Business Requirement Document

MFI –Outstanding Form

**Document Version History**

|  |  |  |  |
| --- | --- | --- | --- |
| Version No. | Remarks | Date | Author |
| 1.0 | Outstanding Form | 19-Jul3-2022 | Supriya Shinde-Dhuri |

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

**Table of Content:**

[**1.1** **Introduction** 4](#_Toc138073533)

[**1.2** **Outstanding Form- Validation** 4](#_Toc138073534)

[**1.3** **CG Information** 5](#_Toc138073535)

[**1.4** **Reports** 5](#_Toc138073536)

[**Points Pending for Further Clarification** 6](#_Toc138073537)

**Glossary**

Glossary of Important Terms used in this document.

|  |  |  |
| --- | --- | --- |
| S. No. | Term | Description |
| 1 | CGPAN | Credit Guarantee Permanent Account Number – a Unique Credit Guarantee Number generated by NCGTC processing system while issuing the Credit Guarantee. |
| 2 | DDMMYYYY | DD- Date; MM-Month; YYYY-Year (4 digit) |
| 3 | MLI | Member Leading Institute. These will be Banks, Factors, and Para- Banks etc. Institutes predominantly in business of Money Lending’s. |
| 4 | NCGTC | National Credit Guarantee Trustee Company Ltd |
| 5 | SURGE | Software System Developed and Commissioned by NCGTC for Managing Credit Guarantee Business Process.  *SURGE – System for Underwriting, Reassurance & Guarantee Endorsement* |

## **Introduction**

It’s is a form to update CGPAN wise outstanding liability of each MFI with MLI on monthly basis. Year and Month drop down and CGPAN drop down filters, on amount on a month end with data entry.

## **Outstanding Form- Validation**

System will perform below eligibility criteria checks while processing the outstanding Form.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **MLI Name** | **CGPAN** | **MFI NAME** | **Month & Year** | **Outstanding Amount** |
| Auto fetch with login | Drop down to be provided | Auto fetch with associated CGPAN | Calendar, cannot be future date | Data entry, cannot be a negative value |

**Note**:

* MLI maker and checker do the process. And generate the reports.
* NCGTC maker and Checker can only generate the report.

## **CG Information**

It is important to note that, all the outstanding form information value provided by MLI is saved in the table along with Credit Guarantee status and along with below mentioned specific field values:

* CGPAN – CGPAN issued at the time of issuing Credit Guarantee
* IP Address – IP Address of the User
* Created By(Main Table) – MLI creator User Id
* Created Date(Main Table) – Date & Time of Record insertion
* Approved By(Main Table) - MLI Approver User Id
* Approved Date (Main Table) - Date & Time of Record approval.
* CGPAN – CGPAN issued at the time of issuing Credit Guarantee

## **Reports**

Report to be developed with following parameter.

* 1. As on Month.
  2. It will also have an option to show the latest updated records to **(Month & Year)** in the system updated by the MFI.
  3. MFI drop down to select one or multiple MFI, CGPAN, and Month.

Report Templates.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **MLI Name** | **CGPAN** | **NBFC-MFI / MFI Name** | **Sanctioned Amount (In Cr.)** | **Disbursement Amount (In Cr.)** | **Created Date** | **Outstanding as on (Date)** | **Outstanding Amount (In Cr.)** |

## **Points Pending for Further Clarification**

Following points will need clarification from NCGTC:

|  |  |  |
| --- | --- | --- |
| S. No. | Point for Further Clarification | Contemplations |
| 1. | Update CG flow and condition | This BRD is updated based on the requirement shared for Update CG |
| 2 | Reports |  |

Prepared By ESDS Software Solution. For National Credit Guarantee Trustee Company Ltd.

Rights of this Document with National Credit Guarantee Trustee Company Ltd.