Abstract

This document summarizes functional needs of credit guarantee business for new guarantee issuance, partial disbursements and update of credit guarantees for LGSCAS .Intention is to collate & track functional specifications of underlying business processes for LGSCAS and provide a firm base for further interpretations of software requirements & specifications.

Business Requirement Document

LGSCAS – Issuance of New Credit Guarantees, Partial Disbursements

**Document Version History**

|  |  |  |  |
| --- | --- | --- | --- |
| Version No. | Remarks | Date | Author |
| 1.0 | Baseline | 10-July-2021 | Vishal S |
| 1.2 | Updated as per the suggestion |  | Arpan Tendulkar |
| 1.5 | Updated as per the suggestion | 13-07-2022 | Amit Tanna |

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| **Signature** | : |  |  | **Signature** | : |  |
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| **Date** | : |  |  | **Date** | : | 10-July-2021 |
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**Glossary**

Glossary of Important Terms used in this document.

|  |  |  |
| --- | --- | --- |
| S. No. | Term | Description |
| 1 | LGSCAS | Loan Guarantee Scheme for COVID Affected Sectors |
| 2 | CG | Credit Guarantee |
| 4 | CGPAN | Credit Guarantee Permanent Account Number – a Unique Credit Guarantee Number generated by NCGTC processing system while issuing the Credit Guarantee. |
| 5 | DDMMYYYY | DD- Date; MM-Month; YYYY-Year (4 digit) |
| 6 | eGov Standards | E Government Standards – Information Technology Standards. |
| 7 | FY | Financial Year |
| 8 | IFSC | An Indian Financial System Code - an alphanumeric code that uniquely identifies a bank-branch. |
| 9 | MLI | Member Leading Institute. These will be Banks, Factors, and Para- Banks etc. Institutes predominantly in business of Money Lending’s. |
| 10 | NPA | Non-Performing Asset |
| 11 | NCGTC | National Credit Guarantee Trustee Company Ltd |
| 12 | SURGE | Software System Developed and Commissioned by NCGTC for Managing Credit Guarantee Business Process.  *SURGE – System for Underwriting, Reassurance & Guarantee Endorsement* |
| 13 | BG | Bank guarantee |
| 14 | LC | Letter of Credit |
| 15 | Pan | Permanent Account Number |
| 16 | XML | Extensible Markup Language (**XML**) is a markup language that defines a set of rules for encoding documents in a format which is both human-readable and machine-readable. It is defined by the W3C's XML 1.0 Specification and by several other related specifications, all of which are free open standards. |
| 17 | DCCO | Date of Commencement of Commercial operation |

## **Introduction**

To provide guarantee coverage for the funding provided by Scheduled Commercial Banks to eligible projects in the healthcare sector for setting up of or modernizing /expanding

1. Hospitals/dispensaries/clinics/medical colleges/pathology labs/diagnostic centers
2. Facilities for manufacturing of vaccines/oxygen/ventilators/priority medical devices
3. Public healthcare facilities.

NCGTC extends guarantee to the LGSCAS loans extended by Member Lending Institutions to an eligible borrower for:

* Loans under LGSCAS extended by Member Lending Institution(s) to an eligible borrower by a Schedule Commercial Bank, on or after entering into an agreement with NCGTC without any collateral security and/or third-party guarantee, provided that the lending institution applies for guarantee cover in respect of loans so sanctioned under LGSCAS within such time period and as per the procedures prescribed by NCGTC for the purpose.

### **Fund & Docket Construct**

Currently it is being envisaged that this scheme has one docket. These docket have code – ‘DOC’. Schematic relation for the Trust, Fund, Scheme and Docket Relation is as below:

Trust management and mapping of Fund, Scheme and Docket as per the logic in existing SURGE application

**Input File Layout**

This section specifies the layout of input file which MLI’s needs to send for their respective Loan information’s to request issuance of credit guarantees from NCGTC.

### **Layout: Input File – New CG Issuance**

Refer the spread sheet – LGSCAS Scheme - New Input Layout for the fields included, Mandatory/optional level, allowed characters and usage of codes wherever applicable.

**Note:**

* Only two types of loan will be considered – Term Loan and/or Working capital loans.(Fund based and /or Non fund based)
* Working capital loans to include Letter of Credit, Bank Guarantee and Overdraft type instruments as well. From CG point of view, it is agreed to have the summation amount of these instruments as non-fund based sanctioned amounts.
* The fund based sanctioned amount will be the Term loans or working capital limit.

## **Input File Format Processed By SURGE**

SURGE will accept input file from MLI(s) in following format only:

* XML layout

XML is only format permissible as per eGov standards. SURGE will **NOT** processed files received in any other formats than those listed above.

### **Prepare New CG file**

As a part of MLI’s loan business at their end, they will sanction and disburse Loans to the borrower under the LGSCAS Scheme. While doing these sanctions and disbursements, MLI’s will:

1. Undertake various business checks and validations to ascertain the eligibility of the borrower.
2. Disburse loan amount in full or in partial.
3. Maintain relevant details of the loan account(s) in their IT system *(Presuming Core Banking System).*

Whilst the above activities from the loan business perspective is being done by the MLI’s, they *may* essentially leverage the benefit of NCGTC’s LGSCAS.

As a part of this scheme, MLI’s are advised to send their requests to NCGTC for issuing credit guarantees in following steps:

1. MLI needs to extract and provide credit information which incorporates all loan information for all those NEW loan accounts created on or after the SCHEME START DATE and from which has any one loan needs to have an EFFECTIVE DISBURSEMENT of loan amount (either full or partial) in the in a file, called as ‘Input File – New CG Issuance’. Information to be extracted in the layout mentioned BY NCGTC
2. For New Credit Guarantee Request, for the first time (i.e. immediately after the enrolment with NCGTC for LGSCAS) MLI’s will be permitted to extract and send the loan accounts for all those loan accounts created post the scheme start called as ‘Input File – New CG Issuance’. Information to be extracted in the layout mentioned by NCGTC

### **Input File Content to Staging Area**

The input file content uploaded by MLI in XML format will be extracted to a staging area database. While extracting these records, SURGE extractors will append the records with Date-Time stamp in order for effective traceability of input records.

### **Eligibility Criteria Checks – New CG Request**

Following checks are performed on each MLI Loan Accounts to ascertain their eligibility for issuing credit guarantees. Approved Input file will be processed for each record and the record will be *approved if*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S. No.** | **Field Name** | **Type** | **Mandatory /Optional** | **Validation** |
| 1 | Unit Name | Text | Mandatory | * To enter the Name of the Unit |
| 2 | Unit Constitution | Numeric | Mandatory | * To enter the unit constitution as per the Surge Code Master |
| 3 | Purpose of Loan / Nature of Activity | Numeric | Mandatory | * Available sector for Loan Purpose is "Manufacturing", "Service Sector", "Trading", "Others" * Enter the purpose of the loan as per the Surge Code Master |
| 4 | Unit Pan no | Alphanumeric | Mandatory | Enter the PAN number of Unit 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')  Last digit must be alphabet.   * Maximum guarantee coverage under PAN to be capped at 100 crores among different CGPAN, if any. |
| 5 | Unit Registration Status | Text | Optional | * Status should be updated as “Y” for Yes and “N” for No |
| 6 | Udyam Adhaar No. | Numeric | Conditional Mandatory | * to enter the Udyog Adhaar number of the Unit, * Udhyam Adhaar number is mandatory if entity type selected is 'Micro', 'Small', 'Medium', * Maximum 19 Digit is allowed   '- ' character is allowed |
| 7 | Unit's Area | Numeric | Mandatory | * Eligible area are "Rural", "Urban", "Metro", "Others" * MLI to enter the Unit's Area |
| 8 | Unit - Address Line | Alphanumeric | Mandatory | * To enter the address of the Unit |
| 9 | Unit - City/Town/Village | Numeric | Mandatory | * To enter the City/Town/Village of the Unit * Cities like Ahmedabad, Bangalore, Chennai, Kolkata, Mumbai, New Delhi, Pune & Hyderabad are not eligible |
| 10 | Unit - District | Numeric | Mandatory | * To enter the District as per the Surge Code Master |
| 11 | Unit - State | Numeric | Mandatory | * To enter the State of the unit as per the Surge Code Master |
| 12 | Unit - Pin Code | Numeric | Mandatory | * To enter the Pin code of the Unit * 6 digit is allowed |
| 13 | Chief Promoter Name | Text | Mandatory | * To enter the Chief Promoter name |
| 14 | Chief Promoter - Gender | Numeric | Mandatory | * Possible code for Gender are "Male", "Female", "Transgender' * To enter the Gender as per the Surge Code Master |
| 15 | Chief Promoter - Date of Birth | Numeric | Mandatory | * To enter the DOB of the chief promoter in DD-MM-YYYY format * Date should not be less than 01-01-1900 and not greater than Current System Date. |
| 16 | Chief Promoter - Minority community | Numeric | Mandatory | * Status should be updated as “Y” for Yes and “N” for No |
| 17 | Chief Promoter Religion | Numeric | Mandatory | * Eligible religion are 'HINDU','MUSLIM', 'CHRISTIAN', 'SIKH', 'PARSI 'ZORASTRIAN', 'BUDDHIST','JAIN', 'OTHERS' Values to be entered as per the Surge Code master |
| 18 | Chief Promotor Caste Category | Numeric | Mandatory | * Eligible caste Categories are 'SC', 'ST', 'OBC', 'General', 'Others' * Values to entered as per the Surge Code Master |
| 19 | Chief Promoter - Email Id | Alphanumeric | Mandatory | * Values of email validation should be done as per the standard email-id format |
| 20 | Chief Promoter - Mobile No. | Numeric | Optional | * 10 digit number is allowed |
| 21 | Chief Promoter - Adhaar No. | Numeric | Optional | * 12 digit number is allowed |
| 22 | Chief Promoter - Present - Address Line | Alphanumeric | Mandatory | * To enter the address of the chief promoter |
| 23 | Chief Promoter - Present - City/Town/Village | Text | Mandatory | * To enter the City/Town/Village of the chief promoter |
| 24 | Chief Promoter - Present - District | Numeric | Mandatory | * To enter the District as per the Surge Code Master |
| 25 | Chief Promoter - Present - State | Numeric | Mandatory | * To enter the State of the unit as per the Surge Code Master |
| 26 | Chief Promoter - Present - Pin Code | Numeric | Mandatory | * To enter the Pin code of the Chief promotor Location * 6 digit number is allowed |
| 27 | Type of Loan | Numeric | Mandatory | * To enter the Type of loan as per the Surge Code Master |
| 28 | IFSC Code | Alphanumeric | Mandatory | * To enter the IFSC code , special character is not allowed |
| 29 | Customer ID | Alphanumeric | Mandatory | * To enter the Customer-Id , special character is not allowed |
| 30 | Loan Account Number | Alphanumeric | Mandatory | * To enter the Loan account number, special character is not allowed |
| 31 | Total Sanctioned Loan Amount/Limit - Fund Based | Numeric | Mandatory | * To enter the fund based amount , amount should not exceed 100 Crore * Values with maximum 2 decimal to be entered * If Loan Type is '1' then, this field should have value of Term loan only * If Loan Type is '2' then, this field should have value of working capital only. |
| 32 | Total Sanctioned Loan Amount/Limit - Non Fund Based | Numeric | Mandatory | * To enter the Non -fund based amount , amount should not exceed 100 Crore * Values with maximum 2 decimal to be entered * If Loan Type is '2' then, this field should have value of OD/LC/BG only (summation values of sanctions for OD/LC/BG) * Sum of Fund Based amount + Non Fund based Amount should not exceed 100 crore |
| 33 | Value of collateral security, if any | Numeric | Mandatory | * Collateral Values with maximum 2 decimal to be entered |
| 34 | Sanctioned Loan Date | Date | Mandatory | * To enter the sanction date in DD-MM-YYYY format * Sanction date should be greater than or equal to 7th May 2021 and less than Current system date (Max 31st March 2022) |
| 35 | Loan End Date | Date | Mandatory | * To enter the sanction date in DD-MM-YYYY format * Loan End date should be greater than Current system date |
| 36 | Industry Sector | Numeric | Mandatory | * Eligible Industry Sector is 'Healthcare' * To enter the value as per Surge Code Master |
| 37 | Nature of Project | Numeric | Mandatory | Eligible nature are 'Hospitals', 'Dispensaries', 'Clinics', 'Medical Colleges', 'Pathology Labs', 'Diagnostics Centres', 'Facilities for Manufacturing of Vaccines', 'Facilities for Manufacturing of Oxygen', 'Facilities for Manufacturing of Ventilators', 'Facilities for Manufacturing of Priority Medical Devices', 'Public Healthcare Facilities'   * To enter the value as per Surge Code Master |
| 38 | Interest Rate | Numeric | Mandatory | * Interest rate with maximum 2 decimal to be entered * '% ' is not allowed |
| 39 | Date of Commencement of Commercial Operations (DCCO) as per the sanction terms | Date | Mandatory | * DCCO should be greater less than sanction date * Date to be entered in DD-MM-YYYY format |
| 40 | Project Type | Numeric | Mandatory | * Eligible values are ''Greenfield Project', 'Brownfield Project' * To enter the value as per Surge Code Master |
| 41 | Unit Entity Type | Numeric | Mandatory | * Eligible values are 'Micro', 'Small', 'Medium', 'Other Business Enterprises' * To enter the value as per Surge Code Master |
| 42 | Tenure of loan (months) | Numeric | Mandatory | * To enter the Tenure of Loan in Months * Loan Tenure should not be greater than 60 |
| 43 | Loan Moratorium Period (months) | Numeric | Mandatory | * To enter the Loan Moratorium in Months * Loan Moratorium should not be greater than Loan Tenure |
| 44 | Additional employment likely to be generated in case of brownfield & New employment likely to be generated in case of greenfield projects | Numeric | Mandatory | * To enter the employment generated |

* MLI creator will upload the file in format prescribed through Input file management
* Surge system will validate the file as condition defined above, post which valid and invalid record will be generated
* MLI creator can rectify the Invalid records and re-upload the file, post validation of file MLI creator can click on ‘Send for Approval’ for approval of MLI Approver
* MLI approver can click on ‘Submit/Reject’ for popup window to appear, File Name, uploaded by, Uploaded date, File type would be displayed
* MLI approver can take action file as “Approved” or “Rejected” and generate the Management Certificate
* MLI approver will have to select the declaration< We (the MLI) certify and provide Management Certificate...> and Submit and click on submit
* Post approval from MLI approver CGPAN would be generated and status of CG would be update as Guarantee in force
* Maximum guarantee coverage under PAN to be capped at 100 crores among different CGPAN, if any.

### **Process Flow for New CG**

### **Allotting Credit Guarantee Unique Identifiers - CGPAN**

For the eligible records system allocates a unique identification number to the processed NEW loan account, called as CGPAN – Credit Guarantee Permanent Account Number, for traceability and management of CG in SURGE system.

CGPAN follows a specific format:

**CGPAN Format for LGSCAS Scheme:**

CGPAN signifies a unique identification to the credit guarantee in SURGE system. Subsequently it is used to integrate with Accounting Subsystem and for payment reconciliations.

Post CGPAN allotment, SURGE updates the status of the loan guarantee record:

Guarantee Cover ‘Status’ Field: **‘Guarantee in Force’**

## **Input File Layout**

This section specifies the layout of input file which MFI’s needs to send for the information of partial disbursements made to their end users.

### **Layout: Input File – Partial Disbursement**

Refer the spread sheet – LGSCAS Scheme - Partial Disbursement Layout for the fields included, Mandatory/optional level, allowed characters and usage of codes wherever applicable.

## **Input File Format Processed By SURGE**

SURGE will accept input file from MLI(s) in following format only:

* XML layout

XML is only format permissible as per eGov standards. SURGE will **NOT** processed files received in any other formats than those listed above.

## **Preparation of Input File – Partial Disbursement**

This section describes the process for preparation of input file which MLI needs to send to NCGTC. MLI’s need to prepare and send TWO separate files, each having different layout. The purpose of these two files is:

* Partial Disbursement Information – Partial Disbursement Information for *disbursements done* under LGSCAS (These disbursals have to be partial). Refer file layout – 1.2.1.

### **Eligibility Criteria Checks –Partial Disbursement**

Following checks are performed on each MLI Loan Accounts to ascertain their eligibility for issuing credit guarantees. Approved Input file will be processed for each record and the record will be *REJECTED if*:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S. No.** | **Field Name** | **Type** | **Mandatory /Optional** | **Validation** |
| 1 | CGPAN | Alphanumeric | Mandatory | * Should exist in system and Guarantee should be in force else message to be shown as “Invalid CGPAN” |
| 2 | Type of Fund | Numeric | Mandatory | * Eligible Fund type are 'Fund based' and 'Non-Fund based' * Values to be entered as per Surge Code Master |
| 3 | Disbursement Amount | Numeric | Conditional Mandatory | * Mandatory in case Fund type is selected as 'Fund Based' * Disbursement amount to be entered with maximum 2 decimal * Total Disbursement amount should be less than or equal to Fund based sanction amount |
| 4 | Date of Disbursement | Date | Mandatory | * Mandatory in case Fund type is selected as 'Fund Based' * Date to be entered in DD-MM-YYYY format * Date of Disbursement should not be less than Sanction Date and greater than current system date. * Last date of first disbursement shall be within 3 months of sanction of facility-however, loans which were sanctioned prior to issuance of these revised guidelines(25/03/2022) shall be allowed additional time up to June 30, 2022 for first disbursement” |
| 5 | Non-Fund Based Type | Numeric | Conditional Mandatory | * Mandatory in case Fund type is selected as ' Non-Fund Based' * Eligible values are "Bank Guarantee" or "Letter of Credit" * Values to be entered as per Surge Code master |
| 6 | Non-Fund Based Amount Issued | Numeric | Conditional Mandatory | * Mandatory in case Fund type is selected as 'Non-Fund Based' * Disbursement amount to be entered with maximum 2 decimal * Total Disbursement amount should be less than or equal to Non-Fund based sanction amount |
| 7 | BG/LC Number | Alphanumeric | Conditional Mandatory | * Mandatory in case Fund type is selected as 'Non-Fund Based' Special Character is not allowed |
| 8 | BG/LC Issue Date | Date | Conditional Mandatory | * Mandatory in case Fund type is selected as 'Non-Fund Based' * Date to be entered in DD-MM-YYYY format * BG/LC issue date should be equal to or greater than Sanction Date and less than or equal to current system date |
| 9 | BG/LC Maturity Date | Date | Conditional Mandatory | * Mandatory in case Fund type is selected as 'Non-Fund Based' * Date to be entered in DD-MM-YYYY format * BG/LC issue date should be equal to or greater than Sanction Date and not less than current system date |

* MLI creator will upload the file in format prescribed through Input file management
* Surge system will validate the file as condition defined above, post which valid and invalid record will be generated
* MLI creator can rectify the Invalid records and re-upload the file, post validation of file MLI creator can click on ‘Send for Approval’ for approval of MLI Approver
* MLI approver can click on ‘Submit/Reject’ for popup window to appear, File Name, uploaded by, Uploaded date, File type would be displayed
* MLI approver can take action file as “Approved” or “Rejected” and generate the Management Certificate
* MLI approver will have to select the declaration< We (the MLI) certify and provide Management Certificate...> and Submit and click on submit
* Post approval from MLI approver detail would be update in partial disbursement table

## **Management certificate**

I, the authorized officer of the member Lending institution indicated below, hereby certify that:  
  
1. The information provided in the uploaded new credit guarantee file (called the batch file) are true & correct.   
  
2. All data in the Batch file conform to Loan Guarantee scheme for Covid affected Sectors (LGSCAS)  
  
3. For each of the borrower included in the Batch file for which guarantee is being applied:  
    a) Borrower is not in default to any lending/investing institution and/is not classified as Non-Performing Asset as per RBI guidelines.  
    b) Borrower is eligible for the purpose of guarantee cover under LGSCAS and meets the terms and conditions specified therein.  
    c) We have ensured that the Borrower has complied with the applicable health quality regulations prescribed by relevant standards/agencies at the time of project appraisal and proper certificate in this regards have been obtained at the time of disbursement of loan.  
    d) The borrower accounts for which guarantee is being taken conform to eligibility criteria prescribed for debt sanctioned as per LGSCAS guidelines.  
    e) Debt facilities have been sanctioned after proper due diligence by the Competent Authority as per approved policy of the Member Lending Institution.  
  
4. Any guarantee given by the Trust shall be governed by the provisions of LGSCAS as if the same had been written in the documents evidencing such guarantee.  
  
5. We shall as far as possible ensure that the conditions of any contract relating to an account guaranteed under the Scheme are not in conflict with the provisions of the Scheme.  
  
6. The enclosed units are not situated in 8 metro cities Mumbai/Delhi/Chennai/Kolkata/Bangalore/Hyderabad/Ahmedabad/Pune and I understand that if the unit is situated in given metro cities then the guarantee issued by NCGTC will be nullified.  
  
7. In case any of the information provided by us is found to be incorrect, the guarantee cover provided by Trust/Trustee under LGSCAS shall become Null & Void and the Trust/Trustee or its constituents shall be free to take such action as deemed necessary.

MLI Name: <name of the mli>

User Name: <user id of checker as per login>

First Name: < first name of checker as per login >

Last Name: < last name of checker as per login >

## **Persisting the Update CG Information in the**

### **New Credit Guarantee Information**

The New Loan Account information (or New CG) if found eligible, is saved in Credit Guarantee table (i.e. CG table). It is important to note that, all the loan information value provided by MLI is saved in the table along with Credit Guarantee status (as explained in above section) and along with below mentioned specific field values:

* File Type – 1 (which indicates that this is a batch transaction for New CG)
* Transaction Mode – 120001
* IP Address – IP Address of the User
* Created By(Temp Table) – MLI creator User Id under temp table
* Created Date(Temp table)– Date & Time of Record insertion
* Created By(Main Table) – MLI Approver User Id
* Created Date(Main Table) – Date & Time of Record insertion
* CGPAN – CGPAN issued at the time of issuing Credit Guarantee

### **Partial Disbursement Information**

The file is approved, then to be saved in Partial Disbursement table. It is important to note that, all the loan information value provided by MLI is saved in the table along with Credit Guarantee status (as explained in above section) and along with below mentioned specific field values:

* File Type – 7 (which indicates that this is a batch transaction for Partial Disbursement)
* Transaction Mode – 120001
* IP Address – IP Address of the User
* Created By(Temp Table) – MLI creator User Id under temp table
* Created Date(Temp table)– Date & Time of Record insertion
* Created By(Main Table) – MLI Approver User Id
* Created Date(Main Table) – Date & Time of Record insertion
* CGPAN – CGPAN issued at the time of issuing Credit Guarantee

## **Points Pending for Further Clarification**

Following points will need clarification from NCGTC:

|  |  |  |
| --- | --- | --- |
| S. No. | Point for Further Clarification | Contemplations |
| 1. |  |  |
| 2 |  |  |

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