Abstract

This document summarizes functional needs of credit guarantee business for new and continuity guarantee issuance for Startup 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 startups – Transaction Based – Issuance of New and Disbursement Credit Guarantees

**Document Version History**

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| Version No. | Remarks | Date | Author |
| 1.0 | CR –New CG Request | 16-10-2023 | Supriya Shinde-Dhuri |
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**Glossary**

Glossary of Important Terms used in this document.

|  |  |  |
| --- | --- | --- |
| S. No. | Term | Description |
| 1 | BATCHDAN | Batch Demand Advisory Number - a Unique Credit Guarantee Demand Number generated by NCGTC processing system for demand of CG Fees for batch of loan records which MI needs to pay to avail the CG cover. |
| 2 | CG | Credit Guarantee |
| 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 MI 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 | DDMMYYYY | DD- Date; MM-Month; YYYY-Year (4 digit) |
| 6 | eGov Standards | E Government Standards – Information Technology Standards. |
| 7 | FY | Financial Year |
| 8 | MI | Member Institution. These will be Scheduled Commercial banks and FIs, RBI registered NBFCs with Ratings BBB and above and having minimum Net worth of 100 Cr. |
| 9 | NCGTC | National Credit Guarantee Trustee Company Ltd |
| 10 | SURGE | Software System Developed and Commissioned by NCGTC for Managing Credit Guarantee Business Process.  *SURGE – System for Underwriting, Reassurance & Guarantee Endorsement* |
| 11 | Gen | General |
| 12 | NER/WE | North East Region OR Women Entrepreneurs |
| 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 | SST | Credit Guarantee Scheme for Start-ups – Transaction Based |

## **Introduction**

For purpose of Credit Guarantee scheme for startups, NCGTC has designed a guarantee product known as Credit Guarantee Fund Scheme for Startups – Transaction Based (CGSST).

NCGTC extends guarantee to the Startup loans extended by Member Institutions to an eligible borrower for:

* Startup loans extended by Member Lending Institution(s) to an eligible borrower as per DPIIT scheme, on or after entering into an agreement with NCGTC without any collateral security and/or third-party guarantee, provided that the lending institution applies for guarantee cover in respect of startup loans so sanctioned within such time period and as per the procedures prescribed by NCGTC for the purpose.

### **1.1. Fund & Docket Construct**

Currently, general docket and North East Region OR Women Entrepreneurs docket envisaged for this scheme. These dockets have codes - ‘GEN’ and ‘NER/WE’ respectively. Schematic relation for the Trust, Fund, Scheme and Docket Relation is as below:

## **2. 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. Layout: Input File – New CG Issuance**

Refer the spreadsheet – Startup Transaction Based Schemes - New Input File Layout for the fields included Mandatory/optional level, allowed characters and usage of codes wherever applicable.



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

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

* XML layout



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

**(Note: - MLI maker have document upload functionality for New CG and MLI checker have document view functionality. Also NCGTC maker and checker also can view the documents, which uploaded and approved by MLI)**

### **3. Preparation of Input File**

This section describes the process for preparation of input file which MI creator needs to send to MLI approver for New CG and form based for Disbursement. MI’s need to prepare and upload files on SURGE portal for New CG. The purpose of these file is:

1. NEW credit guarantees – Credit Guarantees for new startup loans disbursed at their end (these disbursals can be provisional).
2. Disbursement - Credit Guarantees for additional disbursementloans disbursed at their end (these disbursals can be full or partial).

**Important Note:**

1. The frequency of inserting disbursements shall be anytime within 30 days of 1st and subsequent disbursements.

### **3.1. New Credit Guarantees and Disbursements– Request for Quotes and Issue of Guarantees**

As a part of MI’s loan business at their end, they will sanction and disburse Loans to the borrower under the Credit Guarantee scheme for startups. While doing these sanctions and disbursement, MI’s will:

1. Undertake various business checks and validations to ascertain the eligibility of the startup.
2. Disburse loan amount in full.
3. Maintain relevant details of the loan account(s) in their IT system *(Presuming Core Banking System).*

As a part of this scheme, MI’s are advised to send their requests to NCGTC for issuing credit guarantees in following steps:

1. Within 30 days, MI needs to extract the loan information for all those NEW loan accounts created are disbursed loan amount (either full or partial) in a file, called as ‘Input File – New CG Issuance’. Information to be extracted in the layout mentioned in the section 2.1 and in the format mentioned in section 2.1.1. MLI needs to do disbursements payment within 30 days.
2. For New Credit Guarantee Request, for the first time (i.e. immediately after the enrolment with NCGTC for Credit Guarantee scheme for startups) MI’s will be permitted to extract and send the loan accounts for all those loan records created Post the scheme start date and which has an EFFECTIVE DISBURSEMENT of loan amount in a file, called as ‘Input File – New CG Issuance’. Information to be extracted in the layout mentioned in the section 2.1 and in the format mentioned in section 2.1.1

Consequently, after the first submission and process of request for credit guarantees, point no. 1 mentioned above is applicable.

1. Upload this file on the NCGTC system in *‘Non Approved’* state by MI user account. The file needs to be uploaded against a Credit Guarantee scheme for startups. Internally for this scheme, system has two dockets which are for – ‘GEN’ and ‘NER/WE’ wherein certain scheme specific parameters are defined. System will extract and split the records for specific guarantee treatment/operations defined in the scheme docket which is – ‘GEN’ and ‘NER/WE’ 'respectively.
2. Until the specified period, (Till the input file is approved by MLI Approver). MI is permitted to upload and/or re-upload the input file multiple times. Thus, allowing MI’s to append, edit and delete the NEW loan account information multiple times and in *‘Non Approved’* state.
3. After final verification of the input file by MI approver user account (created by their own MI Administrator) , the state of the input file is changed as *‘Approved’* state.
4. Final submission of the *‘Approved’* input file for further process of Quotes Generation would be effective once MI accepts to the *‘Management certificate - Terms & Conditions’.*

### **3.2. Summary - Preparing & Uploading the Input File**

Note: MI’s are expected to perform these steps in stipulated as per GAZETTE Notification.

### **3.3. Generation of New Credit Guarantee**

System initiates processing of input file for ‘Issuing’ Guarantees on upload and approval of loan data file from MI’s (along with acceptance to the terms & conditions of Management certificate) for a given batch execution.

Steps involved in the batch execution for generating the credit guarantees entails following steps:

The above is a schematic representation of various processes, which will execute in batch mode of NCGTC system.

### **4.Input File Content to Staging Area**

The input file content uploaded by MI in XML format will be extracted to a staging area database. While extracting these records, SURGE extractors will append the records with Date-Time stamp in order for effective traceability of input records.

### **4.1. Eligibility Criteria Checks**

Following checks are performed on each MI Loan Accounts to ascertain their eligibility for issuing credit guarantees. Approved Input file will be processed for each record and the record will be *REJECTED if*:

1. The ‘Loan Account Number’ AND ‘Customer ID’ AND ‘IT PAN’ AND ‘MI’ specified DOES EXISTs in SURGE System Database. (If MI and loan Account and customers Id and IT pan exists in the system and have a unique guarantee number (CGPAN), than – this loan account will be rejected by SURGE for issue of new CG).
2. Records in same input file presented by MI has repeated/same account number. (In such case, the first record will be considered valid and remaining records having duplicate (or repeated) account number will be rejected).
3. Duplicate Check for ‘Loan Account Number’ AND ‘Customer ID’ AND ‘IT PAN’ AND ‘MI’ - when records are transited from temporary to permanent CG table.
4. The ‘Sanctioned Loan Date’ IS EARLIER THAN the Scheme Start Date (Scheme Start Date is configurable parameter at the scheme level).
5. The ‘Sanctioned Loan Amount’ IS EQUAL TO OR LESS THAN ZERO.
6. Loan Amount First Disbursement:
   1. IS LATER THAN Sanction Amount
   2. IS EQUAL OR LESS THAN Zero
7. The ‘CG Cover’ IS NOT BETWEEN the scheme parameters - ‘Maximum Limit to Guarantee Issuance Allowed (INR)’ and ‘Minimum Limit to Guarantee Issuance Allowed (INR)’.
8. Summation of CG cover for a particular IT Pan number in system is above Rs.10 crores.
9. For TL, the CG Cover LATER THAN Sanction Amount
10. Loan End Date:
    1. IS EARLIER THAN FIRST DISBURSEMENT DATE
    2. EQUAL TO FIRST DISBURSEMENT DATE
    3. LATER THAN 31-12-9999
    4. IS EARLIER THAN CURRENT SYSTEM DATE
11. Moratorium End Date:
    1. IS EARLIER THAN FIRST DISBURSEMENT
    2. EQUAL TO FIRST DISBURSEMENT DATE
    3. LATER THAN OR EQUAL TO 31-12-9999
12. Loan Tenure – IS LESS THAN ZERO.
13. Number of employees- IS LESS THAN ZERO.
14. The ‘Loan Account NPA’ field has value as ‘Y’ (Which means it is marked as NPA).
15. ‘Date of NPA’ IS NOT NULL/SPACE(s).’
16. ‘PE Fund Amount’ - IS EQUAL OR LESS THAN Zero.

*Note - For the field names mentioned above refer section 1.2.1.*

### **4.2. 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 Format for North East Region OR Women Entrepreneurs 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.

### **4.3. CG Status**

CG Cover (Provisional) to be issued based on CGCOVER field, by means of below mentioned status codes:

* Current CG Status – 30036 – ‘Guarantee Issuance Provisional’
* Previous CG Status – 30036 - ‘Guarantee Issuance Provisional’

### **5. Layout - Disbursement Form Format Processed By SURGE**

Refer the spreadsheet – Startup Transaction Based Schemes – Disbursement Form Layout for the fields included Mandatory/optional level, allowed characters and usage of codes wherever applicable.



### **5.1. Generation of Disbursement Form Flow**

Steps involved in the form bases data execution for disbursementthe credit guarantees entails following

steps :

### **5.2. Disbursement Form Content to Staging Area**

The disbursement form content inserted by MI in form based format will be insert to a staging area database. While extracting these records, SURGE extractors will append the records with Date-Time stamp in order for effective traceability of input records.

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

Following checks are performed on each MI Loan Accounts to ascertain their eligibility for issuing credit guarantees. Approved Input file will be processed for each record and the record will be *REJECTED if*:

1. The ‘CGPAN’ AND ‘IT PAN’ AND ‘MI’ specified DOES EXISTs in SURGE System Database. (If MI and loan Account and customers Id and IT pan exists in the system and have a unique guarantee number (CGPAN), then – this loan account will be rejected by SURGE for issue of new CG).
2. Duplicate Check for ‘CGPAN’ AND ‘IT PAN’ AND ‘MI’ - when records are transited from temporary to permanent CG table.
3. CGPAN- Other than Term Loan or Composite Loan (TL/CM), Limit for working capital (CC), Overdraft and Limit for Letter of Credit/Bank Guarantee of CGPAN.
4. Partial Disbursement Amount(TL) / Sanction Amount(Others) -

a.IS LATER THAN Sanction Amount.

b.IS EQUAL OR LESS THAN Zero.

1. Partial Disbursement Date (TL) / Date of Issue/Utilization (Others) -

a. IS LATER THAN Sanction Date.

b. IS LATER Current System Date.

c. IS LATER THAN earlier disbursement date.

*Note - For the field names mentioned above refer section 5.*

### **6. Calculating Credit Guarantee Fees**

Since request for CG can occur within 30 days of disbursement, the calculation for fees for subsequent disbursement would be from the date of partial disbursement amount until the end of current financial year.

* **Term Loan**- It is based on Partial Disbursement Amount as on date of application of CG provided by MI in his respective Input File along with ‘Annual Guarantee Fee (%)’ configured in the ‘Scheme’ and it’s respective ‘Docket’ and the Risk Premium Value for that particular MI.

Guarantee Fee = Partial Disbursement Amount as on date of application of CG \* (Annual Guarantee Fee in Percent) \* ((Number of days from date of Partial disbursement till current financial year end)/365)

Risk Premium Fees = Guarantee Fees \* (Summation of Risk Premium Parameter Values/100)

Total Guarantee Fees = Guarantee Fee + Risk Premium Fees

|  |  |
| --- | --- |
| **Credit Guarantee scheme for startups Parameters** |  |
| Annual Guarantee Fee (%) | 2% |
| Maximum Limit to Guarantee Issuance Allowed (INR) | 10,00,00,000.00 |
| Minimum Limit to Guarantee Issuance Allowed (INR) | 0.1 |
| Partial Disbursement Amount | 4,00,00,000.00 |
| Partial Disbursement Date | 15-April-2022 |
| Number of days from date of Partial disbursement till Current FY end | 350 |
| NPA Percentage Risk Premium | 20% |
| Claim Payout Percentage Risk Premium | 10% |

MI enter and approves the form entry of CGPAN on SURGE system on 20th March 2023.Contains Loan Disbursement Information, which means charge CG Fees from date of Partial disbursement to end of current FY.

**Note**: -

* Annual Guarantee Fee (%)- 2% for General Docket.
* Annual Guarantee Fee (%)- 1.5% for North East Region OR Women Entrepreneurs.

One of the Loan Account values are as below:

|  |  |
| --- | --- |
| Partial Disbursement Amount | 4,00,00,000.00 |

Guarantee Fee calculation will be based on of Partial Disbursement Amount.

Guarantee Fee = 40000000.00 \* (2%) \* (350/365) =767123.29

Risk Premium Fee = 767123.29 \* 30% = 230136.99

Total Guarantee Fee INR = 767123.29 + 230136.99= 997260.27/-

* **Other Loan type (CC, OD,BG,LC)-**It is based on CG Cover Amount as on date of application of CG provided by MI in his respective Input File along with ‘Annual Guarantee Fee (%)’ configured in the ‘Scheme’ and it’s respective ‘Docket’ and the Risk Premium Value for that particular MI.

Guarantee Fee = CG Cover Amount as on date of application of CG \* (Annual Guarantee Fee in Percent) \* ((Number of days from date of Partial disbursement till current financial year end)/365)

Risk Premium Fees = Guarantee Fees \* (Summation of Risk Premium Parameter Values/100)

Total Guarantee Fees = Guarantee Fee + Risk Premium Fees

|  |  |
| --- | --- |
| **Credit Guarantee scheme for startups Parameters** |  |
| Annual Guarantee Fee (%) | 2% |
| Maximum Limit to Guarantee Issuance Allowed (INR) | 10,00,00,000.00 |
| Minimum Limit to Guarantee Issuance Allowed (INR) | 0.1 |
| CG Cover | 4,00,00,000.00 |
| Partial Disbursement Date | 15-April-2022 |
| Number of days from date of Partial disbursement till Current FY end | 350 |
| NPA Percentage Risk Premium | 20% |
| Claim Payout Percentage Risk Premium | 10% |

MI enter and approves the form entry of CGPAN on SURGE system on 20th Feb 2023.Contains CG Cover Information, which means charge CG Fees from date of Partial disbursement to end of current FY. One of the Loan Account values are as below:

|  |  |
| --- | --- |
| CG Cover | 2,00,00,000.00 |

Guarantee Fee calculation will be based on CG Cover.

Guarantee Fee = 20000000.00 \* (2%) \* (350/365) = 383561.64

Risk Premium Fee = 383561.64\* 30% = 115068.49

Total Guarantee Fee INR = 383561.64+ 115068.49= 498630.14

**Calculating the Credit Guarantee Fee:**

* CG Fee will be calculated on **Partial Disbursement Amount** as on date of Application

Of CG for **Term Loan**.

* CG Fee will be calculated on **CG Cover** as on date of Application of CG for

other **than Term Loan**.

* CG Fees should be rounded off to the **higher rupee**.

### **6.1. Calculating Tax on Credit Guarantee Fees**

### **6.1.1. Calculation based on GST**

As per GST policy, GST is primarily based on MI’s Headquarters’ location i.e. the state in which MI is primarily based. NCGTC’s state of operations is decided as Maharashtra state.

**If the state of MI operation is Maharashtra**:

Then as per GST policy, CGST and SGST will be applicable in the tax calculation.

The formula is as below:

Tax on Guarantee Fee = (Credit Guarantee Fee \* CGST Rate Defined in SURGE) + (Credit Guarantee Fee \* SGST Rate Defined in SURGE)

|  |  |
| --- | --- |
| **Credit Guarantee scheme for startups Parameters** |  |
| Annual Guarantee Fee (%) | 2% |
| Maximum Limit to Guarantee Issuance Allowed (INR) | 10,00,00,000.00 |
| Minimum Limit to Guarantee Issuance Allowed (INR) | 0.1 |
| Partial Disbursement Amount | 4,00,00,000.00 |
| Partial Disbursement Date | 15-April-202 |
| Number of days from date of Partial disbursement till Current FY end | 350 |
| NPA Percentage Risk Premium | 20% |
| Claim Payout Percentage Risk Premium | 10% |
| CGST | 9% |
| SGST | 9% |

MI enter and approves the form entry of CGPAN on SURGE system on 20th March 2023. Contains Loan Disbursement Information, which means charge CG Fees from date of partial disbursement to end of current FY.

**Note**: -

* Annual Guarantee Fee (%)- 2% for General Docket.
* Annual Guarantee Fee (%)- 1.5% for North East Region OR Women Entrepreneurs.

One of the Loan Account values are as below:

|  |  |
| --- | --- |
| Partial Disbursement Amount | 4,00,00,000.00 |

Guarantee Fee calculation will be based on Partial Disbursement Amount /CG Cover

Guarantee Fee = 40000000.00 \* (2%) \* (350/365) =767123.29

Risk Premium Fee = 767123.29 \* 30% = 230136.99

Total Guarantee Fee INR = 767123.29 + 230136.99= 997260.27/-

Taxation on INR 997260.27 is determined as below:

SGST Tax on this Fee @9% is 997260.27\*9% = INR 89753.42/-

CGST Tax on this Fee @9% is 997260.27\*9% = INR 89753.42/-

Total Tax is summation of CGST and SGST = 89753.42+ 89753.42= INR 179506.85/-

**If the state of MI operation is Not Maharashtra**:

Then as per GST policy, IGST will be applicable in the tax calculation.

The formula is as below:

Tax on Guarantee Fee = (Credit Guarantee Fee \* IGST Rate Defined in SURGE)

|  |  |
| --- | --- |
| **Credit Guarantee scheme for startups Parameters** |  |
| Annual Guarantee Fee (%) | 2% |
| Maximum Limit to Guarantee Issuance Allowed (INR) | 10,00,00,000.00 |
| Minimum Limit to Guarantee Issuance Allowed (INR) | 0.1 |
| Partial Disbursement Amount | 4,00,00,000.00 |
| Partial Disbursement Date | 15-April-2022 |
| Number of days from date of Partial disbursement till Current FY end | 350 |
| NPA Percentage Risk Premium | 20% |
| Claim Payout Percentage Risk Premium | 10% |
| IGST | 18% |

MI enter and approves the form entry of CGPAN on SURGE system on 20th March 2023. Contains Loan Disbursement Information, which means charge CG Fees from date of Partial disbursement to end of current FY.

**Note**: -

* Annual Guarantee Fee (%)- 2% for General Docket.
* Annual Guarantee Fee (%)- 1.5% for North East Region OR Women Entrepreneurs.

One of the Loan Account values are as below:

|  |  |
| --- | --- |
| Partial Disbursement Amount | 4,00,00,000.00 |

Guarantee Fee calculation will be based on Partial Disbursement Amount/CG Cover.

Guarantee Fee = 40000000.00 \* (2%) \* (350/365) =767123.29

Risk Premium Fee = 767123.29 \* 30% = 230136.99

Total Guarantee Fee INR = 767123.29 + 230136.99= 997260.27/-

Taxation on INR 997260.27 is determined as below:

1. IGST Tax on this Fee @18% is 997260.27\*18% = INR 179506.85/-

Total Tax, IGST = INR 179506.85/-

### **7.Demand Advice for Guarantee Charges**

MI needs to make payment of Fees and Taxes calculated as above to bring the guarantee ‘In Force’. The demand for fees is made to MI in form of CGDAN – Credit Guarantee Demand Advisory Number. It is a unique number, used for traceability and management of CG Fees in SURGE.

It is used to integrate with Accounting Subsystem and for payment reconciliations.

### **7.1. CGDAN – Demand Advice: Disbursement Guarantee-Individual**

This is a demand advice number for each loan record (or guarantee cover).

For Disbursements CG Request - Demand Advice Number (CGDAN) is generated for each loan account.

**CGDAN Format for General Scheme:**

**CGDAN Format for North East Region OR Women Entrepreneurs Scheme:**

*GC – Guarantee Charge.*

### **7.2. BATCHDAN – Demand Advice: Existing Guarantee Cover - Batch**

Batch DAN Format for Batch of eligible records – Disbursements of Credit Guarantee:

### **8.Payment of CG Fees/Taxes in Stipulated Time (Disbursements CG)**

Payment of CG Fees in stipulated time makes the guarantee active, and the Guarantee Status is updated as ‘In Force’ with below mentioned status codes:

30010 – ‘Guarantee(s) In Force’

30036 – ‘Guarantee Issuance Provisional’

|  |  |  |  |
| --- | --- | --- | --- |
| **S. No.** | **Record Details In Input File for Loan Account in Consideration** | **State of Latest Record in SURGE for Corresponding Loan Account’s CG** | **Status Codes Provided by System for the New Entry** |
| 1 | Loan Account is Standard | Current State – 30010 | Current State – 30010  Previous State – 30036 |

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

### **8.1.1. New Guarantee Credit Information**

The New Loan Account information (or New CG) if found eligible, is saved in Credit Guarantee table (i.e. CG 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:

* File Type – 1 (which indicates that this is a batch transaction for New CG)
* Transaction Mode – 120001 (B1- Batch one)
* CGPAN- Credit Guarantee Permanent Account Number
* 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. Payment of CG Charges in Stipulated Time

### **8.1.2. Disbursements Credit Guarantee Information**

The Disbursements of New Loan Account information if found eligible, is saved in Startup Disbursement 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:

* CGPAN- Credit Guarantee Permanent Account Number
* CGDAN- Credit Guarantee Demand Advisory Number
* IP Address – IP Address of the User
* Is Active Flag – Active
* Created By – NCGTC user id
* Created Date – Date Time of Record insertion
* CG Current & Previous Status codes – Refer Section 8 Payment of CG Charges in Stipulated Time.

## **9. Reports**

Following report to be generated for MLI and NCGTC

1. **Guarantee Sanction Details and Guarantee Summary.**
2. **Disbursement Details.**

Template for reports is defined in the attachment.

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## **10. Continuity CG**

* Continuity is file Based

**Input File Layout**

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

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

* XML layout



|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S. No.** | **Field Name** | **Description** | **Type** | **Mandatory/Optional** | **Validation** |
| 1 | CGPAN | Unique CGPAN issued by system | Alphanumeric | Mandatory | a-z |
| A-Z |
| 0-9 |
| 2 | Pan No. | Pan no. of borrower | Alphanumeric | Mandatory | a-z |
| A-Z |
| 0-9 |
| 3 | Type of Loan | Type of Loan availed | List | Mandatory | Refer the Loan Type Code Master in 'Surge Code Master' List for possible values |
| 4 | Loan Account Number | Loan Account Number allotted by Bank/MLI. A Unique Number as per respective MLI’s procedure. | Alphanumeric | Mandatory | a-z |
| A-Z |
| 0-9 |
| 5 | Modified Sanction Amount | Sanction amount | Number With 2 Decimals | Mandatory | 0-9 |
| 6 | Outstanding Loan Amount | Loan amount outstanding comprising of principal and accrued interest from borrower as on 31st March Previou Financial year | Number With 2 Decimals | Mandatory | 0-9 |
| 7 | Partial Collateral Security Amount | Partial Collateral Security Amount | Number With 2 Decimals | Mandatory | 0-9 |
| 8 | Overdue Amount as on new CG Lodgement | Overdue Amount as on 31st March of Pre. FY | Number With 2 Decimals | Mandatory | 0-9 |
| 9 | Date of NPA | Date of NPA marking by MLI | Date | Mandatory, if Loan Account NPA is ‘Y’, else NULL i.e. <npadt></npadt> | DD-MM-YYYY |
| 10 | Outstanding Loan Amount as on date of NPA | Loan amount outstanding as on Date of NPA as on 31st March Previou Financial year | Number With 2 Decimals | Mandatory | 0-9 |
| 11 | Loan Closed | Is the loan account Closed | List | Mandatory | ‘Y’ - If Loan is closed |
| ‘N’ - If loan is NOT closed |
| 12 | Date of Loan Closure | Date when the loan was Closed , if date updated is future date then CG Fee will be calculated till that date. | Date | Mandatory, if Loan Account Closed is ‘Y’, Else, NULL (NULL means <loanclosedt></loanclosedt>) | DD-MM-YYYY |
| 13 | Whether Any Other Facility for start up availed by customer (A) | Other facility for which NCGTC guarantee is not availed (A) | List | Mandatory | ‘Y’ – if Yes |
| ‘N’ - if No |
| 14 | If Yes Type of Other Facility Availed | This includes TL, CC or any other non fund based facility | List | Mandatory | Refer the Loan Type Code Master in 'Surge Code Master' List for possible values |
| 15 | Amount Sanctioned for (A) | Other facility Sanction Amount | Number With 2 Decimals | Mandatory | 0-9 |
| 16 | If Any Guarantee Cover Availed for (A) | Other facility Guarantee Cover Availed or NOT | List | Mandatory | ‘Y’ – if Yes |
| ‘N’ - if No |
| 17 | If Yes Guarantee Cover availed from where | Organization/ Scheme under which Guarantee Availed | Alphanumeric | Mandatory | a-z |
| A-Z |
| 0-9 |
| 18 | Number of employees | Proposed number of employment generation expected | Number | Mandatory | 0-9 |
| 19 | Whether account will be closed/expired during the year | For details of closure of account | List | Mandatory | ‘Y’ – if Yes |
| ‘N’ - if No |
| 20 | Date of Account Closure/ Expiry (Future Date) | If Yes then CG FEE to be calculated till the closure date of the Account on pro rata basis | Date | Mandatory, if Loan Account Closed is ‘Y’, Else, NULL (NULL means <loanclosedt></loanclosedt>) | DD-MM-YYYY |

Note: Risk Premium Calculation to be displayed on Management Certificate

**CG Fees Calculation**

|  |  |  |
| --- | --- | --- |
| Calculation of Risk Premium as mentioned below | |  |
| NPA % | Outstanding Loan Amount as on date of NPA | Outstanding Loan Amount |
| **Sum of Outstanding Loan Amount as on date of NPA / Sum of Outstanding Loan Amount \*100** | **Sum of Outstanding Loan Amount as on date of NPA** | **Sum of Outstanding Loan Amount** |
|  |  |  |
| Table for Risk Premium |  |  |
| NPA % | Risk Premium |  |
| 0-10% | No Risk Premium |  |
| 10%-15% | 0.25% |  |
| 15%-20% | 0.50% |  |
| 20% and above | 0.75% |  |
|  |  |  |
| Notes: |  |  |
| * Risk Premium to be displayed on Management Certificate | |  |
|  |  |  |
| * CG Fee will be paid in advance in the month of April till march of next year or close date/ Loan end date/ Expiry Date whichever is earlier for all accounts other than NPA and closed accounts. | | |
|  |

**Calculation Example: -**

Sanction Amount – 10000000

Sanction Date – 6/1/2024

Expiry Date – 31/5/2025

Continuity Date – 4/1/2025

**Guarantee Fee-@ 2% or 1.5% on sanction amount on pro-rata basis – 32876.71**

* MLI Maker and checker flow will be present for the continuity file and approval process.

## **11. Renewal CG**

* Renewal is form Based
* It will include various fields as mentioned below

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S. No.** | **Field Name** | **Description** | **Type** | **Mandatory/Optional** | **Validation** |
| 1 | CGPAN | Unique CGPAN issued by system | Alphanumeric | Mandatory | a-z |
| A-Z |
| 0-9 |
| 2 | Pan No. | Pan no. of borrower | Alphanumeric | Mandatory | a-z |
| A-Z |
| 0-9 |
| 3 | Loan Account Number | Loan Account Number allotted by Bank/MLI. A Unique Number as per respective MLI’s procedure. | Alphanumeric | Mandatory | a-z |
| A-Z |
| 0-9 |
| 4 | Orginal Sanction Amount | Sanction amount | Number With 2 Decimals | Mandatory | 0-9 |
| 5 | Whether enhanced or decreased | Whether account enchaced or decreased | List | Mandatory | Enhanced |
|  | Decreased |
|  | No Change |
| 6 | Enhanced / Decreased Sanction Amount | Enhanced amount | Number With 2 Decimals | Mandatory | 0-9 |
| 7 | Date of Account Renewal | Workingl Capital account renewal date | Date | Mandatory | DD-MM-YYYY |
| 8 | Date of Account Expiry (Future Date) | CG FEE to be calculated on original + enhanced or decreased amount till 31st Mar for current FY | Date | Mandatory | DD-MM-YYYY |

* CG Fees Scenarios

**Calculation Example: -**

Renewal Amount – 10000000

Renewal Date – 6/1/2024

New Expiry Date – 31/5/2026

CGPAN Date – 6/15/2025

**Guarantee Fee-@ 2% or 1.5% on sanction amount on pro-rata basis – 158356.16**

* We have MLI Maker and check flow over here for Renewal Form.

## **12. Update CG**

* Update CG is File Based

**Input File Layout**

* This section specifies the layout of input file which MLI’s needs to send for their respective Loan information’s to request Update CG.

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

* XML layout for reference, Values may differ according to loan account no.



* We have MLI Maker and check flow over here for SST Update CG Module.
* The Fields included in the Update CG are as listed below

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S. No.** | **Field Name** | **Description** | **Type** | **Mandatory/Optional** | **Validation** |
| 1 | CGPAN | Unique CGPAN issued by system | Alphanumeric | Mandatory | a-z |
| A-Z |
| 0-9 |
| 2 | Pan No. | Pan no. of borrower | Alphanumeric | Mandatory | a-z |
| A-Z |
| 0-9 |
| 3 | Type of Loan | Type of Loan availed | List | Mandatory | Refer the Loan Type Code Master in 'Surge Code Master' List for possible values |
| 4 | Loan Account Number | Loan Account Number allotted by Bank/MLI. A Unique Number as per respective MLI’s procedure. | Alphanumeric | Mandatory | a-z |
| A-Z |
| 0-9 |
| 5 | Loan Account NPA | NPA status of the loan account marked by MLI | List | Mandatory | ‘Y’ – if marked as NPA |
| ‘N’ - if Loan Account is NOT marked as NPA |
| 6 | Date of NPA | Date of NPA marking by MLI | Date | Mandatory, if Loan Account NPA is ‘Y’, else NULL i.e. <npadt></npadt> | DD-MM-YYYY |
| 7 | Outstanding Loan Amount as on date of previous quarter end | Loan amount outstanding as on Previous Quarter end | Number With 2 Decimals | Mandatory | 0-9 |
| 8 | Loan Closed | Is the loan account Closed | List | Mandatory | ‘Y’ - If Loan is closed |
| ‘N’ - If loan is NOT closed |
| 9 | Date of Loan Closure | Date when the loan was Closed | Date | Mandatory, if Loan Account Closed is ‘Y’, Else, NULL (NULL means <loanclosedt></loanclosedt>) | DD-MM-YYYY |

**Calculation Scenarios**

* This section specifies the calculation scenario as per different dates and values

