”, “Construction Equipment”, “Diagnostic Equipment”, “Own Business purpose Utilized out of Loan Against property” .Conditionally Mandatory

MLI to select mandatorily for all scheme except ECLGS 2.0 where it is optional

1. **Restructured as per RBI Resolution Plan dated May 05, 2021, and June 04, 2021:** UserEntry-Checkbox. Conditionally Mandatory.

Only applicable to scheme ECLGS1.0 (Restructure)

1. **I herewith certify that the Bureau outstanding amount and MLI outstanding amount entered in the ECLGS application is only against business loans as specified in the drop-down. I am duly authorized to submit this certificate and am aware that if any information furnished above is found to be incorrect on any subsequent date, then the Guarantees issued will be treated as null & void. The original loan based on which loan under ECLGS is sanctioned, was for business purposes by the borrower.** UserEntry - Checkbox. Mandatory.
2. **We certify that the borrower(s) in whose respect the guarantee cover is being obtained is/are eligible for it in terms of the scheme guidelines. We accept all the terms and conditions of the scheme and agree that if any information furnished above is found to be incorrect on any subsequent date, then the Guarantees issued will be treated as null & void. Please**[**Click Here**](https://app.eclgs.com/EGS/applicationValidation.do?method=applicationValidation)**to see Terms & Conditions of this Website.** UserEntry - Checkbox. Mandatory.
3. **Remarks:** User Entry-Text. Optional.

MLI to enter the remarks

**Note**:

On Successful submission of the Application, a unique Reference Number is generated. MLI can view the CGPAN against the reference number generated through Application Status page under Reports & MIS menu.

## **Application Lodgement Module (Bulk Upload for MUDRA and NON-MUDRA)**

“MUDRA” and “Non-Mudra” bulk upload provision is developed for ease of the MLI to lodge application for multiple units. MLI will upload the XLS file as per the template shared and generate CGPAN accordingly. Separate provision is developed for Mudra and Non –Mudra records.

* ***Module Path***
* Application Processing >>Application Lodgment >> MUDRA BULK Upload
* Application Processing >>Application Lodgment >> Non- MUDRA BULK Upload
* ***User Roles:***

1. MLI Maker – For Bulk Upload
2. MLI Checker – For Bulk Upload

* ***Actions on page***

1. Upload – To upload the file in given format.
2. Reset – To reset all the fields on page.
3. Cancel – To close the page and go to Module: Application Processing

* **Template**: Please refer annexure 2
* ***Mudra (Bulk Upload) Validation***

| Sr. No. | Field Name | Field Type | Mandatory | Details |
| --- | --- | --- | --- | --- |
| 1 | UNIT NAME | Text | Yes | Name of the Unit |
| 2 | UNIT ITPAN | Text | No | ITPAN of the Unit |
| 3 | TC MLI OUTSTANDING LOAN AMT W.R.T. BORROWER (29/02/2020 or 31/03/2021) | Numeric | Yes | MLI outstanding amount of borrower (Percentage) |
| 4 | WC MLI OUTSTANDING LOAN AMT WRT BORROWER (29/02/2020 or 31/03/2021) | Numeric | Yes | MLI outstanding amount of borrower (Percentage) |
| 5 | EMERGENCY AMT SANCTION LOAN A/C NO | Alphanumeric | Yes | Loan Account number to be entered |
| 6 | NOC FROM MLI AS A EXPOSURE FOR THIS BORROWER | Text | Yes | “Y” or “N” only |
| 7 | TOTAL OUTSTANDING AMOUNT OF BORROWER (BUREAU AS ON (29/02/2020 or 31/03/2021)) | Numeric | Yes | Enter Total Outstanding by Bureau |
| 8 | TOTAL OUTSTANDING AMOUNT BY MLI AS ON (29/02/2020 or 31/03/2021) | Numeric | Yes | Enter Total Outstanding by MLI |
| 9 | AMOUT OF EMERGENCY FACILITY SANCTIONED | Numeric | Yes | Amount of Emergency Facility sanctioned |
| 10 | EMERGENCY FACILITY SANCTIONED DATE | Date | Yes | DD/MM/YYYY  New Change from 01/04/2022 –**Date of Emergency Facility Sanctioned** to be extended from 31/02/2022 to 31/03/2023  It should be on or after MLI registration date. |
| 11 | TENURE OF EMERGENCY FUNDING FACILITY | Numeric | Yes | Tenure of Funding |
| 12 | PRINCIPAL AMT REPAYMENT MORATIRUM PERIOD | Numeric | Yes | Moratorium period |
| 13 | EMERGENCY DUNDING FACIALITY INTEREST RATE (%) | Numeric | Yes | Interest rate in Percentage |
| 14 | HIGHEST DPD ASP BUREAU (ACROSS MLI 29/02/2020 or 31/03/2021) | Numeric | Yes | DPD to be entered |
| 15 | COLLETRAL SECURITY AMOUNT | Numeric | Yes | Collateral Security amount to be entered if no enter Zero |
| 16 | UNIT ADDRESS | Alphanumeric | Yes | Address of the Unit |
| 17 | CITY | Text | Yes | City of the Unit |
| 18 | DISTRICT | Text | Yes | District of the unit as per the list shared in the template |
| 19 | PINCODE | Numeric | Yes | 6 Digits pin code |
| 20 | STATE | Text | Yes | State of the unit as per the list shared in the template |
| 21 | UDYOG AADHAR NO | Text | No | Udhyog Adhaar of the Unit |
| 22 | INDUSTRY NATURE | Text | Yes | Industry nature as per the list share in the template |
| 23 | INDUSTRY SECTOR | Text | Yes | Industry Sector as per the list share in the template |
| 24 | NO. OF EMPLOYEES | Numeric | Yes | Number of employee (Number Greater than 1) |
| 25 | AADHAR Numeric | Text | No | Adhaar Number of unit |
| 26 | CHIEF PROMOTER GENDER | Text | Yes | "M", "F" or “T” for Male, Female and Transgender |
| 27 | CONSTITUTION | Text | Yes | Constitution as per the list share in the template |
| 28 | TYPE OF ENTITY | Text | Yes | Entity Type as per the list share in the template |
| 29 | BROWER GST EXEMPTION | Text | Yes | "Y" or "N” only for Yes or No |
| 30 | BORROWER GST | Alphanumeric | No | GST number of Borrower |
| 31 | SALES TURNOVER OF LAST F. Y | Numeric | Yes | Sales Turn Over for last FY of unit |
| 32 | TYPE OF BORROWER | Text | Yes | Borrower Type as per the list share in the template |
| 33 | MUDRA COVERED UNDER 4.1 | Text | Yes | "Y" or "N” only for Yes or No |
| 34 | MOBILE Numeric | Numeric | Yes | 10 Digits Mobile number |
| 35 | DISBURSED AMOUNT | Numeric | Yes | Disbursed Amount |
| 36 | TYPE OF MUDRA | Text | Yes | Mudra Type as per the list share in the template |
| 37 | VOTER ID | Alphanumeric | Yes | Voter ID is mandatory for constitution Individual/Proprietary |
| 38 | ECLGS TYPE | Alphanumeric | Yes | ECLGS 1.0 or ECLGS 1.0 (Extension) |
| 39 | BUREAU AND MLI O/S AS ON | Date | Yes | 29/02/2020 or 31/03/ |
| 40 | MUDRA ITPAN FLAG | Text | Yes | Text - Y only to be used |

* ***Non-Mudra (Bulk upload) Validations***

| Sr. No | Field Name | Field Type | Mandatory | Details |
| --- | --- | --- | --- | --- |
| 1 | UNIT NAME | Text | Yes | Name of the Unit |
| 2 | UNIT ITPAN | Text | Yes | ITPAN of the Unit |
| 3 | TC MLI OUTSTANDING LOAN AMT WRT BORROWER (29/02/2020 or 31/03/2021 or for ECLGS 3.0 31/01/02022)) | Numeric | Yes | MLI outstanding amount of borrower (Percentage) |
| 4 | WC MLI OUTSTANDING LOAN AMT WRT BORROWER (29/02/2020 or 31/03/2021 or for ECLGS 3.0 31/01/02022)) | Numeric | Yes | MLI outstanding amount of borrower (Percentage) |
| 5 | EMERGENCY AMT SANCTION LOAN A/C NO | Text | Yes | Loan Account number to be entered |
| 6 | NOC FROM MLI AS A EXPOSURE FOR THIS BORROWER | Text | Yes | “Y” or “N” only |
| 7 | TOTAL OUTSTANDING AMOUNT OF BORROWER (BUREAU (29/02/2020 or 31/03/2021 or for ECLGS 3.0 31/01/02022)) | Numeric | Yes | Enter Total Outstanding by Bureau |
| 8 | TOTAL OUTSTANDING AMOUNT BY MLI | Numeric | Yes | Enter Total Outstanding by MLI |
| 9 | AMOUT OF EMERGENCY FACILITY SANCTIONED | Numeric | Yes | Amount of Emergency Facility sanctioned Number only (For ECLGS 2.0 & ECLGS 2.0 Extension ,Amount of Emergency Facility Sanctioned =FB+NFB ) |
| 10 | EMERGENCY FACILITY SANCTIONED DATE | Date | Yes | DD/MM/YYYY  New Change from 01/04/2022 –**Date of Emergency Facility Sanctioned** to be extended from 31/02/2022 to 31/03/2023.  It should be on or after MLI registration date |
| 11 | TENURE OF EMERGENCY FUNDING FACILITY | Numeric | Yes | Tenure of Funding Number only (48 month as per scheme) |
| 12 | PRINCIPAL AMT REPAYMENT MORATIRUM PERIOD | Numeric | Yes | Moratorium period (12 month as per scheme) |
| 13 | EMERGENCY DUNDING FACIALITY INTEREST RATE (%) | Numeric | Yes | Interest rate in Percentage |
| 14 | HIGHEST DPD ASP BUREAU (ACROSS MLI 29/02/2020 or 31/03/2021 or for ECLGS 3.0 31/01/02022) | Numeric | Yes | DPD to be entered |
| 15 | COLLETRAL SECURITY AMOUNT | Numeric | Yes | Number only - minimum 0 should be there |
| 16 | UNIT ADDRESS | Text | Yes | Address of the Unit |
| 17 | CITY | Text | Yes | City of the Unit |
| 18 | DISTRICT | Text | Yes | District of the unit as per the list shared in the template |
| 19 | PINCODE | Numeric | Yes | 6 Digits pin code |
| 20 | STATE | Text | Yes | State of the unit as per the list shared in the template |
| 21 | UDYOG AADHAR NO | Text | No | Udyog Aadhaar of the Unit |
| 22 | INDUSTRY NATURE | Text | Yes | Industry nature as per the list share in the template |
| 23 | INDUSTRY SECTOR | Text | Yes | Industry Sector as per the list share in the template |
| 24 | NO. OF EMPLOYEES | Numeric | Yes | Number of employee (Number Greater than 1) |
| 25 | AADHAR NUMBER | Text | No | Aadhaar Number of unit |
| 26 | CHIEF PROMOTER GENDER | Text | Yes | "M", "F" and “T” only for Male Female and Transgender |
| 27 | CONSTITUTION | Text | Yes | Constitution as per the list share in the template |
| 28 | TYPE OF ENTITY | Text | Yes | Entity Type as per the list share in the template |
| 29 | BROWER GST EXEMPTION | Text | Yes | "Y" or "N” only for Yes or No |
| 30 | BORROWER GST | Text | No | GST number of Borrower |
| 31 | SALES TURNOVER OF LAST F. Y | Numeric | Yes | Sales Turn Over for last FY of unit |
| 32 | TYPE OF BORROWER | Text | Yes | Borrower Type as per the list share in the template |
| 33 | MUDRA COVERED UNDER 4.1 | Text | Yes | "Y" or "N” only for Yes or No |
| 34 | MOBILE NUMBER | Numeric | Yes | 10 Digits Mobile number |
| 35 | DISBURSED AMOUNT | Numeric | Yes | Disbursed Amount |
| 36 | ECLGS TYPE | Alphanumeric | Yes | ECLGS 1.0 or ECLGS 1.0 (Extension) |
| 37 | BUREAU AND MLI O/S AS ON | Date | Yes | 29/02/2020 or 31/03/2021  For ECLGS 3.0 31/01/2022 |
| 38 | FUND BASED SANCTION AMT | Numeric | Yes | For ECLGS 2.0 and 2.0 Ext |
| 39 | NON FUNDBASED SANCTION AMT | Numeric | Yes | For ECLGS 2.0 and 2.0 Ext |
| 40 | TYPE OF MUDRA | Text | Yes | Mudra Type as per the list share in the template |

***Process Flow***

## **Mudra Itpan bulk upload (Bulk Upload for Update MUDRA ITPAN)**

“Update Mudra ITPAN Bulk Upload” bulk upload provision is developed for ease of the MLI to update ITPAN for multiple CGPANs. MLI will upload the XLS file as per the template shared and update ITPAN accordingly.

***Module Path***

* Application Processing >>Application Lodgment >> Update Mudra ITPAN Bulk Upload

dp

* ***User Roles:***

1. MLI Maker – For Bulk Upload
2. MLI Checker – For Bulk Upload

* ***Actions on page***

1. Upload – To upload the file in given format.
2. Reset – To reset all the fields on page.
3. Cancel – To close the page and go to Module: Application Processing

* **Template**: Please refer annexure 7
* ***Mudra (Bulk Upload) Validation***

| Sr. No. | Field Name | Field Type | Mandatory | Details |
| --- | --- | --- | --- | --- |
| 1 | CGPAN | Text | Yes | Alphanumeric, valid Mudra CGPAN number |
| 2 | ITPAN | Text | Yes | Alphanumeric, valid ITPAN |
| 3 | Checker Status | Text | For Maker upload keep it blank "Approved" or "Return" Mandatory for Checker | Text - Enter either "Approved" or "Return" |
| 4 | Remarks | Text | For Maker upload keep it blank | Text - Alphanumeric - Max 500 Characters |

***Process Flow***

## **Additional/ Incremental Guarantee**

“Additional/ Incremental Guarantee” module to be developed for MLI to enhance the Existing Guarantee of the borrower as per the ECLGS scheme guidelines for ECLGS 1.0[Extension]” up to 30%, “ECLGS 2.0[Extension]” up to 30% and “ECLGS 3.0[Extension] up to 40%. Borrower who wishes to avail additional guarantee of 10% from ECLGS Additional Guarantee Facility can avail through the existing CGPAN through this module by entering the new Emergency Facility sanction amount. The application would be validated as per business validations defined in the system.

* ***Module Path:***
* Application Processing >>Application Lodgment >> Additional/Incremental Guarantee
* ***User Roles:***

1. MLI Maker – For data entry
2. MLI Checker – For data entry

* ***Actions on Page:***

1. Save – To validate and save the transaction in database.
2. Reset – To reset all the fields on page
3. Cancel – To close the page and go to Module: Application Lodgment

* ***Field List: (Incremental Guarantee Application)***

1. **CGPAN**: User entry (Alphanumeric).

Based on the CGPAN entered by MLI user following details to be auto populated under section “Sanction Details”. These fields would be Read only.

1. **Borrower / Unit Name**: Auto Fetch – Read only.

Borrower/Unit name entered during Application Lodgment by MLI will be displayed.

1. **IT PAN**: Auto Fetch – Read only.

IT PAN of Borrower Entered by the MLI during Application lodgment to be displayed.

1. **Loan A/c Number**: Auto Fetch – Read only.

Loan Account number of the borrower entered by the MLI to be displayed.

1. **Promoter Mobile Number**: Auto Fetch – Read only.

Promoter Mobile number of the borrower entered by the MLI to be displayed.

1. **Date of Emergency Facility Sanctioned:** Auto Fetch – Read only.

Date of Emergency Facility Sanctioned of the borrower entered by the MLI to be displayed.

1. **Amount of Emergency Facility Sanctioned Auto Fetch** – Read only.

Date of Emergency Facility Sanctioned of the borrower entered by the MLI to be displayed.

1. **Scheme Type**: Auto Fetch – Read only.

ECLGS scheme type would be displayed.

1. **Total O/S Amount of Borrower as Fetched from Bureau:** Auto Fetch – Read only.

Total O/S Amount of Borrower as Fetched from Bureau.

1. **Total outstanding amount of borrower w.r.t this applying MLI**: Auto Fetch – Read only.

Total Outstanding amount of borrower w.r.t this applying MLI entered by MLI during Application Lodgment to be displayed.

1. **Total bureau Amount already availed under ECLGS**: Auto Fetch – Read only.

Total bureau Amount already availed under ECLGS entered by MLI during Application Lodgment to be displayed.

1. **Applying MLI Amount already availed under ECLGS**: Auto Fetch – Read only.

Applying MLI Amount already availed under ECLGS entered by MLI during Application Lodgment to be displayed.

1. **ECLGS type**: Auto Fetch – Read only.

ECLGS type selected by MLI during Application Lodgment to be displayed.

1. **Total O/S Amount of Borrower as Fetched from Bureau As On:** User entry (Drop-down) with Values “29-02-2020” and “31.03.2021”. Mandatory.

**For Mudra**:

SISHU, KISHOR and TARUN: Values will be displayed as 29-02-2020 and 31-03-2021 in dropdown.

**For Non-Mudra:**

ECLGS 1.0, 1.0 (Extension), 2.0, 2.0 (Extension): Values will be displayed as 29-02-2020 and 31-03-2021 in dropdown.

ECLGS 3.0: Only 31-03-2021 and 31/01/2022 would be displayed in drop down.

1. **Sanction Date:** User Entry-Calendar Control. Mandatory.

MLI to enter the new fund sanction date.

Sanction date should be greater than or equal to 1st Oct 2021.

New Change from 01/04/2022 –

**Date of Emergency Facility Sanctioned** to be extended from 31/03/2022 to 31/03/2023.

1. **Voter ID:** User Entry –Alphanumeric. Conditionally Mandatory.

MLI to enter the Voter-Id of the borrower.

Voter Id is Mandatory for Mudra Individual.

1. **uat as on:** Auto Fetch for as on selected as 29/02/2020. Read only.

User entry – Numeric for as on selected as 31/03/2021/31-01-2022. Mandatory.

Value between 0 to 60.

1. **New Total Outstanding amount of borrower w.r.t this applying MLI:** User Entry – Numeric. Mandatory.

MLI to enter the total O/s amount of the borrower with the corresponding MLI.

If extension is as per Lodgment as on 29-02-2020/31-03-2021/31-01-2022 values will be fetched as entered by MLI during application Lodgment.

If applying for Fresh Extension, then MLI to enter the O/s amount w.r.t to MLI.

Total O/s amount should be less than or equal to Bureau O/s amount.

For MUDRA:

MLI Outstanding as on 29/02/2020:

* O/S amount cannot be greater than 50000 Rs in case of Shishu
* O/S amount to be greater than 50000 Rs. up to 5 lakhs in case of Kishor
* O/S amount cannot be greater than 5lakh Rs. Up to 10 Lakhs in case of Tarun

For MLI Outstanding as on 31/03/2021:

* O/S amount cannot be greater than Rs. up to 12 Lakhs in case of Shishu
* O/S amount cannot be greater than Rs. up to 12 Lakhs in case of Kishor
* O/S amount cannot be greater than Rs. up to 12 Lakhs in case of Tarun

For Non MUDRA

* ECLGS 1.0, ECLGS 1.0(Extension): Maximum O/s amount applicable is up to 50cr.
* ECLGS 2.0, ECLGS 2.0(Extension): O/S amount applicable is above 50cr and up to 500 cr.
* ECLGS 3.0, ECLGS 3.0(Extension): No limit applicable

31-01-2022

1. **New Total O/S Amount of Borrower as Fetched from Bureau:** User Entry –Numeric. Mandatory.

MLI to enter the New Total O/S Amount of Borrower as Fetched from Bureau.

If extension is as per Lodgment as on 29-02-2020/31-03-2021/31-01-2022 values will be fetched as entered by MLI during application Lodgment.

If applying for Fresh Extension, then MLI to enter the O/s amount w.r.t to Bureau.

1. **New Emergency Facility Sanctioned Amount:** User Entry –Numeric. Mandatory.

MLI to enter New Emergency Facility Sanctioned Amount for extension under ECLGS scheme.

New Emergency Facility sanction amount (Existing+ New) should not exceed 30% for ECLGS 1.0 .2.0, 1.0 (Extension), 2.0 (Extension).

New Emergency Facility sanction amount (Existing+ New) should not exceed 40% or 200 Cr for ECLGS 3.0, 3.0 (Extension).

New Change from ------------------

Under ECLGS 3.0 and ECLGS 3.0 extension

For Aviation Sector

Nature of Industry - CIVIL AVIATION (ECLGS 3.0)

Only Industry Sector - Scheduled and Non-scheduled airlines (ECLGS 3.0)

Total ECLGS facility to be provided as 100% of (“MLI O/S” (i.e. fund based and non-fund based outstanding)) OR (“Bureau O/S”) as on any reference dates (whichever is higher), subject to maximum Rs 1500 Cr per borrower.

For any support beyond Rs 1000 Cr, maximum additional loan up to Rs 500 Cr can be provided subject to the owners/promoters bringing in their contribution in equal proportion.

1. **Fund Based Amount:** User Entry –Numeric. Conditionally Mandatory.

MLI to enter the Fund based sanction amount under new emergency facility for ECLGS 2.0, 2.0(Extension)

Total Fund Based amount should not be greater than New Emergency Facility Sanctioned Amount

1. **Non-Fund Based Amount:** User Entry –Numeric. Conditionally Mandatory.

MLI to enter the non-Fund based sanction amount under new emergency facility for ECLGS 2.0, 2.0(Extension).

Total Non-Fund Based amount should not be greater than New Emergency Facility Sanctioned Amount.

Sum of Fund Based amount and non-fund-based amount should not be greater than New Emergency Facility Sanctioned Amount.

1. **Applying MLI has taken NOC (for providing additional 30% fund/Credit) from all other MLI who have current o/s exposure from this applicant:** User Entry –Checkbox. Mandatory.

MLI to select if Sanction amount is more than 30% or 40% or 50% or 1000Cr of MLI O/s.

1. **Tenure of Emergency Funding Facility:** Auto Fetch- Read only.

Tenure will be displayed based on the ECLGS scheme.

1. **Principal Amount Repayment Moratorium Period** Auto Fetch- Read only.

Moratorium period will be displayed based on the ECLGS scheme.

1. **New Emergency Amount Sanction's Loan Account No:** User Entry –Alphanumeric. Mandatory.

MLI to enter the New Emergency Loan account a/c number.

New Loan account number should not match with Existing Loan Account number and ITPAN number.

## **Additional/ Incremental Guarantee (Bulk Upload)**

ADDITIONAL/ INCREMENTAL GUARANTEE (BULK UPLOAD) provision is developed for MLI to take additional/Incremental guarantee. Feature of the module is same as the ADDITIONAL/ INCREMENTAL GUARANTEE module with provision to upload the template for bulk records.

* ***Module Path:***

Application Processing >>Application Lodgment >> ADDITIONAL/ INCREMENTAL GUARANTEE BULK Upload

* ***User Roles:***

1. MLI Maker – For Bulk Upload
2. MLI Checker – For Bulk Upload

* ***Actions on page***

1. Upload – To upload the file in given format.
2. Reset – To reset all the fields on page.
3. Cancel – To close the page and go to Module: Application Processing

* ***Template:* Refer: Annexure 3**
* ***Additional Incremental Guarantee (Bulk Upload) Validations***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Sr. No. | Field Name | Data Type | Mandatory / Optional | Business Validations |
| 1 | CGPAN | Alphanumeric | Mandatory | 1. Status Should be AP. 2. NPA and Interim Claim cases not allowed. 3. As per scheme logic / individual entry page. |
| 2 | Bureau and MLI OS As on Date | Date | Mandatory | 29-02-2020 or 31-03-2021 |
| 3 | ECLGS New Sanction Date | Date | Mandatory | Date should be greater than 01-10-2021.  New Change from 01/04/2022 –**Date of Emergency Facility Sanctioned** to be extended from 31/02/2022 to 31/03/2023 |
| 4 | Voter Id | Alphanumeric | Mandatory | Voter Id Mudra Cases -if constitution is Individual then Voter id Mandatory |
| 5 | DPD | Numeric | Mandatory | Number Between 0 and 60 |
| 6 | Bureau OS Fetched From Bureau | Numeric | Mandatory | Already present then check values basis of option Type |
| 7 | MLI OS Fetched From Bureau | Numeric | Mandatory | Already present then check values basis of option Type |
| 8 | New GECL Sanction Amount | Numeric | Mandatory | ECLGS Type 1 & 2= 30% and ECLGS 3 =40% |
| 9 | Fund Based Amount | Numeric | Mandatory | For ECLGS 2.0 and ECLGS 2.0 Extension Sum of FB and NFB = Sanction Amount |
| 10 | Non-Fund Based Amount | Numeric | Mandatory | For ECLGS 2.0 and ECLGS 2.0 Extension only Sum of Fund Based and Non Fund Based should not be greater than Sanction Amount |
| 11 | NOC | Text | Mandatory, | Mandatory, if Overall Sanction Amount is more than 30% / 40% of MLI O/s Y” or “N” only |
| 12 | New GECL Loan Account Number | Alphanumeric | Mandatory | As per scheme logic / individual entry page. |

* ***Process Flow***

## **Move ECLGS 1.0 to ECLGS 2.0**

Move ECLGS 1.0 to ECLGS 2.0 module to be developed for MLI who has unknowingly lodged under ECLGS 1.0 and wish to move ECLGS 2.0. MLI has to request for moving their Scheme type from ECLGS 1.0 to ECLGS 2.0 based on their funding requirement. **T**he CGPAN will be auto populated andMLI has to enter the sanction and industry type details for transfer of Credit guarantee.

* ***Module Path:***

Application Processing >>Application Lodgment >> Additional/Incremental Guarantee

* ***User Roles:***

1. MLI Maker – For data entry
2. MLI Checker – For data entry

* ***Actions on Page:***

1. Save – To validate and save the transaction in database.
2. Reset – To reset all the fields on page.
3. Cancel – To close the page and go to Module: Application Lodgment

***Field List: (ECLGS 1.0 to ECLGS 2.0)***

1. **CGPAN**: User entry (Alphanumeric). Mandatory

Based on the CGPAN entered by MLI user following details to be auto populated under section “Sanction Details”. These fields would be Read only.

CGPAN should be of ECLGS 1.0 and 1.0 (Extension)

Based on the CGPAN entered by MLI user following details to be auto populated under section “Sanction Details”. These fields would be read only.

1. **Bank Name:** Bank Name entered by MLI at the time of Application Lodgment
2. **Branch Name:** Bank’s Branch Name entered by MLI at the time of Application Lodgment
3. **Constitution:** Constitution of the Borrower/Unit entered by MLI at the time of Application Lodgment

Constitution type (Proprietary/Individual (Mudra), Partnership, LLP, Pvt. Ltd, Public, HUF, Trust, Society, Co-op Soc., Artificial Judicial Person)

1. **Borrower / Unit Name:** Borrower/Unit Name entered by MLI at the time of Application Lodgment
2. **Type of Entity:** Type of Entity selected by MLI at the time of Application Lodgment (Micro/Small/Medium/Other Business)
3. **Unit Address:** Unit Address entered by MLI at the time of Application Lodgment
4. **State:** Unit State entered by MLI at the time of Application Lodgment
5. **District**: Unit District entered by MLI at the time of Application Lodgment
6. **City** : Unit City entered by MLI at the time of Application Lodgment
7. **PIN code**: Unit PIN code entered by MLI at the time of Application Lodgment
8. **ITPAN of Borrower**: ITPAN of the Borrower entered by MLI at the time of Application Lodgment
9. **Nature of Industry**: Nature of Industry selected by MLI at the time of Application Lodgment (refer Masters)
10. **Industry Sector**: Industry Sector selected by MLI at the time of Application Lodgment (refer Masters)
11. **Type of Industry**: Type of Industries selected by MLI at the time of Application Lodgment (refer Masters)
12. **Number of Employees**: Number of Employee entered by MLI at the time of Application Lodgment
13. **Borrower GST NO**: Borrower GST number entered by MLI at the time of Application Lodgment
14. **Sales Turnover of last F.Y**: Sales Turnover of Last FY entered by MLI at the time of Application Lodgment
15. **Udyog Aadhar Number**: Udhyog Adhaar Number entered by MLI at the time of Application Lodgment
16. **Gender of Chief Promoter**: Gender of entered by MLI at the time of Application Lodgment
17. **ITPAN of Chief Promoter**: Udhyog Adhaar Number entered by MLI at the time of Application Lodgment
18. **Promoter Aadhar Card Number**: Udhyog Adhaar Number entered by MLI at the time of Application Lodgment
19. **Promoter Mobile Number**: Udhyog Adhaar Number entered by MLI at the time of Application Lodgment
20. **Total Bureau O/S amount of borrower:** Total Bureau O/S amount of borrower entered by MLI at the time of Application Lodgment
21. **Total Outstanding amount of applying MLI:** entered by MLI at the time of Application Lodgment
22. **Collateral Security Amount:** entered by MLI at the time of Application Lodgment
23. **TERM LOAN Ratio:** entered by MLI at the time of Application Lodgment
24. **WORKING CAPITAL Ratio:** entered by MLI at the time of Application Lodgment
25. **Whether the borrower is currently covered under MUDRA Loan/Scheme:** Value Entered by MLI during Application Lodgment
26. **Type of Mudra**: Type of Mudra entered by MLI at the time of Application Lodgment
27. **Date of Emergency Facility Sanctioned**:Date of Emergency Facility **Sanctioned** entered by MLI at the time of Application Lodgment.
28. **Amount of Emergency Facility Sanctioned**: Amount of Emergency Facility Sanctioned entered by MLI at the time of Application Lodgment and addition of Emergency Facility Sanction Amount at a time of Additional Incremental Guarantee.
29. **Amount Disbursed**: Amount Disbursed entered by MLI at the time of Application Lodgment
30. **Total bureau Amount already availed under ECLGS**: Total bureau Amount already availed under ECLGS entered by MLI at the time of Application Lodgment
31. **Applying MLI Amount already availed under ECLGS**: Applying MLI Amount already availed under ECLGS entered by MLI at the time of Application Lodgment
32. **Tenure of Emergency Funding**: Tenure of Emergency Funding entered by MLI at the time of Application Lodgment
33. **Interest Rate for Emergency Funding facility**: Interest Rate for Emergency Funding facility entered by MLI at the time of Application Lodgment
34. **Emergency Account Sanction Loan A/c No**: Emergency Account Sanction Loan A/c No entered by MLI at the time of Application Lodgment
35. **Total O/S Amount** **of Borrower As Fetched From Bureau As On :** Bureau O/S as on 29/02/2020 **or** 31/03/2021 under ECLGS selected by MLI at the time of Application Lodgment and Additional Incremental Guarantee.

***Entry Field for MLI (Grid for multiple accounts under 1 CGPAN)***

1. **Bureau outstanding of borrower as on 29/02/2020 or 31/03/2021 :** User entry – Numeric

MLI to enter the Bureau Outstanding as on 29/02/2020 **or 31/03/2021**

Bureau Outstanding of borrower should be greater than 50 cr. up to 500 cr.

1. **GECL Fund Based Amount: :** User entry – Numeric

MLI to enter GECL Fund Based amount.

Fund Based amount should not exceed Sanction amount.

1. **GECL Non-Fund Based Amount: :** User entry – Numeric

MLI to enter GECL Non-Fund Based amount

Non-Fund based sanction amount should not exceed Sanction amount if Fund based is zero

Total (Fund based amount+ Non Fund based amount) should not exceed Sanction amount

1. **Industry Nature/ Industry Sector:** User entry – Dropdown with Industry master list for ECLGS 2.0 Mandatory

MLI to select the Industry Nature/Sector applicable for ECLGS 2.0

1. **Highest DPD as per Bureau:** User entry – Numeric

MLI to enter the highest DPD as per bureau

Maximum 60 days is allowed as per the scheme

1. **Tenure of Emergency Funding Facility:** User Entry - Read only

Tenure if Emergency funding facility is Displayed 60 as default

1. **Checker Status:** User entry-Drop down with value “Approved” and “Return’. Mandatory

MLI checker to select the values from the drop down based on the approval status

1. **Checker Remark:** user entry – Alphanumeric. Mandatory

MLI to enter the remarks based on the approval status selected

## **Guarantee transfer**

“Guarantee Transfer Module” to be developed for MLI as a provision to transfer the Guarantee from other MLI. If the loans are transferred by the borrower. The module will be used by Transferee MLI to take over the guarantee from the pervious/earlier MLI. The CGPAN generated as would be marked as TR in the database denoting the case of Guarantee Transfer.

* ***Module Path*:** Application Processing >> Application Lodgment >> Guarantee Transfer
* ***User Roles:***

1. MLI Maker – For data entry
2. MLI Checker – For data entry

* ***Actions on Page:***

1. Save – To validate and save the transaction in database.
2. Reset – To reset all the fields on page
3. Cancel – To close the page and go to Module: Application Lodgment

* ***Form Fields (Guarantee Transfer)***

MLI need to enter CGPAN/ ITPAN / Loan Account number to get the Borrower, Promoter and Project details

1. **CGPAN**: User entry- Alphanumeric. Conditionally optional

Transferee bank who will take over the Credit guarantee will use the CGPAN of the earlier MLI to transfer the guarantee under them.

1. **ITPAN:** User entry –Alphanumeric. Conditionally optional
2. **Loan A/c Number:** User entry-Alphanumeric. Conditionally optional

Based on the CGPAN/ ITPAN/ Loan Account number entered by MLI user following details to be auto populated under section “Borrower Details”, “Promoter Details”, “Project Details”. These fields would be Read only.

1. **Bank Name:** Bank Name entered by MLI at the time of Application Lodgment
2. **Branch Name:** Bank’s Branch Name entered by MLI at the time of Application Lodgment
3. **Constitution:** Constitution of the Borrower/Unit entered by MLI at the time of Application Lodgment
4. Constitution type (Proprietary/Individual (Mudra), Partnership, LLP ,Pvt. Ltd, Public, HUF, Trust, Society, Co-op Soc, Artificial Judicial Person)
5. **Borrower / Unit Name:** Borrower/Unit Name entered by MLI at the time of Application Lodgment
6. **Type of Entity:** Type of Entity selected by MLI at the time of Application Lodgment (Micro/Small/Medium/Other Business)
7. **Unit Address:** Unit Address entered by MLI at the time of Application Lodgment
8. **State:** Unit State entered by MLI at the time of Application Lodgment
9. **District**: Unit District entered by MLI at the time of Application Lodgment
10. **City**: Unit City entered by MLI at the time of Application Lodgment
11. **PIN code**: Unit PIN code entered by MLI at the time of Application Lodgment
12. **ITPAN of Borrower**: ITPAN of the Borrower entered by MLI at the time of Application Lodgment
13. **Nature of Industry**: Nature of Industry selected by MLI at the time of Application Lodgment (refer Masters)
14. **Industry Sector**: Industry Sector selected by MLI at the time of Application Lodgment (refer Masters)
15. **Type of Industry**: Type of Industries selected by MLI at the time of Application Lodgment (refer Masters)
16. **Number of Employees**: Number of Employee entered by MLI at the time of Application Lodgment
17. **Borrower GST NO**: Borrower GST number entered by MLI at the time of Application Lodgment
18. **Sales Turnover of last F.Y**: Sales Turnover of Last FY entered by MLI at the time of Application Lodgment
19. **Udyog Aadhar Number**: Udyog Aadhaar Number entered by MLI at the time of Application Lodgment
20. **Gender of Chief Promoter**: Gender of entered by MLI at the time of Application Lodgment
21. **ITPAN of Chief Promoter**: ITPAN of the chief promoter entered by MLI at the time of Application Lodgment
22. **Promoter Aadhar Card Number**: Promoter Aadhar number entered by MLI at the time of Application Lodgment
23. **Promoter Mobile Number**: Promoter Mobile number entered by MLI at the time of Application Lodgment
24. **Total Bureau O/S amount of borrower:** Total Bureau O/S amount of borrower entered by MLI at the time of Application Lodgment
25. **Total Outstanding amount of applying MLI:** entered by MLI at the time of Application Lodgment
26. **Collateral Security Amount:** entered by MLI at the time of Application Lodgment
27. **TERM LOAN Ratio:** TERM LOAN Ratio entered by MLI at the time of Application Lodgment
28. **WORKING CAPITAL Ratio:** WORKING CAPITAL Ratioentered by MLI at the time of Application Lodgment
29. **Whether the borrower is currently covered under MUDRA Loan/Scheme:** Value Entered by MLI during Application Lodgment
30. **Type of Mudra**: Type of Mudra entered by MLI at the time of Application Lodgment
31. **Date of Emergency Facility Sanctioned**:Date of Emergency FacilitySanctioned entered by MLI at the time of Application Lodgment
32. **Amount of Emergency Facility Sanctioned**: Amount of Emergency Facility Sanctioned entered by MLI at the time of Application Lodgment
33. **Amount Disbursed**: Amount Disbursed entered by MLI at the time of Application Lodgment
34. **Total bureau Amount already availed under ECLGS**: Total bureau Amount already availed under ECLGS entered by MLI at the time of Application Lodgment
35. **Applying MLI Amount already availed under ECLGS**: Applying MLI Amount already availed under ECLGS entered by MLI at the time of Application Lodgment
36. **Tenure of Emergency Funding**: Tenure of Emergency Funding entered by MLI at the time of Application Lodgment
37. **Principal Amount Repayment Moratorium Period:** Principal Amount Repayment Moratorium Period entered by MLI at the time of Application Lodgment
38. **Purpose of existing loan:** Purpose of existing loan facility entered by MLI at the time of Application Lodgment
39. **Interest Rate for Emergency Funding facility**: Interest Rate for Emergency Funding facility entered by MLI at the time of Application Lodgment
40. **Emergency Account Sanction Loan A/c No**: Emergency Account Sanction Loan A/c No entered by MLI at the time of Application Lodgment

**Entry fields for MLI *(Grid for multiple accounts under 1 CGPAN)***

1. **Outstanding as on date of loan being taken over by MLI B under ECLGS:** User entry –Numeric. Mandatory

MLI to enter the Outstanding as on date of loan takeover by the MLI.

Outstanding amount cannot be greater than Total Outstanding amount of borrower Transferor MLI

1. **Date of Takeover:** User entry – Calendar control. Mandatory

MLI to enter the date on which the Loan was taken over by applying MLI

1. **Rate of Interest by MLI B:** User entry –Numeric. Mandatory

MLI to enter the rate of Interest in percent with which the loan was taken over by MLI

Maximum Interest value entered can be 9.25% for Banks and 14% for NBFC

1. **Value of Collateral security:** User entry –Numeric. Mandatory

MLI to enter the value of the collateral security

1. **Bureau/MLI outstanding as on:** Bureau/MLI outstandingentered by MLI at the time of Application Lodgment and Additional Incremental Lodgment
2. **Bureau outstanding Amount :** Bureau outstandingentered by MLI at the time of Application Lodgment and Additional Incremental Lodgment
3. **MLI outstanding Amount :** MLI outstandingentered by MLI at the time of Application Lodgment and Additional Incremental Lodgment
4. **Date of Emergency Facility Sanctioned :** Date of Emergency Facility Sanctioned entered by MLI at the and Additional Incremental Lodgment time of Application Lodgment and Additional Incremental Lodgment
5. **Amount of Emergency Facility Sanctioned** : Amount of Emergency Facility Sanctioned entered by MLI at the time of Application Lodgment and Additional Incremental Lodgment
6. **Amount Disbursed** : Disbursed Amount enter by MLI at the time of Application Lodgment and Additional Incremental Lodgment
7. **Existing Loan Account Number** : Existing Loan Account Number enter by MLI at the time of Application Lodgment and Additional Incremental Lodgment
8. **Loan account number by MLI B:** User entry –Alphanumeric. Mandatory

MLI to enter Loan Account number of the loan takeover by MLI

**Note**: After Submission of the Guarantee Transfer, the CGPAN to be marked as TR in db. To denote CGPAN as Transferred case.

Backend Change - As per existing process, in case of takeover cases, if MLI “A” has updated sanction and disbursement data in the portal and MLI “B” takes over the CGPAN, a new CGPAN will be generated. In such cases, sanction, and disbursement data of MLI “A” to be displayed for the new CGPAN of MLI “B” in the claim module and NPA marking module (which is not available presently). Further validation in this module is to be done on this data.

## **PArtial Disbursement/Utilization of NFB**

The ‘Partial Disbursement / Utilization of NFB’ module to be developed to capture the partial disbursement entries in case of Fund based sanctions and to capture utilization of non-Fund based sanctions (Bank Guarantee (BG), Letter of Credit (LC), etc.) For non-fund-based sanction if the maturity/expiry date is passed then the amount utilized is freed up and again available for utilization for MLI

* ***Module Path*:** Application Processing >> Partial Disbursement >> Partial Disbursement/Utilization of NFB
* ***User Roles:***

1. MLI Maker – For data entry
2. MLI Checker – For data entry

* ***Actions on Page:***

1. Save – To validate and save the transaction in database.
2. Reset – To reset all the fields on page
3. Cancel – To close the page and go to Module: Application Processing >> Partial Disbursement

* ***Form Fields (Partial Disbursement/ utilization of non-Fund based amount.)***

1. **CGPAN**: User entry - Alphanumeric. Mandatory.

Based on the CGPAN entered by MLI user following details to be auto populated under section “Sanction Details”. These fields would be Read only.

1. **ECLGS Type**: ECLGS Type selected by MLI at the time of Application Lodgment
2. **Sanctioned Amount**: Amount entered by MLI at the time of Application Lodgment
3. **Unit ITPAN**: Unit ITPAN entered by MLI at the time of Application Lodgment
4. **Unit Name**: Unit Name entered by MLI at the time of Application Lodgment
5. **Sanction Loan A/c No**: Loan Account Number entered by MLI at the time of Application Lodgment
6. **Sanction Date**: Loan Sanction Date entered by MLI at the time of Application Lodgment
7. **Mudra Flag**: Mudra Flag to be Displayed as “Yes” or “No” based on Application Lodgment entry
8. **Mudra Type**: Mudra Type (Shishu / Kishor / Tarun) selected by MLI at the time of Application Lodgment

MLI to select Fund Type from drop-down with values “Fund Based” and “Non-Fund Based” and accordingly to enter the partial disbursement amount or utilization of non-Fund based amount.

1. **Fund Type:** User entry (Drop-down). Mandatory

MLI may select either “Fund based” or “non-Fund based” from drop-down. Based on the selection, MLI to enter further details of partial disbursement or utilization of NFB.

If “Fund based” is selected from Fund Type drop-down then following fields are Displayed / made available for data entry under section “Fund Based Details”:

1. **Fund Based Sanctioned Amount**: Auto Fetch – Read only. Mandatory

Fund based sanction amount entered by MLI at the time of Application Lodgment.

1. **Already Disbursed Amount**: Auto Fetch – Read only.

Sum of disbursement amount already entered in the system by MLI at the time of Application Lodgment and using Partial Disbursement Entry page.

1. **Disbursement Date**: User entry – Calendar control. Mandatory

MLI user to enter the partial disbursement date.

Partial disbursement date should be greater than or equal to sanction date.

New Change from 01/04/2022 –

Disbursement Dateto be extended from 30/06/2022 to 30/06/2023

Disbursement Date should be up to 15/07/2023 only for ECLGS 3.0 Scheduled Non Scheduled Airline Industry Sector

1. **New Disbursement Amount**: User entry – Positive non-zero number only. Mandatory.

MLI user to enter the partial disbursement amount.

Sum of “Already Disbursed Amount” and amount entered under “Partial Disbursement Amount” field should be less than or equal to “Fund Based Sanctioned Amount”

If “Non-Fund based” is selected from Fund Type drop-down then following fields are Displayed / made available for data entry under section “Utilization of NFB”:

1. **Non-Fund Based Sanctioned Amount**: Auto Fetch – Read only.

Non-fund-based sanction amount entered by MLI at the time of Application Lodgment.

1. **Current Utilized Amount**: Auto Fetch – Read only.

Sum of the non-fund-based amount utilized and entered in system under this menu out of total non-fund-based sanction amount entered by MLI. If any BG or LC is expired, then amount of such BG or LC not to be considered for this summation.

1. **NFB Type**: User entry - Drop-down with values “Bank Guarantee” and “Letter of Credit”

MLI to select the NFB type based on the sanction

1. **BG/LC Number**: User entry – Alphanumeric. Mandatory

BG or LC number to be entered by MLI user based on NFB Type selected.

1. **Issue Amount**: User entry – Positive non-zero number only. Mandatory

MLI user to enter the BG or LC issue amount.

Sum of “Current Utilized Amount” and amount entered under “Issue Amount” field should be less than or equal to “Non-Fund Based Sanctioned Amount”

1. **Issue Date**: User entry – Calendar control. Mandatory

MLI user to enter the BG or LC issue date.

BG or LC Issue date should be greater than or equal to sanction date.

First Issue Dateshould be up to 30/06/2023 for other than ECLGS 3.0 Scheduled Non Scheduled Airline Industry Sector

First Issue Date should be up to 15/07/2023 for ECLGS 3.0 Scheduled Non Scheduled Airline Industry Sector

Subsequent tranches should allow issue date after July 15,2023 for airlines and June 30,2023 other than airlines.

1. **Maturity/Guarantee Expiry Date:** User entry – Calendar control.

MLI user to enter the BG or LC maturity / expiry date.

BG or LC maturity / expiry date should be greater than BG or LC Issue date

ECLGS 2.0,4.0 -Guarantee Expiry date would be 5 years from date of first issuance date

ECLGS 2.0 Ext,3.0 Ext- Guarantee Expiry date would be 6 years from date of first issuance date

**Process Flow**

## **Disbursement Bulk upload**

For Bulk updating of partial disbursement details **Disbursement Bulk upload** module is to be developed for bulk uploading of Disbursed data of Fund based Amount by MLI. For Bulk upload of the disburse data MLI to upload the file in the template prescribed

* ***Module Path:*** Application Processing >>Partial Disbursement>> Disbursement Bulk Upload
* ***User Roles:***

1. MLI Maker – For Bulk Upload
2. MLI Checker – For Bulk Upload

* ***Actions on page***

1. Upload – To upload the file in given format.
2. Reset – To reset all the fields on page
3. Cancel – To close the page and go to Module: Application Processing

* ***Template*: Refer Annexure 4**
* ***Disbursement (Bulk upload) Validation:***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Sr. No. | Field Name | Field Type | Mandatory | Validation. |
| 1 | CGPAN | Text | Yes | Valid CGPAN Number |
| 2 | DISBURSEMENT DATE | Date | Yes | Disbursement Date greater than Sanction date till 30/06/2023 |
| 3 | DISBURSEMENT AMOUNT | Number | Yes | Disbursement amount should not greater than total sanction amount |

* ***Process Flow***

## **NPA Marking**

NPA marking Module is to be develop for MLI to mark the account as NPA, post Marking of NPA, guarantee can be claimed by MLI. MLI will have to update the O/s amount (GECL Principle Outstanding as On Date of NPA and GECL Interest as On Date of NPA) and date of NPA with any collateral.

* ***Module Path*:** Application Processing >> Claim and Settlement >> NPA Marking
* ***User Roles:***

1. MLI Maker – For data entry
2. MLI Checker – For Approval

* ***Actions on Page***:

1. Save – To validate and save the transaction in database.
2. Reset – To reset all the fields on page
3. Cancel – To close the page and go to Module: Application Processing >> Partial Disbursement

* ***Form Fields (NPA marking)***

1. **CGPAN**: User entry - Alphanumeric. Mandatory.

Based on the CGPAN entered by MLI user following details to be auto populated under section “Borrower Details” and “Loan Details”.

1. **IT PAN:** User entry (Alphanumeric).

Based on the CGPAN/ ITPAN entered by MLI user following details to be auto populated under section “Borrower Details” and “Loan Details”.

**These fields would be Read only as below:**

1. **ECLGS TYPE:** ECLGS Type selected by MLI at the time of Application Lodgment
2. **Borrower Name:** Borrower Name entered by MLI at the time of Application Lodgment
3. **IT PAN:** ITPAN of Borrower entered by MLI at the time of Application Lodgment
4. **Mobile:** Borrower Mobile Number entered by MLI at the time of Application Lodgment
5. **APP REFNO:** APP Ref no generated during application lodgment
6. **CGPAN:** CGPAN generated during Application lodgment
7. **Loan Account Number:** Loan Account Number entered by MLI at the time of Application Lodgment
8. **Sanction Date:** Sanction date entered by MLI at the time of Application Lodgment
9. **Sanction Amount:** Sanction Amount entered by MLI at the time of Application Lodgment
10. **Disbursement Amount:** Disbursement amount entered by MLI at the time of Application Lodgment
11. **Bureau o/s amount:** Bureau O/s amount entered by MLI at the time of Application Lodgment
12. **MLI outstanding amount:** MLI outstanding amount entered by MLI at the time of Application Lodgment
13. **Collateral Security amount:** Collateral Security Amount entered by MLI at the time of Application Lodgment
14. **First Disbursement Date:** First Disbursement Date entered by MLI at the time of Application Lodgment
15. **Guarantee Approved Date:** Guarantee Approved date entered by MLI at the time of Application Lodgment
16. **Guarantee Expiry Date:** Guarantee Expiry dare entered by MLI at the time of Application Lodgment
17. **Additional Guarantees link for display below Additional Guarantee details.**
18. **Account Number :** Auto Fetch - Read only. Account Number entered by MLI during Additional Incremental Guarantee.
19. **Total O/S Amount of Borrower As Fetched From Bureau As On :** Auto Fetch - Read only. Total O/S Amount of Borrower As Fetched From Bureau As Onselected by MLI during Additional Incremental Guarantee.
20. **Total O/S Amount of Borrower As Fetched From Bureau :** Auto Fetch - Read only. Total O/S Amount of Borrower As Fetched From Bureauentered by MLI during Additional Incremental Guarantee.
21. **New Total Outstanding amount of borrower w.r.t this applying MLI :** Auto Fetch - Read only. New Total Outstanding amount of borrower w.r.t this applying MLIentered by MLI during Additional Incremental Guarantee.
22. **Sanction Date :** Auto Fetch - Read only. Sanction Date entered by MLI during Additional Incremental Guarantee.
23. **New Emergency Facility Sanctioned Amount :** Auto Fetch - Read only. New Emergency Facility Sanctioned Amountentered by MLI during Additional Incremental Guarantee.
24. **Fund Based Amount :** Auto Fetch - Read only. Fund Based Amount entered by MLI during Additional Incremental Guarantee**.**
25. **Non Fund Based Amount :** Auto Fetch - Read only. Non Fund Based Amount entered by MLI during Additional Incremental Guarantee.

**Below details need to be entered by MLI to mark the account as NPA:**

1. **NPA Date:** User entry – Calendar Control. Mandatory

MLI to enter the date on which the account turned NPA

1. **GECL Loan O/S As on NPA Date**(GECL Principle Outstanding as On Date of NPA and GECL Interest as On Date of NPA)**:** User entry – Numeric. Mandatory

MLI to enter the GECL loan o/s as on NPA date

GECL Loan O/S as on NPA Date should be less than or equal to sanctioned amount+5% of sanctioned amount

1. **Loan Type:** User entry – Drop Down with values “Secured” and “Unsecured”. Mandatory.

MLI to select the Loan Type based on the loan.

1. **No. of days from account becoming NPA:** Auto Fetch – Read only.

System will calculate the number of days from NPA date to date of NPA marking

MLI to mark the account as NPA within the 90 days from the date of NPA

1. **Reason NPA:** User entry – Text. Mandatory

MLI to enter the reason for account turning into NPA

1. **Security Charge:** User Entry-Drop Down with values “Yes” and “No”. Mandatory.

MLI to select if Security Charge is created as “Yes” or “No”.

1. **Security Created Date:** User entry – Calendar Control. Conditional Mandatory.

MLI to enter Security Created Date if Security charge is selected as “Yes”.

Security creation date should be before June 30, 2023 or date of NPA, whichever is earlier.

Security Date should be up to 15/07/2023 only for ECLGS 3.0 Scheduled Non Scheduled Airline Industry Sectors.

1. **Value of security as on NPA Date:** User entry – Numeric. Conditional Mandatory.

MLI to enter the value if Security Charge is selected as “Yes”.

1. **Exempted as per scheme guidelines FAQ No. 101 (Outstanding loan as on February 29, 2020, plus loan sanctioned under GECL <= Rs. 25 Lakhs):** User entry – Checkbox. Conditionally Mandatory.

MLI to select the declaration if Security charge is selected as “No”.

1. **Reason of Not Charging Security:** User entry – Text. Conditionally Mandatory.

MLI to enter the reason for exemption for not charging security it is enabled if Security charge is selected as “No”.

1. **Checker Status:** Drop Down with values “Approved” and “Returned”. Mandatory.

MLI checker to either “Approve” or “Return” the NPA marking through checker Login.

If Return option is selected, then MLI maker will have to re-edit the form and submit again.

1. **Checker Remarks:** User entry – Text. Mandatory.

MLI checker to enter the remarks for “Approve” or “Return”.

## **NPA Bulk Upload Provision:**

NPA Bulk upload module is to be develop for MLI to mark the accounts as NPA in bulk. The field and business validations would be same as NPA marking page. The MLI to upload the data in template defined for bulk accounts.

* ***Module Path*:** Application Processing >> Claim and Settlement >> NPA Marking
* ***User Roles:***

1. MLI Maker – For data entry
2. MLI Checker – For Approval

* ***Actions on page***

1. Upload – To upload the file in given format.
2. Reset – To reset all the fields on page
3. Cancel – To close the page and go to Module: Application Processing
4. Audit Trail is maintained

* ***Template:*** refer Annexure 5
* ***NPA (Bulk Upload) Validation:***

| Sr. No. | Field Name | Field Type | Mandatory | Details |
| --- | --- | --- | --- | --- |
| 1 | CGPAN | Text | YES | Text - Alphanumeric |
| 2 | NPA DATE | DATE | YES | DD/MM/YYYY format |
| 3 | GECL Loan O/S As On NPA Date (GECL Principle Outstanding as On Date of NPA and GECL Interest as On Date of NPA | Numeric | YES | Numeric only up to 2 decimal |
| 4 | Loan Type | Text | YES | Enter either "Secured" or "Unsecured" only |
| 5 | Reason NPA | Text | YES | Text - Alphanumeric - Max 500 Characters |
| 6 | Security Charge | Text | Conditionally Mandatory | Enter either "Yes" or "No" only  If Loan Type is Secure then Security Charge is mandatory, Otherwise not mandatory. |
| 7 | Security Created Date | Text | Conditionally Mandatory | Text - It must be Text format DD/MM/YYYY only if Loan Type is Secure and Security Charge is Yes then Security Created Date is mandatory, Otherwise not mandatory. Security creation date should be before June 30, 2023 or date of NPA, whichever is earlier. |
| 8 | Value of security as on NPA Date | Numeric | Conditionally Mandatory | Numeric with two decimal places -Minimum 0 should be there If Loan Type is Secure and Security Charge is Yes then Value of Security as on NPA Date is mandatory, Otherwise not mandatory. |
| 9 | Exempted | Text | Conditionally Mandatory | Text "Y" only if Exempted else keep it blank 1. If Loan Type is Secure, Security Charge is No and Reason of Not Charging Security is not entered then Exempted mandatory, Otherwise not mandatory. 2. This is applicable when the CGPAN is Exempted as per scheme guidelines FAQ No. 101 (Outstanding loan as on February 29, 2020 plus loan sanctioned under GECL <= Rs. 25 Lakhs) |
| 11 | Reason of Not Charging Security | Text | Conditionally Mandatory | Alphanumeric - Max 200 Characters 1. If Loan Type is Secure, Security Charge is No and Exempted is not selected then Reason of Not Charging Security is mandatory, Otherwise not mandatory. |
| 12 | Checker Status | Text | For Maker upload keep it blank "Approved" or "Return" Mandatory for Checker | Text - Enter either "Approved" or "Return" |
| 14 | Remarks | Text | For Maker upload keep it blank | Text - Alphanumeric - Max 500 Characters |

**Process Flow**

## **NPA standarisation**

“NPA Standardization” module is to be developed for MLI if in case the account marked as NPA turned standard. MLI can mark the account again as standard against the CGPAN if the claim is not lodge

For Interim Claim Marked Cases (Up to the level of Not Approved by NCGTC Auditor) allowed for NPA Standardization by the MLI Maker and Checker. Once account become standard, NCGTC user won’t be allow to take any action on the claim lodge.

If Claim approved by NCGTC auditor, Confirmation of payment from NCGTC accountant will be taken from Claim Confirmation at NCGTC accountant side and If NCGTC accountant/main accountant confirm that claim payment has not been done, CGPAN will be upgraded to “Standard Category”.

* ***Module Path*:** Application Processing >> Claim and Settlement >> NPA Standardization
* ***User Roles:***

1. MLI Maker – For data entry
2. MLI Checker – For Approval
3. NCGTC Accountant and Main Accountant

* ***Actions on Page:***

1. Save – To validate and save the transaction in database.
2. Reset – To reset all the fields on page
3. Cancel – To close the page and go to Module: Application Processing
4. Audit Trail is maintained

* ***Form Fields: (NPA standardization)***

1. **CGPAN**: User entry (Alphanumeric).Mandatory

Only CGPAN with status as NPA would be accepted.

Based on the CGPAN entered by MLI user following details to be auto populated under section “Borrower Details”, “Loan Details” and “NPA details”

1. **IT PAN:** User entry (Alphanumeric).

MLI can enter ITPAN along with CGPAN for detailed search

Based on the CGPAN/ ITPAN entered by MLI user following details to be auto populated under section “Borrower Details” and “Loan Details” and “NPA details”

1. **Borrower Name:** Borrower Name entered by MLI at the time of Application Lodgment
2. **IT PAN:** ITPAN of Borrower entered by MLI at the time of Application Lodgment
3. **MOBILE:** Borrower Mobile Number entered by MLI at the time of Application Lodgment
4. **APP REFNO:** APP Ref no generated during application lodgment
5. **CGPAN:**CGPAN generated during Application lodgment
6. **Loan Account Number:** Loan Account Number entered by MLI at the time of Application Lodgment
7. **Sanction Date:** Sanction date entered by MLI at the time of Application Lodgment
8. **Sanction Amount:** Sanction Amount entered by MLI at the time of Application Lodgment
9. **Disbursement Amount:** Disbursement amount entered by MLI at the time of Application Lodgment
10. **Borrower o/s:** Bureau O/s amount entered by MLI at the time of Application Lodgment
11. **MLI outstanding:** MLI outstanding amount entered by MLI at the time of Application Lodgment
12. **First Disbursement Date:** First Disbursement Date entered by MLI at the time of Application Lodgment
13. **NPA Date:** NPA date entered by MLI during NPA marking
14. **Outstanding On NPA Date:** Outstanding amount entered by MLI during NPA marking
15. **Reason NPA:** Reason for NPA entered by MLI during NPA marking
16. **Loan Type:** Loan Type selected by MLI during NPA marking
17. **Security Created:** Security created selected by MLI during NPA marking
18. **Security Created Date:** Security created date entered by MLI during NPA marking
19. **Value of Security on NPA Date:** Value of Security as on NPA entered by MLI during NPA marking
20. **Reason of Not Creating Security:** Reason for Security not created entered by MLI
21. **NPA Marking Date:** Date on whichNPA is marked in the system by MLI
22. **Claim Lodgment Date:** if any claim is lodged by MLI against the CGPAN
23. **Current Status:** Current status of the CGPAN in the system

**MLI have to enter the following details to mark the CGPAN as Standard**

1. **Account Upgraded:** User Entry-Drop Down with values “Yes” and “No”

MLI to select “Yes” if the account is standardized

1. **Date Of Upgrade:** User entry – Calendar Control. Mandatory

MLI to enter the date of Upgrade if the CGPAN is standardized

Date of upgrade will be future to the date of NPA

1. **Upgrade Remark:** User entry – Text. mandatory

MLI to enter the remark for standardization

1. **Checker Status:** Drop Down with values “Approved” , ”Returned” and “Reject” is Mandatory

MLI checker to either Approve or Return the NPA marking through MLI checker Login

If status update as ”Return” by MLI checker then MLI maker will have to re-edit form as per the comment by checker and resubmit the for MLI Checker approval.

If status update as “Reject” by MLI checker then account is remain as NPA.

1. **Checker Remarks:** User entry – Text. Mandatory

MLI checker to enter the remarks for “Approve” or “Returned”

1. **Accountant Status** : Drop Down with values ‘Payment done’ and ‘Payment not done’

If not done, then account will be upgraded to standard category. If done then amount to be recover through recovery module.

1. **Accountant Remark**: User entry – Text. Mandatory

Accountant to enter the remarks.

1. **Main Accountant Status**: Drop Down with values “Approved” , ”Returned”

If status update as return then Accountant have to re-edit form as per the comment by Main accountant and resubmit the for Main accountant approval.

1. **Main Accountant Remark**: User entry – Text. Mandatory

Main Accountant to enter the remarks.

**Process Flow**

## **Modification In Partial Disbursement**

“MODIFICATION IN PARTIAL DISBURSEMENT” module to have provision for MLI to modify the details of Partial Disbursement if entered incorrectly. Disburse amount can be changed only for Fund based amount

* ***Module Path*:** Application Processing >> Claim and Settlement >> NPA Standardization
* ***User Roles:***

1. MLI Maker – For data entry
2. MLI Checker – For data entry

* ***Actions on Page:***

1. Save – To validate and save the transaction in database.
2. Reset – To reset all the fields on page
3. Cancel – To close the page and go to Module: Application Processing >> Partial Disbursement

* ***Form Fields(Modification in Partial Disbursement)***

1. **CGPAN**: User entry (Alphanumeric).Mandatory

Based on the CGPAN entered by MLI user below details to be auto populated under section “Sanction Details”,

1. **Unit Name:** Unit name entered by MLI during application Lodgment
2. **Loan A/c Number:** Loan Account Number entered by MLI during application Lodgment
3. **ITPAN :** ITPAN entered by MLI during application Lodgment
4. **Approved Amount (Fund Based) :** Fund based approved amount entered by MLI during application Lodgment
5. **Sanctioned Date:** Sanctioned date entered by MLI during application Lodgment
6. **Disbursed Amount:** User Entry- Numeric. Conditional Mandatory

Amount entered by MLI during application lodgment would be displayed

MLI can edit the disburse amount if needed

Amount cannot be greater than Approved Fund based amount

MLI to edit below fields to modify disburse amount, as list of the partial disbursement details would be Auto Fetch. MLI can select the particular partial disbursement record which need to be modified and make the change in disbursement amount and Disbursement date.

1. **Fund Type**: Auto Fetch-Read only

Fund Type selected during partial disbursement would be displayed as “FB”, “NFB”

1. **Disbursement Date**: User entry – Calendar Control. Conditional Mandatory

Editable in case of Fund Based Type

MLI to set the modified date of disbursement for fund based

1. **Disbursed amount**: User entry – Numeric. Conditional Mandatory

Editable in case of Fund Based Type

MLI to enter the modified disbursed amount for Fund Base

Total Disbursed amount should not be greater than Total Fund Based sanction amount

1. **Issued Date**: User entry – Calendar Control. Conditional Mandatory

Editable in case of Non-Fund Based Type

MLI to enter the Modified Issue date in case of NFB type

1. **Issued Amount**: User entry – Numeric. Conditional Mandatory

Editable in case of Non-Fund Based Type

MLI to enter the modified Issue amount in case of Non-Fund Based

Total issued amount should not be greater than total non-Fund based sanctioned amount

1. **Maturity Expiry Date**: User entry – Calendar Control. Conditional Mandatory

Editable in case of Non-Fund Based Type

MLI to enter the modified Maturity Expiry date in case of NFB type

Maturity expiry date should be greater than Issued date

On submission of form the disbursement details are updated accordingly for each records

## **Interim Claim**

Interim Claim Module to be developed for MLI to post claim for the NPA records, this module will allow to post the Interim claim only for the accounts which are marked as NPA by the MLI.

* ***Module Path:*** Application Processing >> Claim and Settlement >> Interim Claim
* ***User Roles:***

1. MLI Maker – For data entry
2. MLI Checker – For Approval
3. NGCTC Maker –Forward to NCGTC checker with recommendation of Approve/Return
4. NCGTC Checker- For Approval/Return/Reject
5. NCGTC Auditor- For Approval/Return

* ***Actions on Page:***

1. Save – To validate and save the transaction in database.
2. Reset – To reset all the fields on page
3. Cancel – To close the page and go to Module: Application Processing >> Partial Disbursement
4. Audit Trail is maintained.
5. Rejected Doc View – Documents are view by Reject reason.
6. Return Doc View - Documents are view by Return reason.

* ***Form Fields (Interim Claim)***

1. **CGPAN**: User entry (Alphanumeric).Mandatory

Based on the CGPAN entered by MLI user following details to be auto populated under section “Borrower Details”, “Loan Details” and “NPA details”

1. **Fund Type:** User entry –Dropdown with values “Fund Based” and “Non Fund Based”. Mandatory

MLI to enter ITPAN along with CGPAN for detailed search

1. **Transferred CGPAN :** If CGPAN is transfer then old CGPAN is displaying which is transferred.
2. **Transferred MLI Name :** If CGPAN is transfer then old MLI Name is displaying which is transferred.
3. **Borrower Name:** Borrower Name entered by MLI at the time of Application Lodgment
4. **IT PAN:** ITPAN of Borrower entered by MLI at the time of Application Lodgment
5. **MOBILE:** Borrower Mobile Number entered by MLI at the time of Application Lodgment
6. **Loan Account Number:** Loan account number entered by MLI at the time of application lodgment
7. **Bureau Outstanding As On 29/02/2020 Entered By MLI:** Bureau Outstanding As On 29/02/2020 entered By MLI during application lodgment
8. **CIBIL Bureau Outstanding As On 29/02/2020:**CIBIL Bureau Outstanding As On 29/02/2020 entered by MLI during bureau bulk upload
9. **MLI Outstanding As On 29/02/2020:** MLI Outstanding As On 29/02/2020 entered by MLI during application lodgment
10. **Bureau Outstanding As On 31/03/2021 Entered By MLI:** Bureau Outstanding As On 31/03/2021 entered by MLI during application lodgment
11. **CIBIL Bureau Outstanding As On 31/03/2021:**CIBIL Bureau Outstanding As On 31/03/2021 entered by MLI during bureau bulk upload
12. **MLI Outstanding As On 31/03/2021**: MLI Outstanding As On 31/03/2021 entered by MLI during application lodgment
13. **Bureau Outstanding As On 31/01/2022 Entered By MLI:** Bureau Outstanding As On 31/01/2022 entered By MLI during application lodgment
14. **CIBIL Bureau Outstanding As On 31/01/2022:**CIBIL Bureau Outstanding As On 31/01/2022 entered by MLI during bureau bulk upload
15. **MLI Outstanding As On 31/01/2022**: MLI Outstanding As On 31/01/2022 entered by MLI during application lodgment
16. **Sanction Date:** Sanction Date entered by MLI during Application lodgment
17. **First Disbursement Date:** First Disbursement Date entered by MLI during Application lodgment
18. **Sanction Amount:** Sanction amount entered by MLI during Application lodgment
19. **Disbursed Amount:** Disbursed amount entered by MLI during Application lodgment
20. **Collateral Security amount:** Collateral Security amount entered by MLI during Application lodgment
21. **Constitution:** Constitution selected by MLI during Application lodgment
22. **Purpose of Existing loan :** Purpose of Existing Loanselected by MLI during Application lodgment
23. **Guarantee Approved Date:** Guarantee approved Date entered by MLI during Application lodgment
24. **Guarantee Expiry Date:** Guarantee expiry date calculated as per the scheme
25. **Highest DPD as per Bureau (across all MLI):** Highest DPD as per the bureau entered by MLI during Application lodgment
26. **Interest Rate (% p.a.) for Emergency funding facility:** Interest rate for Emergency Funding facility entered by MLI during Application lodgment
27. **NOC Taken:** NOC confirmation selected by MLI during Application lodgment
28. **Non Fund Based Type:** Non fund type selected by MLI during Application lodgment
29. **BG/LC Number:** BG/LC number entered by MLI during Application lodgment
30. **Issue Amount:** Non fund issue amount entered by MLI during Application lodgment
31. **Issue Date:** Non-Fund issue date entered by MLI during Application lodgment
32. **Maturity/Expiry Date:** Non –Fund amount Maturity/Expiry Date entered by MLI during Application lodgment
33. **NPA Date:** NPA Date entered by MLI during NPA marking
34. **GECL Loan O/S as on NPA date:** GECL Loan O/S as onNPA Date entered by MLI during NPA marking
35. **Security Created:** Security Created selected by MLI during NPA marking
36. **No. of days from account becoming NPA:** No of days from account from NPA Date calculated by system
37. **Reason NPA:** Reason for NPA entered by MLI during NPA marking
38. **Security Created Date:** Security created Date entered by MLI during NPA marking
39. **Value of Security as on NPA Date:** Value of Security as on NPA Date entered by MLI during NPA marking
40. **NPA Marking Checker Status:** MLI checker selected status during NPA marking processing
41. **NPA Marking Approval Date:** NPA marking approval date by MLI checker
42. **NPA Checker Remark:** MLI Checker remarks entered by NPA marking
43. **Fund Based Amount:** Fund based amount entered by MLI during application lodgment
44. **Non-Fund Based Amount:** Non Fund based amount entered by MLI during application lodgment
45. **Additional Guarantees link for display below Additional Guarantee details.**
46. **Account Number:** Auto Fetch - Read only. Account Number entered by MLI during Additional Incremental Guarantee.
47. **Total O/S Amount of Borrower As Fetched From Bureau As On:** Auto Fetch - Read only. Total O/S Amount of Borrower As Fetched From Bureau As Onselected by MLI during Additional Incremental Guarantee.
48. **Total O/S Amount of Borrower As Fetched From Bureau:** Auto Fetch - Read only. Total O/S Amount of Borrower As Fetched From Bureauentered by MLI during Additional Incremental Guarantee.
49. **New Total Outstanding amount of borrower w.r.t this applying MLI:** Auto Fetch - Read only. New Total Outstanding amount of borrower w.r.t this applying MLIentered by MLI during Additional Incremental Guarantee.
50. **Sanction Date:** Auto Fetch - Read only. Sanction Date entered by MLI during Additional Incremental Guarantee.
51. **New Emergency Facility Sanctioned Amount:** Auto Fetch - Read only. New Emergency Facility Sanctioned Amountentered by MLI during Additional Incremental Guarantee.
52. **Fund Based Amount:** Auto Fetch - Read only. Fund Based Amount entered by MLI during Additional Incremental Guarantee**.**
53. **Non Fund Based Amount:** Auto Fetch - Read only. Non Fund Based Amount entered by MLI during Additional Incremental Guarantee.

**MLI to enter in below fields for claim initiation**

1. **GECL Principle Outstanding As On Date of NPA:** User entry – Numeric. Mandatory

MLI can edit GECL Principle Outstanding as on Date of NPA

GECL Principle Outstanding as on Date of NPA should be less than or equal to disbursement amount

1. **GECL Interest As On Date of NPA:** User entry – Numeric. Mandatory

MLI to enter the GECL interest as on date of NPA

Should be maximum 5% of Sanction amount

1. **GECL Other Charges As On Date of NPA:** User entry – Numeric. Mandatory

MLI to enter if any other GECL charges incurred as on date of NPA

1. **Recovery amount after NPA date:** User entry – Numeric. Mandatory

MLI to enter if any recovery done after NPA marking

1. **Legal Charges:** User entry – Numeric. Mandatory

MLI to enter if any Legal charges incurred for NPA account

1. **GECL O/S As On NPA Date As per MLI:** Auto Fetch- Read only

System to calculate GECL O/S as On NPA Date as per MLI

Sum of (GECL Principle Outstanding as On Date of NPA, GECL Interest as On Date of NPA) would be displayed

1. **GECL O/S As On NPA Date As per System :** Auto Fetch- Read only

Auto calculation of GECL O/S as on NPA Date as per system. Refer. Claim calculation below

1. **O/S As On Date of Lodgment of Claim (net of recovery):** Auto Fetch- Read only

System to calculate O/S as on Date of Lodgment of Claim (net of recovery) **Refer**. Claim calculation below

1. **Amount in Default:** Auto Fetch- Read only

System to calculate Amount in default**,** **Refer**. Claim calculation below

1. **MLI Name :** Read Only

To display name of MLI

1. **Industry Type :** Auto Fetch- Read only

Industry Type entered by MLI during Application Lodgment.

1. **Industry Nature :** Auto Fetch- Read only

Industry Nature entered by MLI during Application Lodgment

1. **Value of Security at the time of Guarantee Sanction:** User entry – Numeric. Mandatory

MLI to enter Value if the security at the time of guarantee sanction

1. **Reason for decline in Value of Security:** User entry – Alphanumeric. Conditional Mandatory

MLI to enter the reason if there is change in Value of Security

1. **Change in Security:** User Entry-Drop Down with values “Yes” and “No”. Mandatory

MLI to select if there is change in security

1. **Date of intimation of change in security to NCGTC:** User entry – Calendar Control. Conditionally-Mandatory

MLI to enter date of intimation if was informed to NCGTC regarding change in security

1. **Whether protection of interest of NCGTC was kept in view while change in security:** User Entry-Drop Down with values “Yes” and “No”

MLI to select if it was in protection of interest of NCGTC

1. **How it was secured:** User entry – Alphanumeric. Mandatory

MLI to enter the condition how it was secured

1. **Date of Lodgment of Interim Claim:** Auto Fetch- Read only

System date to be captured during claim lodgment

1. **Legal Action Initiated:** User Entry-Drop Down with values “Yes”, “No” (For loan with bureau O/s up to 10 lakh” and “No”). Mandatory

MLI to select whether legal action is initiated “Yes” or “No” (For loan with bureau O/s up to 10 lakh”

1. **Date Of Initiation Of Legal:** User entry – Calendar Control. Conditionally-Mandatory

MLI to enter date of initiation of Legal if it select “Yes” for Legal action initiated

Date of Legal initiation should be less than NPA date

1. **Legal Action Taken :**User-Entry-Drop Down with values “Application in civil court” , “DRT”, “Lok-Adalat” , “SARFAESI” , “NCLT” and ‘’Arbitration’’ Conditionally Mandatory

MLI to enter the legal action taken if legal action initiated is “Yes**”**

1. **Claim Type:** Auto Fetch – Read only

Claim Type is Displayed Interim by default

1. **Voter Id for MUDRA:** User Entry- Alphanumeric. Conditional Mandatory

MLI to enter the Voter ID if Constitution is “PROPRIETARY/INDIVIDUAL (MUDRA)” in case of Mudra CGPAN

1. **Unit ITPAN for MUDRA:** User Entry- Alphanumeric. Conditional Mandatory

MLI to enter the Unit ITPAN if Constitution is other than “Individual” in case of Mudra CGPAN

The pt. 60 and Pt 61 is mandatory only if data not available from application lodgment page. Else data would be auto fetch.

1. **Maximum Interest rate of GECL levied during tenure of the loan :** User Entry- Numeric.
2. **Credit Bureau Name :** User entry – Drop Down with values ‘TransUnion CIBIL’,‘CRIF High Mark’, ’Equifax’, ‘Experian’ Mandatory.
3. **Unique reference number of borrower with Credit Bureau :** User entry – Alphanumeric

MLI to enter Unique reference number of borrower with Credit Bureau

1. **Parent Loan Account Number :** User entry - Alphanumeric

MLI to enter in case of multiple parent account number, to be separated by comma “,”.

1. **Max Int.Rate of GECL levied during Loan Tenure :** User entry – Alphanumeric

MLI to enter Max Int. Rate of GECL levied during Loan Tenure

**All the documents, declaration or NOC taken by MLI need to upload during claim process as per the Interim claim form**

1. **NOC Document:** User entry – Document upload. Conditional Mandatory

If MLI has taken NOC then it has to upload the document

1. **GECL Loan Ledger as on current date:** User entry – Document upload. Mandatory
2. **Proof of Initiation of Legal Proceedings Document:** User entry – Document upload. Mandatory
3. **Security Created Document:** User entry – Document upload. Mandatory
4. **Bureau Report as on 29th February 2020 / 31 March 2021:** User entry – Document upload. Mandatory. Size Up to 3 MB
5. **Other Document Parent Loan Ledger as on current date: Certificate need to be uploaded for exempted as per scheme guidelines (under Rs. 25 Lakhs):** User entry – Document upload. Mandatory Size Up to 5 MB
6. **Latest Parent loan sanction letter (prior to GECL):** User entry – Document upload. Mandatory. **GECL sanction letter for cases above 25 lakhs (outstanding loan on the reference date plus loan sanctioned under GECL):** User entry – Document upload. Conditional Mandatory.

If GECL Sanction amount plus MLI O/S as on reference date is above 25 lakh, then GECL sanction letter to be mandatory uploaded.

1. **We herewith certify that the amount entered against Bureau outstanding as on Feb 29, 2020 pertains to loans taken for business purposes only in case of individual borrowers and pertains to only fund based exposures in case of business entities. It is further certified that the Loan account is not an NPA due to restructuring of Guaranteed Emergency Credit Line (GECL) loan. The data and documents submitted by us to NCGTC are correct and true and I understand that in case of any discrepancies found on a subsequent date, our guarantee claim shall stand null and void and the claim taken shall be refunded to NCGTC immediately on demand. I have been duly authorized by my institution to submit this certificate**. User Entry- Checkbox. Mandatory

**Once NCGTC checker rejects the case and same case is again made available for lodgment to MLI. The previous documents uploaded by MLI should be made available to NCGTC user whenever it is required i.e. replacement of docs in respect of rejected cases shall not be permitted. MLI has to upload an additional document to substantiate that claim is in order.**

1. **Checklist:** User Entry- Popup form. Mandatory

MLI to enter and save the pop up Checklist form **Refer**. Checklist below

1. **Checker Status:** Drop Down with values “Approved” and ”Returned” Mandatory

MLI checker to select the Approved/Returned status

If “Return” status MLI maker to re-edit an submit the form

1. **Checker Remark-** User entry – Alphanumeric. Mandatory

MLI checker to enter remark for approval or returned status

1. **GECL Loan O/S as on NPA date:** User entry – Numeric. Mandatory

GECL Loan O/S as on NPA date to be entered

There is need to cap the amount fed into this column by NCGTC Maker/Checker.

The maximum cap should be lower of GECL O/S As On NPA Date As per MLI: or GECL O/S As On NPA Date As per System

1. **Recovery amount after NPA date:** User entry – Numeric. Mandatory

Recovery amount after NPA date to be entered

1. **Outstanding Amount As On Date of Lodgment of Claim (net of recovery):** Auto Fetch – Read only

Outstanding Amount as on Date of Lodgment of Claim entered by MLI during claim lodgment

1. **Amount in Default:** Auto Fetch – Read only

Amount in default calculated by system during claim lodgmentR

1. **Interim Claim Calculated (75% of AID**):Auto Fetch – Read only

Interim Claim Calculated by System during claim lodgment

Eligible claim would 75% of AID

**Guarantee Coverage in NFB (Under ECLGS 2.0/2.0E/3.0/3.0E/4.0): Change from 01/04/2022**

1. The ECLGS guarantee coverage on non-fund-based facilities to be decreased proportionately across loan tenure.
2. For ECLGS 2.0/4.0, the guarantee cover on NFB facility to be reduced by 20% each year. E.g., in first year, it would be 100%, in 2nd 80%, in 3rd 60%, in 4th 40% and in 5th 20%.
3. For ECLGS 2.0 Extension/3.0/3.0 E the guarantee covers on NFB facility to be reduced by 16.67% each year. E.g., in first year, it would be 100%, in 2nd 83.33%, in 3rd 66.66%, in 4th 49.99%, in 5th 33.32% and in 6th 16.65.

**Change From 29 Nov 2022**

1. **Provisional Claim Amount 50%** : Auto Fetch – Read only

Provisional Claim Amount Calculated by System during claim lodgment for upto 10 lakhs Bureau O/S

1. **New Eligible Amount** : Auto Fetch – Read only

New Eligible Amount Calculated by System during claim lodgment

1. **Penalty Amount(1.5% of GECL O/S on NPA date):**Auto Fetch – Read only

Penalty amount calculated by System as 1.5% of GECL O/S on NPA date during claim lodgment if NPA is marked after 90 days

1. **MLI Checker Status**: User Entry-Drop Down with values “Approve” and “Return”. Mandatory

MLI Checker to Approved or Return the claim

1. **MLI Checker Remark**: User entry – Alphanumeric. Mandatory

MLI Che**c**ker to enter the remark for approval or return

1. **NCGTC Maker Status**: User Entry-Drop Down with values “Approve” and “Return”. Mandatory

NCGTC maker to Approved or Return the claim

1. **NCGTC Maker Remark:** User entry – Alphanumeric. Mandatory

NCGTC Maker to enter the remark for approval or return

1. **Final Eligible Amount**: Auto Fetch read-only

Final Eligible amount to be displayed as of (Eligible amount -Penalty amount (1.5% of eligible amount))

**Change From 29 Nov 2022**

for upto 10 lakhs Bureau O/S

**Final Eligible Amount**: Auto Fetch read-only

Final Eligible Amount = New Eligible Amount - Penalty Amount (1.5% of GECL O/S on NPA date)

1. **NCGTC Checker Status**: User Entry-Drop Down with values “Approve”, “Return” and “Reject”. Mandatory

NCGTC checker can return the claim back to MLI maker to make the necessary changes

NCGTC checker can approve the claim which will be forwarded to NCGTC auditor

NCGTC checker can reject the claim then it will not be re-edit for MLI maker. It will be permanently rejected.

1. **NCGTC Checker Remark:** User entry – Alphanumeric. Mandatory

NCGTC Maker to enter the remark for approval or return

1. **NCGTC Auditor Status:** User Entry-Drop Down with values “Approve” and “Return”. Mandatory

NCGTC auditor to approve or return the claim

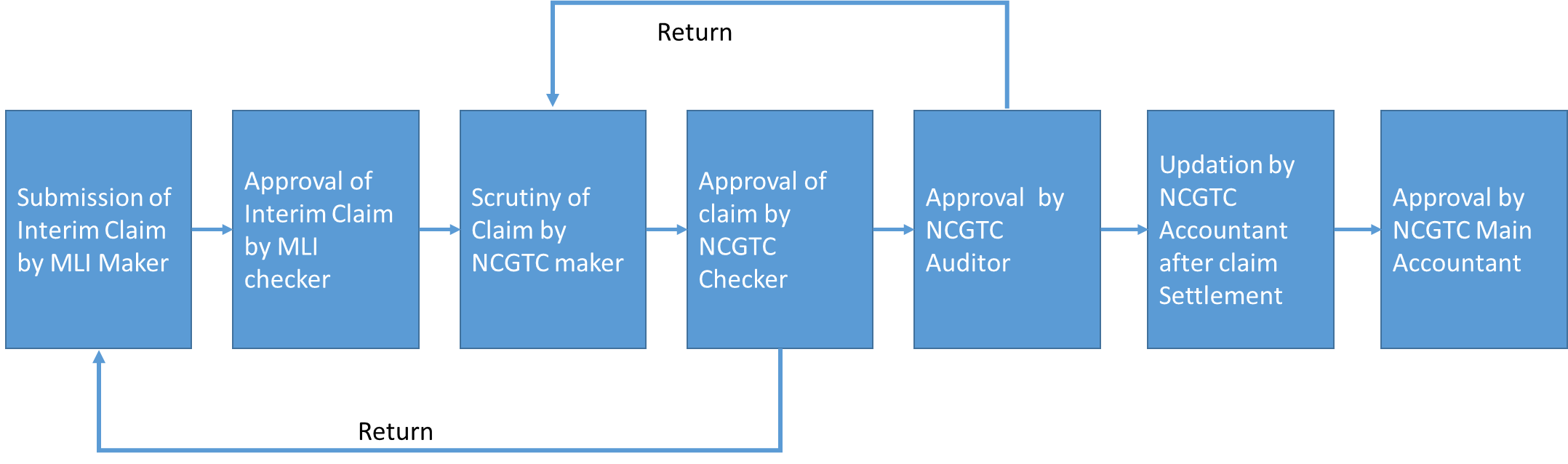
If claim is “Return” by NCGTC auditor the claim is available to NCGTC maker with remarks

If claim is “Approved” by NCGTC auditor claim would available under Outward Payment Management

1. **NCGTC Auditor Remark:** User entry – Alphanumeric. Mandatory

NCGTC Auditor to enter the remark for approval or Return

* ***Interim Claim Process flow***

****

* ***Claim Checklist***

MLI has to download the checklist form Claim form, Update and Upload along with the claim in prescribed format

|  |  |  |
| --- | --- | --- |
| **Sr. No** | **Description** | **Radio button** |
| 1 | Loan outstanding as on 29.02.2020(Loan Ledger of original loan). | YES/NO |
| 2 | DPD Status as on 29.02.2020. | YES/NO |
| 3 | Bureau outstanding as on 29.02.2020. | YES/NO |
| 4 | Creation of Security. | YES/NO |
| 5 | Amount in Default is in order with the Bank Statement. | YES/NO |
| 6 | ECLGS loans to Individuals under ECLGS 1.0 in following category: - i) Commercial purpose vehicle ii) Commercial/ construction Equipment’s iii) Diagnostic equipment. iv) Loan against property for own business purpose. | YES/NO |
| 7 | Falls under 26 sectors and the Healthcare sector identified by Kamath Committee on Resolution Framework under ECLGS 2.0. | YES/NO |
| 8 | Falls under Hospitality, Travel & Tourism, and Leisure & Sporting sectors and covered under ECLGS 3.0. | YES/NO |
| 9 | Interest rate & Repayment schedule for ECLGS 1.0 & ECLGS 2.0 & ECLGS 3.0(Loan Ledger pertaining to ECLGS). | YES/NO |
| 10 | Abstention of No Objection Certificate for additional exposure/Take-over. | YES/NO |
| 11 | NPA Classification in the books. | YES/NO |
| 12 | Recoveries. | YES/NO |
| 13 | Recall Notice. | YES/NO |
| 14 | Initiation of Legal proceedings. | YES/NO |
| 15 | Legal charges. | YES/NO |
| 16 | Signed management certificate, Bank Mandate furnished. | YES/NO |
| 17 | Submission of Documents which are complete in all respect. | YES/NO |

* ***Calculation of Interim Claim***

1. GECL Principle Outstanding As On Date of NPA – Should be less than or equal to Disbursed Amount.
2. GECL Interest As On Date of NPA
3. GECL Other Charges As On Date of NPA
4. Recovery amount after NPA date
5. GECL O/S As On NPA Date As per MLI
6. GECL O/S As On NPA Date As per System
7. O/S As On Date of Lodgment of Claim (net of recovery)
8. Amount in Default

* **GECL O/S As On NPA Date As per MLI (5)** = GECL Principle Outstanding As On Date of NPA **(1)** + GECL Interest As On Date of NPA **(2)**
* **GECL O/S As On NPA Date As per System (6)** = [((Pt (1) \* ROI) / 365) \* 90]
* **O/S As On Date of Lodgment of Claim (net of recovery) (7) = Minimum [**Pt (5), Pt (6)**]** - Pt (4)
* **Amount in Default Pt (8) = Minimum** [Pt (6), Pt (7)]
* ***NCGTC maker approval Interim Claim calculation***

1. GECL Loan O/S as on NPA date (1)
2. Recovery Amount after NPA Date (2)
3. Outstanding Amount As on Date of Lodgment of Claim (Net of recovery)(3) (1-2)
4. Amount in Default:
5. **Interim Claim Calculated** : (75\* OF AID)
6. Penalty Amount (1.5% of GECL Loan O/S as on NPA date)
7. Final Eligible Amount

* **Outstanding Amount As on Date of Lodgment of Claim (Net of recovery)(3)**= GECL Loan O/S as on NPA date (1)- Recovery Amount after NPA Date (2)
* **Amount in Default(4)=** Outstanding Amount As on Date of Lodgment of Claim (Net of recovery)(3)
* **Interim Claim Calculated (5)**= (75 \*Amount in Default(4)
* **Penalty Amount(6)** = 1.5% \* GECL Loan O/S as on NPA date (1)
* **Final Eligible Amount (7)=** Interim Claim Calculated (5) + Penalty Amount(6)

## **Interim Claim up to 10 lakh Claim Settlement (25%) (OCR)**

**1. To be matched with GECL account number from Portal - Reject, if it does not tally**

**2. To be matched with Borrower Name from portal and consider for approval only if it matches up to 60%. - Reject, if deviation greater than 40%**

**3. Outstanding Amount as on NPA date from loan ledger analysis to be cross checked with GECL Loan O/S as on NPA date fed in the portal. -Lowest of two to be considered for approval**

**4. Recoveries after NPA date from loan ledger analysis to be cross checked with Recoveries after NPA date fed in the portal. - Highest of two to be considered for approval**

**5.In case NOC is “Y” then following to be calculated-**

**Bureau Outstanding from Credit Bureau to be cross checked with GECL sanction.**

**30% / 50% of Bureau outstanding from BUREAU Data should be equal or greater than GECL sanction.**

**GECL (1.0/1.0 Ext/2.0/2.0 Ext)- 30%**

**GECL (3.0/3.0 Ext)- 50%**

**6.MLI Outstanding from Credit Bureau to be cross checked with GECL sanction.**

**30% / 50% of MLI outstanding from BUREAU Data should be equal or greater than GECL sanction.**

**GECL (1.0/1.0 Ext/2.0/2.0 Ext)- 30%**

**GECL (3.0/3.0 Ext)- 50%**

**7.Highest DPD across all MLIs as on reference date(s) should be upto 60 days for ECLGS 1.0,1.0 (Ext),2.0,2.0(Ext), 3.0 and 3.0 (Ext).**

**Highest DPD across all MLIs as on reference date(s) should be upto 90 days for ECLGS 4.0**

**DBT, LSS, SMA, SUB to be rejected**

## **Final Claim**

“Final Claim” Module to be developed for MLI to post Final claim for the NPA records, this module will allow to post the final claim only for the accounts which are marked as NPA and Interim claim is settled by NCGTC

* ***Module Path*:** Application Processing >> Claim and Settlement >> Final Claim
* ***User Roles:***

1. MLI Maker – For data entry
2. MLI Checker – For Approval
3. NGCTC Maker –Forward to NCGTC checker with recommendation of Approve/Return
4. NCGTC Checker- For Approval/Return/Reject
5. NCGTC Auditor- For Approval/Return

* ***Actions on Page:***

1. Save – To validate and save the transaction in database.
2. Reset – To reset all the fields on page
3. Cancel – To close the page and go to Module: Application Processing
4. Audit Trail is maintained

* ***Form Fields (Final Claim)***

1. **CGPAN**: User entry (Alphanumeric).Mandatory

Based on the CGPAN entered by MLI user following details to be auto populated under section “Borrower Details” and “Interim Claim Details for Fund Based and Non Fund Based”

1. **CGPAN** - Hyperlink for CGPAN

Linking of Interim claim module to be provided at final claim module of that CGPAN.

1. **Borrower Name:** Borrower Name entered by MLI at the time of Application Lodgment
2. **IT PAN:** ITPAN of Borrower entered by MLI at the time of Application Lodgment
3. **MOBILE:** Borrower Mobile Number entered by MLI at the time of Application Lodgment
4. **CGPAN – FB:** CGPAN of fund based sanction
5. **Claim Amount Paid-FB:** Interim claim amount settled for Fund Based
6. **CGPAN – NFB:** CGPAN of Non-fund based sanction
7. **Claim Amount Paid-NFB:** Interim claim amount settled for Non-Fund Based
8. **CGPAN – NFB1:** CGPAN of Non-fund based sanction
9. **Claim Amount Paid-NFB1:**  Interim claim amount settled for Non-Fund Based
10. **CGPAN:** CGPAN generated during Application Lodgment
11. **Claim Amount Paid :** Interim Claim amount settled by NCGTC
12. **Approved Date :** Interim claim approved date b NCGTC checker
13. **BGLC NUMBER:** BG/LC number entered during partial disbursement else during application lodgment
14. **Claim Amount Paid:** Claim amount settled by NCGTC
15. **Approved Date :** Non Fund Type approved date by NCGTC checker

MLI to enter the below details for Final claim

1. **Final Court Order Date:** User entry – Calendar control. Mandatory.

MLI to enter the Final Court Order date regarding the legal action taken

1. **GECL Loan O/S as on NPA Date:** Auto Fetch- Read only

GECL Loan O/s entered by MLI as on NPA date

1. **Date of NPA:** Auto Fetch-Read only

Date to be displayed based on the date entered during NPA marking

1. **Recovery Amount after NPA Date till interim claim lodgment:** User Entry–Numeric. Mandatory.

MLI to enter the Recovery amount after NPA date

1. **Interim Claim Lodgment Date:** Auto Fetch-Read only

Date of interim claim lodgment to be displayed

1. **Recovery Amount after interim claim lodgment till Final Claim Lodgment:** User entry- Numeric Mandatory

MLI to enter the Recovery post interim claim lodgment

1. **Amount in Default (Revised):** Auto Fetch- Read only

System to calculate the revised Amount in default. **Refer** claim calculation below

1. **Interim Claim calculated :** Auto Fetch- Read only

Final payable claim calculated during interim claim to be displayed

1. **Final Claim Payable:** Auto Fetch- Read only

Final claim payable post settlement of Interim claim. **Refer** claim calculation

**Guarantee Coverage in NFB (Under ECLGS 2.0/2.0E/3.0/3.0E/4.0): Change from 01/04/2022**

1. The ECLGS guarantee coverage on non-fund-based facilities to be decreased proportionately across loan tenure.
2. For ECLGS 2.0/4.0, the guarantee cover on NFB facility to be reduced by 20% each year. E.g., in first year, it would be 100%, in 2nd 80%, in 3rd 60%, in 4th 40% and in 5th 20%.
3. For ECLGS 2.0 Extension/3.0/3.0 E the guarantee covers on NFB facility to be reduced by 16.67% each year. E.g., in first year, it would be 100%, in 2nd 83.33%, in 3rd 66.67%, in 4th 50%, in 5th 33.33% and in 6th 16.67.
4. **Legal Charges:** User Entry–Numeric. Mandatory.

MLI to enter the legal charges for NPA accounts

1. **Final Claim with Legal Charges Payable:** Auto Fetch- Read only

System to calculate the Final claim with legal charges payable

1. **Release of Security :** User entry- Drop down with values “Yes” and “No” Mandatory

MLI to select “Yes” and “No” based on the status of release of security

1. **Legal Action**: Auto-fetch from Interim claim- Read only

Legal Action Taken during interim claim to be displayed.

1. **Arbitration Award (Amt Rs.) :** User entry-Numeric Mandatory

MLI to enter amount for Legal Action Arbitration.

1. **Actual Recovery Amount (Amt Rs.) :** User entry-Numeric Mandatory

MLI to enter actual recovery amount. It should be greater or equal to Arbitration Award amt.

1. **Date of completion of recovery proceeding:** User entry – Calendar control. Mandatory.

MLI to enter the Date of completion of recovery proceeding.

**Below documents to be uploaded by the MLI for final claim**

1. **Final Court Order**: Document upload. Mandatory
2. **Doc related to Legal Charges**: Document upload. Mandatory
3. **GECL Loan Ledger as on current date:** Document upload. Mandatory
4. **Parent Loan Ledger as on current date:** Document upload.
5. **Release of Security:** Document upload. Mandatory
6. **Any other Document -** Document upload. Optional
7. **We herewith certify that the amount entered against Bureau outstanding as on Feb 29, 2020 pertains to loans taken for business purposes only in case of individual borrowers and pertains to only fund based exposures in case of business entities. The data and documents submitted by us to NCGTC are correct and true and I understand that in case of any discrepancies found on a subsequent date, our guarantee claim shall stand null and void and the claim taken shall be refunded to NCGTC immediately on demand. I have been duly authorized by my institution to submit this certificate.**

User entry – checkbox Mandatory

**36. MLI Checker Status**: User Entry-Drop Down with values “Approve” and “Return”. Mandatory

MLI Checker to Approved or Return the claim

37. **MLI Checker Remark**: User entry – Alphanumeric. Mandatory**.**

MLI Che**c**ker to enter the remark for approval or return

**38. NCGTC Maker Status**: User Entry-Drop Down with values “Approve” and “Return”. Mandatory

NCGTC maker to Approved or Return the claim

**39. NCGTC Maker Remark:** User entry – Alphanumeric. Mandatory

NCGTC Maker to enter the remark for approval or return

**40. Checker Status:** User Entry-Drop Down with values “Approve”, “Return”, “Reject” Mandatory

NCGTC checker will select the Approve or Return or Reject

If the form is return then MLI user to edit the details as suggested and resubmit the form

NCGTC auditor can also view NCGTC Return status and remark

**41. Checker Remark: User entry-** Alphanumeric. Mandatory

NCGTC checker to enter remark as per the status selected

**42. NCGTC Auditor Status:** User Entry-Drop Down with values “Approve” and “Return”. Mandatory

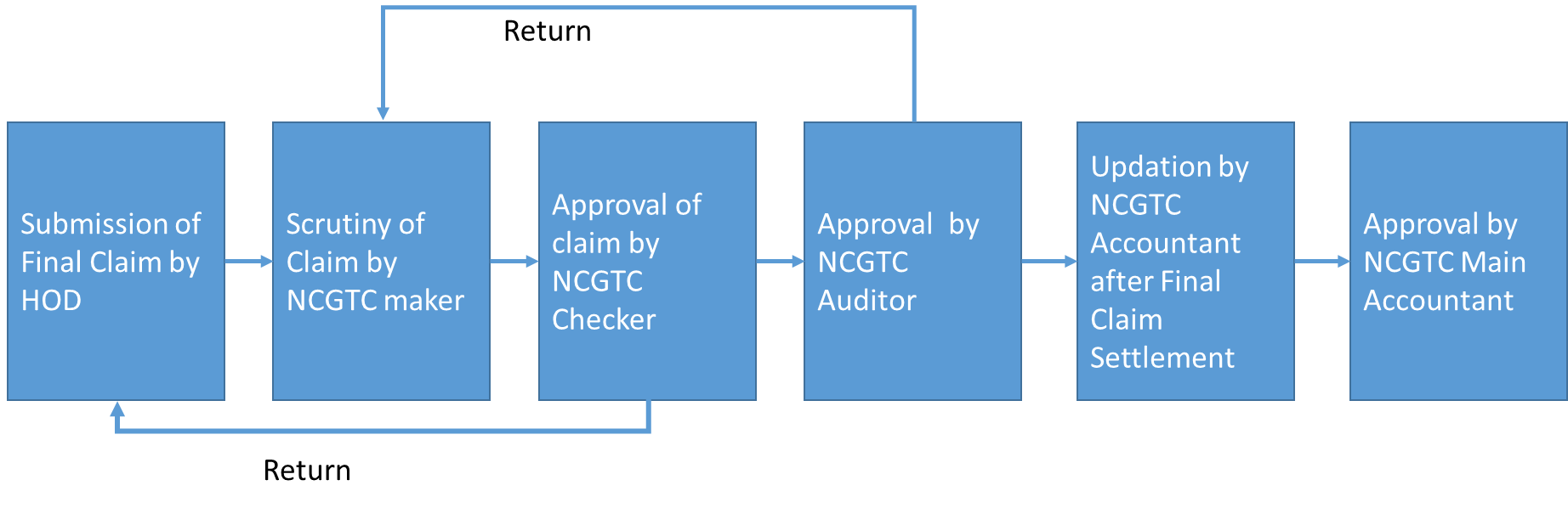
MLI checker will select the Approve or reject status

**43. NCGTC Auditor Remark:** Alphanumeric. Mandatory

NCGTC Auditor to enter remark as per the status selected

If Return status is selected the form is returned to NCGTC maker

* ***Process Flow***



* ***Final Claim Calculation***

1. **GECL Loan OS as on NPA Date (1)**
2. **Recovery Amount after NPA Date till interim claim lodgement (2)**
3. **Recovery Amount after interim claim lodgement till Final Claim Lodgement (3)**
4. **Amount in Default (Revised) (4)**
5. **Interim Claim Calculated (5)**
6. **Final Claim Payable(6)**
7. **Legal Charges(7)**
8. **Final Claim with Legal Charges Payable**

**Amount in Default (Revised) (4) = (**GECL Loan OS as on NPA Date (1)- Recovery Amount after NPA Date till interim claim lodgement (2)- Recovery Amount after interim claim lodgement till Final Claim Lodgement (3))

**Final Claim Payable =** Amount in Default (Revised) (4) - Interim Claim Calculated (5)

**Final Claim with Legal Charges Payable =** Final Claim Payable (6) + Legal Charges (7)

## **OutWARD Payment Management**

Outward payment management module will be used by NCGTC accountant to update the disbursed claim amount to MLI.NCGTC accountant will update the reference number, amount and date of payment

* **Module Path:** Application Processing >> Claim and Settlement >> Outward Payment management
* **User Roles:**

1. NCGTC accountant– For data entry
2. NCGTC Main Accountant – For Approval

* ***Actions on Page:***

1. Save – To validate and save the transaction in database.
2. Reset – To reset all the fields on page
3. Cancel – To close the page and go to Module: Application Processing

* **Fields (Outward Payment Management)**

1. **MLI NAME:** Auto Fetch –Read only

MLI Name would be displayed based on the claim submitted by MLI

1. **MLI TYPE:** Auto Fetch –Read only

MLI type would be displayed based on the MLI type selected during application lodgment

1. **CGPAN:** Auto Fetch –Read only

CGPAN for which claim is submitted would be Displayed

1. **BG/LC No.:** Auto Fetch –Read only

BG/LC no of the Non-Fund Based records would be displayed

1. **Claim Approved Amount:** Auto Fetch –Read only

Final Eligible claim would be displayed

1. **Claim Approval Date:** Auto Fetch –Read only

Date of claim approval by NCGTC Checker would be displayed

1. **Payment Type:** Auto Fetch –Read only

Payment Type would Displayed based on the claim “Interim” or “Final”

1. **Payment Mode :** User Entry-Drop down with values “NEFT”, “RTGS” .Mandatory

NCGTC accountant to enter payment mode

1. **Payment Reference:** User Entry –Alphanumeric. Mandatory

NCGTC accountant to enter the payment reference (UTR) number of payment made to MLI

1. **Final Payout Date:** User Entry –Calendar Control. Mandatory

NCGTC Accountant to enter date of payment to MLI

1. **Actual Payout:** User Entry –Numeric. Mandatory

NCGTC accountant to enter the amount paid to MLI

1. **Main Accountant status:** User Entry-Drop down with values “Approved”, “Returned” .Mandatory

Main Accountant to select the status “Approved”, “Returned”, if return NCGTC accountant to re-upload the UTR file.

1. **Main Accountant Remark:** User Entry –Alphanumeric.

Main accountant to enter the remark against the status selected

1. **Claim Type :** User Entry-Drop down

Main accountant to select Provisional Claim or Interim Claim

## **2.16 Generate Payment advise number**

Generate Payment Advise Number module will be used by NCGTC accountant/Maker to generate payment advise number for UTR bulk upload. NCGTC accountant will update the Payment Mode, UTR Number and Final Payout Date. Payment advise number to be generated for the cases where the bank mandate is available.

* **Module Path:** Application Processing >> Claim and Settlement >> Generate Payment Advise Number
* **User Roles:**

1. NCGTC accountant– For generate payment advise number
2. NCGTC Main Accountant – For generate payment advise number

* ***Actions on Page:***

1. Search – To generate MLI wise Number of CGPAN for payment and Actual Payout Amount for the current date.
2. Save– To generate payment advise number and download Excel for UTR bulk upload and PDF for Interim Claim Tracking report document.

**Fields (Generate Payment Advise Number)**

1. **MLI NAME :** User entry Drop down with values. Mandatory

Payment Advise Number would be generated based on selection of MLI Name

1. **As On Date :** Auto Fetch(Current Date) – Read only

Payment Advise Number would be generated for current date

1. **Payment Advise Number :** User entry. Mandatory

Enter the Payment Advise number.

1. **No. of** **CGPAN for Payment :** Auto Fetch – Read only

Number of CGPAN would be displayed for payment based on selected MLI name for current date**.**

1. **Amount in Cr :** Auto Fetch – Read only

Total Amount would be displayed for payment based on selected MLI name for current date.

1. **Payment Advise Number Generated :**

Document Excel and PDF would be downloaded

1.Excel File with MLI Name wise Claim Amount to be paid

2.Detailed report in PDF file with details – MLI Name, CGPAN, BGLC Number, Auditor Approved Date, Claim Amount to be paid, Payment Advise Number

3.UTR Number upload template in Excel file with details - MLI Name, Payment Advise Number, Payment Mode, UTR Number, Final Pay-out Date, Actual Paid Amount (First two columns system generated, rest to be filled by bank)

4.Hold and release payment option may be developed in case some claim is required to be kept on hold( based on instruction from MLI concerned/internal reasons). This module is needed CGPAN wise to enable withholding payment, if required.

1. **Claim Type :** User Entry-Drop down

Main accountant to select Provisional Claim or Interim Claim

## **2.17 Bulk Upload for utr updation**

UTR Bulk Upload is develop for NCGTC accountant to update UTR Number in bulk. The NCGTC Accountant to upload the data in template define for bulk accounts.

* **Module Path:** Application Processing >> Claim and Settlement >> Bulk Upload For UTR Updation
* **User Roles:**

1. NCGTC accountant– Data Entry
2. NCGTC Main Accountant –Data Entry

* ***Actions on Page:***

1. Upload – To upload the file in given format.
2. Reset – To reset all the fields on page
3. Cancel – To close the page.

***UTR Bulk Upload Validation***

| Sr. No. | Field Name | Field Type | Mandatory | Details |
| --- | --- | --- | --- | --- |
| 1 | MLI NAME | Text | YES | Text - Alphanumeric |
| 2 | PAYMENT ADVISE NO | Text | YES | Text - Alphanumeric |
| 3 | PAYMENT MODE | Text | YES | Text - Alphanumeric |
| 4 | UTR NO | Text | YES | Text - Alphanumeric |
| 5 | FINAL PAYOUT DATE | DATE | YES | DD/MM/YYYY format |
| 6 | ACTUAL PAYOUT AMOUNT | Numeric | YES | Numeric |
| 7 | CLAIM TYPE | Text | YES | Text - Alphanumeric |

***Process Flow***

Once File is validated UTR numbers are updated in Outward Payment Management Module

NCGTC accountant can resolve the issue and Reupload file under Bulk Upload

If any discrepancies, error message will be displayed in Bulk File Upload

NCGTC Accountant update the template and upload the bulk file under UTR Bulk Upload

NCGTC Accountant can download the validated file from the Bulk File Download under Reports & MIS

**NCGTC**

## **2.18 BUREAU Bulk FILE Upload**

Bureau Bulk Upload is develop for MLI Maker and MLI Checker to update Bureau Amount in bulk for the CGPANs. The MLI Maker and MLI Checker to upload the data in template define for bulk Bureau Amount.

* **Module Path:** Application Processing >> Claim and Settlement >> Bureau Bulk Upload
* **User Roles:**

1. MLI Maker – For Data Entry
2. MLI Checker – For Approval

* ***Actions on Page:***

1. Upload – To upload the file in given format.
2. Reset – To reset all the fields on page
3. Cancel – To close the page

* ***Template:*** refer Annexure 6
* ***Bureau (Bulk Upload) Validation:***

| Sr. No. | Field Name | Field Type | Mandatory | Details |
| --- | --- | --- | --- | --- |
| 1 | BUREAU UNIQUE ID | Text | YES | Text – Alphanumeric- Bureau Unique Id - e.g CIBIL MRN |
| 2 | BUREAU NAME | Text | YES | Text – Alphanumeric- Name of the bureau e.g CIBIL, CRIF |
| 3 | CGPAN | Text | YES | Text – Alphanumeric- ECLGS CGPAN issued by NCGTC |
| 4 | ITPAN | Text | YES | Text – Alphanumeric- PAN of Borrower |
| 5 | Bureau\_OS\_29022020/ | Numeric | YES | Bureau O/S as on 29/02/2020 |
| 6 | DPD\_29022020 | Text | YES | If DPD <60 then is should be 'Y' else 'N' |
| 7 | Bureau\_OS\_31032021 | Numeric | YES | Bureau O/S as on 31/03/2021 |
| 8 | DPD\_31032021 | Text | YES | If DPD <60 then is should be 'Y' else 'N' |
| 9 | Bureau\_OS\_31012022 | Numeric | YES | Bureau O/S as on 31/01/2022 |
| 10 | DPD\_31012022 | Text | YES | If DPD <60 then is should be 'Y' else 'N' |

***Process Flow***

## **2.19 Closure Entry**

Closure Entry Bulk Upload is develop for MLI users close entries in bulk. The MLI Maker enter details and Checker to upload the data in template define for bulk accounts.

* **Module Path:** Application Processing >>Application Lodgment >> Closure Entry Bulk Upload
* **User Roles** :

1. MLI Maker– Data Entry
2. MLI Checker **-** Data Entry

* **Action on page:**

1. Save – To validate and save the transaction in database.
2. Reset – To reset all the fields on page
3. Cancel – To close the page and go to Module: Application Lodgment

* **Form Display Fields**

1. **CGPAN :** User entry (Alphanumeric).Mandatory

Based on the CGPAN entered by MLI user following details to be auto populated under section “Borrower Details”, “Sanction Details” and “Additional Incremental Details” These fields would be Read only.

1. **ECLGS Type :** ECLGS Type selected by MLI at the time of Application Lodgment
2. **UNIT NAME:** Unit name entered by MLI during application Lodgment
3. **ITPAN** : ITPANentered by MLI during application Lodgment
4. **Mobile Number:** Mobile Numberentered by MLI during application Lodgment
5. **Application Status:**
6. **Loan Account Number:** Loan Account Numberentered by MLI during application Lodgment and Additional Incremental lodgment.
7. **Amount of Emergency Facility Sanctioned:** Amount of Emergency Facility sanctionentered by MLI during application Lodgment and Additional Incremental lodgment.
8. **Amount Disbursed:** Amount Disbursedentered by MLI during Partial Disbursement.
9. **Sanction Date:** Sanction Dateentered by MLI during application Lodgment and Additional Incremental lodgment.

***Entry Field for MLI***

1. **Closure Reason:** User Entry-Drop Down with values “Pre-Close” and “Normal Close”. Mandatory
2. **Closure Date: User entry –** Calendar Control. Mandatory

MLI to enter the date on which the account turned close

1. **Checker Status:** Drop Down with values “Approved” and “Returned”. Mandatory.

MLI checker to either “Approve” or “Return” the Closure entry through checker Login.

If Return option is selected, then MLI maker will have to re-edit the form and submit again.

1. **Checker Remark:** User entry – Text. Mandatory**.**

MLI checker to enter the remarks for “Approve” or “Return”.

**Note :** Closure module should be validate in all other modules and all report**.**

## **2.20 closure Entry Bulk Upload**

Closure Entry module is developed for MLI users to enter closure entries. The MLI Maker enter details and MLI checker Approved it for closing guarantees.

* **Module Path:** Application Processing >>Application Lodgment >> Closure Entry
* **User Roles** :

1. MLI Maker– Data Entry
2. MLI Checker **-** Data Entry

* **Action on page:**

1. Upload – To upload the file in given format
2. Reset - To reset all the fields on page
3. Cancel – To close the page

* ***Template:*** refer Annexure 8
* ***Closure Entry (Bulk Upload) Validation:***

| Sr. No. | Field Name | Field Type | Mandatory | Details |
| --- | --- | --- | --- | --- |
| 1 | **CGPAN** | TEXT | YES | Text - Alphanumeric |
| 2 | **Closure Date** | DATE | YES | DD/MM/YYYY format |
| 3 | **Closure Reason** | TEXT | YES | Text - Enter either "Pre-Close" or "Normal Close" |
| 4 | **Checker Status** | TEXT | For Maker upload keep it blank "Approved" or "Return" Mandatory for Checker | Text - Enter either "Approved" or "Return" |
| 5 | **Remarks** | TEXT | For Maker upload keep it blank Mandatory for Checker | Text - Alphanumeric - Max 500 Characters |

***Process Flow***

## **2.21 recovery/Refund module**

Recovery / Refund module to be developed for if claim payment is done from NCGTC and the CGPAN is getting standard then MLI Maker will go for Recovery/Refund module and select ‘Refund due to standardization’ option and for other reason MLI maker will select ‘Refund due to other reason’.

The MLI Maker will enter the details and MLI checker will be Approved it for recovery or refund to the NCGTC and guarantee will be closed.

MLIs to update recoveries from time to time, multiples entries to be allowed for single CGPAN.

* **Module Path:** Application Processing >>Claim and Settlement >> Recovery/Refund Module
* **User Roles** :

1. MLI Maker– Data Entry
2. MLI Checker **-** Data Entry
3. NCGTC Accountant – Data Entry
4. NCGTC main accountant – Data Entry

* **Action on page:**

1. Save – To validate and save the transaction in database.
2. Reset – To reset all the fields on page
3. Cancel – To close the page and go to Module: Application Lodgment

* **Form Display Fields**

1. **CGPAN :** User entry (Alphanumeric).Mandatory

Based on the CGPAN entered by MLI user following details to be auto populated

2. **Claim Settle Date :** Auto Fetch **-** Claim Settle date from Interim Claim page

3. **Claim Settle Amount :** Auto Fetch **-** Claim Settle Amount from Interim Claim page

* **Entry Field for MLI**

1. **Recovery /Refund Reason**: User Entry. Mandatory

Select ‘Refund due to Other reason**’** or ‘Refund due to standardization’ option.

**For ‘Refund due to Other reason’,**

MLI maker will select ‘Refund due to other reason’,then below fields are editable

**1. Amount to be refunded to NCGTC:** User entry**.** Mandatory

MLI Maker have to enter amount

**2.UTR Details :** User entry**.** Mandatory

MLI Maker have to enter UTR number

**Refund due to standardization’**

If claim payment is done from NCGTC and the CGPAN is getting standard then MLI Maker will go for Recovery/Refund module and select ‘Refund due to standardization’ option.

**1. Recovery Date** :User entry **–** Calendar Control. Mandatory

MLI maker to enter the date on which the account gets recover

**2. Recovery Amount to be Refunded to NCGTC :** User Entry –Numeric. Mandatory

MLI maker to enter the recovery amount

**3. Date of payment to NCGTC:** User entry**–** Calendar Control. Mandatory

MLI maker to enter the date of payment to NCGTC

**4. UTR Details:** User entry**.** Mandatory

MLI Maker have to enter UTR number

**5. Recovery Penalty:** Auto calculated

This amount is required to be recalculated with the recovery date and penalty at 2% over and above the prevailing repo rate from the date of recovery to the date of payment to NCGTC beyond 30 days

Penalty Calculation= Recovery Amount \* (2% + Repo rate)\* (Difference between  **Date of Payment to NCGTC** –**Date of Recovery**)/365; only if difference between these two dates is greater than 30 days.

**6.Checker Status:** Drop Down with values “Approved” , ”Returned” is Mandatory

MLI checker to either Approve or Return the NPA marking through MLI checker Login

If status update as ”Return” by MLI checker then MLI maker will have to re-edit form as per the comment by checker and resubmit the for MLI Checker approval.

1. **Checker Remarks:** User entry – Text. Mandatory

MLI checker to enter the remarks for “Approve” or “Returned”

1. **Accountant Status** : Drop Down with values ‘Recovery Received’ and ‘Recovery Not Received’
2. **Accountant Remark**: User entry – Text. Mandatory

Accountant to enter the remarks.

1. **Main Accountant Status**: Drop Down with values “Approved” , ”Returned”

If status update as return then MLI Maker have to re-edit form as per the comment by Main accountant and resubmit the for MLI Checker approval.

1. **Main Accountant Remark**: User entry – Text. Mandatory

Main Accountant to enter the remarks.

**Note :** NCGTC accountant/Main accountant will reconcile the recovery amount. CGPAN will be closed after NCGTC Checker approval.

## **2.21 recovery/Refund bulk Upload**

Recovery/Refund Entry module is developed for MLI users to enter Recovery or Refund. The MLI Maker enter details and MLI checker Approved it for Recovery or Refund.

* **Module Path:** Application Processing >>Application Lodgment >> Closure Entry
* **User Roles** :

1. MLI Maker– Data Entry
2. MLI Checker **-** Data Entry

* **Action on page:**

1. Upload – To upload the file in given format
2. Reset - To reset all the fields on page
3. Cancel – To close the page

* ***Template:*** refer Annexure 9
* ***Recovery / Refund (Bulk Upload) Validation:***

| Sr. No. | Field Name | Field Type | Mandatory | Details |
| --- | --- | --- | --- | --- |
| 1 | **CGPAN** | TEXT | YES | Text - Alphanumeric |
| 2 | **Reason For Refund** | TEXT | YES | Text - Enter either "Refund" or "Recovery" |
| 3 | **Recovery Date** | DATE | YES | DD/MM/YYYY format |
| 4 | **Recovery Amount to be refund to NCGTC** | TEXT | YES | Text - Alphanumeric |
| 4 | **Date of payment to NCGTC** | DATE | YES | DD/MM/YYYY format |
| 6 | **UTR Number** | TEXT | YES | Text - Alphanumeric |
| 7 | **MLI Checker Status** | TEXT | For Maker upload keep it blank Mandatory for Checker | Text - Enter either "Approved" or "Return" |
| 8 | **MLI Checker Remark** | TEXT | For Maker upload keep it blank Mandatory for Checker | Text - Alphanumeric - Max 500 Characters |
| 9 | **NCGTC Accountant Status** | TEXT | For Maker/Checker upload keep it blank Mandatory for Accountant | Text - Enter either "Recovery Received" or "Recovery Not Received" |
| 10 | **NCGTC Accountant Remark** | TEXT | For Maker/Checker upload keep it blank Mandatory for Accountant | Text - Alphanumeric - Max 500 Characters |
| 11 | **NCGTC Main Accountant Status** | TEXT | For Maker/Checker/Accountant upload keep it blank Mandatory for Main Accountant | Text - Enter either "Approved" or "Return" |
| 12 | **NCGTC Main Accountant Remark** | TEXT | For Maker/Checker/Accountant upload keep it blank Mandatory for Main Accountant | Text - Alphanumeric - Max 500 Characters |

***Process Flow***

## **2.22 Repo rate**

To define Repo rate in portal, a provision of repo rate with “From date” and “To date” to be given at NCGTC maker and to be approved by NCGTC checker

**Module Path:** Application Processing >>Claim and Settlement >> Repo Rate

**User Roles** :sss

1. NCGTC Maker– Data Entry

2. NCGTC Checker **-** Data Entry

* **Action on page:**

1. Save – To validate and save the transaction in database.

2. Reset – To reset all the fields on page

3. Cancel – To close the page and go to Module: Application Lodgment

* **Entry Fields for NCGTC Maker/Checker**

1. **Repo Rate :** User entry (Alphanumeric).Mandatory

NCGTC Maker enter the Repo Rate

2. **From Date :** Mandatory

3. **To Date :** Mandatory

4. **NCGTC Checker Status**: User Entry-Drop Down with values “Approve”, “Return”. Mandatory

NCGTC checker can return back to MLI maker to make the necessary changes

NCGTC checker can approve

5. **NCGTC Checker Remark:** User entry – Alphanumeric. Mandatory

NCGTC checker to enter remark as per the status selected

## **2.23 Modify application lodgement**

This module is developed for MLI checker to modify bureau outstanding amount if it increasing.

1. **Module Path:** Application Processing >>Application Lodgment >> Modify Application Lodgment
2. **User Roles** :
3. MLI Checker **-** Data Entry

* **Action on page:**

1. Update – To validate and update the transaction in database.
2. Reset – To reset all the fields on page
3. Cancel – To close the page and go to Module: Application Lodgment

* **Form Display Fields**

1. **Bank Name** : Select bank name
2. **CGPAN :** User entry (Alphanumeric).Mandatory

Based on the CGPAN entered by MLI user following details to be auto populated

1. **Application Reference Number:** Auto Fetch **–** at the time of Application Lodgment
2. **Disburse Amount :** Auto Fetch **–** Amount Disbursedentered by MLI during Partial Disbursement
3. **SSI ITPAN :** Auto Fetch **–** SSI ITPAN entered by MLI at the time of Application Lodgment
4. **SSI Unit name :** Auto Fetch **–** SSI Unit nameentered by MLIat the time of Application Lodgment
5. **Loan A/C :** Auto Fetch **–** Loan account numberentered by MLIat the time of Application Lodgment
6. **Approved Amount :** Auto Fetch **–** Approved Amountentered by MLIat the time of Application Lodgment
7. **Approved Date :** Auto Fetch – Approved dateentered by MLIat the time of Application Lodgment
8. **Mudra Flag :** Auto Fetch **–** Mudra Flagentered by MLIat the time of Application Lodgment
9. **Mudra Type :** Auto Fetch **–** Mudra Type entered by MLIat the time of Application Lodgment
10. **MLI O/S as on 29/02/2020 :** Auto Fetch **–** MLI O/S as on 29/02/2020entered by MLIat the time of Application Lodgment
11. **MLI O/S as on 31/03/2021 :** Auto Fetch **–** MLI O/S as on 31/03/2021entered by MLIat the time of Application Lodgment
12. **Bureau O/S as on 29/02/2020 :** Auto Fetch **–** Bureau O/S as on 29/02/2020entered by MLIat the time of Application Lodgment
13. **Bureau O/S as on 31/03/2021 :** Auto Fetch **–** Bureau O/S as on 31/03/2021entered by MLIat the time of Application Lodgment
14. **Mobile :** Auto Fetch **–** Mobile number entered by MLIat the time of Application Lodgment
15. **ECLGS Type :** Auto Fetch **–** ECLGS Type selected by MLIat the time of Application Lodgment
16. **MLI O/S as on 31/01/2022 :** Auto Fetch **– MLI O/S as on 31/01/2022** entered by MLIat the time of Application Lodgment
17. **Bureau O/S as on 31/01/2022 :** Auto Fetch **– Bureau O/S as on 31/01/2022** entered by MLI at the time of Application Lodgment

* **Entry Field for MLI**

24. **Bureau O/S to be modified as on :** User entry **–** Calendar Control. Mandatory

MLI Checker to enter the date for modifying bureau outstanding as on.

25**. New Bureau O/S amount :** User entry **–** Mandatory

26. **Remarks :** User entry **–** Mandatory

27**. We hereby certify that the credit bureau outstanding as on Feb 29, 2020, which was indicated by earlier MLI was incorrect and has been modified suitably as per current bureau data available with this institution and shall be made available to NCGTC/GoI as and when sought –** User entry. Check box mandatory.

## **2.24 Interim cases where buraeu o/s upto 10 lakh**

|  |  |  |
| --- | --- | --- |
| S No. | Data Requirement |  |
| 1 | Bureau Outstanding as on reference date(s) | The Bureau Outstanding as on reference date(s) updated in ECLGS portal should be equal or less than Bureau Outstanding as on reference date(s) data received from bureau else reject |
| 2 | MLI-wise Outstanding as on reference date(s) | The   MLI-wise Outstanding as on reference date(s) updated in ECLGS portal should be equal or less than   MLI-wise Outstanding as on reference date(s)data received from bureau else reject |
| 3 | Highest DPD across all MLIs as on reference date(s) | DPD across all MLIs as on reference date(s) should be up to 60 days for ECLGS 1,2,3 and their extensions and up to 90 days for ECLGS 4. else reject |
| 4 | NPA date(s) of the concerned MLI whose claim is being validated | NPA date as per ECLGS portal to be compared with NPA date provided by Bureau, tolearance of +15/-15 days may be allowed from date of NPA provided in portal while comparing with NPA date from bureau Else reject.  Also compare NPA date provided by Bureau with Sanction /disbursement date of GECL loan provided in portal. If NPA date is prior to sanction/disbursement date, reject the case |
| 5 | GECL Outstanding as on the NPA date(s), as reported by the concerned MLI whose claim is being validated | GECL Outstanding as on the NPA date(s) as per ECLGS portal to be compared with GECL Outstanding as on the NPA date(s) provided by Bureau, tolerance of Rs +100/-100 may be allowed from GECL Outstanding provided in portal while comparing with GECL Outstanding from bureau. Else reject |

**For all cases rejected, system shall generate a mail to MLIs nodal officer (s), maker, checker ids for refunding the settled amount and updating in the refund module (refund due to claim becoming ineligible)**

# Sanction Amount covered Calculation under ECLGS type

1. **Examples on the eligibility of the borrowers under ECLGS 1.0 are indicated below:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Name of  the  Borrower | Overall  Outstanding (fund based) of the Borrower across all lending institutions as on 29.02.2020 (INR Crore) | Overall  Outstanding (fund based) of the Borrower with MLI as on 29.02.2020  (INR Crore) | DPD of  borrower  as on 29th  Feb 2020  (Days) | Turnover as per latest available financials (INR Crore) | Eligibility |
| Borrower A | 60 | 15 | 30 | 90 | Not eligible |
| Borrower B | 60 | 15 | 62 | 90 | Not eligible |
| Borrower C | 50 | 50 | 59 | 300 | Eligible |
| Borrower D | 15 | 10 | 0 | 80 | Eligible |
| Borrower E | 20 | 10 | 0 | 260 | Eligible |

**Note**: Similar would be the eligibility of borrowers under ECLGS 1.0 (Extension), except that the reference date shall change to 31.03.2021

1. **Examples to calculate the maximum loan amount covered under ECLGS 1.0(Extension):**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name of the Borrower | Overall Fund based Outstanding across all MLIs as on  29.02.2020  (INR Crore) | Overall Fund based Outstanding across all MLIs as on 31.03.2021 (INR Crore) | Availed under  ECLGS 1.0 / 2.0  (INR Crore) | Incremental credit allowed (INR Crore) |
|  | A | B | C= 20% of A | D\* |
| Borrower A | 20 | 25 | 4 | 7.5-4 = 3.5 |
| Borrower B | 20 | 20 | 4 | 6-4 = 2 |
| Borrower C | 50 | 60 | 10 | 18-10 = 8 |
| Borrower D | 50 | 70 | 10 | Ineligible as o/s has exceeded  Rs.50 crore with support besides ECLGS support |
| Borrower E | 40 | 30 | 8 | 12-8= 4 |
| Borrower F | 40 | 44 | 8 | 13.2-8 = 5.2 |

D = Borrower can avail {30% of (Higher of A or B)}– C

Calculation under ECLGS 2.0 (Extension) would be similar as above

1. **Examples on the eligibility of the borrowers under ECLGS 2.0 are indicated below**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Industry sector of Borrower** | **Overall**  **Outstanding (fund based) of the**  **Borrower across all lending institutions on 29.02.2020** (**INR Crore**) | **Overall**  **Outstanding (fund based) of the Borrower with MLI on**  **29.02.2020** (**INR**  **Crore**) | **DPD of**  **borrower**  **as on 29th Feb 2020**  (**Days**) | **Eligibility** |
| Healthcare Sector or 26 stressed sectors identified by the Kamath Committee on Resolution Framework | 600 | 500 | 30 | Not eligible |
| As above | 500 | 400 | 62 | Not eligible |
| As above | 500 | 500 | 60 | Eligible |
| Outside of 27 sectors indicated above (other than those covered  under ECLGS 3.0) | 500 | 400 | 0 | Not Eligible |

**Note**: Similar would be the eligibility of borrowers under ECLGS 2.0 (Extension), except that the reference date shall change to 31.03.2021

1. **Examples to calculate the maximum loan amount covered under ECLGS 1.0 & 2.0:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name of the Borrower | Overall  Outstanding (fund based) of the Borrower across all lending institutions as on 29.02.2020 (INR Crore) | Overall  Outstanding (fund based) of the  Borrower with MLI  (INR Crore) as on  29.02.2020 | Total Maximum Loan Amount allowed under the scheme (INR Crore) | Total Maximum Loan Amount allowed without  NOC for MLI  (INR Crore) |
|  | A | B | C= 20% of A | D= 20% of B |
| Borrower A | 20 | 15 | 4 | 3 |
| Borrower B | 5 | 2 | 1 | 0.4 |
| Borrower C | 25 | 25 | 5 | 5 |
| Borrower D | 15 | 10 | 3 | 2 |
| Borrower E | 400 | 100 | 80 | 20 |
| Borrower F | 500 | 300 | 100 | 60 |

* Similar would be the calculation of maximum loan allowed under ECLGS 1.0 (Extension) & 2.0 (Extension), except that the percentage would change from 20% to 30% in both columns C & D.
* Under ECLGS 1.0 & 1.0 (Extension), the maximum loan amount calculated under Columns C & D can be extended as a fund based facility only.
* Under ECLGS 2.0 & 2.0(Extension), the maximum loan amount calculated at Columns C & D can be extended as a fund based or non-fund based or both

1. **Examples to calculate the maximum loan amount eligible under ECLGS 3.0 or 3.0(Extension) is given below [Reference date for overall outstanding to be taken as 29.02.2020 for ECLGS 3.0 & 31.03.2021 / 31.01.2022 for ECLGS 3.0(Extension)] have not availed any assistance under ECLGS 1.0 and / or 2. (For eligible borrower in Hospitality and other related sectors)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name of the Borrower (in hospitality  sector,  Travel &  Tourism sector and Leisure &  Sporting sector) | Overall  Outstanding  (fund based) of the Borrower across all  lending  institutions (INR Crore) | Total Maximum Loan Amount allowed under the  scheme  (INR Crore) | Already availed under ECLGS 1.0 or 2.0 (INR Crore) | Total Maximum Loan Amount allowed under ECLGS  3.0/ECLGS 3.0  Extension  (INR Crore) |
|  | A | B= 50% of A | C | D = C - B |
| Borrower A | 20 | 10 | 3 | 7 |
| Borrower B | 5 | 2.5 | 1 | 1.5 |
| Borrower C | 25 | 12.5 | 5 | 7.5 |
| Borrower D | 15 | 7.5 | 0 | 7.5 |
| Borrower E | 400 | 200 | 0 | 200 |
| Borrower F | 500 | 200 | 80 | 120 |
| Borrower G | 700 | 200 | 0 | 200 |
| Borrower H | 20000 | 200 | 0 | 200 |

1. **(For eligible borrower in Aviation sectors)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name of the Borrower | Overall  Outstanding  (fund based and Non Fund Based) of the Borrower across all  lending  institutions (INR Crore) | Total Maximum Loan Amount allowed under the  scheme  (INR Crore) | Already availed under ECLGS 1.0 or 2.0 (INR Crore) | Total Maximum Loan Amount allowed under ECLGS  3.0/ECLGS 3.0  Extension  (INR Crore) |
|  | A | B= 50% of A | C | D = C - B |
| Borrower A | 100 | 50 | 10 | 40 |
| Borrower B | 700 | 350 | 0 | 350 |
| Borrower C | 2000 | 400 | 0 | 400 |

Borrowers eligible for assistance under ECLGS 3.0 or 3.0(Extension) who have not availed any assistance under ECLGS 1.0 and / or 2.0 would be eligible for full 40% assistance under ECLGS 3.0 or 3.0(Extension).

1. **Examples to calculate the maximum loan amount covered under ECLGS 3.0(Extension) Hospitality and other related sectors.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name of the Borrower | Highest overall Fund based Outstanding across all MLIs as on  29.02.2020 / 31.03.2021 / 31.01.2022  (INR Crore) | Total max loan amount allow under ECLGS 3.0 | Availed under  ECLGS 3.0  (INR Crore) | Incremental max allow under ECLGS 3.0 Extension |
|  | A | B=40% of A subject to max 200 cr | C | D= (50% of (A) )  - C subject to max 200 cr |
| Borrower A | 100 | 40 | 20 | 30 |
| Borrower B | 400 | 160 | 100 | 100 |
| Borrower C | 800 | 200 | 150 | 50 |
| Borrower D | 1000 | 200 | 200 | 0 |

1. **Aviation and other related sectors.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name of the Borrower | Highest overall Fund based and Non Fund Based Outstanding across all MLIs as on  29.02.2020 / 31.03.2021 / 31.01.2022  (INR Crore) | Total max loan amount allow under ECLGS 3.0 | Availed under  ECLGS 3.0  (INR Crore) | Incremental max allow under ECLGS 3.0 Extension |
|  | A | B=40% of only FB of A subject to max 200 Cr | C | D= (50% of (A) )  - C subject to max 400 cr |
| Borrower A | 100 | 40 | 20 | 30 |
| Borrower B | 400 | 160 | 100 | 100 |
| Borrower C | 800 | 200 | 150 | 250 |
| Borrower D | 1000 | 200 | 200 | 200 |

# User Roles

* MLI Maker
* MLI Checker
* NCGTC Maker
* NCGTC Checker
* NCGTC Auditor
* NCGTC Accountant
* NCGTC Main Accountant

# Inbuilt Functions module

## **Login Module**

Authorized Users should be able to login themselves on the Portal through their credentials. Authorized users are given below:

* + NCGTC Officials
  + Nodal Officer
  + Users at Nodal officer office (HODs)
* **Process**
* Registered Users (MLI) have right to Login at ECLGS Portal with their credentials such as Member ID, User ID, Password, Captcha and by clicking on Agree Checkbox stating that you agree with Terms & Conditions.
* Users (MLI) will fill the Login details as per the above screen to Login.
* NCGTC/MLI user created through ECLGS application are allowed to access portal

**Fields** **Information:** Member ID, User ID, Password, and Captcha**.**

**Process flow diagram**

* **Validations** 
  + Check for the required fields: Member ID, User ID, Password, and Captcha.
  + Check for valid Member Id.
  + Check for valid User Id.
  + Check for valid Password.
  + Check for valid Captcha.
  + Users will be able to login, view and access as per their role

## **Forgot password**

ECLGS users can change the password through this module incase the user have forgot the password. User will have to answer to change the password

* **Fields Information:** Hint question, Hint Answer
* **Process**
* User can change the password by entering Member Id and User Id and click on Forgot password link
* User then have to enter Hint answer in response to Hint question submitted by MLI during user creation
* On successful response mail is sent to user
* On incorrect answer **“Invalid Hint answer. Press ok to log in**.” message to be Displayed
* **Process Flow diagram**
* **Validation**
  + Check for valid Member Id.
  + Check for valid User Id.
  + Check for Answer to Hint question

## **MLI Maker Creation**

MLI checker to create MLI Maker through its Login, MLI checker can create multiple makers

* **Fields Information** Name, Address, City, State, Branch, GST number, District, Pin Code, Phone number, Email id
* **Process**
* Post login MLI checker can create MLI maker ID by clicking on” SYSADMIN Audit” >> Def Org Structure
* User will have to fill and Submit the form
* User will be created under MLI for Maker related activity
* **Validation**
* All fields are mandatory

## **Cumulative Basis ReporT**

Interface for MLI to submit Cumulative report on daily basis

* **Fields** **Information** Bank Name, Total Unique Eligible borrower, total Outstanding, 20% of Eligible Outstanding, Total Number of Borrowers Offered, Number of Borrower Opted Out, Sanctioned Number, Sanctioned Amount Disbursed No, Disbursed Amount
* **Process:**

MLI to enter the values in the fields an all the fields are mandatory

* **Validation**
* All fields are Mandatory
* Total Outstanding (Rs. Crore) should be greater than zero
* Disbursed amount should not exceed Sanction amount
* Disbursed Amount should be same as previous amount
* Total Unique Eligible Borrowers should be same as previous amount
* Total Outstanding (Rs. Crore) should be same as previous amount
* 20% of eligible outstanding should be same as previous amount
* Sanctioned Number has not matched with previous amount
* Sanctioned Amount (Rs. Crore) should be same as previous amount

## **User Management –**

User Management will allow MLI checker to modify the detail of existing user, deactivate the user and Reactivate the User. MLI Checker has the provision to **modify user details**, **Deactivate user, Reactivate user** using Member Id and User Id

* **Fields Information:** First Name, Middle Name, Last Name (Surname), Designation, Email Id, Division Claim, Group Flagging, User Type
* **Process**
* User to login and access User management under SysAdmin Audit
* Authorized User can update the above fields and make the changes and Submit the form
* For **Deactivate and Reactivate user** , Member ID and User ID to be selected and **Reason** field is to be filled
* **Validation**
* User Id is Mandatory
* Member Id is Mandatory

## **Bank Application status (NCGTC User)**

Bank Application status to generate the report of the Application by the respective MLI, will be only accessible to NCGTC user.

**Input Parameter**: As on date and To date

* User can generated Bank Application status report As on date
* User also have provision to generate report based on the**” To Date”**
* It will generate Guarantee Approved amount and Guarantee Approved count

## **Password MAnagement –**

NCGTC user can change, Reset or change the Hint question for the password

* **Fields Information:**
* **Change Password**: Old Password, New Password, Confirm New Password
* **Reset Password**: Member Id, User id
* **Change Hint Q/A**: Enter New Hint Question, Enter Hint Answer
* **Process**
* MLI can change the password of the using the old password and Entering the New password
* MLI can Reset the password based if the old password is not available using Member Id and User id and Mail will be sent for change password
* MLI can change the Hint question and answer during user creation

## **Appendix-II**

Form to be developed for NCGTC user to enter the Total Outstanding amount and Amount Marked as NPA based on the categorization of Amount standing for Non Mudra

* 0-upto 10 Lacs
* Above 10 Lacs-up to 50 Lacs
* Above 50 Lacs-up to 1 Crore
* Above 1 Crore-up to 5 Crore
* Above 5 Crore-up to 15 Crore
* Above 15 Crore-up to 25 Crore
* Above 25 Crore-up to 50 Crore
* Above 50 Crore-up to 500 Crore

For Mudra, Break up to provide as per amount outstanding under

* Manufacturing
* Retail Trade
* Services
* **Selection Criteria:** Non Mudra Borrower, Mudra Borrower
* **Column** **for Non Mudra Borrower**:

Break up to provide as per amount outstanding, Loan amount Sanctioned in INR Crores under ECLGS, No of loans sanctioned under ECLGS, Total Outstanding Amount of loans sanctioned under ECLGS (In Crore), Amount of loans marked as NPA (In Crore), Tentative No of people employed by borrowers to whom loan has been sanctioned (including permanent and contractual)

* **Column for Mudra Borrower:**

Break up to provide as per amount outstanding, Loan amount Sanctioned in INR Crores under ECLGS, No of loans sanctioned under ECLGS, Total Outstanding Amount of loans sanctioned under ECLGS (In Crore), Amount of loans marked as NPA (In Crore), Tentative No of people employed by borrowers to whom loan has been sanctioned (including permanent and contractual)

* MLI to enter the enter the fortnightly details of the Total Outstanding Amount of loans sanctioned under ECLGS (In Crore) and Amount of loans marked as NPA (In Crore)

# Annexures

* **Annexure 1:** Industry Sector, Nature and Type



* **Annexure 2:** MUDRA and NON MUDRA BULK upload

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* **Annexure 3:** Additional/Incremental Guarantee Bulk Upload

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* **Annexure 4:**  Bulk Disbursement Template

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* **Annexure 5:** NPA Bulk upload



* **Annexure 6** : Bureau Bulk Upload

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* **Annexure 7** : Update Mudra ITPAN Bulk Upload

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* **Annexure 8** : Closure Entry Bulk Upload



* **Annexure 9** : Refund Recovery Bulk Upload

