Abstract

This document summarizes functional needs of credit guarantee business for new guarantee issuance for Member Lending Institutions extending loans to Tourism Service Sector  
Intention is to collate & track functional specifications of underlying business processes for guarantee business Tourism Sector and provide a firm base for further interpretations of software requirements & specifications.

Business Requirement Document

Loan Guarantee Scheme for Covid affected Tourism Service Sector – Issuance of New Credit Guarantees, Disbursement details

**Document Version History**

|  |  |  |  |
| --- | --- | --- | --- |
| Version No. | Remarks | Date | Author |
| 1.0 | Baseline Includes Sanction and Disbursement form | 07-10-2021 | Arpan |

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| |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | **Signature** | : |  |  | **Signature** | : |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  | | **Date** | : |  |  | **Date** | : |  | | **Name** | : | Anindya Pal |  | **Name** | : | Keshav Bhandure | | **Designation** | : | DGM  National Credit Guarantee Trustee Company Ltd |  | **Designation** | : | Project Manager  ESDS Ltd. | |  |  |  |  |  |  |

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**Glossary**

Glossary of Important Terms user across different Version of BRD for this scheme

|  |  |  |
| --- | --- | --- |
| S. No. | Term | Description |
| 1 | LGSCATSS | Loan Guarantee Scheme for Covid Affected Tourism Service Sector |
| 2 | CG | Credit Guarantee |
| 3 | CGPAN | Credit Guarantee Permanent Account Number – a Unique Credit Guarantee Number generated by NCGTC processing system while issuing the Credit Guarantee. |
| 4 | DDMMYYYY | DD- Date; MM-Month; YYYY-Year (4 digit) |
| 5 | FY | Financial Year |
| 6 | IFSC | An Indian Financial System Code - an alphanumeric code that uniquely identifies a bank-branch. |
| 8 | MLI | Member Leading Institute. These will be Banks, Factors, and Para- Banks etc. Institutes predominantly in business of Money Lending’s. |
| 9 | NPA | Non-Performing Asset |
| 10 | NCGTC | National Credit Guarantee Trustee Company Ltd |
| 11 | SURGE | Software System Developed and Commissioned by NCGTC for Managing Credit Guarantee Business Process.  *SURGE – System for Underwriting, Reassurance & Guarantee Endorsement* |
| 12 | FDD | Date of First Disbursement |

## **Introduction**

For purpose of loans to Tourism Service Sector, NCGTC has designed a guarantee product known Loan Guarantee Scheme for Covid affected Tourism Service Sector

NCGTC extends guarantee to the loans extended by Member Lending Institutions (Schedule Commercial Bank) to an eligible tourist Guide and recognized Travel &Tourism Stake holders:

Maximum allotted fund for the scheme is Rs 250 cr. Scheme would be applicable until guarantee of 250 crores are issued or 31st March 2022. No Guarantee Fee shall be charged from the MLI by NCGTC for the Credit facilities provided under the Scheme. 100% guarantee cover would be provided in this scheme

### **Fund & Docket Construct**

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

Trust, Fund and scheme details and Mapping would be as per the existing logic in the SURGE system

### **LGSCATSS Sanction Form**

LGSCATSS Sanction Form to be developed for MLI creator to enter the sanction details of the borrowers. MLI approver to verify the details and approve the sanction form. CGPAN would be generated on approval by MLI approver and would be used to track the status in SURGE system

* **User Roles:**

1. MLI Creator: Data entry of LGSCATSS Sanction
2. MLI Approver: Approval / Rejection of LGSCATSS Sanction

* **Actions on Page (MLI Maker):**

Module Path**:** LGSCATSS >> LGSCATSS Sanction

1. LGSCATSS Sanction - data entry form
2. Send for Approval

* **Actions on Page (MLI Checker)**

Module Path**:** LGSCATSS >> Approve LGSCATSS Sanction

1. View LGSCATSS Sanction
2. LGSCATSS Sanction – Approval / Rejection

### **Process Flow- Sanction form**

### **LGSCATSS Sanction form - Field and Business Validations**

* + 1. **LGSCATSS Sanction Form (MLI Creator Login)**

The MLI creator will have to enter details of the Tourist Guide/ Travel & Tourism Stakeholders through the Sanction Details form present on the MLI Creator side

* **Borrower Name:** User Entry- Text. Mandatory

MLI to enter the name of the borrower

* **Borrower Type:** User Entry- Dropdown with Values “Registered Tourist Guide”, “Travel and Tourism Stakeholders”

MLI to select the Borrower Type for which loan is disbursed

* **Borrower sub-type**: User Entry- Dropdown with Values “Registered Tourist Guide”, “Travel Operator”, “Travel Agent” and “Tourist Transport”

MLI to select the Sub-type based on the Borrower Type is selected

If Borrower Type selected is **Registered Tourist Guide** then values visible is “Registered Tourist Guide” to MLI

If Borrower Type selected is **Travel & Tourism Stakeholders** then values visible is “Travel Operator”, “Travel Agent”, “Tourist Transport” to MLI

* **Borrower Registered & Recognized By**: User Entry- Dropdown with Values “Ministry of Tourism Government of India”, “State Government / UT Administrations”

MLI to select the registration of Tourist Guide or the travel entity

If MLI select borrower type as **Registered Tourist Guide** then values visible is “State Government / UT Administrations”, “Ministry of Tourism Government of India”

If MLI select borrower type as **Travel and Tourism Stakeholders** then values visible is “Ministry of Tourism Government of India”

* **Registration Number:** User Entry- Alphanumeric. Mandatory

MLI to enter the registration number of Registration done withMinistry of Tourism Government of India or Government / UT Administrations

Maximum Loan Amount eligible for “Registered Tourist” Guides is Rs 1 Lakh across MLI

Maximum Loan Amount eligible for "Travel and Tourism Stakeholders" is Rs 10 lakhs across MLI

* **Constitution :** User Entry- Dropdown with Values “Individual”, “Proprietary”, ”Limited Liability Partnership”, ”Private”, “Public”, “HUF”, “TRUST”, “Society”, “Partnership”

MLI to select the constitution of the borrower

* **Type of Entity: -**User Entry**-** Dropdown with values “MICRO”, “Medium”, “SMALL”, “Other Business Enterprise”**.** Mandatory.

MLI to select the type of Entity

* **PAN Number:** User Entry- Alphanumeric. Optional

MLI to enter the PAN Number of the borrower

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')

Last digit must be alphabet**.**

* **Voter Id:** User Entry- Alphanumeric. Optional

MLI to enter the Voter Id of the Borrower

* **Borrower Address:** User Entry- Alphanumeric. Mandatory

MLI to enter the address the of the Borrower

* **State:** User Entry**-** Drop down with state values as per the list provided by NCGTC

MLI to select the State of the borrower from the list

* **District:** User Entry**-** Drop down with district values as per the list provided by NCGTC

MLI to select the district of the borrower from the list

* **City:** User Entry- Text. Mandatory

MLI to enter the city of registration of Borrower

* **PINCODE:** User Entry- Numeric. Mandatory

MLI to enter the PIN code of registration of Borrower, 6 digit allowed

* **Chief Promotor Name:** User Entry- Text. Mandatory

MLI to enter the name of the chief promoter

* **Chief Promotor Gender:** User Entry- Dropdown with Values “Male”, “Female” and “Transgender”. Mandatory

MLI to enter the gender of the Chief Promotor

* **Chief Promotor Minority Community** User Entry- Dropdown with Values “Yes”, “No”. Mandatory

MLI to select whether chief promoter belong to Minority

* **Chief Promotor Religion** User Entry- Dropdown with Values “HINDU”, “MUSLIM ”, “Christian”, “SIKH”, “PARSI”,”BUDDHIST”, “JAIN” and “Other”. Mandatory

MLI to enter the promotor religion

* **Chief Promotor Caste Category:** User Entry- Dropdown with Values “SC”, “ST”, “OBC”, “GENERAL”, “Others”. Mandatory

MLI to select the chief promoter caste category

* **Chief Promotor Email Id:** User Entry- Alphanumeric. Mandatory

MLI to enter the chief promotor email-id

To be validated with email-id validation else message to be displayed as “Enter valid email id”

* **Chief Promotor Mobile Number** User Entry- Numeric. Mandatory

MLI to enter the chief promotor Mobile Number. 10 digits allowed

* **Number of Employees:** User Entry- Numeric. Mandatory

MLI to enter the Number of Employee

* **Customer Id:** User Entry- Alphanumeric. Mandatory

MLI to enter the Customer Id of the loan sanction

* **Loan Account Number:** User Entry- Numeric. Mandatory

MLI to enter the Loan Account number of the loan sanction.

Max.15 digit number is allowed

* **Loan Sanction Date:** User Entry – Calendar Control. Mandatory

MLI to select the date of Loan sanction for the borrower

Loan Sanction should not be greater than current system date (Max 31/03/2022) and less than 27/09/2021

* **Loan Sanction Amount:**  User Entry – Numeric. Mandatory

MLI to enter the amount of Loan sanction for the borrower

Values up to 2 decimal allowed

* **Moratorium Period (months):** User Entry – Numeric. Mandatory

MLI to enter the Moratorium period in months.

Moratorium period allowed is 12 months

* **Loan Tenure (months - including moratorium):** User Entry – Numeric. Mandatory

MLI to enter Loan Tenure in months.

Loan tenure should not be more 60 and less than 13 months

* **Rate of Interest:** User Entry – Numeric. Mandatory

MLI to enter rate of interest (in %) at which loan is disbursed.

Maximum rate of interest allowed is 7.95% else message to be displayed as “Maximum rate of interest is 7.95%”

* [**Generate & view management certificate**](javascript:WebForm_DoPostBackWithOptions(new%20WebForm_PostBackOptions(%22ctl00$ContentPlaceHolder1$lnkbtnAgreeCertificate%22,%20%22%22,%20true,%20%22%22,%20%22%22,%20false,%20true))) **:** User Entry-Link. Mandatory

MLI to click on the link to generate Management certificate

* **The borrower was not covered under existing guarantee scheme such as ECLGS 1.0 or 3.0:** User Entry-Checkbox. Conditionally. Mandatory

MLI to select if the borrower is not covered under ECLGS 1.0 or 3.0

* **The borrower was covered under existing guarantee scheme such as ECLGS 1.0 or 3.0 However, the borrower has since closed the said facility:** User Entry-Checkbox. Conditionally. Mandatory

MLI to select if the borrower is covered under ECLGS 1.0 or 3.0

Once the form is filled as per validation, MLI creator to send the form to MLI Approver for approval by clicking on “**Send to approve**”. App Reference number would be generated that would be used for reference until CGPAN is generated

* + 1. **View Sanction form (MLI Approver Login)**

On MLI approver login under View Sanction form page MLI name, Borrower Type, Borrower Sub type ,PAN no, Voter-ID, Loan sanction date, Sanction Amount, App Ref no, Current state, CGPAN( if generated) would be displayed

MLI approver can click on Approve/Reject link and view the form submitted by MLI creator in View only format

* **Borrower Name:** Entered by MLI creator in sanction form
* **Borrower Type:** Entered by MLI creator in sanction form
* **Borrower Sub-** Entered by MLI creator in sanction form
* **Borrower Registered by:** Entered by MLI creator in sanction form
* **Registration Number:** Entered by MLI creator in sanction form
* **Constitution:** Entered by MLI creator in sanction form
* **Type of Entity:** Entered by MLI creator in sanction form
* **PAN Number:** Entered by MLI creator in sanction form
* **Voter-Id:** Entered by MLI creator in sanction form
* **Borrower:** Entered by MLI creator in sanction form
* **State:** Entered by MLI creator in sanction form
* **District:** Entered by MLI creator in sanction for
* **City:** Entered by MLI creator in sanction form
* **Pin-code:** Entered by MLI creator in sanction form
* **Chief Promotor Name:** Entered by MLI creator in sanction form
* **Chief Promotor Gender:** Entered by MLI creator in sanction form
* **Chief Promotor Minority Community:** Entered by MLI creator in sanction form
* **Chief Promotor Religion:** Entered by MLI creator in sanction form
* **Chief Promotor Caste Category:** Entered by MLI creator in sanction form
* **Chief Promotor Email Id:** Entered by MLI creator in sanction form
* **Chief Promotor Mobile No:** Entered by MLI creator in sanction form
* **Number Of Employees:** Entered by MLI creator in sanction form
* **Customer Id:** Entered by MLI creator in sanction form
* **Loan Account Number:** Entered by MLI creator in sanction form
* **Loan Sanction Date:** Entered by MLI creator in sanction for
* **Loan Sanction Amount:** Entered by MLI creator in sanction form
* **Moratorium Period (In Months):** Entered by MLI creator in sanction form
* **Loan Tenure (In Months):** Entered by MLI creator in sanction form
* **Rate Of Interest:** Entered by MLI creator in sanction form
* [**Generate & view management certificate**](javascript:WebForm_DoPostBackWithOptions(new%20WebForm_PostBackOptions(%22ctl00$ContentPlaceHolder1$lnkbtnAgreeCertificate%22,%20%22%22,%20true,%20%22%22,%20%22%22,%20false,%20true))) **:** User Entry-Link. Mandatory

MLI to click on the link to generate Management certificate

* **The borrower was not covered under existing guarantee scheme such as ECLGS 1.0 or 3.0:** User Entry-Checkbox. Mandatory

MLI to select if the borrower is not covered under ECLGS 1.0 or 3.0

* **Action :** User Entry- Dropdown with Values “Approved”, “Rejected”

MLI to approve or reject the Sanction detail form

* **Remark:** User Entry- Alphanumeric. Mandatory

MLI to enter remark regarding approval/ Rejection

On approval by MLI approver CGPAN would be generated

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

The MLI Creator has to enter Sanction details which will be approved by the MLI Creator and a CGPAN will be allocated which will be used as a basis for capturing the details of disbursements done by the Micro Finance Institution

CGPAN follows a specific format:

**CGPAN Format for LGSCATSS 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:

### **LGSCATSS Disbursement form**

LGSCATSS Disbursement form to be developed for MLI to enter the disbursement details to the borrower. MLI creator to enter the details and send it MLI Approver for approval. Post approval from MLI approver details are updated in Disbursement table. Following is the process for entering disbursement details

* **User Roles:**

1. MLI Creator: Data entry of LGSCATSS Disbursement
2. MLI Approver: Approval / Rejection of LGSCATSS Disbursement

* **Actions on Page (MLI Maker):**

Module Path**:** LGSCATSS >> LGSCATSS Disbursement

1. LGSCATSS Disbursement - data entry form
2. Send for Approval

* **Actions on Page (MLI Checker)**

Module Path**:** LGSCATSS >> Approve LGSCATSS Disbursement

1. View LGSCATSS Disbursement
2. LGSCATSS Disbursement – Approval / Rejection

### **Process Flow- Disbursement form**

### **LGSCATSS Disbursement form - Field and Business Validations**

* + 1. **LGSCATSS Disbursement (MLI creator Login)**

Details of the disbursement amount will be added by the MLI Creator against each CGPAN. MLI Creator can add multiple disbursement against each CGPAN until disbursement amount does not exceed Sanction amount

LGSCATSS disbursement form will include below fields based on details shared some CGPAN can be entered and some fields will get auto populated

* **CGPAN: User Entry – Alphanumeric. Mandatory**

MLI to Enter the CGPAN of the borrower to enter the disbursement details

MLI to click on search to search the CGPAN details

CGPAN which is standard can be searched

Below fields would be populated based CGPAN entered and the sanction information entered in LGSCATSS sanction form

* **Borrower Name:** Display- read only

Borrower Name would be displayed as entered by MLI in sanction form

* **Loan Sanction Date**: Display- read only

Loan Sanction date would be displayed as entered by MLI in sanction form

* **Loan Sanction Amount**: Display- read only

Loan Sanction amount would be displayed as entered by MLI in sanction form

Values with 2 decimal is allowed

* **Already Disbursed Amount:** Display- read only

Sum of all disbursed amount would be displayed as submitted by MLI in all disbursement form

Values with 2 decimal is allowed

* **Disbursement Date:** User Entry – Calendar control. Mandatory

MLI to enter the date of disbursement done to borrower

Disbursement date should be greater than or equal to Sanction date and less than or equal to current system date

* **Available amount to be disburse is:** Display- Read Only

Message would be displayed to MLI as maximum amount available for disbursement

i.e. (Sanction- Total Disbursed amount)

* **Partial Disbursed Amount:** User Entry- Numeric. Mandatory

MLI to enter the recent amount disbursed to borrower

Total disbursement amount should not be greater than sanction amount else message to be displayed “Partial Disbursement amount should be less than or equal to Sanctioned Amount”

Amount entered must be greater than zero, else message to be displayed as “Enter value greater than 0”

* **Rate of Interest:** User Entry – Numeric. Mandatory

MLI to enter rate of interest (in %) at which loan is disbursed.

Values with 2 decimal is allowed

Maximum rate of interest allowed is 7.95% else message to be displayed as “Maximum rate of interest is 7.95%”

MLI creator can click on “Send to Approve” for approval from MLI approver and Reference Id would be created. Status of the form would be “Approval Awaited”

* + 1. **LGSCATSS Disbursement for (MLI Approver Login)**

On Disbursement details page, MLI Name, CGPAN, Disbursement Date, Disbursement Amount, Rate of Interest, Disbursement RefNo, Current State, Remark would be displayed.

MLI approver can click on Approve/Reject link against the **Disbursement Refno** if action need to be taken. After clicking on Approve/Reject pop-up form would be opened and details would be listed as below,

* **CGPAN :** CGPAN of the Borrower
* **Borrower Name:** Name of the borrower against the CGPAN
* **Loan Sanction Amount:** Loan Sanctioned amount to borrower as entered in Sanction form
* **Loan Sanction Date:** Loan sanctioned date as entered in Sanction form
* **Already Disbursed Amount:** Total amount Disbursed by MLI
* **Disbursement Date:** Date of current disbursement
* **Partial Disbursed Amount:** Amount partial disbursed as entered by MLI creator
* **Rate of Interest:** Interest Rate at which the amount current amount is disbursed
* **Action: User: User Entry –** Dropdown with values “Approved”, “Rejected”. Mandatory

MLI to select the action to be taken on the disbursement form

* **Remarks:** User Entry – Alphanumeric. Conditionally Mandatory

MLI to enter remarks if disbursement form is rejected

Once form is submitted status of the form is update as “Approved”, “Rejected”.

### **Calculate Credit Guarantee Covers**

Credit Guarantee cover issued against CGPAN will be for the total Sanction amount entered by MLI.

### **NCGTC Login**

As scheme issue auto Credit Guarantee on approval from MLI Approver. NCGTC can view the reports for the scheme to track the status.

1. **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 Tourism Service Sector (LGSCATSS)  
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 LGSCATSS and meets the terms and conditions specified therein.  
   c. The borrower accounts for which guarantee is being taken conform to eligibility criteria prescribed for debt sanctioned  
       as per LGSCATSS guidelines.  
   d. Debt facilities have been sanctioned after proper due diligence by the Competent Authority as per approved  
       policy of the Member Lending Institution.  
4. Any guarantee given by the Trust shall be governed by the provisions of LGSCATSS as if the same had been  
    written in the documents evidencing such guarantee  
5. We shall as far as possible ensure that the conditions of any contract relating to an account guaranteed  
    under the Scheme are not in conflict with the provisions of the Scheme.  
6. In case any of the information provided by us is found to be incorrect, the guarantee cover provided by Trust/Trustee  
    under LGSCATSS shall become Null & Void and the Trust/Trustee or its constituents shall be free to take such  
    action as deemed necessary

MLI Name <Bank Name>

User Name < MLI User Name>

First Name < First Name>

Last Name < Last Name>

## 

## **Persisting the Loan Account Information in DB Table**

New CG if found eligible, is saved in CG table It is important to note that, all the loan information value provided by MLI is saved in the LGSCATSSGuarantee table along with Credit Guarantee status and Disbursement details are updated in LGSCATSSDisbursement and along with below mentioned specific field values:

LGSCATSS Sanction details

* MLICreatorId- MLI creator user id
* Created Date – details updated by MLI creator
* Is Active Flag – Active
* MLI Approverid– MLI approver user id
* Update date : Approved by MLI Approver
* CG status- Approve/Reject
* MLI approver Remarks

LGSCATSS Disbursement details

* MLICreatorId- MLI creator user id
* Created Date – details updated by MLI creator
* Is Active Flag – Active
* MLI Approverid– MLI approver user id
* Update date : Approved by MLI Approver
* CG status- Approve/Reject
* MLI approver Remarks

## **Reports**

Reports to track the scheme status would be developed regarding Guarantee issued and disbursement against the CGPAN. Report would be accessible to NCGTC users

**Module Path**: LGSCATSS>> LGSCATSS Reports

**Input Parameter**: MLI Name, Form-to date

1. **Guarantee Issue Report**

****

1. **Disbursement Transaction**

****

Format as defined in the attached is sheet is finalised for Guarantee Issuance and Disbursement

## **Points Pending for Further Clarification**

Following points will need clarification from NCGTC:

|  |  |  |
| --- | --- | --- |
| S. No. | Point for Further Clarification | Contemplations |
| 1 | - As scheme Phase 2 is not finalized report would be update accordingly | - |