Abstract

This document summarizes functional needs of operations that can be conducted on issued credit guarantee under Mudra scheme. These operations involve - searching & viewing a CG.   
Intention is to collate & track functional specifications of underlying business processes for Mudra loan guarantee business and provide a firm base for further interpretations of software requirements & specifications.

Business Requirement Document

Credit Guarantee Operations for MFI Scheme

**Document Version History**

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**Glossary**

Glossary of Important Terms used in this document.

|  |  |  |
| --- | --- | --- |
| S. No. | Term | Description |
| 1 | A/c | Account or Account No. – a common written abbreviation for account in context of Banking/Financials |
| 2 | Cust ID | Customer ID |
| 3 | CGDAN | Credit Guarantee Demand Advisory Number - a Unique Credit Guarantee Demand Number generated by NCGTC processing system for each loan record demand of CG Fees which MLI needs to pay to avail the CG cover. |
| 4 | CGPAN | Credit Guarantee Permanent Account Number – a Unique Credit Guarantee Number generated by NCGTC processing system while issuing the Credit Guarantee. |
| 5 | CG | Credit Guarantee |
| 6 | NCGTC | National Credit Guarantee Trustee Company Ltd |
| 7 | SURGE | Software System Developed and Commissioned by NCGTC for Managing Credit Guarantee Business Process.  SURGE – System for Underwriting, Reassurance & Guarantee Endorsement |

## **Introduction**

SURGE allows further operational features to MLI as well as to NCGTC users – thereby facilitating them to operate on the issued CG.

Below is the classification of the operations as per the SURGE stakeholders and as per the mode/channel (Batch/Real-time):

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| S. No. | Name of the Operation | Performed By | | | Mode | Frequency |
| **NCGTC** | **MLI User** | **System** |
| 1 | Ops 1 - Search and View a CG | √ | √ | - | R | Anytime |

## **Ops 1 - Search & View a CG**

Whilst all MLI’s secure CG from NCGTC, there will always be a need to know the current status of a particular CG and further perform specific permitted operations on it. SEARCH and VIEW operations is for this purpose.

### **By NCGTC User**

### **Search Criteria**

NCGTC User is able to search a particular CG in SURGE system based on following search parameters:

1. MLI (Mandatory)
2. Scheme (Mandatory)
3. Loan Account No. (Optional)
4. CGPAN (Optional)
5. Customer Id (Optional)

The usage of the above criteria will be as below:

1. Parameter 1 and 2 are mandatory
2. Either of parameter 3 or 4 is mandatory

### **Rendering CG Details**

The result of the above search criteria (if any) is displayed in the grid on the screen of the user – on which further filtering can be done.

The grid columns displayed are:

1. Loan Account No.
2. Customer ID
3. Portfolio ID
4. CGPAN
5. Status

(**Note**: The status column in the grid provides the information of latest CG status available for the respective CG. Only scheme related data will be display in above grid columns)

User can further select a single record from the search result for detailed view of the CG using ‘**View Details’**. Following details are provided to the user:

* The main ‘**Master’** record details – this section provides information provided by MLI at the time of MFI Details.

There is a possibility that the selected CG (or CGPAN) has only the master information and NO transactional information (since no transaction exists).

* The ‘**Transaction’** record details – subsequently if the user or system does any transactions like Disbursements and Update CG on the issued CG (or CGPAN), the details of these will be rendered here. There may exist a zero or single or multiple transaction records for an associated CGPAN.

The transactional records are rendered chronologically (in order of new to old) based on date of creation of the respective transaction in the CG database.

All the details of the selected CG are available in ‘view’ only mode.

### **Save & Print CG Details**

SURGE allows NCGTC users to save and print selected CG details. Save allows user to save selected CG in Acrobat PDF format.

### **By MLI User**

### **Search Criteria**

MLI User is able to search a particular CG in SURGE system based on following search parameters:

1. MLI (default)
2. Scheme (default)
3. Loan Account No. (Optional)
4. CGPAN (Optional)
5. Customer ID (Optional)

The usage of the above criteria will be as below:

1. Parameter 1 and 2 are mandatory
2. Either of parameter 3 or 4 is mandatory

### **Rendering CG Details**

The result of the above search criteria (if any) is displayed in the grid on the screen of the user – on which further filtering can be done.

The grid columns displayed are:

1. Loan Account No.
2. Customer ID
3. Portfolio ID
4. CGPAN
5. Status

(**Note**: The status column in the grid provides the information of latest CG status available for the respective CG. Only scheme related data will be display in above grid columns).

User can further select a single record from the search result for detailed view of the CG using **‘View Details’**. Following details are provided to the user:

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