# 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 Annex 4 and Documents, Record results, Discuss with manager and/or SREDA, proceed to Name Clearance if applicable] | Annexes,  Printer,  Pen |  | MIS |  | 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, Submit to SREDA],  Manager [Discuss, Approve],  SREDA [Approve, Disapprove, Set conditions, Request for additional documents from IFI] | Forms,  Documents,  Annexes (Annex 2 and 11),  Printer,  Pen |  | MIS |  | Telephone |
| 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,  Label additional documents,  Record dates, Conducts offsite check],  Manager [Goes to offsite checking, Approves or disapproves case] | Documents [Annex 7] |  | MIS |  | Telephone |
| 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, 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] | Documents,  Applications |  | MIS |  | Telephone |
| 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 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 |  |  |