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Abstract

This document summarizes functional needs of credit guarantee business for new and disbursements guarantee issuance for PMAYG scheme.  
Intention is to collate & track functional specifications of underlying business processes for Credit Guarantee scheme for startups and provide a firm base for further interpretations of software requirements & specifications.

Business Requirement Document

**Credit Guarantee scheme for PMAYG – Credit Guarantee Scheme for Pradhan Mantri Awas Yojana - Gramin**

**Document Version History**

|  |  |  |  |
| --- | --- | --- | --- |
| Version No. | Remarks | Date | Author |
| 1.0 | Baseline – New CG Request, Disbursement Credit Guarantees | 11-07-2023 | Supriya Shinde-Dhuri |

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| **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 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 | NCGTC | National Credit Guarantee Trustee Company Ltd |
| 4 | SURGE | Software System Developed and Commissioned by NCGTC for Managing Credit Guarantee Business Process.  *SURGE – System for Underwriting, Reassurance & Guarantee Endorsement* |
| 5 | SCB | Scheduled Commercials Bank |
| 6 | RRB | Regional Rural Bank |

### **Introduction**

Credit Guarantee Scheme for Pradhan Mantri Awas Yojana – Gramin. Ministry of Rural Development, GoI. Beneficiary are Individual Members of Rural Self Help Groups (RSHGs) for Construction / Renovation of house. Rural area covered. SCB & RRB, MoRD may decide other MLI types.

### **Input File Layout**

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

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

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

* Excel layout



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

### **3. Summary - Preparing & Uploading the Input File (Sanction)**

### **4. Eligibility Criteria Checks**

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| **Sr. No.** | **Field Name** | **Description** | **Mandatory/Optional** | **Possible Values** | **Field Entry** | **Datatype** | **Validation** |
|  | **SHGs Details** |  |  |  |  |  | a-z |
| 1 | Name of the SHGs | Name of the SHGs | Mandatory |  | User Entry | Alphanumeric | A-Z |
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|  |  |  | These character set are NOT permitted: ~ $ { ! ^ } & 0-9 [ \* @ ] = # ; | : ?  > \_ < + |
| 2 | SHGs Promotor Institution Type | Whether SHG is formed under NRLM or Any other NGO, Govt Agency | Mandatory | NRLM, NGO, Other Govt Dept | Drop-down |  | NRLM, NGO, Other Govt Dept |
| 3 | Unique SHG Code / Group Id | Unique Self Help group code / Id | Conditional Mandatory |  | User Entry | Alphanumeric | a-z A-Z 0-9 |
| 4 | SHGs Formation Date | Date of formation of SHG | Mandatory |  | User Entry | Date | DD-MM-YYYY |
| 5 | SHGs Promotor Institution (SHGPI) Name | Name of the SHG Promotor Institution / Agency | Mandatory |  | User Entry | Alphanumeric | a-z |
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|  | **Member Details** |  |  |  |  |  |  |
| 6 | Member Name | Beneficiary SHG Member Name | Mandatory |  | User Entry | Alphanumeric | a-z |
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|  |  |  | These character set are NOT permitted: ~ $ { ! ^ } & 0-9 [ \* @ ] = # ; | : ?  > \_ < + |
| 7 | Father/Husband Name | Beneficiary SHG members father/husband name | Mandatory |  | User Entry | Alphanumeric | a-z |
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|  |  |  | These character set are NOT permitted: ~ $ { ! ^ } & 0-9 [ \* @ ] = # ; | : ?  > \_ < + |
| 8 | Member Address | Beneficiary SHG member address | Mandatory |  | User Entry | Alphanumeric | a-z |
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| 9 | Village | Name of the village | Mandatory |  | User Entry | Alphanumeric | a-z |
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| 10 | Gram-Panchyat | Name of the Gram-Panchayat | Mandatory |  | User Entry | Alphanumeric | a-z |
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| 11 | Block | Name of the Block | Mandatory |  | User Entry | Alphanumeric | a-z |
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|  |  |  | These character set are NOT permitted: ~ $ { ! ^ } & 0-9 [ \* @ ] = # ; | : ?  > \_ < + |
| 12 | District | Name of the District. System to maintain if Aspirational District | Mandatory | District List | Drop-down |  | Refer the District Code Master in – ‘SURGE - Code Masters’ for the possible values. |
| 13 | State | Name of the State | Mandatory | State List | Drop-down |  | Refer the District Code Master in – ‘SURGE - Code Masters’ for the possible values. |
| 14 | PINCODE | Pincode | Mandatory |  | User Entry | Number | 0-9 |
| 15 | Date of Birth | DOB of the member | Mandatory |  | User Entry | Date | DD-MM-YYYY |
| 16 | Voter Id Card | Voter Id Card Number of the Member | Mandatory |  | User Entry | Alphanumeric | a-z |
|  |  | A-Z |
|  |  | 0-9 |
|  |  | - |
|  |  | / |
| 17 | Gender | Gender of the Beneficiary SHG member | Mandatory | Male, Female, Transgender | Drop-down | List | Refer the Gender Code Master in – ‘SURGE - Code Masters’ for the possible values. |
| 18 | Social Category | Social Category of Beneficiary SHG member | Mandatory | General, SC, ST, OBC, etc. | Drop-down | List | Refer the Gender Code Master in – ‘SURGE - Code Masters’ for the possible values. |
| 19 | Religion | Religion of Beneficiary SHG member | Mandatory | Religion list | Drop-down | List | Refer the Gender Code Master in – ‘SURGE - Code Masters’ for the possible values. |
| 20 | Disability | Whether the menber of diabaled? | Mandatory | Yes, No | Drop-down | List | Yes, No |
| 21 | Poverty Line Status | APL/BPL status of member | Mandatory | APL, BPL | Drop-down | List | APL, BPL |
|  | **Loan Details** |  |  |  |  |  |  |
| 22 | Customer Id | Unique Customer Id generated by MLI | Mandatory |  | User Entry | Alphanumeric | a-z |
|  |  | A-Z |
|  |  | 0-9 |
| 23 | Loan Account Number | Unique Loan Account Number generated by MLI | Mandatory |  | User Entry | Alphanumeric | a-z |
|  |  | A-Z |
|  |  | 0-9 |
| 24 | **Total Cost** | Total cost | Mandatory |  | User Entry |  | 0-9 |
| 25 | Sanctioned Amount | Loan amount sanctioned and to be covered under the scheme | Mandatory |  | User Entry | Number With 2 Decimals | 1-9  Should be between Rs. 1.00 to Rs. 70,000.00 Sanction amount <= Total Project Cost |
| 26 | Sanctioned Date | Loan sanction date | Mandatory |  | User Entry | Date | DD-MM-YYYY |
| 27 | Interest Rate | Interest Rate | Mandatory |  | User Entry | Number With 2 Decimals | 0-9 |
| 28 | Certificate | MLI Maker / Checker to check the box. Text to be displayed will be provided by NCGTC | Mandatory |  | Checkbox |  |  |

****

**(Note:- System generated unique application reference number to be generated on successful entry by MLI Maker).**

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

For the eligible records, system allocates a unique identification number to the processed 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 General Scheme:**

CGPAN signifies a unique identification to the credit guarantee in SURGE system.

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

**(Note: - System generated Unique Credit Guarantee PAN (CGPAN).To be generated on Approval from MLI Checker).**

### **4.2. CG Fees**

There is no CG Fees for PMAYG scheme.

### **4.3. CG Status**

* Current CG Status – 30016 - ‘Approval Awaited’.
* Previous CG Status – 30004 - ‘Approved’.

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

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

* Excels layout



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

### **5.1. Summary - Preparing & Uploading the Input File(Partial Disbursement)**

### **5.2.1. Eligibility Criteria Checks**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Field Name** | **Description** | **Mandatory** | **Possible Values** | **Field Entry** | **DataType** | **Validation** |
|  | **Disbursement Details** |  |  |  |  |  |  |
| 1 | CGPAN | CGPAN generated by NCGTC portal (Sanction Form) against which partial disbursement to be done. | Mandatory |  | User Entry |  | CGPAN generated by NCGTC portal (Sanction Form) against which partial disbursement to be done. |
| 2 | Disbursement Date | Partial Loan Disbursement Date | Mandatory |  | User Entry | Date | DD-MM-YYYY |
| 3 | Disbursement Amount | Partial Loan Disbursement Amount | Mandatory |  | User Entry | Number With 2 Decimals | 0-9 |



(**Note: - System generated unique disbursement reference number to be generated on successful entry by MLI Maker).**

### **6. CG Status**

* Current CG Status – 30016 - ‘Approval Awaited’.
* Previous CG Status – 30004 - ‘Approved’.

## **6.1. Persisting the Loan Account Information in Table**

### **6.1.1. New Guarantee Credit Information (Sanction Details)**

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

* MLI ID- MLI ID of Member Lending Institute.
* Scheme ID- Scheme ID of Trust.
* CGPAN- Credit Guarantee Permanent Account Number
* ApplicationReferenceNumber- System generated
* IP Address – IP Address of the User
* Is Active Flag – Active
* Created By – MLI user id
* Created Date – Date Time of Record insertion
* CG Current & Previous Status codes – Refer Section 4.3.

### **6.1.2. Disbursements Credit Guarantee Information**

The Disbursements of New Loan Account information if found eligible, is saved in PartialDisbursement table. It is important to note that, all the account information value provided by MI is saved in the table along with Credit Guarantee status (as explained in above section) and along with below mentioned specific field values:

* MLI ID- MLI ID of Member Lending Institute.
* Scheme ID- Scheme ID of Trust.
* File Type-
* CGPAN- Credit Guarantee Permanent Account Number
* ApplicationReferenceNumber- System generated
* IP Address – IP Address of the User
* Is Active Flag – Active
* Created By – MLI user id
* Created Date – Date Time of Record insertion
* CG Current & Previous Status codes – Refer Section 6.