

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

Item No	Provision	Details
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 1410 , 14th Floor, Parinee Crescenzo, Plot No. C-38 & C39, 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 & Chief Executive Officer. Senior officials comprise of Chief Operating Officer/ Deputy General Manager/Assistant General Manager, Manager /Assistant Manager, Executive/Associate 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 the appropriate 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, SOP etc. issued for internal use by the employees for discharging various functions.
4.b.vi	A statement of the categories of documents	The documents being obtained at the time of registration of Member Lending Institutions (MLIs) for the purpose of issuance of credit guarantee are

	that are held by NCGTC or under its control.	maintained with 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 Manoj Muttathil Ayyappan</td><td>Chairman</td></tr> <tr> <td>2.</td><td>Shri Surjith Karthikeyan</td><td>Director</td></tr> <tr> <td>3.</td><td>Shri Challa Sreenivasulu Setty</td><td>Director</td></tr> <tr> <td>4.</td><td>Dr. Partha Ray</td><td>Independent Director</td></tr> <tr> <td>5.</td><td>Shri Amitabh Nag</td><td>Independent Director</td></tr> <tr> <td>6.</td><td>Shri Durgesh Pandey</td><td>CEO & 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 Manoj Muttathil Ayyappan	Chairman	2.	Shri Surjith Karthikeyan	Director	3.	Shri Challa Sreenivasulu Setty	Director	4.	Dr. Partha Ray	Independent Director	5.	Shri Amitabh Nag	Independent Director	6.	Shri Durgesh Pandey	CEO & Whole time Director
1.	Shri Manoj Muttathil Ayyappan	Chairman																		
2.	Shri Surjith Karthikeyan	Director																		
3.	Shri Challa Sreenivasulu Setty	Director																		
4.	Dr. Partha Ray	Independent Director																		
5.	Shri Amitabh Nag	Independent Director																		
6.	Shri Durgesh Pandey	CEO & Whole time Director																		
4.b.ix	A directory of its officers and employees.	Directory is 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 Annexure 2.																		
4.b.xi	The budget allocated to each of its agency, indicating the particulars of all plans, proposed expenditures and reports on disbursements made.	This provision is not applicable to NCGTC.																		
4.b.xii	The manner of execution of subsidy programmes including the amounts	NCGTC does not have subsidy programmes or plans for lending activities. However, NCGTC is the nodal agency for implementation and management of GoI																		

	allocated and the details of beneficiaries of such programmes.	Credit Guarantee Schemes. Details / provisions of these schemes are available at NCGTC's website.
4.b.xiii	Particulars of recipients of concession, permits or authorizations granted by it.	This clause is not applicable for NCGTC.
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. www.ncgtc.in .

ANNEXURE 1**DIRECTORY**

SR. NO.	NAME	DESIGNATION	CONTACT NO.
1	Durgesh Pandey	Chief Executive Officer	69035601
2	Naresh Kumar	Chief Operating Officer	69035603
3	Hrishikesh Sawant	Deputy General Manager	69035611
4	Medha Gurav	Assistant General Manager	69035604
5	Vijayaraj Bhosale	Assistant General Manager (IT)	69035605
6	Abhishek Malviya	Assistant General Manager	69035606
7	Asit Kumar Sahoo	Assistant General Manager	69035607
8	Darshan Shah	Senior Manager Operations	69035625
9	Ajay Prajapati	Senior Manager-Business Analyst	69035627
10	Jayshree Pawaskar	Manager-Accounts & Compliance	69035616
11	Smruti Dandekar	Deputy Manager-Company Secretary	69035618
12	Abhishek Kulkarni	Deputy Manager - Operations	69035614
13	Subhasree Vasan	Deputy Manager-Operations	69035624
14	Avani Jain	Deputy Manager-Operations	69035615
15	Priya Jaiswal	Deputy Manager - Operations	69035626
16	Shahid Shah	Deputy Manager- IT	69035628
17	Nikita Bhide	Deputy Manager - Admin	69035621
18	Deepak Gosrani	Assistant Manager-Accounts & Compliance	69035617
19	Divya Nayak	Assistant Manager-Operations	69035626
20	Sadashiva Aithal A P	Assistant Manager- Operations	69035613
21	Rohit Kumar	Assistant Manager-Risk	69035612
22	Komal Pandey	Assistant Manager-Legal	69035619
23	Shrimantini Sawant	Assistant Manager-IT	69035629

ANNEXURE 2

SR. NO.	NAME	DESIGNATION	MONTHLY GROSS SALARY (RS.) AS ON NOVEMBER 2025
1	Durgesh Pandey	Chief Executive Officer	*Rs.5,10,994/-
2	Naresh Kumar	Chief Operating Officer	Rs.4,02,500/-
3	Hrishikesh Sawant	Deputy General Manager	Rs. 335,667/-
4	Medha Gurav	Assistant General Manager	Rs.2,33,334/-
5	Vijayaraj Bhosale	Assistant General Manager (IT)	Rs. 2,63,418/-
6	Abhishek Malviya	Assistant General Manager	Rs.2,00,000/-
7	Asit Kumar Sahoo	Assistant General Manager	Rs. 2,29,667/-
8	Darshan Shah	Senior Manager Operations	Rs.1,58,334/-
9	Ajay Prajapati	Senior Manager-Business Analyst	Rs.1,58,334/-
10	Jayshree Pawaskar	Manager-Accounts & Compliance	Rs.1,40,000/-
11	Smruti Dandekar	Deputy Manager-Company Secretary	Rs.1,00,833
12	Abhishek Kulkarni	Deputy Manager - Operations	Rs.1,04,000/-
13	Subhasree Vasan	Deputy Manager-Operations	Rs.1,17,000/-
14	Avani Jain	Deputy Manager-Operations	Rs. 88,333/-
15	Priya Jaiswal	Deputy Manager - Operations	Rs. 99,000/-
16	Shahid Shah	Deputy Manager- IT	Rs. 91,667/-
17	Nikita Bhide	Deputy Manager - Admin	Rs.1,10,000/-
18	Deepak Gosrani	Assistant Manager-Accounts & Compliance	Rs.76,359/-
19	Divya Nayak	Assistant Manager-Operations	Rs.73,928/-
20	Sadashiva Aithal A P	Assistant Manager- Operations	Rs. 62,500/-
21	Rohit Kumar	Assistant Manager-Risk	Rs. 89,100/-
22	Komal Pandey	Assistant Manager-Legal	Rs.68,751/-
23	Shrimantini Sawant	Assistant Manager-IT	Rs. 67,500/-

***The salary of Shri Durgesh Pandey, Chief Executive Officer is excluding perquisites**