

Advisory Services Operational Portal (ASOP)

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Abstract - Banks provide loans to its customers for the commencement or for the extension of their businesses according to their needs. Advisory Services Operational Portal support its customers by providing loans and also by providing the knowledge of the businesses that suits the customer, based on the customer's ability, the environment in which they are going to establish their business, its scope, his man power, etc., So the customers not only get the financial support but also the valuable advices for establishing or extending their business.

I. INTRODUCTION

Borrowers are organized into small homogeneous groups.

Such characteristics facilitate group solidarity as well as participatory interaction. Organizing the primary groups of five members and federating them into centres has been the foundation of ASOP . The emphasis from the very outset is to organisationally strengthen the ASOP clientele, so that they can acquire the capacity for planning and implementing micro level development decisions. The Centres are functionally linked, whose field workers have to attend Centre meetings every week.

Special loan conditionalities which are particularly suitable for the poor.

These Include:

- i. Very small loans given without any collateral
- ii. Loans repayable in weekly instalments spread over a year
- iii. Eligibility for a subsequent loan depends upon repayment of first loan
- iv. Individual, self chosen, quick income generating activities which employ the skills that borrowers already possess of credit by the group as well as the bank staff

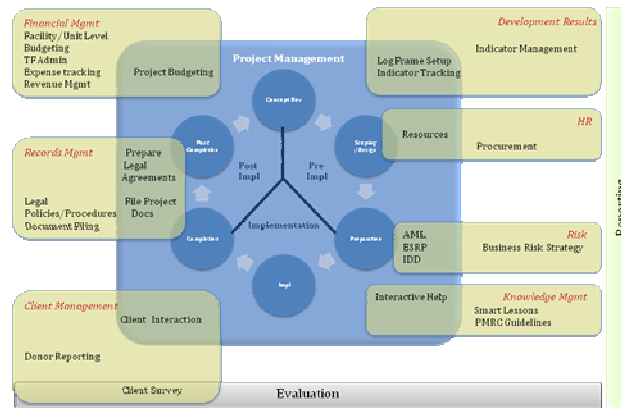
Simultaneous undertaking of a social development agenda addressing basic needs of the clientele.

This is reflected in the "sixteen decisions" adopted by borrowers. This helps to:

- i. Raise the social and political consciousness of the newly organized groups
- ii. Focus increasingly on women from the households, whose urge for survival has a far greater bearing on the development of the family
- iii. Encourage their monitoring of social and physical infrastructure projects – housing, sanitation, drinking water, education etc.

ASOP supports the development both by investing and by providing advisory services. Much of ASOP's advisory services work is conducted through Regional staff. ASOP's advisory work is organized into five business lines: Access to Finance, Corporate Advice, Environmental and Social Sustainability, Infrastructure Advisory.

AS Project Lifecycle –Interaction between functional areas



II. PROJECT LIFECYCLE

The lifecycle of an Advisory Services Project consists of the following stages:

- i. Concept Development
- ii. Pre-implementation
- iii. Implementation
- iv. Post implementation

The scope of Project Management function starts from the Concept stage and ends at Post Completion stage.

Business / Strategy Development stage consists of defining the Corporate Strategy, Business Lines – Products strategy, Regional and different places. Since this does phase does not involve setting up a project, there are no specific requirements from a Project Management perspective. However there is requirement to capture the results of the Strategy Development process in the system.

Evaluation stage consists of evaluating a group of projects or activities across various projects and results achieved. This phase is not specific to a single Advisory project and there are no specific requirements from a Project Management perspective.

- i. Concept Development :

This phase provides loans to different clients and different organizations based on the eligibility criteria.

- ii. Pre-Implementation:

This is the second phase of the project. We come to this phase after the CRM (Customer Relationship Management) approves the project. However, in certain cases, when a project is related to another project which has already been approved, the related project may inherit the same stage as the parent project.

- iii. Implementation:

This is the third phase of the project. Once the “Concept Development”, “Pre-Implementation” stages are completed the “Implementation” stage begins. In this phase loans are sanctioned to the customers within the valid duration.

- iv. Post Implementation:

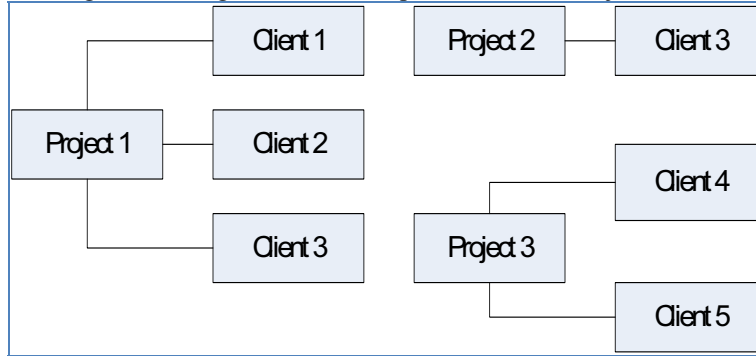
This is the fourth phase of the project. Once the “Concept Development”, “Pre-Implementation” and “Implementation” stages are completed the “Post Implementation” stage begins. When the project completion report is approved the project moves to Post Implementation stage.

During the concept stage the Core project team should setup the project in the system and start capturing the information related to the project.

During the concept stage the quantity of mandatory information to be captured is less. The quantity of mandatory information increases as the project moves to the 'Pre implementation' stage. The details of the attributes and the information mandatory at each stage of the project are listed in detail In-system use cases.

III. LINKS CUSTOMERS TO PROJECTS

The Core Project team shall link the project to zero or more clients that are defined in the Client Management System. The diagram below gives some examples of how the Projects could be linked to Clients.



Component of an Existing ASOP investment: If the user selects this option system automatically searches for the investment projects which have same Client Company. The system displays the list and the user can choose one or more from the list. The user may also manually search and add investment projects. The customer should return the loan sanctioned within 15 years of project approval. This may change based on the customer's eligibility.

IV. IDENTIFY RELATIONSHIP TO AS PROJECTS

The relationship between the Advisory project and other Advisory projects should be identified. The Core project team should select from the following options

- i. Component of an existing AS project: If the user chooses this option
 - a. The system automatically searches other projects which shares one or more Client companies.
 - b. The user can select one or more from the search result list
 - c. The user can also even manually add other AS projects.
- ii. Continuation of an existing AS project: If the user chooses this option
 - a. The system automatically searches other projects which shares one or more Client companies.
 - b. The user can select one or more from the search result list
 - c. The user can also manually add other AS projects.

Integration with TATF system

System should allow flagging the project as TATF –

- a. If this flag is set to Yes, the sub category of the project should be TATF
- b. If the flag is set to NO, it should be General Advisory.

When an AS project is marked as TATF in AS Portal and the user clicks on save, a set of links to the project sub-screens shall be provided within AS Portal for that project. These project sub-screens are:

1. Basics

The basic is defined as gathering the customer Information and other details in the Basics module

2. Details

The Details is defined as storing the customer information in the details module

3. Description

The Description is defines the customer's eligibility and budget description

4. Team

Role based names adding the team module (example : Customer role and finance manager role)
added and manipulating the customer's data

5. Timeline :

The Timeline is defined based on the customer's eligibility criteria.

Currently all in-system approval workflows are triggered when changes are proposed to some project attributes within the AS Portal. Information relating to how workflow processes are set up, and how notifications are to be handled are contained in the table ASOP.AS_Workflow. This requirement relates to allowing all users to be able to view these rules, and for authorized users to maintain these rules.

1. For every attribute in the ASOP system which is subject to "In-System Approval", the system shall provide all users of AS Portal a graphical user interface to view the following reference data with-respect-to the attribute:
 1. Attribute Name
 2. Project Category for which "In-System Approval" Workflow rules have been specified Within each Project Category, the Project Stages within which "In-System Approval" Workflow rules have been specified
2. For every Attribute, the system shall also display the following information with-respect- to the staff roles required to be notified for each discrete "In-System Approval workflow path"
 1. Name of Staff Function Role
 2. Whether "Existing" or "Proposed"
 3. Whether "Active" or "Inactive" ("Inactive" means that notification would not be sent to this staff function role for "In-System Approval" workflows started in the future.)
3. For every Attribute, the system shall also display the following information with respect to the staff roles required to be notified for each discrete "In-System Approval workflow path" (when the workflow process is completed (approved):
 1. Name of Staff Function Role
 2. Whether "Existing" or "Proposed"
 3. Whether "Active" or "Inactive"
4. For every Attribute, the system shall allow authorized users to edit the following information w.r.t. the staff roles required to be notified for each discrete "In-System Approval workflow path" when the workflow process is rejected:
 1. Make an "Active" Staff Function Role "Inactive"
 2. Make an "Inactive" Staff Function Role "Active"
 3. Add a New "Active" Staff Function Role

Once a budget for a project has been approved, changes to it can be proposed by the new budget . It inherits the current project financial data, and the requested changes to this data can be entered and saved in the draft.

Depending on the kinds of amounts changed, their funding sources, the quantum change in nominal and percentage terms, and pre-established thresholds, hardcoded business rules define the project roles that must approve the requested changes.

The users would like to have the ability to maintain:

- The associated numbers, percentages and thresholds associated with these business rules so that they can be changed as policy changes
- The project roles that are required to provide approvals
- The project roles that must be notified of the requested changes, and their disposal

Track Project Status, Change the status of the project automatically based on certain triggers or manually

- i. AS Project could have either of the following status: Active, Hold, Closed, Dropped, Terminated, Created in error.
- ii. By default the status of the project is Active at creation.
- iii. Change of status from Active to Hold is manual.
- iv. Change of status from Active to Created in error is manual.
- v. Change of status from Hold to Created in error is manual
- vi. Change of status from Hold to Active is manual.
- vii. Change of status from Created in error to Hold is manual.
- viii. Change of status from Created in error to Active is manual.
- ix. When the Droppage /Termination memo is approved or if AS Concept / AS Approval workflow is rejected and if expenses > 0 , then status changes to Terminated
- x. When the Droppage /Termination memo is approved or if AS Concept / AS Approval workflow is rejected and if expenses ≤ 0 , then status changes to Dropped.
- xi. While changing a closed project to active, the actual date is removed.

V. CONCLUSION

The Advisory Services Operational Portal deliver loan to the various customers based on the customer's eligibility and support various sectors. The Advisory Services Operational Portal support its customers by lending loans and providing the extraordinary suggestions for establishing the best suited business for its customers or for enhancing the existing business of its customers.

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