

ALPMS
(Automated Loan Processing & Monitoring System)

Group 04

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By

Group 04

1621176 Syed Shams Elahi



INDEPENDENT UNIVERSITY, BANGLADESH

February, 2018

Supervisor: Dr. Mahady Hasan, Asst. Professor, CSE

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Approval

This report entitled

ALPMS
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By

Group 0X

Has been approved by

Instructor of Database Management Course

The Department of Computer Science and Engineering,

Independent University, Bangladesh.

(Sign)

Instructor: **Dr. Mahady Hasan, Asst. Professor, CSE**

The final copy of this report has been examined by the signatory and we find that both the content and the form meet acceptable presentation standards of scholarly work in the above mentioned discipline.

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ORIGINALITY STATEMENT

I hereby declare that this submission is my own work and to the best of my knowledge it contains no materials previously published or written by another person, or substantial proportions of material which have been accepted for the award of any other degree or diploma at IUB or any other educational institution, except where due acknowledgement is made in the report. Any contribution made to the research by others, with whom I have worked at IUB or elsewhere, is explicitly acknowledged in the report. I also declare that the intellectual content of this report is the product of my own work, except to the extent that assistance from others in the project's design and conception or in style, presentation and linguistic expression is acknowledged.

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ACKNOWLEDGEMENT

Dr. Mahady Hasan

Syed Shams Elahi

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Reference:

www.sreda.gov.bd/, 5/02/18

www.biffl.org.bd/, 5/02/18

www.idcol.org, 5/02/18

Appendix (To reduce the size of the main report an extension of the report is given in this area. The main report should refer to this area. The part that is so important that you can't exclude it from the report neither can include in the main part is normally placed in this section.)

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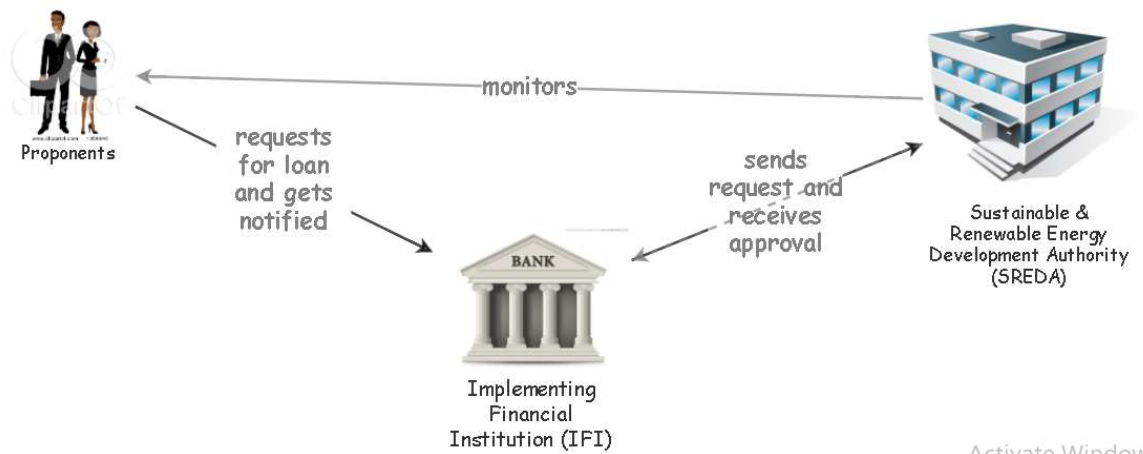
BACKGROUND OF THE PROJECT

As of this time, the loan process being implemented by Infrastructure Development Company Limited (IDCOL) and Bangladesh Infrastructure Finance Fund Limited (BIFL) - the Implementing Financial Institutions (IFIs) relies on a series of manual, and unorganized steps.

In our CSE 303 Database Management System course, we have been tasked with analyzing the complete business model, critique it, and based on our observations develop an Automated Loan Processing and Monitoring System. The system proposed will have to take full advantage of automation, sustainability and usability by organizing the loan management process into a more organized, systematic, logical, procedural, and sound manner. It software will also enable the stakeholders to monitor and record the progress of their process in the organization. It will enable the organization to have more confidence over its data by storing information regarding the progression, reports, eligibility conformities, etc. more accurately and efficiently than as the current model. No critical and sensitive information will be saved locally so as to avoid being compromised. Hence it will utilize cloud technology. The amount of work on part of the Financial Institutions in carrying out the loan process manually is very cost expensive, as there can be discrepancy at any stage of a quite large process. Thus preventing them from closing the loans by the agreed-upon due date. The automated system proposed, having magnified down to all the drawbacks, will provide a higher efficiency and automation, reducing manual and cumbersome tasks, and overall, lower the costs of the organization greatly.

Our software is finely tailored to suit the requirements of our clients - the proponents, implementing financial institutions (IFI), Sustainable and Renewable Energy Development Authority (SREDA), participating distributor (PD), Japan International Cooperation Agency (JICA) and also Ministry of Power, Energy and Mineral Resources (MPEMR). The business model of the overall organization sums up to these major work blocks:

RICH PICTURE OF THE ORGANIZATION



Activate Windows
Go to Settings to activate Windows

There are two loans for extending the EE&C promotion financing loan, which are:

- (a) A-type loan: IFIs lend money directly to the companies and organizations who are introducing the EE&C equipment, and;
- (b) B-type loan: There is an intermediary distribution organization called “participating distributors (PDs)” who supply EE&C equipment (home appliances).

BACKGROUND OF THE ORGANIZATIONS

With the rapidly depleting natural resources, and deteriorating environmental changes, the search for a greener, more sustainable path to growth has been direr than ever. One of the findings that came up is the Energy Efficiency & conservation (EE&C) Promotion Financing Project. It has been built upon the sole purpose of achieving more long-lasting greener development of Bangladesh using state of the

Art quality assured EE&C materials. This is expected to bring down carbon and other greenhouse gas emissions by a drastic X__ Insert Value here __%, keeping in par with the demand and supply in the economy. In the December of 2015, in response to Bangladesh's seventh five-year plan. The Japanese Government (represented by JICA), extended the concessional loan (11.5 billion JPY) to the Government of Bangladesh (represented by Finance Division, Ministry of Finance) with an interest rate of 0.01%.

Three organizations are in direct contact with the System.

They are:

Administrative authority: Sustainable and Renewable Energy Development Authority (SREDA)

Implementing Financial Institution: Infrastructure Development Company Limited (IDCOL)

Implementing Financial Institution: Bangladesh Infrastructure Finance Fund Limited (BIFFL)

SUSTAINABLE AND RENEWABLE ENERGY DEVELOPMENT AUTHORITY (SREDA):

BACKGROUND OF SREDA:



SREDA implements renewable energy and energy efficiency issues of the Government. It promotes sustainable energy and growth using new technologies which it also pilots. It standardizes and labializes the products for RE and EE. It also initiates the expansion of new technologies and helps create a sound environment for the investors. Renewable Energy (RE) and Efficient Energy (EE)'s development and promoting, and gene capacity development is also looked after by SREDA. Furthermore, SREDA establishes a platform for national and international organizations to interact.

VISIONS OF SREDA:

SREDA is a champion of sustainable energy and paves the way for an energy conscious nation to guarantee energy security and to bring down carbon emission.

Mission of SREDA:

To organize and invest in the development of green energy and energy efficiency-

- * To increase the usage of renewable energy and reduce dependency on fossil fuel,
- * To take fitting actions for saving energy
- * To assess continuously for more potential renewable energy options

GOALS OF SREDA:

To fulfill its visions and mission, SREDA sets the following goals -

- * Increase Renewable Energy generation
- * Increase the proportion /amount of energy saving

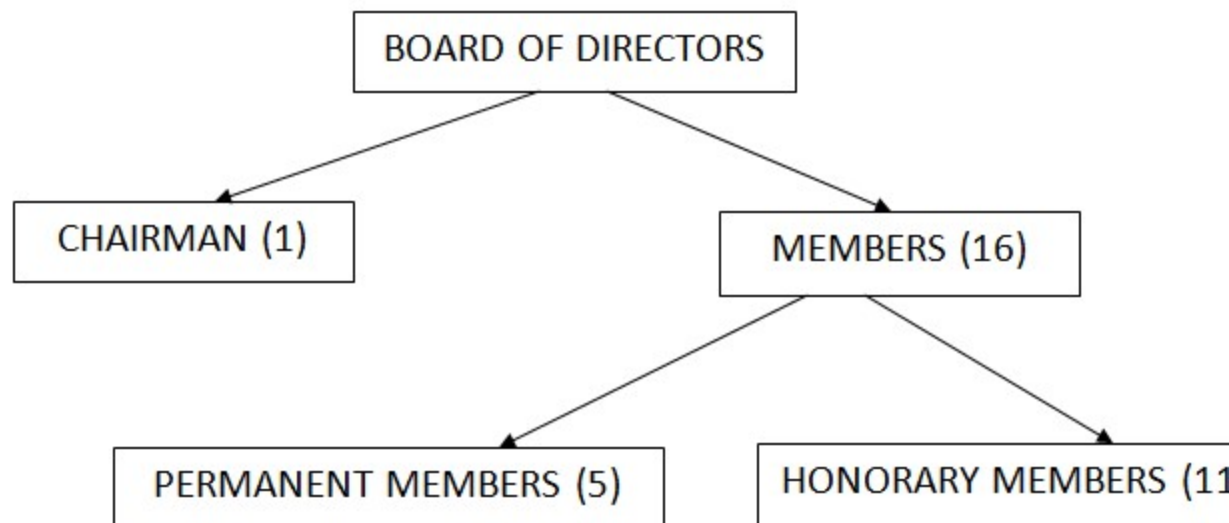
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OBJECTIVES OF SREDA:

To achieve the goals, the objectives are-

- * By the year 2020 10% (2000 MW) of the total power generation will be composed of renewable energy.
- * By the year 2021 the energy saving will be 15% and 20% by 2030 of total energy consumption.

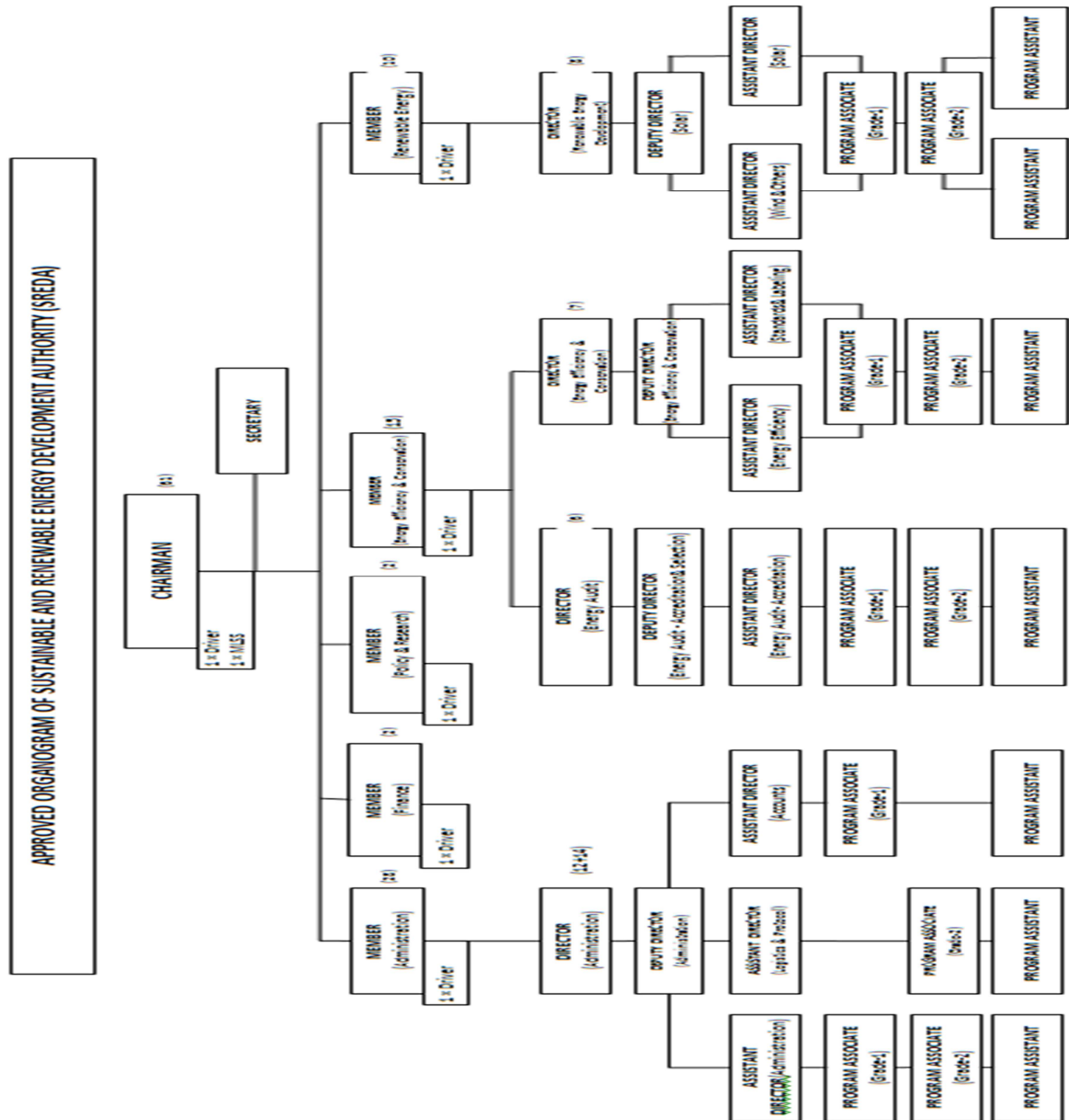
ORGANOGRAM OF SREDA:



BOARD STRUCTURE OF SREDA:

The general direction and management of the Authority is vested on the Board. The Board is constituted by Chairman and members, not more than sixteen. Chairman and five members are the honorary and full time members and eleven members are nominated by the government from different Ministries/Divisions and representatives from academicians, professionals, technical experts, non-government organizations (NGOs) and business communities. They are officiated for the term of 2 years from the date of their nomination. The Board takes all the policy decisions of the Authority.

ORGANIZATIONAL STRUCTURE OF SREDA:



BACKGROUND OF INFRASTRUCTURE DEVELOPMENT COMPANY LIMITED (IDCOL):



Infrastructure Development Company Limited (IDCOL), established on 14 May 1997 by the Government of Bangladesh. Bangladesh Bank licensed the company as a non-bank financial institution (NBFI) on 5 January 1998. Since its creation, IDCOL has been a major contender in bridging the financing gap for developing medium to large-scale infrastructure and renewable energy projects in the country. It is the current market leader in private sector energy and infrastructure financing in Bangladesh.

an eight-member independent Board of Directors comprising four senior government officials, three representatives from the private sector and a full time Executive Director and Chief Executive Officer manages IDCOL. It has a small and multi-skilled work force comprising financial and market analysts, engineers, lawyers, IT experts, accountants and environmental and social safeguard specialists. IDCOL's stakeholders consist of the government, private sector, NGOs, multilateral and bilateral institutions, academics and the people of Bangladesh at large.

VISION OF IDCOL:

To help ensure economic growth of the country and enrich the living standard of the inhabitants through maintainable and green investments.

MISSION OF IDCOL:

To reinforce and enhance the private sector's contribution in promotion, development, and financing of infrastructure as well as green energy, and energy efficient projects in a long lasting manner through public-private-partnership initiatives.

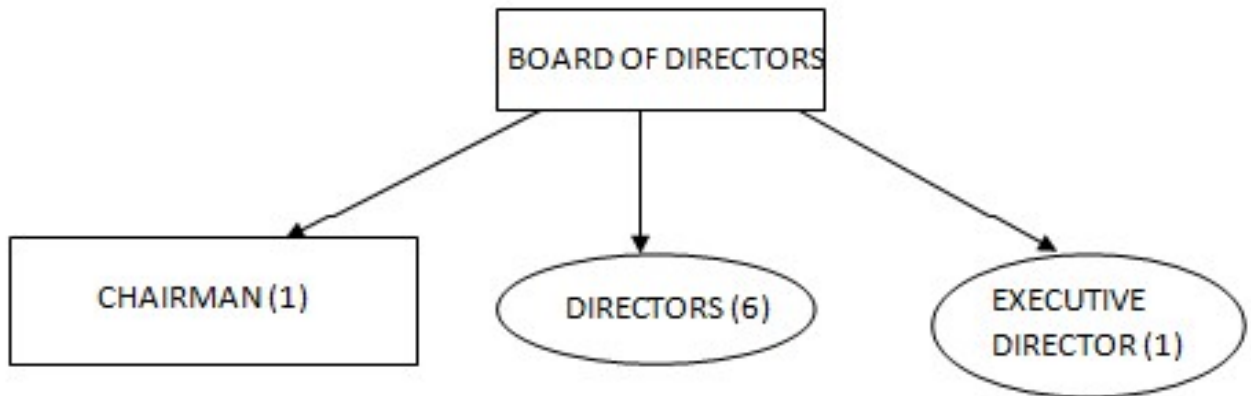
CORE VALUES OF IDCOL:

Global Standard and Competence: IDCOL is designed to deliver financial services to the clients keeping on par with global standards and competence.

Transparency and Integrity: IDCOL is a firm believer of keeping transparency and integrity in all tasks conducted by the Company.

Social Responsibility: IDCOL is inclined to play the role of a development financial institution that articulates social responsibility.

ORGANOGRAM OF IDCOL:



BANGLADESH INFRASTRUCTURE FINANCE FUND LIMITED (BIFFL):



BACKGROUND OF BANGLADESH INFRASTRUCTURE FINANCE FUND LIMITED (BIFFL):

Bangladesh Infrastructure Finance Fund Limited (BIFFL) is the largest Government owned Non-Banking Financial Institution in Bangladesh which has authorized capital and paid up capital of BDT 100 billion and BDT 20.10 billion respectively. It addresses the importance of infrastructure growth vis-à-vis not sufficient investment in that specific sector, with a foresight to raise awareness of an attractive environment for sustainable private investment.

As a portion of this, BIFFL brought to inception in 2011 as a special purpose vehicle to mobilize the PPP budget through financing infrastructure projects partnering with private sector investors. Moreover, to keep up sustainable development, BIFFL is also dedicated to save the environment and use economically friendly actions in all aspects which are of its utmost consideration while prioritizing any investment transaction.

VISION OF BIFFL:

Increase progression of economic efficiency by harnessing the relative merits and strengths of Public and Private Sector via financing Infrastructure Projects.

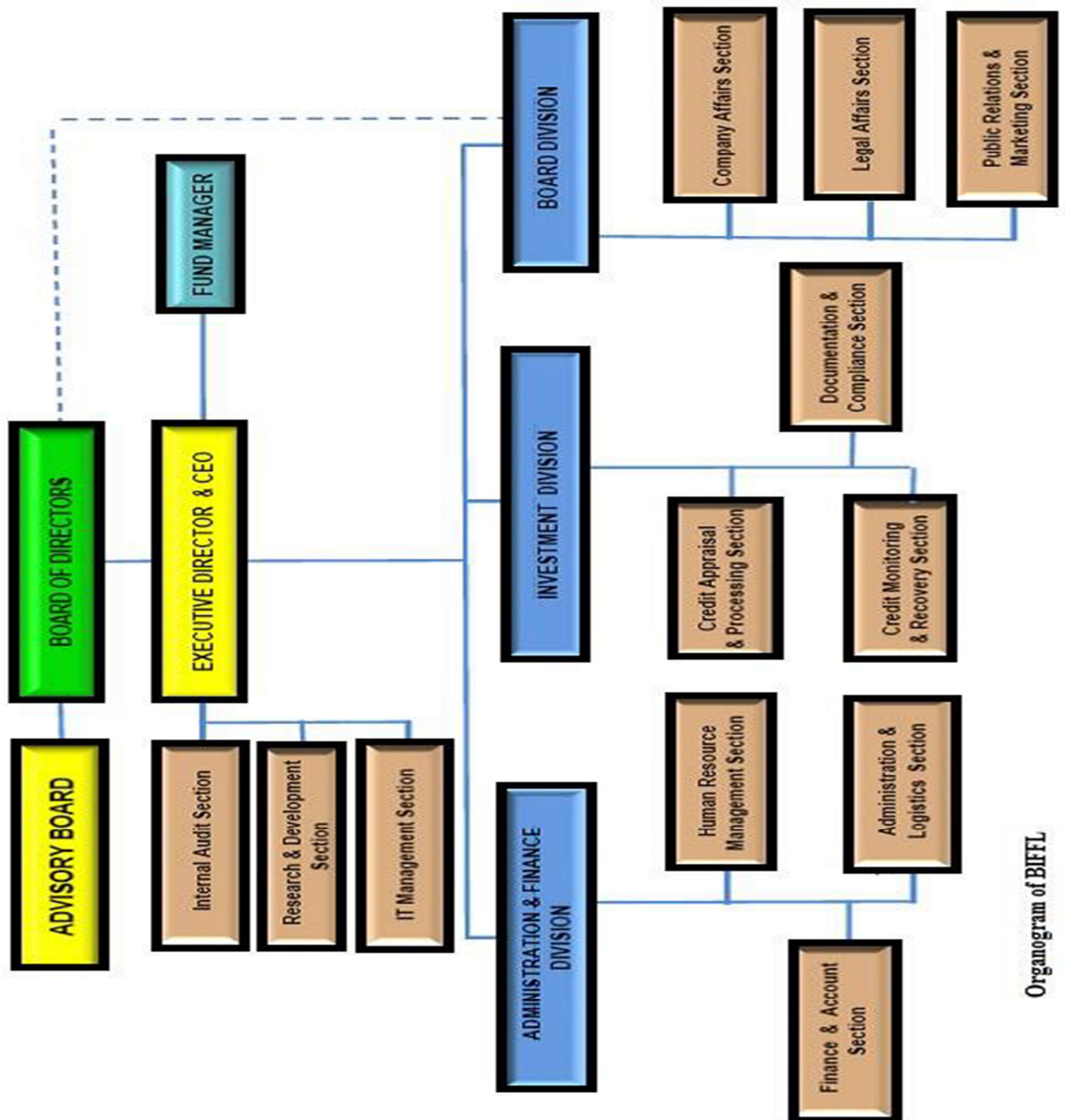
MISSION OF BIFFL:

- * To act as a professional Financial Institution by implementing the globally recognized best practices and sustaining the utmost level of moral and ethical standards.
- * To raise awareness of the country's economic growth by providing and encouraging Private Sector Investment in all infrastructure projects.
- * To be in support of sustainable economic growth of Bangladesh through facilitating Infrastructure Development.

GOAL OF BIFFL:

- * To facilitate long-term finance to critically vital infrastructure projects.
- * To accelerate co-financing from private financial sources.
- * To provide a unique vehicle for capital market development by exploring a number of avenues to capture domestic and foreign investment within the contexts of a robustly designed and well-governed investment vehicle.

ORGANOGRAM OF BIFFL:



OBJECTIVE OF THE PROJECT

The main objectives of the project are given below:

- To store and manage the progress of the project in the MIS.
- To record energy consumption and production related information in the MIS.
- To maintain the consistency and integrity of data.
- To speed up the collecting processes, and ensure data safety by using cheap encrypted secure online storage (Drobox) to allow data uploads.
- To automate the loan to process it efficiently.
- To reduce manual data entry.
- Ensure cleaner data by using software to check for and report errors in several phases.
- To reduce paperwork.
- Make the site more intuitive and add a chat bot to the site so as to make it more user friendly and ensure thorough information exchange from both sides.
- To speed up the loan process by processing in parallel.
- To speed up the meeting processes by using an online chat interface to conduct meetings between in-organization stakeholders and specific meetings with off-organization stakeholders.
- To avoid processing duplicate application.
- Making sure to keep a human level checking mechanism in the vital processes.
- Not storing sensitive data or personal information locally to avoid any casualties regarding security.
- Use artificial intelligence to get intuition from data and past data of the proponents so as to help make more conclusive decisions.

Overall the main objective of the project is to propose and design a system where the stakeholders can get information, communicate with each other, make intuitive and solid decisions, get access and store information about the loan projects efficiently, and the data will be processed and handled finely to produce clean and validated data, without the risk of data loss and security casualty.

SCOPE OF THE PROJECT

In this section, we will describe the objectives of the project thoroughly for a clearer understanding of the project. Four main users have been identified in this system. Sub-project proponents, IFI, SREDA, and PD. We will zoom in on the activities they can do throughout this system in form of objectives.

Online form & Contact details:

Sub-project proponents and PDs can view the pre-screening application forms, technical prescreening application forms. They can also fill up all the forms online, where forms will have computerized validators to ensure the data is clean. They will also have a chat bot on the site to make sure all the details and information publicly available on the site can be provided in an intuitive user friendly manner so as to avoid data loss. And the chat bot can accept and handle general queries and forward the queries requiring more expert support. They will have access to all vital information both via chat and the website.

Checklists, annexes, documents, instruction manuals:

All fixed documents, checklists, annexes, and instruction files will be available as a softcopy both downloadable and live-viewable on the website. Those which need to be inputted data can be done online and tracked via appropriate parties.

File uploads:

Documents and files can be uploaded online to a secure and cost friendly web server (Drop Box) which will ensure greater security with documents and less paper to be managed and handled.

Name clearance:

Name clearance evaluation and the registration for the clients will be tracked by both IFI & SREDA. This will ensure no data loss, better evaluation, efficient for decision making and keeping better track for the progression of the cases.

Equipment List:

Sub-project proponents and PDs can go through the list for eligible Energy efficient equipment list for their convenience before applying for loans

Eligibility Check list:

Eligibility check list for the loans will be saved in the system for more accurate analysis by the IFIs and SREDA.

Notifying Rejection/Acceptance of Loan:

This system will enable the IFI and SREDA to make their decision and the software will automatically notify the clients of their rejection/acceptance of their cases via email and SMS. And if the case is rejected it will also let the client know the reason for rejection. Premade templates for the email and SMS will be filled with the IFI and SREDA's feedback. The clients will be asked to verify they received the notice via logging in to their account.

Activities of IFI Employee/Manager/B.O.D:

This system will have separate secure accounts and privileges for managers, employees and Board of directors of IFI to evaluate, save results and notify the rejection/acceptance of the loan cases.

Activities of SREDA Employee/Manager/B.O.D:

SREDA employees, B.O.D will also be able to monitor the processing of the loan cases and track the projects for which loan has been granted, it can also save and modify reports.

Templating and Notifying System:

Premade templates will be available, which will be filled based on the in-organization user's inputs on the site. This will be rendered as email and SMS and sent to those in concern. Laborious tasks like reminding, informing and requesting will be automated using this part of the system.

Chat interface:

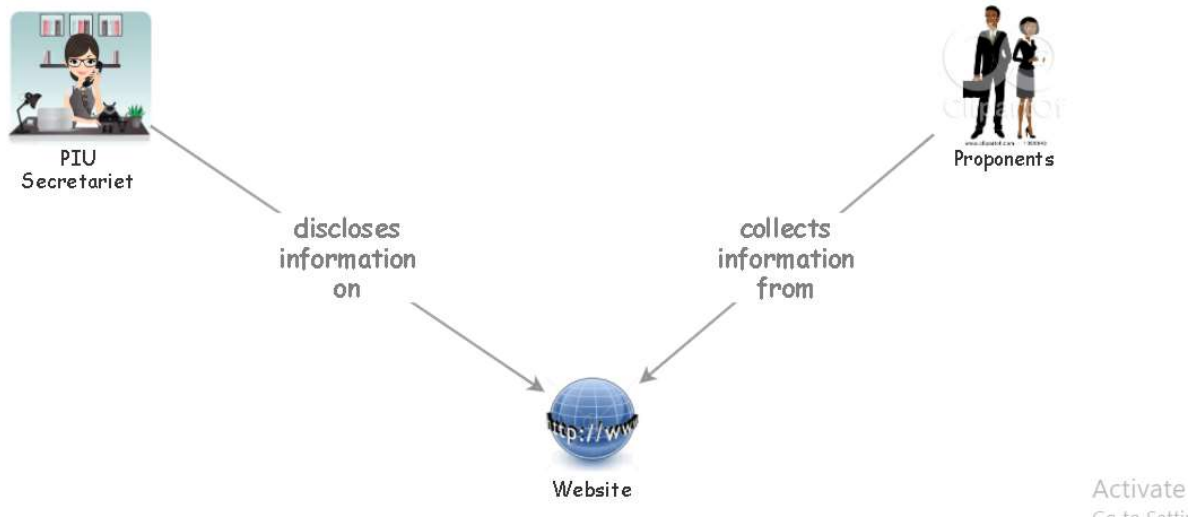
Meetings and communication can be conducted online via the chat interface (supporting both text, voice, and video chats, and window and file sharing). This will speedup up the setup time taken to conduct in-person meetings, and can be recorded and copies will be send to stakeholders to be reviewed in the situation some information needs clarifying.

Artificial intelligence:

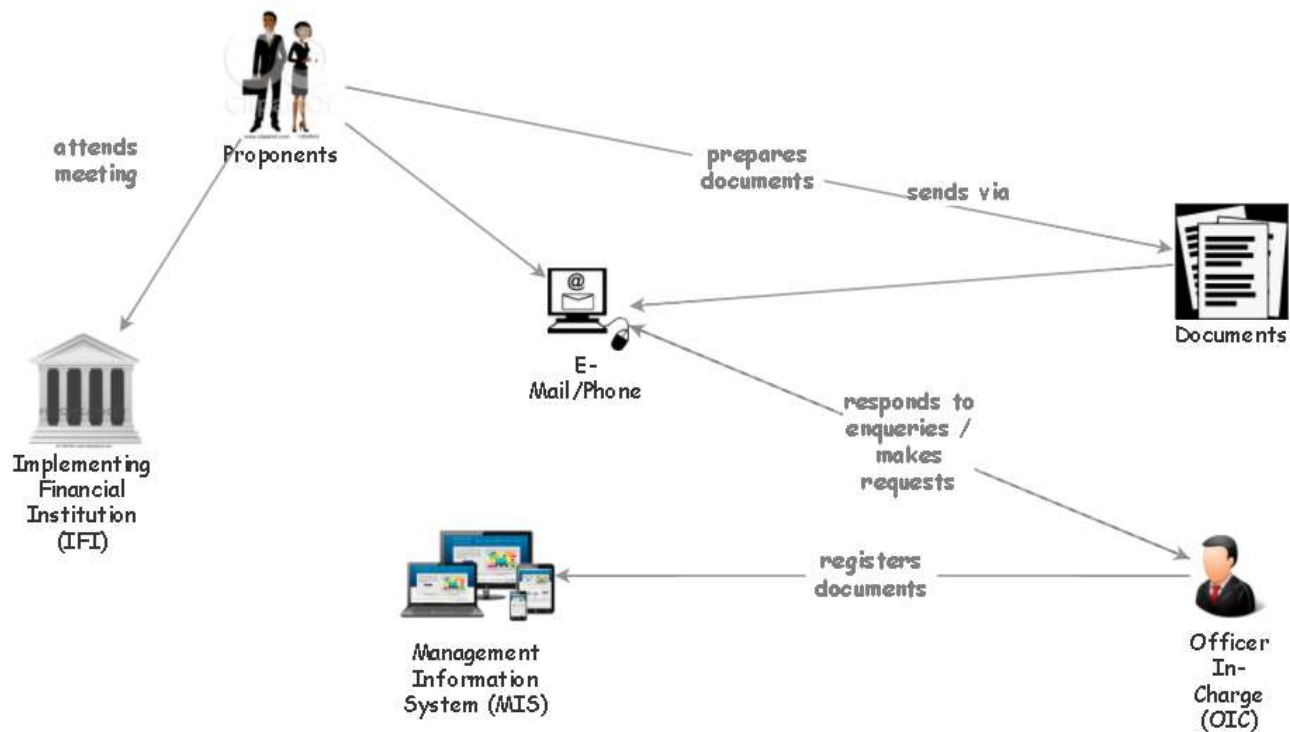
Artificially intelligent software will be fed past data gathered on the clients and will generate predictions based on them to help those in concern be more confident in their decisions.

EXISTING SYSTEM WITH RICH PICTURES

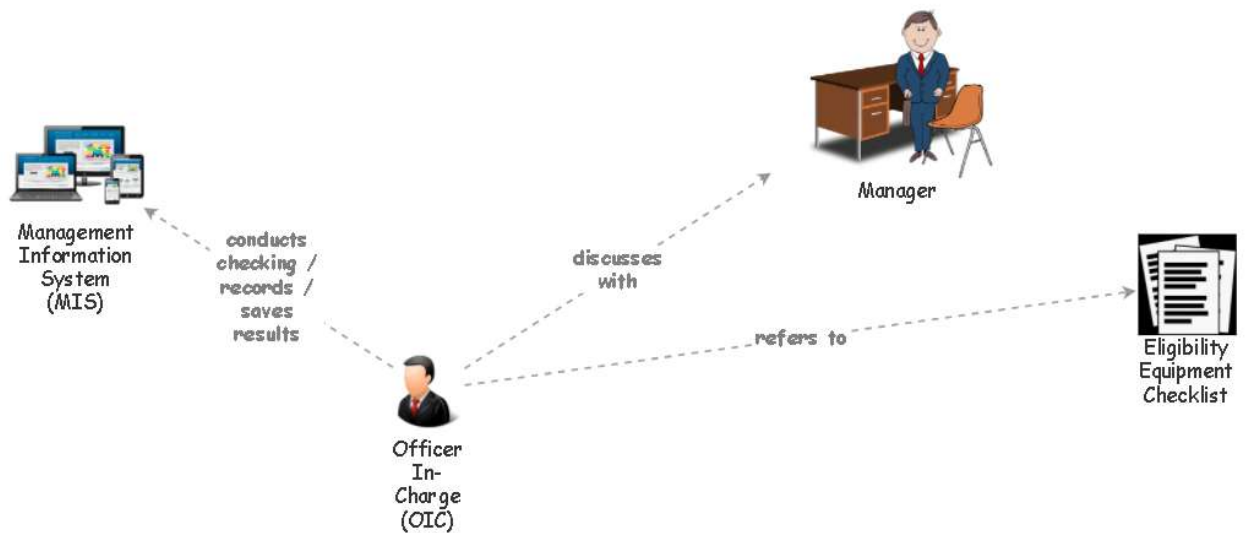
RICH PICTURE FOR PROCESS 11 – PREPARATION



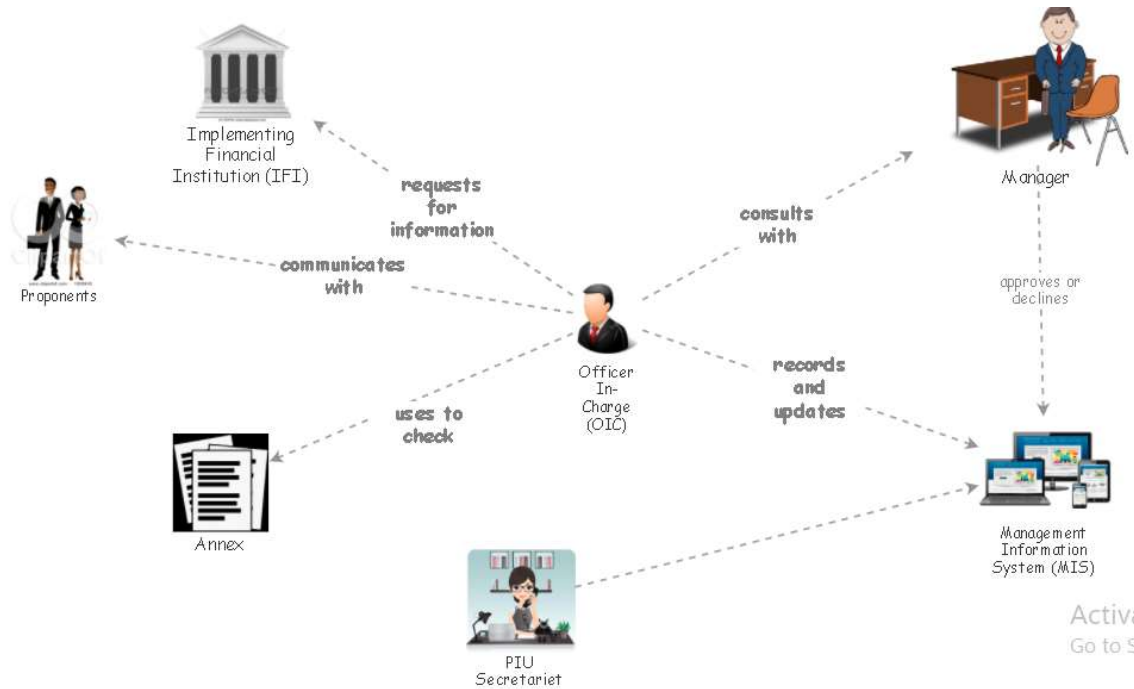
RICH PICTURE FOR PROCESS 12 – RECEIVING LOAN APPLICATIONS



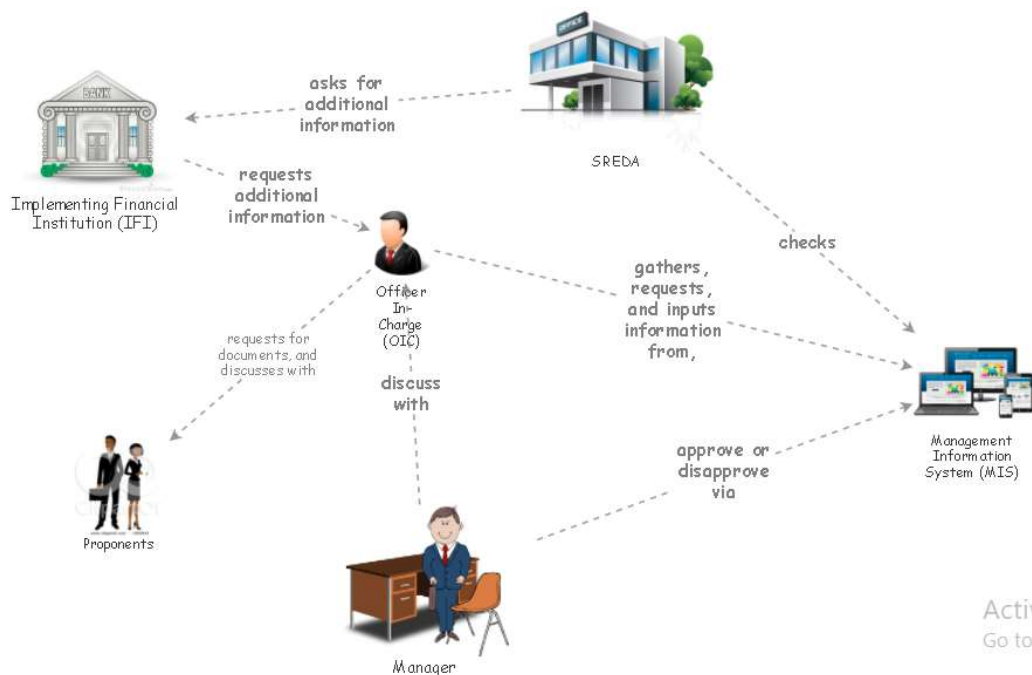
RICH PICTURE FOR PROCESS 13 – PRELIMINARY ELIGIBILITY CHECKING



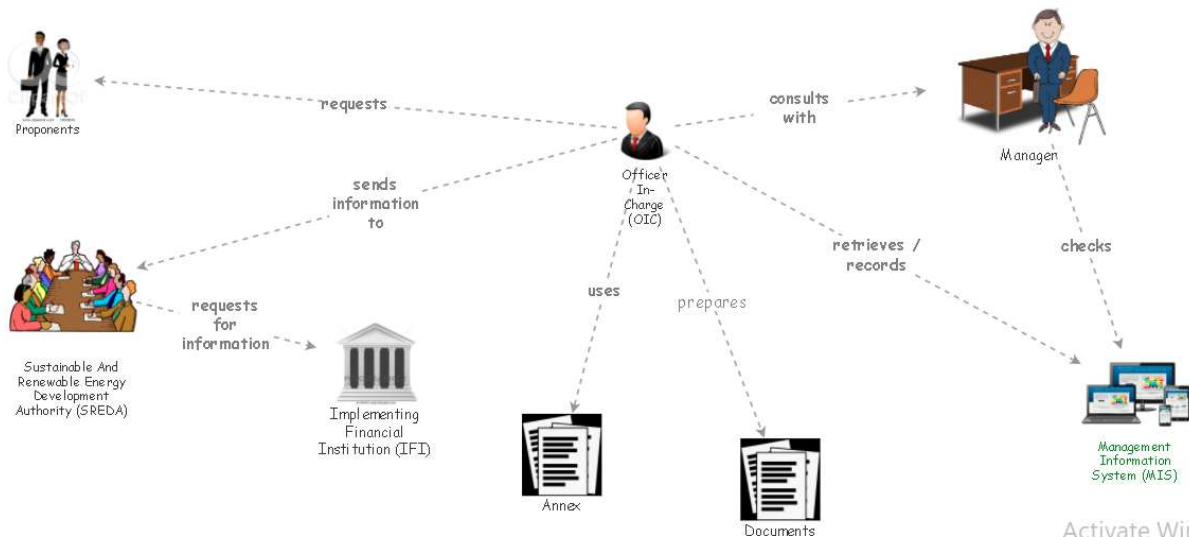
RICH PICTURE FOR PROCESS 14 – NAME CLEARANCE



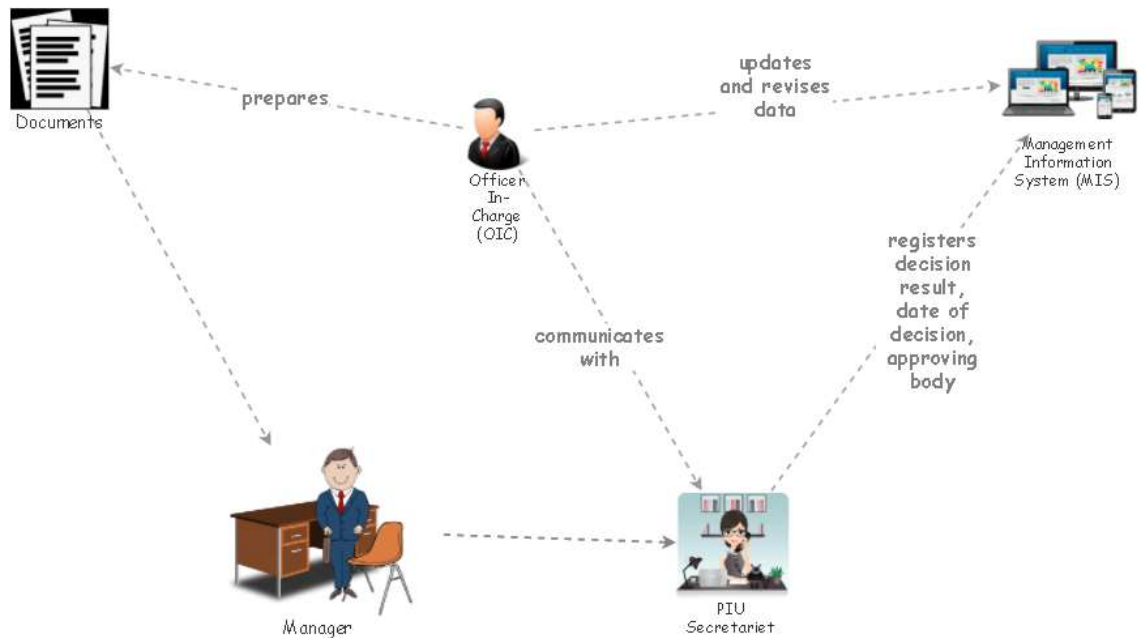
RICH PICTURE FOR PROCESS 15 –



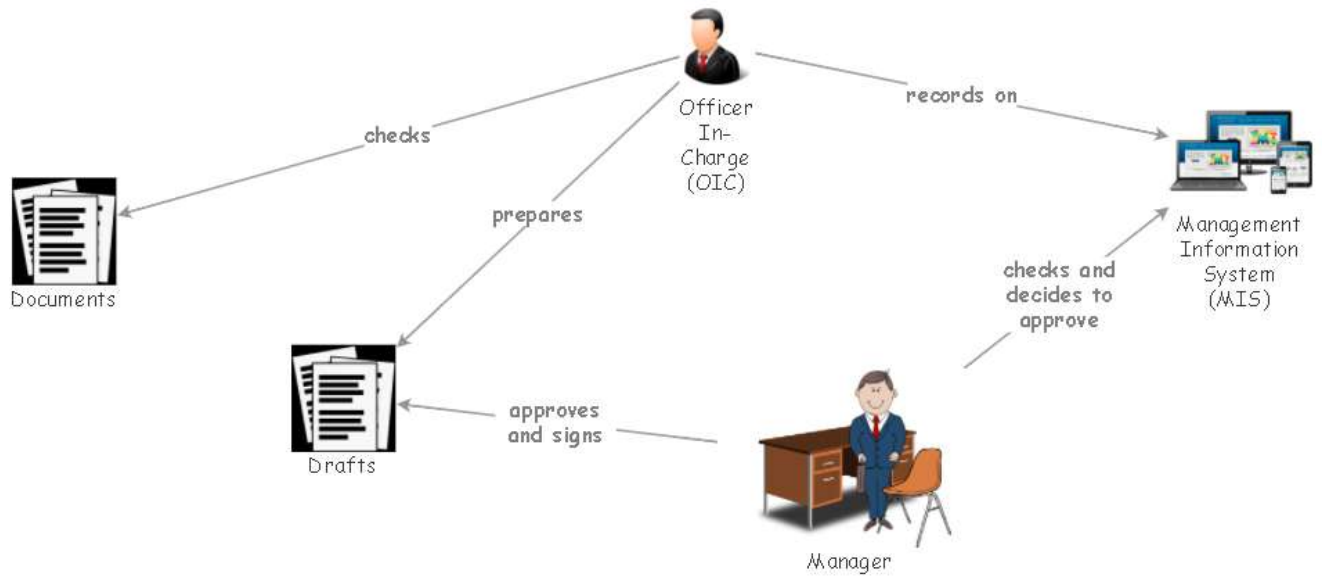
RICH PICTURE FOR PROCESS 18 –



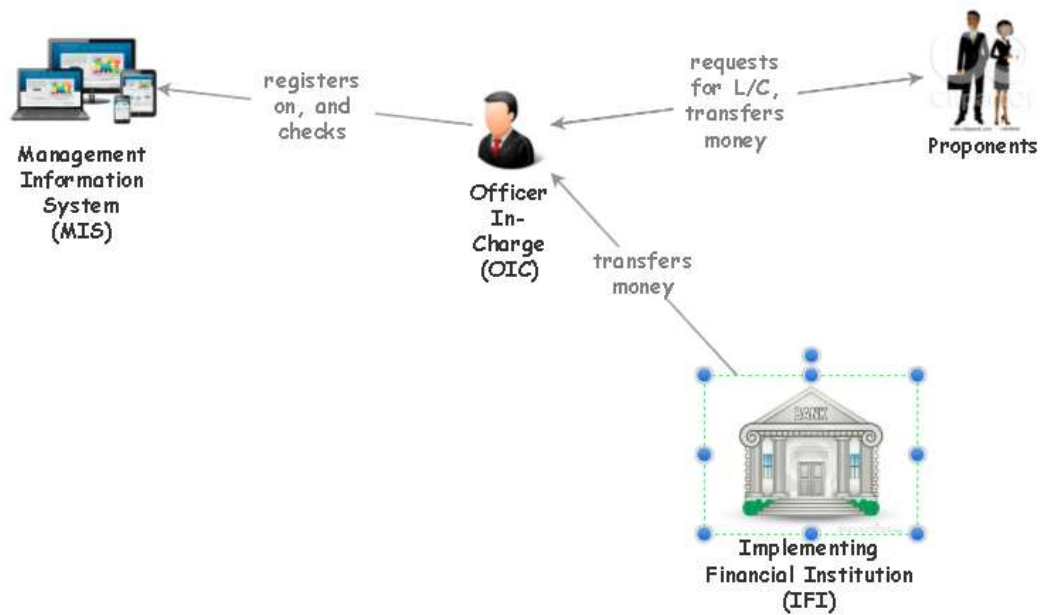
RICH PICTURE FOR PROCESS 21 –



RICH PICTURE FOR PROCESS 22 –



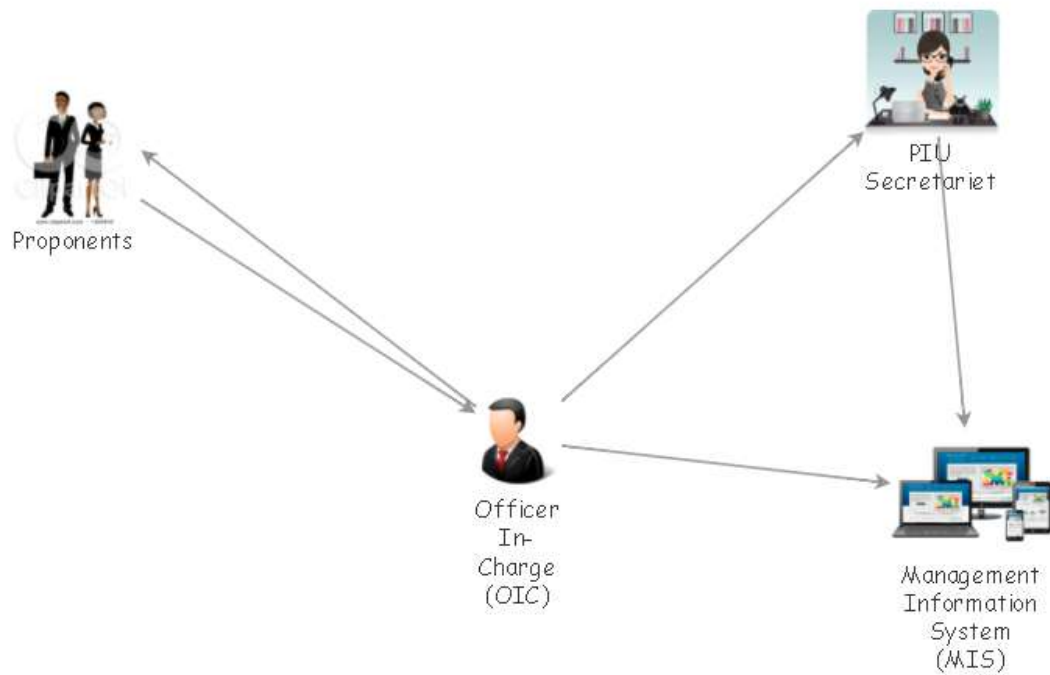
RICH PICTURE FOR PROCESS 23 –



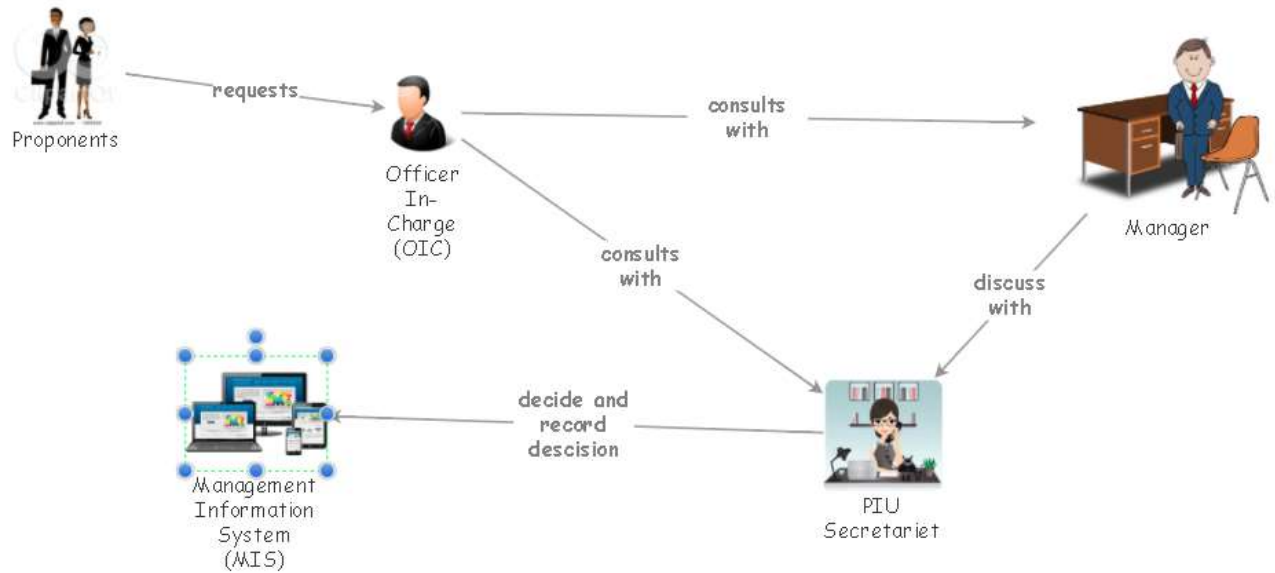
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RICH PICTURE FOR PROCESS 24 –

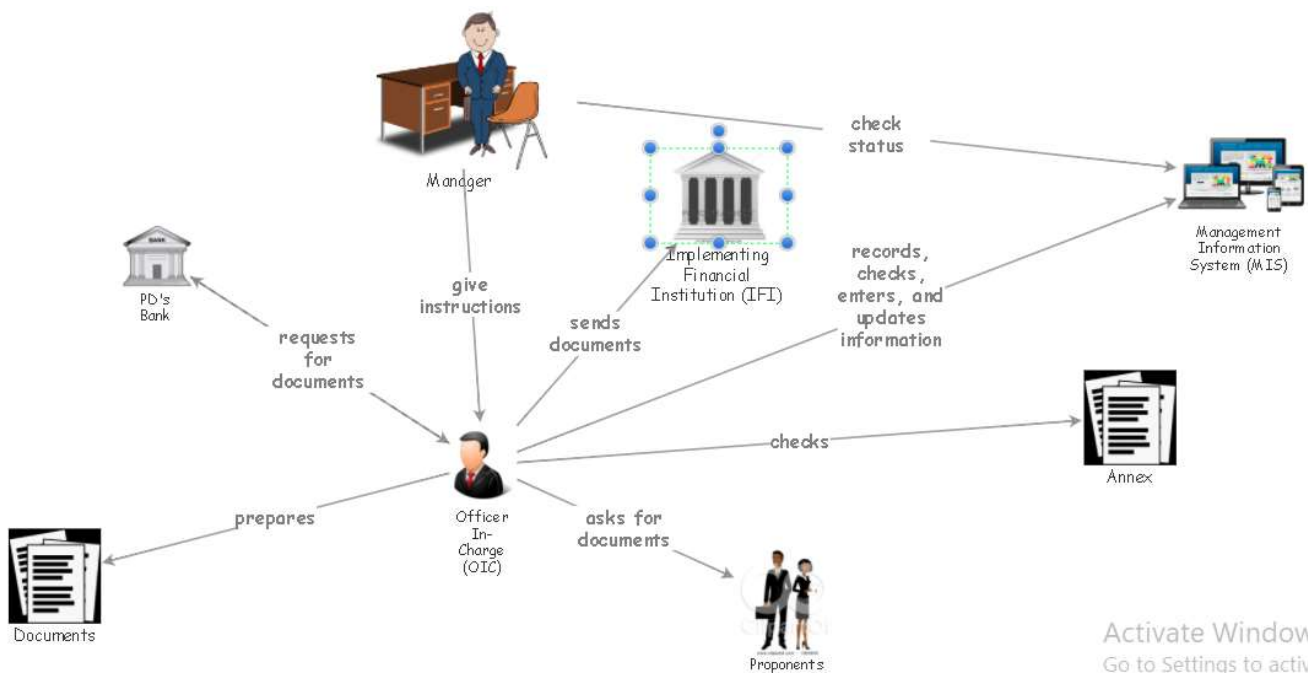
RICH PICTURE FOR PROCESS 25.1 –



RICH PICTURE FOR PROCESS 26.1 –

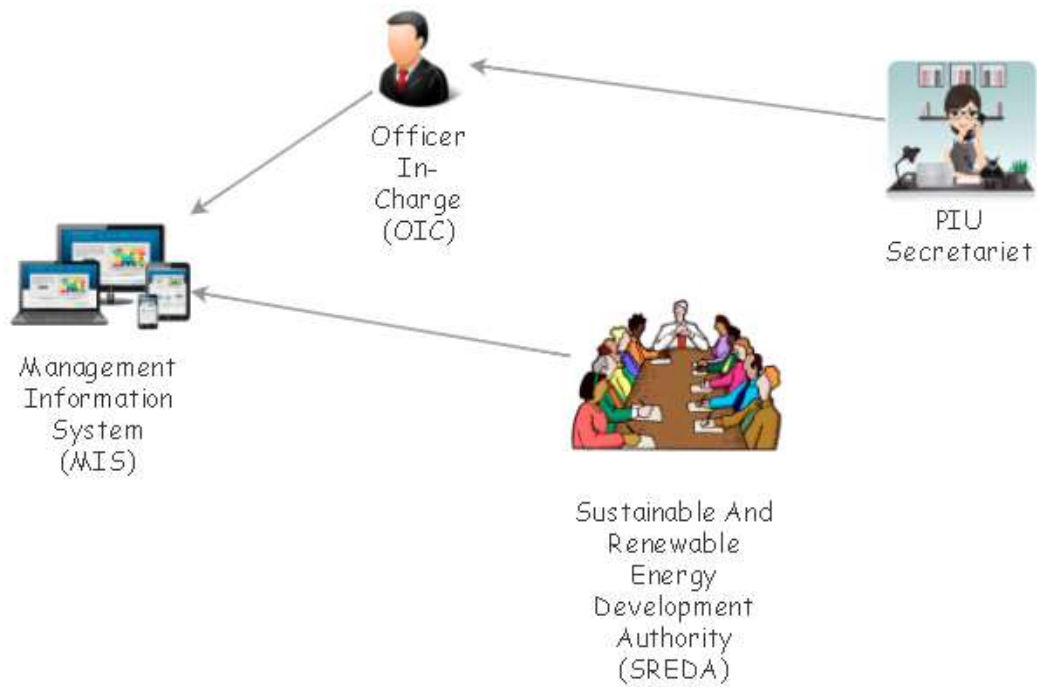


RICH PICTURE FOR PROCESS 26.2 –



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RICH PICTURE FOR PROCESS 33.2 –



FOR EXISTING SYSTEM:-

PART I

A-TYPE LOAN: FORMULATION AND IMPLEMENTATION

A-TYPE LOAN APPRAISAL PROCEDURE

Process Number	Process Name	Existing Six System Elements					
		Human	Non Computing Hardware	Computing Hardware	Software	Database	Comm. Network
11	Preparation	PIU Secretariat [Provides information]					IFI's Website
12	Receiving Loan Applications	Officer in charge [Responds to queries, Register details, Arrange and Conduct meeting]	Forms, Documents (Annex 1, 2, 3 and 4), Financial Statements, Credit Report), Printer, Pen		MIS		Phone, Email,
13	Preliminary Eligibility Checking	Officer in charge [Check	Annexes, Printer, Pen		MIS		Applicable

		Annex 4 and Documents, Record results, Discuss with manager and/or SREDA, proceed to Name Clearance if applicable]					
14	Name Clearance	Officer in charge [Check documents, Collect information, Register result, Submit to Manager, Communicates with Proponents, Recheck documents, Informs results], Manager [Discussion], PIU Secretariat [Identifies and registers products and case]	Forms, Documents, Annexes [Annex 5, 2], Printer, Pen		MIS		Phone
15	Submit Request to SREDA for NOC	Officer in charge [Checks, and Verifies documents and information, Submits	Forms, Documents, Annexes (Annex 2 and 11), Printer, Pen		MIS		Telephone

		findings to Manager, Consult with proponent, Submit to SREDA], Manager [Discuss, Approve], SREDA [Approve, Disapprove, Set conditions, Request for additional documents from IFI]					
19	Forwarding NOC or Rejection Letter to Proponent	Officer in charge [Checks, Registers, Verifies Data, Handles Documents, Explains rejection to Proponent, Closes applications], Proponent, SREDA [Sends Documents]	Letter, Documents, Printer		MIS		Telephone
20.1	Due Diligence	Officer in Charge [Inspects Data], Manager [Verifies Data]	Sheets, Paper, Printer, Forms, Pen		MIS		Telephone
20.2	Conducting Due Diligence	Officer in Charge [Requests	Documents [Annex 7]		MIS		Telephone

		documents, Registers application, Label additional documents, Record dates, Conducts offsite check], Manager [Goes to offsite checking, Approves or disapproves case]					
21	Loan Decision	Officer in charge [Prepares documents, Collects information from sources, Reports details, Notifies PIU Secretariat and collects documents, Discusses with PIU Secretariat], Manager [Approve or Disapprove, Confirm information validity], PIU Secretariat [Decides on Loan, Discusses with Manager]	Pen, Paper, Printer, Forms, Documen ts [Annex 8-1 or 8-2, 9, 10]		MIS		Telepho ne

22	Documentat ion or loan	Officer in Charge [Prepares documents, validates conditions and status, Contacts with lawyer, Register application details, Check if can be changed to subproject and give approval]. Manager [Sanctions loan, Attests application, Gives Approval]	Documen ts, Applicati ons		MIS		Telepho ne
23	Disburseme nt	Officer in Charge [Request to open account, Register account, Negotiate conditions, Verify status, Transfer money]	Documen ts, Pen, Paper, Printer		MIS		Telepho ne
23.1	Completion of Disburseme nt	Officer in charge [Record date, mark completion], Manager [Verify completed]			MIS		

24	Checking repayment status	Officer in Charge [Ensure bank account registered with IFI, Draft repayment schedule, conduct transactions with sub-project owner's bank, Check repayment and request regular payment, Report to manager monthly and immediately based on conditions], Manager [Check repayment status and give additional instructions]			MIS		
24.1	Completion of Repayment	Manager [Confirm balance], Officer in Charge [Record balance]			MIS		

PART II

B-TYPE LOAN: FORMULATION & IMPLEMENTATION

B-TYPE LOAN FORMULATION IMPLEMENTATION

PROCEDURE

Process Number	Process Name	Existing Six System Elements					
		Human	Non Computing Hardware	Computing Hardware	Software	Database	Comm. Network
25.1	Preparing Eligible Application List	Officer in Charge [Request PD for application, Verify application, discuss with SREDA PIU Secretariat to validate eligibility]	Documents, Paper, Pen, Printer, Forms, Applications		MIS		Telephone
25.2	Participating Distributor(PD) Selection And Appointment	PIU Secretariat [Formulate committee, consult with PD, Handle application, Check	Documents, Paper, Pen, Printer, Forms, Applications		MIS		Telephone

		applications for eligibility]					
26.1	Approving a PD for APO	Officer in Charge [Request payment, Consult with Manager and PIU Secretariat], PIU Secretariat [Make decisions], Manager [Engages in discussion]					Telephone
26.2	Advance Payment Procedure	Officer in charge [Request documents, Submit requests, Record transactions and application, Verify transaction, Create repayment schedule, Register dates], Manager [Validate, Make decisions, Confirm, Discuss]	Documents [Annex 26, 29], Paper, Pen, Printer, Forms, Applications		MIS		Telephone
27	Sales Record Keeping	Officer in Charge [Instruct PD,	Documents, Printer		MIS		Telephone

		Manage MIS, Submit documents to IFI]					
28	Loan Disbursement To PDs (Reimbursement option)	Officer in Charge [Instructing proponents, check and approve requests, communicate with PD, inform PD], Manager [Browse approval list, discuss with officer, approve or disapprove]			MIS		Telephone
29.1	Adjustment Against APO	Officer in charge			MIS		
29.2	Repayment	Officer in charge [Confirm process is being conducted properly, Record data, Check repayment			MIS		Telephone

		status and ask for early repayment if late, Consult with manager if failing to follow guidelines continue], Manager [Deny application for serious cases]					
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PART III

MONITORING FOR A-TYPE LOAN

A –TYPE LOAN MONITORING PROCEDURE

Process Number	Process Name	Existing Six System Elements					
		Human	Non Computing Hardware	Computing Hardware	Software	Database	Comm. Network
30	Managing Sub-project Implementation Plan	Manager [Prepare draft, Update Plan upon request from SREDA or JICA]	Pen, Paper, Printer, Documents (Annex 104)				

31	Registration of User-ID and Password	Officer in Charge [Issues User ID and Password, Confirm login]			MIS		
32.1	Document and Evidences on Purchasing and Installation	Officer in Charge, Manager	Documents		MIS		Telephone
32.2	On-site Inspection	Officer in Charge, Manager			MIS		Telephone
32.3	Requesting sub-project owner to submit required data and to cooperate for inspection	Officer in Charge [On Quarterly basis request Proponents to follow instruction set, Verify that all data submitted],			MIS		Telephone

33.1	Environmental And Social Performance Report	PIU Secretariat [Request ENV Officer to prepare Report], Environmental and Social Considerations Officer	Annex 34, Printer, Documents		MIS		Telephone
33.2	Environmental And Social Management System(ESMS) Checklist	PIU Secretariat [Request ENV Officer to prepare Report], Environmental and Social Considerations Officer	Annex 39, Printer, Documents		MIS		Telephone

PART IV

MONITORING FOR B-TYPE LOAN

B-TYPE LOAN MONITORING PROCEDURE

Process Number	Process Name	Existing Six System Elements					
		Human	Non Computing Hardware	Computing Hardware	Software	Database	Comm. Network
34	User-Registration For PDs	Officer in charge for Component [Make sure that the PDs are issued with user-ID and password]			MIS		
35.1	Installation Inspection Reporting	Officer in charge for Component [Instruct proponents, check transaction status]	Documents		MIS		Telephone
35.2	Additional Information From PDs	Manager			MIS		Telephone

PART IV

MONITORING FOR B-TYPE LOAN

B-TYPE LOAN MONITORING PROCEDURE

Process Number	Process Name	Existing Six System Elements					
		Human	Non Computing Hardware	Computing Hardware	Software	Database	Comm. Network
34	User-Registration For PDs	Officer in charge for Component [Make sure that the PDs are issued with user-ID and password]			MIS		
35.1	Installation Inspection Reporting	Officer in charge for Component [Instruct proponents, check transaction status]	Documents		MIS		Telephone
35.2	Additional Information From PDs	Manager			MIS		Telephone

Part V Reporting

Process Number	Process Name	Existing Six System Elements					
		Human	Non Computing Hardware	Computing Hardware	Software	Database	Comm. Network
42. 1	Quarterly Report (QPR) and Annual Report (AR)	PIU Secretariat [Prepare documents], Manager [Validate reports]			MIS		
42.2	Ongoing Sub-Projects Summary and Financial Report (Annex 367) and Statement of Expenditure	Officer in charge / PIU secretariat / Manager [Prepares reports]	Documents and Reports				Telephone
43.	Supplemental Information	Officer in Charge [Request for financial statements]			MIS		Telephone
44.	Incidental Reports	PIU Secretariat / Officer in Charge, Manager	Printer, Document				

Problem Analysis Template

A Type Loan

Process Number	Process Name	Stakeholder(s)	Concern (Problem)	Analysis (Reason of the Problem)	Proposed Solution
11	Preparation	PIU Secretariat, Proponent	Gathering information from the Website not completely intuitive.	The Users might have issues or can miss out certain key details in the Preparation stage due to the amount of information or the site organization (where they are located on the site).	Add a Chabot (IBM Watson Conversation Service : Free/Cheap Premium, state of the art technology, to the interface to make the process of informing more user friendly. Respond to basic queries 24/7 using the Chabot. If Chabot cannot answer the query, forward it to the Officer In Charge. Allow Bot to send information on request from Site and to Register basic applications. Set an option to send details and information from website to those of concern via email with the

					click of a button. -Allow proponent to register and submit application forms online. Add basic validators to do basic error checking on the information. Send verification email, SMS to proponents when they register.
12	Receiving Loan Applications	Officer in charge, Proponents,	Responding to basic queries is time consuming and laborious, Regular tasks of manual data entry and requesting are time consuming, Meetings require time management to be convenient for both parties.	Basic regular queries which can take up a lot of time and energy (both physical and psychological) from the Officer. Manually requesting proponent to send documents is time expensive and the Officer can be late to request the information after getting the forms. Can also miss out some of the applicants due to the manual	After receiving primarily validated online application forms, automatically ask the proponents to send the required documents via email. The sensitive documents must be sent via the DropBox option on the upload page of the MIS. Enable the OIC to feed the data to the MIS which will only record and

				<p>nature. - [OIC] Manually enters the registration details and data to MIS which can be prone to errors and have incomplete data.</p> <p>-Printing forms and documents are an expensive. And can be misplaced or misfiled.</p> <p>It can be tough to set up a venue of the meeting at a time convenient for both parties.</p>	<p>accept the required details to fill its fields automatically.</p> <p>As the applications are done online, using soft copies, the expense will be lowered.</p> <p>Use the Chabot to respond to basic to mid-level queries for faster, more computerized process.</p> <p>Use the Chat interface (Slack) to share screens, and video and audio chat online to hold meetings in case it is hard to find a convenient time so as to speed up the procedure.</p>
13	Preliminary Eligibility Checking	Officer in charge, Manager	[OIC] Manually going over Annex and manually conducting eligibility checking using checklist.	<p>Manually going over Annex to identify equipment code.</p> <p>Manually conducts eligibility checking</p>	<p>Upon getting the required information, automate identifying the equipment using software.</p> <p>- Automate the eligibility checking using</p>

			Manual save of data. is time consuming, and prone to errors.	using checklist. Manual save of data. These are all time consuming, and prone to errors.	software and machine learning. Keep OIC for over-viewing the process to add human expertise. Upon receiving OIC confirmation, save it. - Automatically send details to manager to confirm eligibility. Discuss on the online chat interface if more clarification required. Keep option to request for SREDA's expertise.
14	Name Clearance	Officer in charge, Financial institutions, Manager, PIU Secretariat, IFIs	[OIC] Manual checking of items [- Credit Rating Report, and; - Financial Statement.] in Name Clearance Evaluation Sheet is time consuming	Due to the large number of documents to be read through, time is likely to be increased, and errors also increase. Regular tasks like requesting and collecting Documents	Computerize the process to do this checking via Software. – Keep a basic template ready to edit, fill up, and send other Financial Institutions via email to request

			<p>and prone to errors.</p> <p>Manual requesting and collecting of Documents is time staking.</p>	<p>should be automated so as to reduce bottleneck.</p>	<p>information on Proponent when required. Also communicate for additional details. - Automate the checking using software and machine learning.</p> <p>Keep OIC for overseeing the process to add human expertise. OIC confirms the processed data and decides to send it to the PIU Secretariat or decline it. - If OIC confirms, submit automatically to Manager for approval. - [Manager] Discuss with OIC over an online chat interface which enables screen sharing and video. - Save reasons for not confirming manually based on the discussion with Manager, and automatically</p>
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					<p>based on the computerized checking. From this information fill up a template mail informing proponent why rejected. Send it and ask for confirmation if want to close application. - If Proponent responds to the 'Yes, cancel application', automatically cancel it on MIS, or renew on 'No, renew application.' click. - Automatically show list of approved items using MIS feature. - Automatically inform Proponent on the result via E-mail.</p> <p>Use prebuilt email templates with customizable fields to request for documents via mail and use Dropbox to collect them.</p>
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15	Submit Request to SREDA for NOC	Officer in charge, Manager, SREDA, Proponents,	Manually checking documents, and applications, verifying them and requesting for more documents is time and cost expensive and inefficient and not always accurate.	Regular tasks like these, which require no human expertise and mistakes can be made while entering and checking data. Time expensive to write email or request for documents manually.	<p>[OIC] Receive soft copies of Documents via Website which will automatically send it via E-mail to OIC rather than uploading on MIS.</p> <p>If it is sensitive information, use Dropbox to store it.</p> <p>Software to pick out the required data from soft copies of documents and render it to a form in the format specified in Annex 11 to submit to SREDA.</p> <p>Forward data to SREDA online using softcopies, electronically attested by OIC.</p> <p>Fill up premade templates to send in the event if the SREDA asks</p>
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					<p>for more documents.</p> <p>Send the filled up mail to Proponent.</p> <p>Provide warnings on the Application form website to enter details carefully and add help tooltips so as to ensure less errors on the part of the Proponent. Ensuring less applications getting rejected due to multiple editing.</p> <p>Make the MIS interface such that those of concern do not have to manually do extra work to accomplish regular tasks (i.e. adding a button and a checklist to automatically request or submit for those checked documents).</p>
19	Forwarding NOC or Rejection	Officer in charge, Proponent,	Time expensive and takes up	Writing up or explaining	Automatically fill up templates from

	Letter to Proponent	SREDA	<p>human resources and inefficient to explain reasons for rejection via email manually.</p> <p>Lack of convenience in time from both parties to hold a meeting to explain rejection.</p> <p>Submitting documents in person is time consuming and cost ineffective.</p>	<p>why rejected when there are many applications to be dealt with is exhausting and will get inefficient.</p> <p>Lack of convenient time will result in potential applications being delayed or rejected applications being postponed.</p> <p>It is expensive to move documents from one place to another and takes time.</p>	<p>information from the application forms and from the OIC and render an email and send to Proponent informing and explaining about rejection.</p> <p>Allow SREDA to click lists of reasons to ensure faster process, also including a text box with additional explanation if required.</p> <p>Hold the meeting via chat interface if required to explain, or else explain via email.</p> <p>Sensitive documents handled via DropBox.</p>
20.1	Due Diligence	Officer in charge, Manager, IFI	Manually checking documents, and applications, verifying them is time and cost expensive and	Regular tasks like these, which require no human expertise and are laborious and mistakes can be made while entering	<p>Use software to check Due Intelligence Type Check Sheet Annex 6.</p> <p>OIC Confirms the check.</p>

			inefficient and not always accurate.	and checking data.	Discuss with Manager if required. Discuss via Chat interface
20.2	Conducting Due Diligence	Officer in charge, IFIs, Proponents, Manager	Manually checking documents, and applications, verifying them and requesting for more documents, and registering dates is time and cost expensive and inefficient and not always accurate. Information not retained after on-site check.	Due to the sheer volume of work and doing regular tasks, simple but critical steps might be misexecuted. If further clarification needed on the on-site meeting, the information may not always be accurately portrayed from memory.	Keep regular main line of contact with the Proponent via mail. - Take records, and pictures with a camera phone while conducting on-site due intelligence.
21	Loan Decision	Officer in charge, Bangladesh Bank, PIU Secretariat, Manager	Manually preparing and registering and checking documents, and requesting for more documents, and registering dates is time	Due to the sheer volume of work and doing regular tasks, simple but critical steps might be misexecuted and be inaccurate. Valuable time spent doing	Automate the process of preparing Credit report and Loan decision sheet, Credit Report Grade (CRG), CIB Report, Loan Term Sheet, using software which will generate the reports with

			and cost expensive and inefficient and not always accurate.	these simple tasks.	<p>the data entered by OIC regarding the Due intelligence.</p> <p>Discuss with Manager using chat interface if required. - Inform PIU upon status via E-mail (and ask for confirmation if received mail within 3 days). If no reply, call.</p> <p>Check data entered or updated is accurate using software checking mechanisms.</p>
22	Documentation or loan	Officer in charge, Proponent / Lawyer, Manager	Time and cost consuming to manually ask to be called sub-project owner, and registering dates.	Regular tasks like this take up time and energy from the officer which could be utilized elsewhere requiring his skills more.	<p>Use software to draft documents on Loan.</p> <p>If certain conditions are met (checked via software), automatically use a software to send email requesting proponent to be called sub-project owner (if required,</p>

					<p>show confirm via manager).</p> <p>Automatically record the dates using software interface.</p> <p>Automatically render the mail for most means of communication using software.</p> <p>Allow officer to see the rendered mail before sending if critical.</p> <p>Send mail to parties in question automatically or with the push of a button if human expertise required.</p>
23	Disbursement	Officer in charge, Sub-project owner, IFI			<p>Automatically render the mail to request for documents and payments using software. Send mail to proponent, and proponent's bank.</p> <p>Negotiate with sub-project proponent</p>

					<p>using chat interface.</p> <p>Register the dates automatically using software incorporated to MIS.</p> <p>Automatically send periodic mail reminders upon payment details, number of days and amount remaining, and late payment.</p> <p>Automatically report to Manager on repayment status and late payment via mail after receiving information.</p> <p>Receive feedback from Manager using mail or chat interface.</p>
23.1	Completion of Disbursement	Officer in charge, Manager	Manually recording date and confirming verification is time and resource consuming.	Regular tasks like these take away time and are a strain to human mind. Can be prone to errors doing them manually.	<p>Automate the process of recording the date via MIS interface.</p> <p>Automatically verify the checking process via</p>

					software and send results with test data to party of concern to verify.
24	Checking repayment status	Officer in charge, Manager	Manually sending regular reminders is laborious and cost expensive.	Manually sending regular reminders based on existing preconditions set on the status of repayment is laborious and cost expensive.	Automate this process using software to automatically send mails showing status to those of concern at periodic intervals.
24.1	Completion of Repayment	Officer in charge, Manager			Send mail to proponent confirming completion.

B Loan Type

Process Number	Process Name	Stakeholder	Concern (Problem)	Analysis (Reason of the Problem)	Proposed Solution
25.1	Preparing Eligible Application List	Officer in charge, PIU Secretariat, SREDA, Proponent	Manually requesting and managing applications is time consuming and cumbersome. Going to meet with SREDA in person is time consuming and cost ineffective.	It takes time to communicate via email and request and validate documents. Due to traffic congestion and cost of transportation, it can be expensive (in terms of both – time and money) to go in person.	Request PD for application via mail. Allow them to fill up application online. - Software checks the appliance with list and forwards applicable application to SREDA. - Communicate

					[PIU and OIC] via Chat interface.
25.2	PDs selection and appointment	PIU Secretariat, PD Selection Committee, SREDA, JICA	Manually checking and verifying applications with annex is prone to errors and time loss.	Large number of documents requiring checking manually via humans is prone to errors, and will take up a lot of time.	Allow applicants to upload data in Dropbox. Use software to validate data and show findings based on evidence to the Secretariat.
26.1	Loan Disbursement to APO	Officer in charge, PIU Secretariat, Manager	Time and cost expensive to arrange meeting.	It takes time and money to arrange meeting with parties of concern, where the time is convenient for everyone and to travel to the meeting.	[OIC-C2, Manager, PIU] Consult via mail, and chat interface.
26.2	Advance Payment Procedure	Officer in charge, Manager	Time and cost expensive to arrange meeting.	It takes time and money to arrange meeting with parties of concern, where the time is convenient for everyone and to travel to the meeting.	[OIC-C3] Request for forms and documents via mail. Sensitive documents via DropBox. Automate the repayment schedule using software. [Manager] Use chat

					interface, mail, to consult.
27	Sales Record Keeping	Officer in charge, IFI	Time and cost expensive to physically submit reports and documents to IFI.	Physically transporting documents and reports to IFI's office every month requires time and money.	Submit documents via email, if sensitive, via DropBox. Use software to automate this monthly process of generating and sending documents.
28	Loan Disbursement to PDs	Officer in charge, Primary Distributor, Manager,	Time expensive and cumbersome to check payment every month manually.	Time could be saved if did not had to check and request manually. Might even miss out issues due to human error.	Do the validating process via software, software will also make monthly requests.
29.1	Adjustment against APO(Advance Payment Option	Officer in charge			[OIC] Automate via adding validator to check and inform about excessive adjustment.
29.2	Repayment	Officer in charge, Primary Distributors, Manager	Manually checking repayment status and requesting payments is time consuming. Meeting and contacting	Checking repayment status manually is prone to human errors and time can also be a factor.	Automate the checking process via software which will also send automated emails to those of concern in case

			with manager is time and cost expensive.	Meeting the manager in person or contacting to discuss with them takes resources.	something goes out of order. Consult with manager via chat interface or email.
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A-TYPE LOAN MONITORING PROCEDURE

Process Number	Process Name	Stakeholder	Concern (Problem)	Analysis (Reason of the Problem)	Proposed Solution
30	Managing Implementation Plan	SREDA, JICA, Manager			
31	Registration of User – ID & Password	Officer in charge, Primary Distributer	Manual issuing of User ID and Password not effective.	Manually issuing User ID and Password on MIS is time consuming and cumbersome. And can be prone to errors thus might need clarifying.	When starting the process via MIS, ask proponents in concern to sign up for account, and require them to verify via phone and email (2 – factor) and email to login and confirm.
32.1	Document and Evidences of Purchasing and Installation	Officer in charge[Instruct proponent, confirm and verify documents submitted,], Sub-project owners, IFI,	Time and cost expensive setting up meeting with Manager. Manual verification prone to	It takes up time and resources to find a suitable time for Officer and Manager to meet and also to discuss.	Consult with Manager via email and chat interface. Verify documents via software.

		Manager [Approve or disapprove, instruct officer]	errors and takes time.	Manually verifying documents can be inaccurate and time consuming.	
32.2	On – Site Inspection	Officer in charge, SREDA, Manager, Proponents	Time and cost expensive setting up meeting with SREDA.	It takes up time and resources to find a suitable time for Officer and SREDA to meet and also to discuss.	Set up the meeting via the chat interface.
32.3	Requesting sub project owners to submit required data and to cooperate for inspection	Officer in charge			
33.1	Environment and Social Consideration	PIU Secretariat, Environmental and Social Considerations Officer, SREDA, JICA	Time consuming to manually ask to prepare report.	Regular periodic tasks like requesting to prepare report takes time, and can be missed out by Secretariat.	Automate the process of periodically asking the ENV officer to prepare report via mail and also send them required resources.
33.2	Environment and Social Management System	PIU Secretariat, Environmental and Social Considerations Officer,	Time consuming to manually ask to prepare report.	Regular periodic tasks like requesting to prepare report takes time, and can be missed out	Automate the process of periodically asking the ENV officer to prepare report via mail and also send them

				by Secretariat.	required resources.
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B-type Loan Monitoring Procedure

Process Number	Process Name	Stakeholder	Concern (Problem)	Analysis (Reason of the Problem)	Proposed Solution
34	User Registration for PDs –	Officer in charge,			
35.1	Installation Inspection Reporting	Officer in charge, Manager	Documents might not be received in time. Manually requesting for documents and to follow instructions is time consuming.	The documents may not have arrived due to time or other geographical factors. It is time consuming to give same instructions every time to every proponent.	Automate the instruction process via computerized solution (web, email, chat bot). Allow submission of documents via DropBox.
35.2	Additional Information from PDs	Officer in charge, Manager			

Monthly Operation

Process Number	Process Name	Stakeholder	Concern (Problem)	Analysis (Reason of the Problem)	Proposed Solution
36	Resister Technical Data for Newly approved sub-project –				

37	Check Progress of Sub- Project				
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Quarterly Operation

Process Number	Process Name	Stakeholder	Concern (Problem)	Analysis (Reason of the Problem)	Proposed Solution
38	Collecting data and Calculating conserved Energy				
39	B- type Loan Appliance Eligibility Assessment				

Annual Operation

Process Number	Process Name	Stakeholder	Concern (Problem)	Analysis (Reason of the Problem)	Proposed Solution
40	Annual Implementation				
41	Organize an annual report meeting of the Steering Committee				

Reporting

Process Number	Process Name	Stakeholder	Concern (Problem)	Analysis (Reason of the Problem)	Proposed Solution
42.1	Quarterly Report and Annual Report(AR)	PIU Secretariat, Manager			
42.2	Ongoing Sub – Project Summary and Financial	PIU Secretariat / Manager			

	Report (Annex 367) and Statement of Expenditure	/ Officer in charge			
43	Supplemental Information	Officer in charge	Cost of phone calls.	Manually calling and requesting for documents is time and cost expensive.	Request via mail and allow uploading to Dropbox.
44	Incidental Reports	PIU Secretariat / Officer in Charge	Time and cost expensive	Manually preparing incidental report is time and cost expensive.	Automate and computerize the report generation using software.

FOR PROPOSED SYSTEM: -

PART I

A-TYPE LOAN: FORMULATION AND IMPLEMENTATION

A-TYPE LOAN APPRAISAL PROCEDURE

Process Number	Process Name	Existing Six System Elements					
		Human	Non Computing Hardware	Computing Hardware	Software	Database	Comm. Network
11	Preparation	PIU Secretariat [Provides information]					IFI's Website
12	Receiving Loan Applications	Officer in charge [Responds to queries, Register details, Arrange and Conduct meeting]	Forms, Documents (Annex 1, 2, 3 and 4), Financial Statements, Credit Report), Printer, Pen		MIS		Phone, Email,
13	Preliminary Eligibility Checking	Officer in charge [Check Annex 4 and Documents, Record results,	Annexes, Printer, Pen		MIS		Applicable

		Discuss with manager and/or SREDA, proceed to Name Clearance if applicable]					
14	Name Clearance	Officer in charge [Check documents, Collect information, Register result, Submit to Manager, Communicates with Proponents, Recheck documents, Informs results], Manager [Discussion], PIU Secretariat [Identifies and registers products and case]	Forms, Documents, Annexes [Annex 5, 2], Printer, Pen		MIS		Phone
15	Submit Request to SREDA for NOC	Officer in charge [Checks, and Verifies documents and information, Submits findings to Manager, Consult with proponent,	Forms, Documents, Annexes (Annex 2 and 11), Printer, Pen		MIS		Telephone

		Submit to SREDA], Manager [Discuss, Approve], SREDA [Approve, Disapprove, Set conditions, Request for additional documents from IFI]					
19	Forwarding NOC or Rejection Letter to Proponent	Officer in charge [Checks, Registers, Verifies Data, Handles Documents, Explains rejection to Proponent, Closes applications], Proponent, SREDA [Sends Documents]	Letter, Documents, Printer		MIS		Telephone
20.1	Due Diligence	Officer in Charge [Inspects Data], Manager [Verifies Data]	Sheets, Paper, Printer, Forms, Pen		MIS		Telephone
20.2	Conducting Due Diligence	Officer in Charge [Requests documents, Registers application,	Documents [Annex 7]		MIS		Telephone

		Label additional documents, Record dates, Conducts offsite check], Manager [Goes to offsite checking, Approves or disapproves case]					
21	Loan Decision	Officer in charge [Prepares documents, Collects information from sources, Reports details, Notifies PIU Secretariat and collects documents, Discusses with PIU Secretariat], Manager [Approve or Disapprove, Confirm information validity], PIU Secretariat [Decides on Loan, Discusses with Manager]	Pen, Paper, Printer, Forms, Documents [Annex 8-1 or 8-2, 9, 10]		MIS		Telephone
22	Documentation or loan	Officer in Charge [Prepares	Documents,		MIS		Telephone

		documents, validates conditions and status, Contacts with lawyer, Register application details, Check if can be changed to subproject and give approval]. Manager [Sanctions loan, Attests application, Gives Approval]	Applications				
23	Disbursement	Officer in Charge [Request to open account, Register account, Negotiate conditions, Verify status, Transfer money]	Documents, Pen, Paper, Printer		MIS		Telephone
23.1	Completion of Disbursement	Officer in charge [Record date, mark completion], Manager [Verify completed]			MIS		
24	Checking repayment status	Officer in Charge [Ensure bank account registered]			MIS		

		with IFI, Draft repayment schedule, conduct transactions with sub- project owner's bank, Check repayment and request regular payment, Report to manager monthly and immediately based on conditions], Manager [Check repayment status and give additional instructions]					
24.1	Completion of Repayment	Manager [Confirm balance], Officer in Charge[Reco rd balance]			MIS		

PART II

B-TYPE LOAN: FORMULATION & IMPLEMENTATION

B-TYPE LOAN FORMULATION IMPLEMENTATION

PROCEDURE

Process Number	Process Name	Existing Six System Elements					
		Human	Non Computing Hardware	Computing Hardware	Software	Database	Comm. Network
25.1	Preparing Eligible Application List	Officer in Charge [Request PD for application, Verify application, discuss with SREDA PIU Secretariat to validate eligibility]	Documents, Paper, Pen, Printer, Forms, Applications		MIS		Telephone
25.2	Participating Distributor(PD) Selection And Appointment	PIU Secretariat [Formulate committee, consult with PD, Handle application, Check	Documents, Paper, Pen, Printer, Forms, Applications		MIS		Telephone

		applications for eligibility]					
26.1	Approving a PD for APO	Officer in Charge [Request payment, Consult with Manager and PIU Secretariat], PIU Secretariat [Make decisions], Manager [Engages in discussion]					Telephone
26.2	Advance Payment Procedure	Officer in charge [Request documents, Submit requests, Record transactions and application, Verify transaction, Create repayment schedule, Register dates], Manager [Validate, Make decisions, Confirm, Discuss]	Documents [Annex 26, 29], Paper, Pen, Printer, Forms, Applications		MIS		Telephone
27	Sales Record Keeping	Officer in Charge [Instruct PD,	Documents, Printer		MIS		Telephone

		Manage MIS, Submit documents to IFI]					
28	Loan Disbursement To PDs (Reimbursement option)	Officer in Charge [Instructing proponents, check and approve requests, communicate with PD, inform PD], Manager [Browse approval list, discuss with officer, approve or disapprove]			MIS		Telephone
29.1	Adjustment Against APO	Officer in charge			MIS		
29.2	Repayment	Officer in charge [Confirm process is being conducted properly, Record data, Check repayment			MIS		Telephone

		status and ask for early repayment if late, Consult with manager if failing to follow guidelines continue], Manager [Deny application for serious cases]					
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PART III

MONITORING FOR A-TYPE LOAN

A –TYPE LOAN MONITORING PROCEDURE

Process Number	Process Name	Existing Six System Elements					
		Human	Non Computing Hardware	Computing Hardware	Software	Database	Comm. Network
30	Managing Sub-project Implementation Plan	Manager [Prepare draft, Update Plan upon request from SREDA or JICA]	Pen, Paper, Printer, Documents (Annex 104)				

31	Registration of User-ID and Password	Officer in Charge [Issues User ID and Password, Confirm login]			MIS		
32.1	Document and Evidences on Purchasing and Installation	Officer in Charge, Manager	Documents		MIS		Telephone
32.2	On-site Inspection	Officer in Charge, Manager			MIS		Telephone
32.3	Requesting sub-project owner to submit required data and to cooperate for inspection	Officer in Charge [On Quarterly basis request Proponents to follow instruction set, Verify that all data submitted],			MIS		Telephone

33.1	Environmental And Social Performance Report	PIU Secretariat [Request ENV Officer to prepare Report], Environmental and Social Considerations Officer	Annex 34, Printer, Documents		MIS		Telephone
33.2	Environmental And Social Management System(ESMS) Checklist	PIU Secretariat [Request ENV Officer to prepare Report], Environmental and Social Considerations Officer	Annex 39, Printer, Documents		MIS		Telephone

PART IV

MONITORING FOR B-TYPE LOAN

B-TYPE LOAN MONITORING PROCEDURE

Process Number	Process Name	Existing Six System Elements					
		Human	Non Computing Hardware	Computing Hardware	Software	Database	Comm. Network
34	User-Registration For PDs	Officer in charge for Component [Make sure that the PDs are issued with user-ID and password]			MIS		
35.1	Installation Inspection Reporting	Officer in charge for Component [Instruct proponents, check transaction status]	Documents		MIS		Telephone
35.2	Additional Information From PDs	Manager			MIS		Telephone

PART IV

MONITORING FOR B-TYPE LOAN

B-TYPE LOAN MONITORING PROCEDURE

Process Number	Process Name	Existing Six System Elements					
		Human	Non Computing Hardware	Computing Hardware	Software	Database	Comm. Network
34	User-Registration For PDs	Officer in charge for Component [Make sure that the PDs are issued with user-ID and password]			MIS		
35.1	Installation Inspection Reporting	Officer in charge for Component [Instruct proponents, check transaction status]	Documents		MIS		Telephone
35.2	Additional Information From PDs	Manager			MIS		Telephone

Part V Reporting

Process Number	Process Name	Existing Six System Elements					
		Human	Non Computing Hardware	Computing Hardware	Software	Database	Comm. Network
42. 1	Quarterly Report (QPR) and Annual Report (AR)	PIU Secretariat [Prepare documents], Manager [Validate reports]			MIS		
42.2	Ongoing Sub-Projects Summary and Financial Report (Annex 367) and Statement of Expenditure	Officer in charge / PIU secretariat / Manager [Prepares reports]	Documents and Reports				Telephone
43.	Supplemental Information	Officer in Charge [Request for financial statements]			MIS		Telephone
44.	Incidental Reports	PIU Secretariat / Officer in Charge, Manager	Printer, Document				

