Abstract

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

Business Requirement Document

Credit Guarantee Schemes for Micro Finance Institutions – Issuance of New Credit Guarantee, Update disbursement details and Upload MFI borrower data

**Document Version History**

|  |  |  |  |
| --- | --- | --- | --- |
| Version No. | Remarks | Date | Author |
| 1.0 | Baseline Includes Sanction and Disbursement form |  | Arpan T |
| 2.0 | MFI Data Upload | 17-09-2021 | Arpan T |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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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 | CGSMFI | Credit Guarantee Scheme for Micro Finance Institute |
| 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 | eGov Standards | E Government Standards – Information Technology Standards. |
| 6 | FY | Financial Year |
| 7 | 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 | MFI | Micro Finance Institution |
| 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 | 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. |
| 14 | CSV | Comma Separated values |
| 15 | MCLR | Marginal Cost of Funds based Lending Rate |
| 16 | FDD | Date of First Disbursement |
| 17 | LAFDD | Date of First Disbursement in Loan Application Table (main table related to CG’s in SURGE) |

## **Introduction**

For purpose of loans to Micro Finance Institutions, NCGTC has designed a guarantee product known as Credit Guarantee Fund Scheme for Micro Finance Institutions (CGSMFI).

NCGTC extends guarantee to the loans extended by Member Lending Institutions to an eligible Micro Finance Institution for:

* Provide guarantee coverage to eligible lending institutions for the funding provided by them to NBFC-MFIs or MFIs for on lending to eligible small borrowers in the context of Covid -19 pandemic.

Scheme shall cover funding provided by the MLIs to MFIs/NBFC-MFIs till March 31, 2022 or till guarantees for an amount of Rs.7500 crore are issued, whichever is earlier

MLIs shall be guaranteed by NCGTC to the extent of 75% of Amount in default for a maximum period of 3 years.

* + 1. **Fund & Docket Construct**

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

## **2.1. MFI details**

The MLI to enter the details of funding to MFI through the MFI Details form present on the MLI Creator side. This form will collect data and to be submitted to MLI approver for approval. Post approval from MLI approver CGPAN would be generated

* **User Roles:**

1. MLI Creator: Data entry of MFI details
2. MLI Approver: Approval / Rejection of MFI details

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

Module Path**:** CGSMFI >> MFI details

1. MFI details - data entry form
2. Send for Approval
3. Generate Report

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

Module Path**:** CGSMFI >> Approve MFI details

1. View MFI details
2. MFI details – Approval / Rejection
3. Generate Report

### **MFI details- Field and Business Validations**

* + - 1. **MFI details (MLI Creator Login)**

MFI detail form to be provided to MLI creator for submitting the MFI sanction details. Following are the field and business validations of MFI details form:

1. **MLI Name:** Display- Read Only

MLI name to be displayed based on the login of the MLI

1. **Scheme Name:** Display- Read Only

Scheme Name would be displayed as “**Credit Guarantee Scheme for Microfinance Institutions**” be default

1. **MFI Type:** User entry- Dropdown with values “NBFC-MFI”, “MFI”. Mandatory

MLI to select the MFI type whether “NBFC-MFI”, “MFI”

1. **MFI Name:** User entry- Text. Mandatory

MLI to enter the name of the MFI to which funding is provided

1. **PAN Number:** User entry- Alphanumeric. Mandatory

MLI to enter the PAN number of the MFI

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.

1. **Loan Sanction Date:** User entry- Calendar control. Mandatory

MLI to enter the date of loan sanction

Loan sanction should be greater than 1st July 2021 and less than current system date (Max 31st March 2022)

1. **Loan Tenure:** User entry- Numeric. Mandatory

MLI to enter the tenure of the loan in months

Tenure should be greater than zero

Message to be displayed beside the field as “**Guarantee is applicable only up to 36 months or loan tenure from First Disbursement date whichever is earlier.”**

1. **Moratorium Period (months):** User entry- Numeric. Mandatory

MLI to enter the Moratorium of the loan in months

Moratorium should be less than Loan tenure

1. **Loan Sanction Amount:** User entry- Numeric. Mandatory

MLI to enter the amount of loan sanctioned to MFI

Loan sanctioned amount entered should not cross the limit overall limit of 10,000.Cr

Amount enter by MLI to be displayed in Cr

1. **Bank MCLR Rate:** User entry- Numeric. Mandatory

MLI to enter the MCLR rate in percentage

1. **Rate of Interest:** User entry- Numeric. Mandatory

MLI to enter the rate of Interest in percentage

Rate of Interest should not exceed MCLR rate +2%

1. **NBFC-MFI / MFI Rating: User entry-** User Entry- Text. Mandatory

MLI to enter the MFI rating

1. **Sanction letter:** User Entry – Document Upload. Mandatory

MLI to upload the letter of sanction to MFI (Max size 400kb)

1. **MCLR Circular:** User Entry – Document Upload. Mandatory

MLI to upload the MCLR circular(Max size 1mb)

1. **Generate & view management certificate:** User entry- Checkbox. Mandatory

MLI to generate the Management certificate by selecting the certificate before submitting

MLI creator to click on “**Send to Approve**” for approval of MLI approver. On successful submission Application reference number would be generated

* + - 1. **MFI details (MLI Approver Login)**

In MLI approver login following fields would be displayed on the page

1. **MFI Name:** Values entered by MLI creator
2. **MFI Type**: Values entered by MLI creator
3. **Pan Number:** Values entered by MLI creator
4. **Loan Sanction Date**: Values entered by MLI creator
5. **Loan Tenure**: Values entered by MLI creator
6. **Sanctioned Amount**: Values entered by MLI creator
7. **Bank MCLR Rate**: Values entered by MLI creator
8. **Rate of Interest**: Values entered by MLI creator
9. **MFI Rating**: Values entered by MLI creator
10. **App Ref No**: Generated on form submission by MLI creator
11. **Current State**: Current state of the Application whether “Approved” or “Rejected”
12. **CGPAN:** CGPAN would be displayed if approved by MLI approver

MLI Approver can also view Sanction letter and MCLR circular documents uploaded by MLI creator from View document link

MLI can click on Approve/Reject link under current state to take action on App Ref No. MLI approver to update the status as” Approved” or” Rejected” with remark.

On approval by MLI approver CGPAN would be generated and current state to be update as “Guarantee in force”

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

The MLI Creator has to enter details of MFI 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

Note: For this scheme, the CGPAN identifier is allotted for Micro Finance Institution (i.e. one CGPAN for each MFI)

CGPAN follows a specific format:

**CGPAN Format for CGSMFI**

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

As per the scheme CGPAN is valid for Maximum 3 years

### **Process Flow – MFI Details**

## **MFI disbursement**

The MLI to enter the details of disbursement to MFI through the MFI disbursement form present on the MLI Creator side. This form will collect data and to be submitted to MLI approver for approval. Details of the disbursement amount will be added by the MLI Creator against each CGPAN. MLI Creator can add multiple disbursement against each CGPAN.

* **User Roles:**

1. MLI Creator: Data entry of MFI disbursement
2. MLI Approver: Approval / Rejection of MFI disbursement

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

Module Path**:** CGSMFI >> MFI disbursement

1. MFI disbursement - data entry form
2. Send for Approval
3. Generate Report

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

Module Path**:** CGSMFI >> MFI disbursement

1. View MFI disbursement form
2. MFI disbursement – Approval / Rejection
3. Generate Report

### 3.1.1. **MFI Disbursement- Field and Business Validations**

#### **3.1.1.1. MFI disbursement (MLI Creator Login)**

MFI disbursement form will include below fields based on MFI details shared based on the some fields will get auto populated

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

MLI creator to enter the CGPAN for which the disbursement is to be updated

After entering CGPAN MLI will click on search to search valid CGPAN

If CGPAN is already closed, then system to display message as “CGPAN <CGPAN> status is closed”

Only CGPAN’s of MLI to be available in this page (based on user login)

* **PAN Number:** Display- Read Only

Pan number entered in MFI sanction form would be displayed

* **Loan Sanction Date:** Display- Read Only

Date of loan sanction entered in MFI sanction would be displayed

* **Loan sanction Amount:** Display- Read Only

Amount of loan sanction entered in MFI sanction would be displayed

* **Already Disbursed Amount:** Display- Read Only

Sum of all the disbursed amount against CGPAN would be displayed

* **Disbursement Date:** User entry- Calendar Control. Mandatory

MLI to select the date of current disbursement

Disbursement date should be equal to or greater than Sanction date or else message to be displayed as “Disbursement date should be greater than or equal to Sanction Date.”

* **Partial Disbursement Amount:** User entry- Numeric. Mandatory

MLI to enter the amount disbursed to MFI

Sum of the partial disbursement amount should be less than or equal to Total sanction amount else message to be displayed as “Partial Disbursement amount should be less than or equal to Sanctioned Amount”

* **One Year Bank MCLR Rate:** User entry- Numeric. Mandatory

MLI to enter the MCLR rate in percentage

* **Rate of Interest:** User entry- Numeric. Mandatory

MLI to enter the Interest rate at which amount is disbursed

Maximum interest rate allowed is MCLR rate + 2%,

* **MCLR circular :** User entry- Upload. Mandatory

MLI to upload the MCLR circular

MLI creator to click on “Send to approve” to send to MLI approver. App Reference number is generated on successful submission.

#### **3.1.1.2. . MFI disbursement (MLI Approver Login)**

In MLI approver Login, under View/Approve MFI Disbursement page following details would be displayed

* **MFI Name:** Name of the MFI against CGPAN
* **MFI Type:** MFI type against the CGPAN
* **CGPAN**: CGPAN for which disbursement details are entered
* **Loan Sanction Date:** Loan sanction date against the CGPAN
* **Disbursement Date:** Disbursement date entered by MLI creator
* **Sanctioned Amount:** Sanctioned Amount against the CGPAN
* **Disbursement Amount:** Disbursement amount Entered by MLI creator
* **Bank MCLR Rate:** Bank MCLR rate entered by MLI creator
* **Rate of Interest:** Disbursement amount entered by MLI creator
* **Disbursement Ref No:** Reference No generated after submission of form by MLI creator
* **Current State:** Current state of the form as “Approval Awaited ”, ”Approved” or “Rejected”

MLI approver can click on the Approve/Reject link displayed against each disbursement form and take action on it. MLI approver can update the status as “Approved” or “Rejected” with Remarks.

Once action taken by MLI Approver the current state is update as Approved or Rejected

**3.1.2. Process Flow - MFI Disbursement Details**

## **Upload Statutory Auditor Certificate**

The MLI will have to upload the Statutory Auditor Certificate against each CGPAN within 4 months of Disbursement.

MLI can upload the document on upload Auditor certificate under CGMFI by selecting MFI Name and CGPAN

* **User Roles:**

1. MLI Creator: Upload Statutory Audit certificate
2. MLI Approver: Approval / Rejection of Statutory Audit certificate

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

Module Path**:** CGSMFI >> Upload Statutory Audit certificate

1. Upload Statutory Auditors certificate
2. Send for Approval

* **Actions on Page (MLI Approver)**

Module Path**:** CGSMFI >> Approve MFI details

1. View Statutory Auditors certificate
2. Statutory Auditors certificate – Approval / Rejection

## **4.1.1. Upload Statutory Auditors Certificate - Field and Business Validations**

**4.1.1.1. Statutory Auditors Certificate (MLI creator Login)**

MLI creator to have provision to upload the Statutory Auditors Certificate by selecting MFI name or CGPAN

1. **CGPAN:** User entry- Dropdown with values <CGPAN> generated by MLI. Mandatory

MLI to select the CGPAN for Uploading of the statutory auditors Certificate

1. **MFI Name:** User entry- Dropdown with values <MFI> for which CGPAN is generated by MLI. Mandatory

MLI to select the MFI for which statutory auditors Certificate is to be uploaded

1. **Upload Document**: User entry- Upload. Mandatory

MLI to upload the document in pdf format

Once document is uploaded by MLI creator, user can click on “Send to approve” for approval from MLI approver.

MLI creator to have page which display the document upload and current state of the uploaded file for tracking.

1. **MFI Name :** MFI name for which statutory auditors Certificate is uploaded
2. **CGPAN:** CGPAN for which statutory auditors Certificate is uploaded
3. **Filename :** Name of the document file uploaded
4. **Current status:** Current status of the file uploaded “Approval Awaited”, ”Approved”, ”Rejected”

MLI creator to click on “**Send to approve**” to send to MLI approver for approval and status of the file change to “**Approval Awaited**”

* + - 1. **Statutory Auditors Certificate (**MLI Approver Login)

MLI Approver to have the same page as MLI creator to view the document/s submitted by MLI creator and click on Approve/Reject link to update the status. MLI approver can “Approved” or “Rejected” the file with remarks

Once file is Approved or Rejected status will get updated form “Approval awaited” to “Approved” “Rejected”

* + - 1. **Statutory Auditors Certificate (**NCGTC Creator/Approver Login)

NCGTC users to login and view the Statutory Auditor certificate uploaded. Page view of NCGTC users will be same as MLI Approver.

NCGTC users to only view the documents

* + 1. **Process Flow for Statutory Auditors Certificate Upload**

## **MFI Data Upload**

MFI data Upload provision to be provided to MLI creator to share the data regarding the disbursement of loan by MFI to borrower.

MLI to upload the file in XML, Txt, CSV. in the format prescribed

* **User Roles:**

1. MLI Creator: Upload Statutory Audit certificate
2. MLI Approver: Approval / Rejection of Statutory Audit certificate

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

Module Path**:** Input file Management >> Data Upload

1. Upload MFI data file in xml, txt, csv
2. Download Valid and In valid report
3. Send for approval

* **Actions on Page (MLI Approver)**

Module Path**:** Input file Management

1. Download Valid and Invalid report
2. Approval / Rejection

* **Actions on Page (NCGTC Creator/ Approver)**

Module path: Home >> Upload Statutory Auditors Certificate

1. Download Valid and Invalid report
   * 1. **– MFI Data Upload(MLI creator Login)**

MLI’s to upload the data on SURGE portal related to sanction and Disbursement by MFI to borrower

Below is the Validation for MFI data Upload

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sr. No.** | **Field Name** | **Field Mandatory / Optional** | **Field Description** | **Type and Validation** |
| 1 | CGPAN | Mandatory | CGPAN Issued by NCGTC | Alphanumeric. |
| 2 | MFI Name | Mandatory | MFI Name | Alphanumeric. |
| 3 | Borrower Name | Mandatory | Borrower’s Name | Alphanumeric. |
| 4 | Gender | Mandatory | Borrower’s Gender | Value as per code master. |
| 5 | Udyog Adhaar No. | Optional | Udyog Adhaar No. of the borrower | Numeric |
| 6 | Voter Id No. | Optional | Voter ID No. of the borrower | Alphanumeric |
| 7 | Mobile No. | Optional | Mobile No. of the borrower | Numeric |
| 8 | Minority community | Mandatory | Is Borrower of Minority community | Value as per code master. |
| 9 | Religion | Mandatory | Borrower’s religion. Like Hindu/Muslim/Sikh etc. | Value as per code master. |
| 10 | Caste Category | Mandatory | Borrower’s caste category. Like SC/ST/OBC/NT etc. | Value as per code master. |
| 11 | Borrowers - Present - Address Line | Mandatory | Borrowers Present Address of Residence - Room no. & Building | Alphanumeric |
| 12 | Borrowers - Present - City/Town/Village | Mandatory | Unit Borrowers/ Present Address of Residence – village | Alphanumeric |
| 13 | Borrowers - Present - District | Mandatory | Unit Borrowers Present Address of Residence – District | Value as per code master. |
| 14 | Borrowers - Present - State | Mandatory | Borrowers Present Address of Residence – State | Value as per code master. |
| 15 | Borrowers - Present - Pin Code | Mandatory | Unit Borrowers Present Address of Residence – Pin Code | Numeric |
| 16 | IFSC Code | Optional | Banks IFSC code Disbursing the Loan Amount | Alphanumeric |
| 17 | Customer ID | Mandatory | Unique Customer Id issued by the MFI for each borrower | Alphanumeric |
| 18 | Loan Account Number | Mandatory | Loan Account Number allotted by MFI | Alphanumeric |
| 19 | Fresh Sanctioned Loan Amount/Limit | Mandatory | Fresh Loan amount sanctioned by MFI as per scheme eligibility rules/guidance. | Number With 2 Decimals |
| 20 | Fresh Loan Sanctioned Date | Mandatory | Date of Fresh Loan Sanction by MFI as per scheme eligibility rules/guidelines. | Date format DD-MM-YYYY |
| 21 | Fresh Loan Amount – First Disbursement | Mandatory | Loan amount disbursed by MFI as a first disbursement as per scheme eligibility rules/guidelines | Number With 2 Decimals |
| 22 | Date of First Disbursement of Fresh loan | Mandatory | Date of first disbursement done of fresh loan by MFI as per scheme eligibility rules/guidelines | Date format DD-MM-YYYY |
| 23 | Existing Loan Outstanding | Mandatory | Existing loan (If any) Outstanding of the borrower | Number With 2 Decimals |
| 24 | Pan Number | Optional | Pan No. of Borrower | Alphanumeric |
| 25 | Maximum Interest Rate as per RBI Guidelines | Mandatory | Maximum Interest Rate as per RBI Guidelines | Number With 2 Decimals |
| 26 | Interest Rate Charged | Mandatory | Interest Rate Charged to the Borrower | Number With 2 Decimals |
| 27 | Locality | Mandatory | Locality of the borrower | Value as per code master. |
| 28 | Household Income | Mandatory | Household Annual Income of the Borrower | Value as per code master. |

MLI creator will upload the file under Input File Management and data Upload option MLI creator is permitted to upload and/or re-upload the input file multiple times.

Until sent for approval thus, allowing MLI Creator to append, edit and delete information multiple times and in ‘”Validated” state.

MLI creator will upload the file under Input File Management and data Upload option. Processing of the file will be similar to the other schemes. Once file is validated. MLI creator will “**Send to Approve**.”

* + 1. **– MFI Data Upload (MLI Approver Login)**

MLI Approver to download the Valid and Invalid records and click on the Approve/reject link. MLI Approver to Approved or Rejected the file with remark. Status of the file to changes to “Approved” and “Rejected” accordingly.

* + 1. **MFI Data Upload (NCGTC Creator/ Approver Login)**

NCGTC user can login and download the valid and invalid reports of the MFI data uploaded.

* 1. **Process flow for MFI data Upload**

## **Management Certificate**

I, the authorized officer of the member Lending institution indicated below, hereby certify that:  
  
1. The information provided in guarantee Form are true & correct.  
2. All data in the form conform to Credit Guarantee scheme for MFIs.  
  
3. For each of the MFI for which guarantee is being applied:  
  
   a) MFI is eligible for the purpose of guarantee cover under the scheme and meets the terms and conditions specified therein.  
   b) We have ensured that the MFI has complied with the guidelines of the scheme.  
   c) The MFI for which guarantee is being taken conform to eligibility criteria prescribed for funding as per Scheme 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  
    Credit Guarantee scheme for MFIs 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 CGSMFI shall become Null & Void and the Trust/Trustee or its constituents shall be free to take such action as deemed necessary.

MLI Name: <**MLI Name>**

User Name: <MLI User id>

First Name: **<MLI User First Name>**

Last Name: **<MLI User Last Name>**

Close

## 

## **Reports**

Reports to track the scheme status would be developed regarding Guarantee issued and disbursement against the CGPAN`

**Module path**: CGSMFI >> MFI reports

**Filter Option:** MLI name, MFI Type, MFI Name, from –To date

1. **Guarantee Issue Report**

****

1. **Disbursement Transaction**

****

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

### **DB update Information**

New CG if found eligible, is saved in MFI details 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 disbursement details MFI data are updated in MFIDisbursement table and Data Upload details are updated in MFILoanApplication  table along with below mentioned specific field values:

**Sanction details**

* CGPAN : CGPAN generated
* MLICreatorId- MLI creator user id
* Created date: Details updated by MLI creator
* MLIApproverid– MLI approver user id
* Updated Date – Date Time of Record insertion
* Is Active Flag – Active

**Disbursement details**

* CGPAN : CGPAN generated
* MLICreatorId- MLI creator user id
* Created date: Details updated by MLI creator
* MLIApproverid– MLI approver user id
* Updated Date – Date Time of Record insertion
* Is Active Flag – Active

**MFI Data Upload**

* File Type – (which indicates that this is a transaction for Update CG)
* 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 | As scheme Phase 2 is under expected to be developed update Guarantee and claim will be discussed later on | - |

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

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