

## **DETAIL FLOW CHAT FOR ONLINE STAFF OVERDRAFT FACILITY**

### **For employees**

HRMS > Self Service > Staff Loans/Advances > Other Staff Loans > Apply Staff Loans > Apply > Fill the Online Form > Final Submit.

**No need to submit any document (hard copies) unless specifically sought by Sanctioning Authority.**

### **For Processing Officer**

Salary > Process Staff Advance > Staff OD > Process/View Application > Save all tabs > Check Draft Process Note > Submit to Sanctioning Authority/ Reject > Final Submit.

### **For Sanctioning Authority**

Salary > Sanction Staff Loan > View Draft Process Note > Sanction/ Not Sanction.

### **For Processing Office**

Take print of the process note which is to be signed by Processing Officer/ Recommending Officer and Sanctioning Authority.

Take print of Online Application Form and Sanction Advice and file the same along with signed process note.

### **For Branch**

Salary > View Sanction Staff Loans > Take print out of sanction advice and application > Get it signed by concern employee, execute other security documents > Open / enhance the OD in Finacle.

### **Note:**

Once Sanctioning Authority have sanction the application, the Sanction Advice can be viewed/downloaded by the concern employee as well as the BH of the concern branch from where the OD is to be availed.