

Manual 3
Procedure followed in decision-making process
[Section 4(1)(b)(iii)]

Flow Process Chart for sanction of loan

S. No.	Activity	Level of action	Time frame
1	Receipt of application	Counter Officer	Same day
2	To mark of application to concern official	Senior Manager	Same day
3	Process of the application	Dealing official	2-3 days
4	To visit the site	Officials	If, desired within 2-3 days
5	Sanction/rejection of loan	General Manager, Managing Director, Chairman	Normally with in 15 days
6	Issuance of sanction/rejection letter	General Manager or Senior Manager	Immediately after sanction/rejection by the competent authority
7	Execution of the Loan Documents	Dealing official	After sanction of Loan as per the convenience of the applicant.
8	Release of loan	Dealing official	Immediately on the request of the applicant

