

## WEB BASED CREDIT SANCTION REGISTER

- ❖ *Online Software which enables Branches to key in the details of the loan applications for PRR20 A,B, C and NB179*
- ❖ *Sanction details*
- ❖ *Rejection details*
- ❖ *Enables to generate Credit related Sanction Reports*
- ❖ *Enables tracking of proposals at various levels*
- ❖ *Various MIS Reports.*

### Highlights

- ❖ **Inward of applications by branch**
- ❖ **Uploading of Data from existing branch software**
- ❖ **Linking of uploaded data with inward details**
- ❖ **Fill Gap elements**
- ❖ **Approve / Reject an application**
- ❖ **Tracking Pending proposals**
- ❖ **Complete history of proposals is maintained for further reviews**
- ❖ **Facility to generate the report in PDF/Excel format**
- ❖ **List of pending proposals at various levels**
- ❖ **List of in-warded applications**
- ❖ **List of branches entered data**
- ❖ **List of branches which did not enter data**

### Benefits

- ❖ **Reduction in duplication of work at Circle office and HO**
- ❖ **User level access control provides secrecy of information**
- ❖ **All information about premises at finger tip.**
- ❖ **Reduction in manual process leads to accuracy in plan**
- ❖ **MIS Report helps the management in decisions making .**
- ❖ **Reduction in cost by timely decision**

### Technical Details - Three tier Architecture

- ❖ *Client tier:* Internet browsers like Internet Explorer 6.0.
- ❖ *Middle tier:* Components that encapsulate organization's business logic, Resides in IIS, which is part of Windows 2000/2003
- ❖ *Database tier:* RDBMS for storage of data – Oracle

### Client

- ❖ Canara Bank