

**INFORMATION UNDER SECTION 4 (1)(B) OF THE RIGHT TO INFORMATION  
ACT, 2005**

<b>Item No</b>	<b>Provision</b>	<b>Details</b>
4.b.i	The particulars of organization functions and duties	<p>National Credit Guarantee Trustee Company Limited (NCGTC) has been established under the Companies Act, 1956 with its registered office at Swavalamban Bhavan, C-11, G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051.</p> <p>It is set up by the Department of Financial Services, Ministry of Finance, Government of India to, inter alia, to act as a common trustee company to manage and operate various credit guarantee trust funds. Guarantee is provided for credit facilities extended by lending institutions to eligible borrowers without collateral or third-party guarantee.</p> <p>National Credit Guarantee Trustee Company Limited is headed by the Board of Directors along with its Chairman &amp; Chief Executive Officer. Senior officials comprises of Deputy General Managers/Assistant General Managers. Executives/Associates constitute Operational level.</p>
4.b.ii	The powers and duties of its officers and employees	All officers of NCGTC have specified duties and delegated powers as required for the day-to-day functions depending upon their positions/area of work.
4.b.iii	The procedure followed in the decision-making process, including channels of supervision and accountability.	The system of delegation of Power is in place at NCGTC. Decisions are taken at Management level as per the powers delegated to them by the Board.
4.b.iv	The norms set by NCGTC for the discharge of its functions.	The policies and norms are duly approved by the Board of Directors of NCGTC.
4.b.v	The rules, regulations, instructions, manuals and records, held by NCGTC or under its control or used by its employees for discharging its functions.	There are documents like circulars, Gazette notifications, Scheme Guidelines, FAQs, delegation of powers, Policy etc. issued for internal use by the employees for discharging various functions.
4.b.vi	A statement of the categories of documents that are held by NCGTC or under its control.	The documents being obtained at the time of registration of Member Lending Institutions (MLIs) for the purpose of issuance of credit guarantee are preserved at the registered office of NCGTC. NCGTC

		maintains the necessary registers/documents as mandated under the Companies Act, 2013.												
4.b.vii	The particulars of any arrangement that exists for consultation with, or representation by, the members of the public in relation to the formulation of its policy or implementation thereof.	NCGTC is a wholly owned Company of Department of Financial Services (DFS). The issues concerning the policies can be raised by the representative of DFS in the Annual General Meetings of NCGTC. NCGTC also publishes its annual results on the Company's website.												
4.b.viii	A statement of the boards, councils, committees and other bodies consisting of two or more persons constituted as its part or for the purpose of its advice, and as to whether meetings of those boards, councils, committees and other bodies are open to the public, or the minutes of such meetings are accessible for public.”	<p>The management of National Credit Guarantee Trustee Company Limited (NCGTC) vests in the Board of Directors. The Constitution of the Board of Directors is as under:</p> <table border="1"> <tr> <td>1.</td> <td>Shri Sivasubramanian Ramann</td> <td>Chairman</td> </tr> <tr> <td>2.</td> <td>Shri Lalit Kumar</td> <td>Director</td> </tr> <tr> <td>3.</td> <td>Shri A K Goel</td> <td>Director</td> </tr> <tr> <td>4.</td> <td>Shri Durgesh Pandey</td> <td>CEO &amp; Whole time Director</td> </tr> </table> <p>The Board meets at regular intervals and guide NCGTC in achieving its objectives. The meetings of the Board and the relevant documents are not open to public.</p>	1.	Shri Sivasubramanian Ramann	Chairman	2.	Shri Lalit Kumar	Director	3.	Shri A K Goel	Director	4.	Shri Durgesh Pandey	CEO & Whole time Director
1.	Shri Sivasubramanian Ramann	Chairman												
2.	Shri Lalit Kumar	Director												
3.	Shri A K Goel	Director												
4.	Shri Durgesh Pandey	CEO & Whole time Director												
4.b.ix	A directory of its officers and employees.	<a href="#">DIRECTORY</a> attached at Annexure 1.												
4.b.x	The monthly remuneration received by each of its officers and employees, including the system of compensation as provided in its regulations	The details of Scales of Pay of Officers & Staff are given in the <a href="#">ANNEXURE 2</a> .												
4.b.xi	The budget allocated to each of its agency, indicating the particulars of all plans, proposed expenditures and reports on disbursements made.	The provision is not applicable NCGTC.												
4.b.xii	The manner of execution of subsidy programmes including the amounts allocated and the details of beneficiaries of such programmes.	NCGTC does not have its own subsidy programmes or plans for lending activities. However, NCGTC is the nodal agency for implementation and management of GoI Credit Guarantee Schemes. Details / provisions of these schemes are available at NCGTC's website.												
4.b.xiii	Particulars of recipients of concession, permits or	There is no programme in NCGTC for grant of concessions, permits, authorization etc.												

	authorizations granted by it.	
4.b.xiv	Details in respect of the information available to or held by it, reduced in an electronic form.	The general information regarding NCGTC and other services offered by NCGTC are available at the NCGTC's website.
4.b.xv	The particulars of facilities available to citizens for obtaining information including the working hours of a library or reading room, if maintained for public use.	Public can approach CPIO of NCGTC whose address is given at the NCGTC's website. NCGTC does not maintain any library or reading room for public use.
4.b.vi	The names, designations and other particulars of the public Information officers	The details of CPIO of NCGTC are available at its website i.e. <a href="http://www.ncgtc.in">www.ncgtc.in</a> .

## ANNEXURE 1

<b>DIRECTORY</b>			
<b>SR. NO.</b>	<b>NAME</b>	<b>DESIGNATION</b>	<b>CONTACT NO.</b>
1	Durgesh Pandey	Chief Executive Officer	67531333
2	Anindya Pal	Dy General Manager	67221507
3	Murali Kumar Vukanti	Asst. General Manager	67531363
4	Mahesh Save	Asst. General Manager	67221519
5	Naresh Makhija	Asst. General Manager	67531214
6	Gokulesh Suri	Asst. General Manager	67531218
7	Vijayaraj Bhosale	Head (IT Operations)	67531258
8	Smruti Hajare	Company Secretary & Assistant Manager HR	67221413
9	Darshan Shah	Manager Operations	67531274
10	Ajay Prajapati	Manager-Business Analyst	67531222
11	Abhishek Bhagat	Manager Operations	67531274
12	Anand Kaku	Manager Treasury	67531602
13	Pooja Dhoot	Manager Accounts & Compliance	67531602
14	Avani Jain	Assistant Manager-Operations	67531194
15	Divya Nayak	Assistant Manager-Operations	67531277
16	Nusrat Davre	Executive	67531357
17	Rhishikesh Pingle	IT Associate	67531194
18	Rupali Adate	Accounts Executive	67531135
19	Komal Pandey	Executive CS & HR	67221413
20	Amit Sabre	Operation Executive	67221592
21	Sameer Suryaji	Operation Executive	67221592
22	Subodh Ravichandra More	Operations Executive	67531277
23	Shrimantini Sawant	Executive IT & Operations	67531222
24	Snehal Shete	Operation Executive	67221467
25	Hardik Upadhay	Operation Executive	67221592
26	Lalit Koli	Operation Executive	67221592
27	Bhakti Dhonde	Operation Executive	67221467
28	Dipti Zore	IT Executive	67531222
29	Yogita Khandave	Accounts Executive	67531135

**ANNEXURE 2**

<b>SR. NO.</b>	<b>NAME</b>	<b>DESIGNATION</b>	<b>MONTHLY GROSS SALARY (RS.) AS ON JANUARY 2023</b>
1	Durgesh Pandey	Chief Executive Officer	On Deputation from SIDBI
2	Anindya Pal	Dy General Manager	On Deputation from SIDBI
3	Murali Kumar Vukanti	Asst. General Manager	On Deputation from SIDBI
4	Vijayaraj Bhosale	Head (IT Operations)	1,90,675
5	Gokulesh Suri	Asst. General Manager	1,75,000
6	Mahesh Save	Asst. General Manager	1,49,500
7	Naresh Makhija	Asst. General Manager	1,49,500
8	Smruti Hajare	Company Secretary & Assistant Manager HR	54,167
9	Darshan Shah	Manager Operations	83,333
10	Ajay Prajapati	Manager-Business Analyst	1,16,667
11	Abhishek Bhagat	Manager Operations	1,04,167
12	Anand Kaku	Manager Treasury	1,00,000
13	Pooja Dhoot	Manager Accounts & Compliance	1,04,167
14	Avani Jain	Assistant Manager-Operations	54,167
15	Divya Nayak	Assistant Manager-Operations	58,333
16	Nusrat Davre	Executive	27,550
17	Rhishikesh Pingle	IT Associate	32,550
18	Rupali Adate	Accounts Executive	32,550
19	Komal Pandey	Executive CS & HR	27,550
20	Amit Sabre	Operation Executive	37,550
21	Sameer Suryaji	Operation Executive	29,550
22	Subodh Ravichandra More	Operations Executive	32,550
23	Shrimantini Sawant	Executive IT & Operations	34,550
24	Snehal Shete	Operation Executive	22,856
25	Hardik Upadhay	Operation Executive	31,000
26	Lalit Koli	Operation Executive	31,000
27	Bhakti Dhonde	Operation Executive	27,550
28	Dipti Zore	IT Executive	22,856
29	Yogita Khandave	Accounts Executive	32,000
30	Priya Chaurasia	Executive	32,550