

MANUAL 3

Procedure followed in decision making process

[Section 4(1)(b)(iii)]

Flow Process Chart for the Release of Loan

Presently there are two developmental schemes in continuation:

1). **Rajiv Gandhi Swavlamban Rojgar Yojna (RGSRY):**

The Board dispose off the loan applications received under RGSRY within 60 days in case the funds are disbursed to the applicant and within 37 days in case the application is rejected. The time-schedule fixed for various authorities and also responsible to get the proposals cleared, is as under : -

S. No.	Activities	Time framed	Officer responsible
1.	To receive the applications and also to conduct inspection and submit its report to the next higher authority for examination.	15 days	Dev. Officer/ In-charge (RGSRY)
2.	To examine the case by the other different higher authorities such as legal, accounts etc. and cases will be submitted to the Managing Director for his consideration and approval for placing them before the Loan Sub Committee or to reject the case.	05 days	Dy. Director
3.	To call the meeting of the Loan Sub Committee.	10 days	Managing Director
4.	Holding the meeting of Loan Sub Committee, including preparation of Agenda, minutes and their circulation.	07 days.	Dev. Officer/ In-charge (RGSRY)
5.	The cases sanctioned by the LSC are again handed over to the concerned field staff for verification of sureties, collection of loan documents from the principal borrower as well as from the sureties, issue of letter of acceptance of surety, preparation and acceptance of repayment schedule, information to their departments and acceptance of legal documents furnished by the principal borrower as well as sureties etc. Finally, the case is approved at the level of Managing Director.	20 days	Dev. Officer/ In-charge (RGSRY)
6.	Disbursement of cheques: After the acceptance of Legal documents, files are handed over to the Accounts Branch for the preparation of cheque. At this stage, process of cheque preparation and disbursement of cheques are involved.	03 days	DDO/In-charge Accounts Branch

2) Prime Minister's Employment Generation Programme (PMEGP) :

S. No.	Activities	Time framed	Officer responsible
1.	The applications are received on PMEGP E-Portal. Received applications are scrutinized at the level of the office of the Board. Thereafter, the cases will be forwarded to the District Level Task Force Committee for their consideration and decision.	20 days	DO(PMEGP)
2.	After the recommendation of the District Level Task Force Committee and circulation of minutes by the District Co-coordinator, the cases will be forwarded by the Board or the Khadi & Village Industries Commission State Office, as the case may be.	5 days	ADO/Supervisor