

# *WELCOME RAVI KUMAR NOTES*

MSME SULABH REVAMPING CIRCULARS

466/2021

474/2021

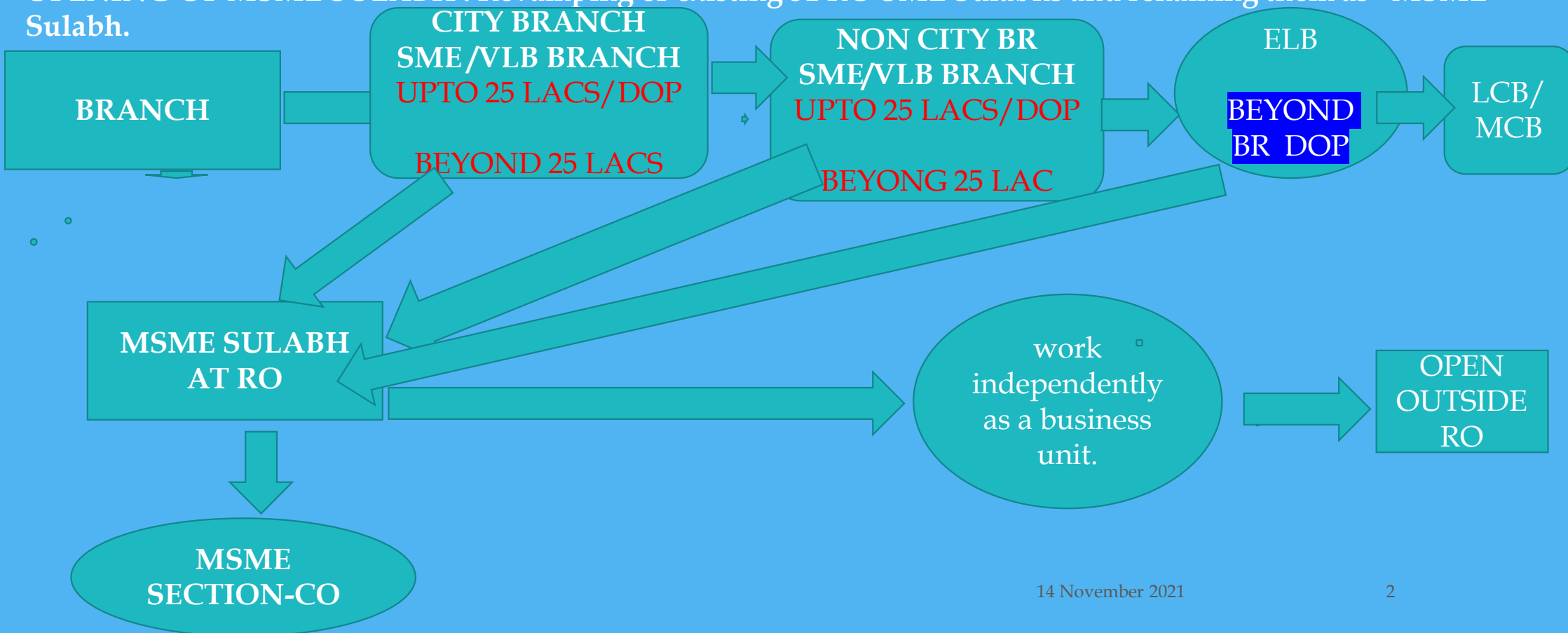
530/2021

569/2021

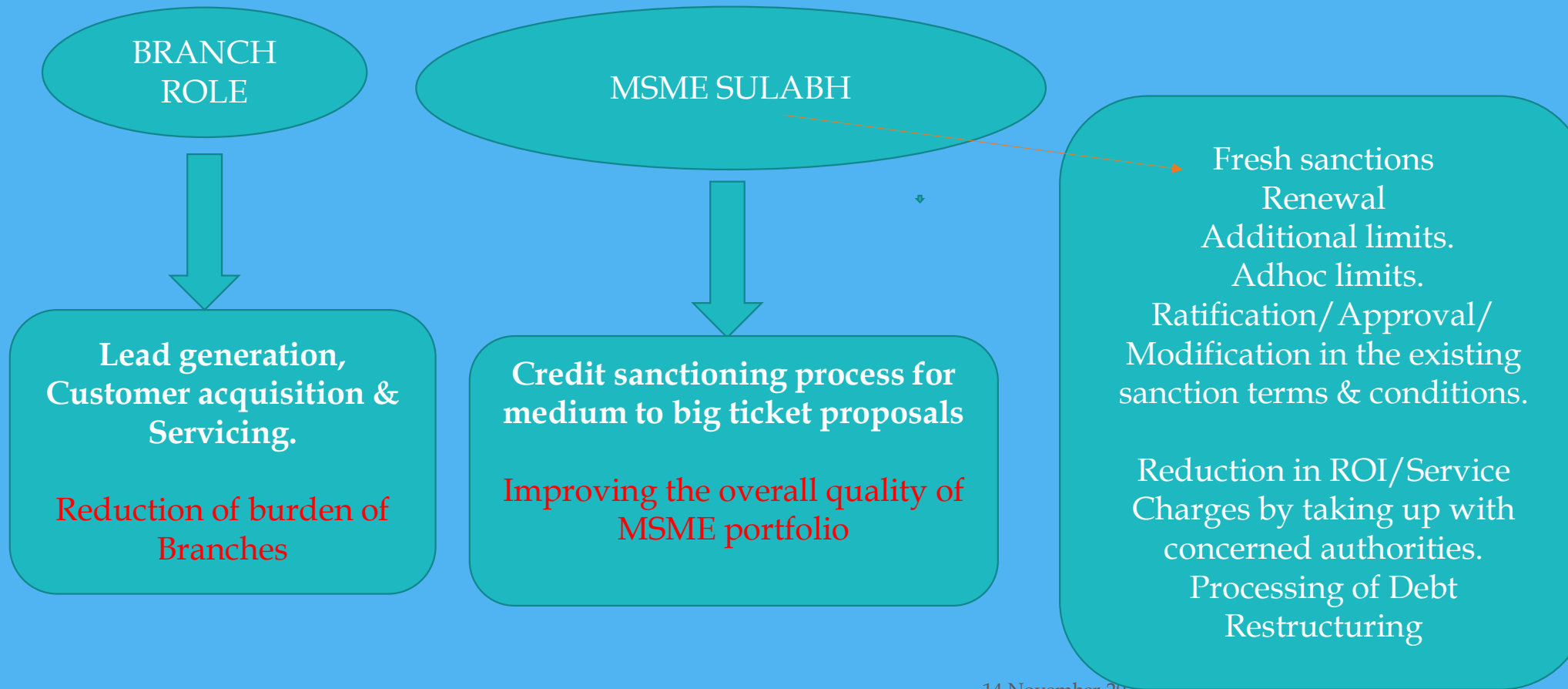


# MSME SULABH 466/21, 474/21, 530/21 & 569/21

OPENING OF MSME SULABH : Revamping of existing 31 RO SME Sulabhs and renaming them as "MSME Sulabh.



# ROLE OF BRANCH AND SULABH



# ROLE OF CITY BRANCH AND SULABH PROCESS/SANCTION THROUGH LAPS ONLY

## BRANCH ROLE

### SOURCING THE PROPOSAL

KYC (collect charges) **Capture mobile & Email (CBS)**

**CIC (collect charges)**

**CMR (collect charges)**

**UNIT VISIT UPTO 100 LACS (PRE SANCTION)**

### SECURITIES VERIFICATION

APPLICATION (LAPS) with DOCUMENTS (Annex 4 - 466/21)-

**Forward to SULABH**

CO-ORDINATE WITH APPLICANT AND HELP THE SULABH

CGTMSE COVERAGE

SUBSIDY APPLY/CLAIM

END USE

SS/DP/QOS/HOS

PERIODICAL INSPECTION OF SECURITIES

POST SANCTION FOLLOWUP

## SULABH ROLE

Due diligence

**Unit visit above 100 lac (with Br)**

LSR & LSR APPROVAL

Search report

Valuation report

PAG /PAC report

Additional Doc from Customer

CRR

Process/ Appraise/sanction

Sanction to App & copy to BR

Pre release/Credit/Stock/Legal audit

A/C open & Documentation

Disbursement

Mortgage

CERSAI

ROC

Insurance

Charges

Safe keeping of Doc

Adhoc/TOL

RECOVERY

# ROLE OF **NON CITY BRANCH** AND SULABH

## BRANCH ROLE

KYC (Collect charges) Capture mobile & Email (CBS)

**CIC (Collect charges)**

**CMR (Collect charges)**

**Unit visit upto 100 lacs (pre sanction)/Securities verification)**

Application (LAPS) & Documents (Annex 4 - 466/21) (Forward to Sulabh)

Co-ordinate with applicant and help the Sulabh

**GET SANCTION**

A/C opening & Execution of Documents (R&L Approval)

**CGTMSE coverage**

**Subsidy Apply/claim**

Pre release/Credit/stock/Legal/RBIA audit /LSR APPROVAL

Disbursement

Mortgage

CERSAI/ ROC

Insurance

Charges

Safe keeping of Doc

**END USE**

**SS/DP/QOS/HOS**

Periodical inspection of securities

**POST SANCTION FOLLOWUP**

## SULABH ROLE

Due diligence

**Unit visit above 100 lac (with Br)**

LSR

Search report

Valuation report

PAG /PAC report

Additional Doc from Customer

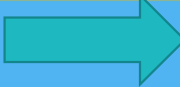
CRR

Process/ Appraise/sanction

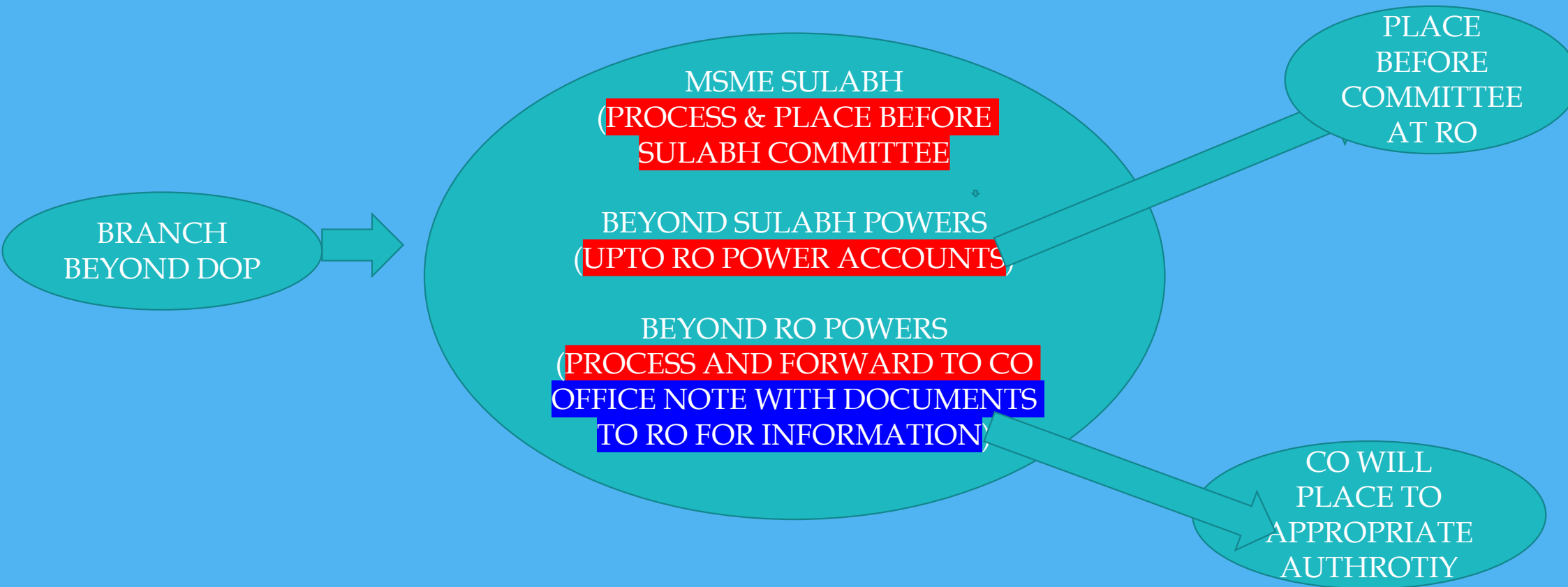
Sanction to App & copy to BR

Adhc/TOL

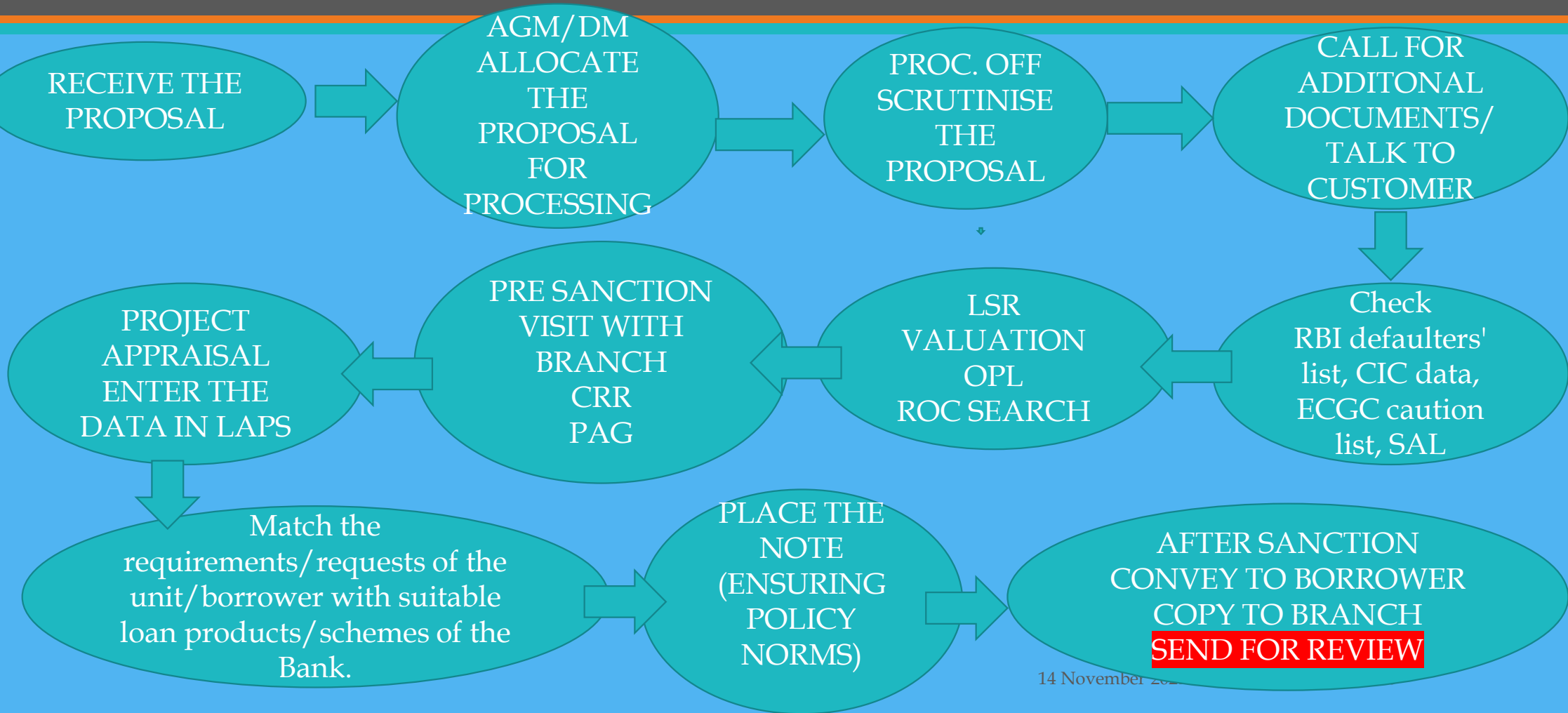
## OTHER IMPORTANT POINTS

Identification of City & Non-City branches  RO Head with due approval of Circle Head.

# DELEGATION OF POWERS



# ROLE OF SUABH





## MO ROLE

Generates the lead and links the lead to branch

Help the Branch to convert the lead generated into actual business and keep record of the same.

Close Liaison with MSME Dept. of Central / State Govt. FICCI, SIDBI, KVIC, DIC, NGOs etc.,

### DIGITAL CHANNELS FOR SOURCING PROPOSALS

PSB loans in 59 Minutes

Stand Up India portal

PMEGP portal

i-Lead

OLTS

Loan request received though email & other digital channels

