

**GLOBAL BANK
TRAINING ACADEMY**



**DESKTOP PROCEDURES FOR CREDIT
OFFICER**

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LOANS

Introduction

This module is designed to incorporate all lending activities for a bank or financial institution. The lending module process commences from the first contact, to application form acceptance, its workflow through various stages, loan request, credit investigation and document management, and finally to the rejection or approval decision for disbursement. The Life cycle of the loan can also be monitored.

Global Bank Lending Module recognises the importance of risk management within the lending space, incorporates various credit risks rating mechanisms (such as an internal scoring engine), integrates customer specific scoring modules and/or interfaces to third party scoring such as Credit Bureau.

Module Objectives

After completion of this module, the user will be able to:

- Follow up the loan cycle step by step,
- Grant a loan, prepare repayments schedules using various repayment methods ,
- Maintained and monitored securities and collaterals for their used amounts, revision dates and revaluation periods.

Pre-requisite

- Adequate experience in the field of Banking & Credit management.
- Experience in the Windows Environment use.

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Audience

This module is designed for:

- Loan Officer,
- Loan supervisor,
- Lending authorities,
- Accountants.

Lending Module Features

Some of the features of the system are aimed at:

- Minimizing Paperwork during loan procession.
- Recording all credit investigations
- Recording lending officer comments in the course of the loan granting process
- Maintaining loan documents status
- Maintaining loan condition status
- Standardizing loan conditions and documents for all loan types

Major terms

1. Loan Frequency

It is the frequency of Loan repayment (Periodicity). This can be monthly, yearly, quarterly, etc. Most institutions use the monthly frequency.

2. Calculation Methods

Three calculation methods are used in Global Bank.

✓ Constant Annuity

The monthly repayment amount is constant (capital + Interest + Taxes)

✓ Constant Amortization

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The Monthly Capital repaid is constant, the interest and the tax vary.

✓ Constant Annuity and Amortization

The annuity and the amortization amount for monthly repayment are constant. All interest is paid in advance before the repayment of capital starts.

3. Market Tracking

This is the information collected from the customer on how the customer found out about the institution.

4. Automated Reimbursement

All reimbursements are automated and tracked by a loan product account that is created during loan disbursement. The overnight process runs the loan repayments program which automatically transfers all payments from the current account to the loan product account. An unpaid interest account tracks the interest due, a delinquent account tracks all delinquent instalments and a litigation account tracks all the unpaid instalments that have exceeded a certain period. This litigation period is predefined by the institution.

5. Loan Delinquency

Delinquency Periods are defined by the financial institution. By default, two periods are observed, an unpaid period of one month and a litigation loan instalment period after 45 days. Other institutions prefer a litigation period of 2 months and others go as long as three months before the instalment is considered a litigation case. During the delinquency period, interest calculated is stored in an off balance sheet account.

6. Loan Status Changes

The following loan status changes are available in Global Bank:

- Performing and earning loan,

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- non-performing and non-earning loan,
- recovery loan,
- litigation loan,
- Written off loan.

The loan officer updates the status of the loan in the course of the loan cycle as need arises.

Possible Loan Type

These are the possible loan types supported by Global Bank

- Consumer loan,
- School fees loan,
- Salary loan,
- Construction loan,
- Investment loan,
- Commercial loans,
- Etc.

1.0 LOAN APPLICATION PROCEDURE

The Lending Module in **Global Bank** aims at automating the loan Application Procedure in detail. The following lending functions have been incorporated into this Module.

Managing Loan Request

- ☞ Collection of Loan Application
- ☞ Studying of Loan Application
- ☞ Identification of the Type of Loan
- ☞ Identification of the Loan Type Conditions
- ☞ Verify if conditions are met by Customer
- ☞ Identification of the Loan Type Required Documents
- ☞ Verify availability and authenticity of documents
- ☞ Collection of customer worthy information
- ☞ Creation of Loan Request Document

Managing Loan Underwriting

- ☞ Prepare a financial statement of the customer
- ☞ Undertake a credit investigation
- ☞ Calculate the Debt service ratio of the customer from the Income and expense statement
- ☞ Verify Insurance of loan
- ☞ Collect the credit bureau (central credit committee) information of customer
- ☞ Control customer security and insurance
- ☞ Summarize underwriting details and submit loan for approval or rejection

Managing Loan Approval

- ☞ Simulate loan Proposal
- ☞ View and Control Documents and Conditions
- ☞ Control Security Option
- ☞ View and Control Insurance
- ☞ Approval or rejection of Loan

Managing Loan Disbursements

- ☞ Generate Amortization Schedule
- ☞ Disburse Loan

Loan Servicing

- ☞ View Amortization Schedule
- ☞ View Payments
- ☞ Anticipation of Loans on request
- ☞ View Performance
- ☞ Forcing of Non performant Loans (Unpaid)
- ☞ Forcing of Litigation Loans (Contentieux or litigation)
- ☞ Create Litigation Files
- ☞ Write off Loans that are irrecoverable

Required Documents and conditions

The prime considerations are the applicant's ability and intent to repay the loan. **Global Bank Lending Module** quantifies documents and automates the process of application evaluation. The essence is to weed out possible defaulting customers and negative profile applicants.

The Loan officer is primarily responsible to appraise all credit proposals emanating from prospective borrowers.

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For a loan to be granted, the Loan Officer must ensure that all required documents and conditions are fulfilled. In order to collect documents in the most uniform and complete way, the bank collects the information in a file that feeds each time an update of one of these categories is necessary.

Loan File Analysis

If decisions to grant loan must be made by several people, the Loan Officer should carefully go through the procedure described below to verify if all the required information and data are furnished.

- ✓ Read the application or loan request document.
- ✓ Verify required documents and Add loan request on the loan request Form.
- ✓ Verify required conditions for Loans.
- ✓ Request a security for the loan.
- ✓ The type of security to be accepted must be stated clearly (Consumer, Land Title, or any authentic collateral).
- ✓ Comment on all observations and give your opinion on the requested loan.
- ✓ Send Loan for approval with your recommendations on the proposal.

When this operation is done, three scenarios can be observed:

- 1) **If the loan is approved and validated**, establish the loan and disburse the funds. Remember to verify all requirements. At the approval stage you may need to override a pre-requisite (document or condition) by using the right privilege set for this purpose.
- 2) **If the loan is not approved**, but some more documents or security or conditions are to be fulfilled, go back to customer for these requirements.
- 3) **If the loan is rejected**, close file and refund documents to customer.

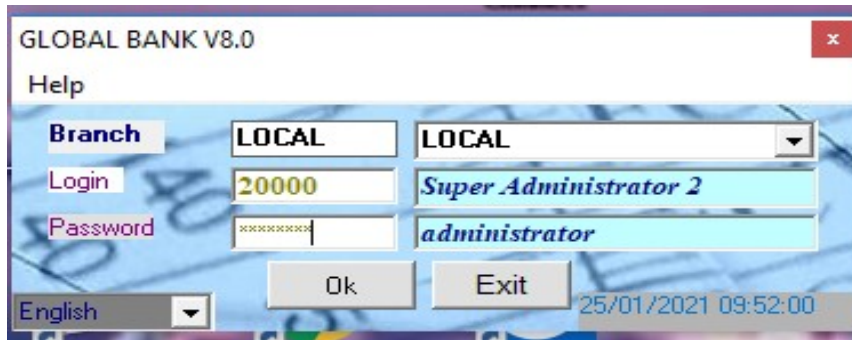
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Every loan type has its required documents and conditions that can be entered in the system.

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2.0 LOGIN

This enables access into the Credit module by clicking on the Global bank icon seen on your desktop. Upon clicking the icon, a window appears as seen below.



Use login number and password assigned by system administrator to enter credit module.

Procedure

- Enter the login or *employee user* code.
- Enter your password.
- Click on **LOGIN**. Another window appears.



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- Click on the **START** command to display teller module.

Credit Management

This menu groups the following submenus:

- ☞ Loan Request
- ☞ Loan Approval
- ☞ Loan Disbursement
- ☞ List and Modify Disbursed Loans
- ☞ Anticipated Loan repayment

3.0 LOAN REQUEST

This is when the user sends a request for Approval. This request can be done at the branch or at the head office if centralized. Because the loan request is subject to a

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formal approval, there are certain pre-requisites that must be fulfilled. The Loan Request form allows the Loan Officer to:

- ☞ **Record loan information (loan amount, loan duration and periodicity type),**
- ☞ **Add committee comments on the loan request,**
- ☞ **Store the application files in the system.**

Procedure

When Customer requests for Loan with Application, application is studied and Loan Type is identified:

- ✓ Click on ***Loan operations***. (Run-down displays).
- ✓ Select ***loan request***
- ✓ Click on the ***new*** button.
- ✓ Select the customer account and the customer name.
- ✓ Enter the loan amount, duration and select the periodicity type.
- ✓ Enter comments on the loan request operation in the comments text box.
(Comments information).
- ✓ Click on the ***ADD*** command to save your information.

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Loan Request form.

Loan Request
✕

Banch

Informations

Guarantees/Garanties

Suretee/Avalistes

Others Sur./Autres Aval.

Loan Information

Customer	<input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>		
Contract Num	<input style="width: 95%;" type="text"/>				<input style="width: 80px;" type="text" value="25/08/2021"/>
Duration	<input style="width: 95%;" type="text"/>	Periodicity	<input style="width: 80px;" type="text"/>		
Amount	<input style="width: 95%;" type="text"/>	Duration in month	<input style="width: 80px;" type="text"/>		
Loan Purpose	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>			
Loan Type	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>			

Committee Comments

Comment Branch Committee

List of current requested loans

Search Option Customer Name

	Agence	LibAgence	CpteJumelle	Denomination	NumeroContrat	DateContrat

Commands

4.0 LOAN APPROVAL

A loan request can be called up for validation and approval as soon as the requested information is completed. But the person to validate must go through the validation process by controlling all the mandatory requirements. You can decide to waive some or all of the requirements (conditions and documents) etc.

NB: For companies where their loans are centralized, only loans that are less than or equal to **the branch loan limit** could be seen and approved at the branch level. Those that are more than their limits will be seen and approved at the head office, but can be **requested** either at the head office or at **the branch**.

Procedure

- ✓ Click on *Loan operations*. (Run-down displays).
- ✓ Select *loan approval*.
- ✓ Select the requested loan from the grid.
- ✓ If all the information is ok then click on *Validate Loan Approval*.
- ✓ If not you can modify the information then you click on *Update* button to validate the request or reject button to reject the requested loan.

List and validate loan approval form

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Validate Loan Approval

Search Option **Customer Name**

Agence	LibAgence	CpteJumelle	Denomination	NumeroContrat	DateContrat
--------	-----------	-------------	--------------	---------------	-------------

Informations | Guarantees/Garanties | Suretees/Avalistes | Others Sur./Autres Aval

You Can Modify only the Amount And Duration Fields

Branch Branch Name

Customer Acc. Denomination

Contract Number Amount

Contract Date Duration

Périodicity Status

request comments Duration in Month

Loan Purpose

Loan Type

Commands

Validate

Reject

Update

Cancel

Close

Validation Committee Comments

Validation Committee Comments

4.1 Loan Rejection

This is when the credit committee rejects the customer's loan request for a particular reason. Here, there are rejection charges that are collected at the branch. The loan will be viewable at the branch with status <REFUSED.>

There is the situation where the bank might grant the loan to a customer and the customer decides to turn down the offer for personal reasons. This transaction also follows the same procedure below.

Procedure

- ✓ Click on *Loan operations*. (run-down menu displays)
- ✓ Select *loan approval*.
- ✓ Select the approved loan from the grid.
- ✓ Click on the *Reject* button to reject loan request.

Loan rejection form

DESKTOP PROCEDURES FOR CREDIT OFFICER

Loan Disbursement ✖

Banch

99001

Search Option

	Agence	LibAgence	CpteJournelle	Denomination	NumeroContrat
▶	99001	Better Planning Training	30110000101	CLARENCE DABOVE	C99001210001
	99001	Better Planning Training	12110000501	MEROLINES MARKET	C99001210002

Current Account

30110000101 Attr.

Balance Cr LOC Poss

Loan Product

Product loan Acct

Proposal / Echeancier	Other / Autres	Guarantees/Garanties	Suretees/Avalistes	Oth. Sur./Aut. Aval.
Request Day <input type="text" value="25/08/2021"/>	Contract Num <input style="width: 50px;" type="text" value="C99001210001"/>	Contract Date <input style="width: 50px;" type="text" value="25/08/2021"/>		
Establish Date <input type="text" value="25/08/2021"/>	Duration <input style="width: 50px;" type="text" value="12"/>	Periodicity <input style="width: 50px;" type="text" value="MOIS"/>		
Grace Per. <input style="width: 50px;" type="text" value="0"/>	Diff Type <input type="text" value="Normal"/>	Amount <input style="width: 50px;" type="text" value="10 000 000"/>		
Interest Rate <input style="width: 50px;" type="text" value="0"/>	TVA Rate <input style="width: 50px;" type="text" value="19.25"/>	Global Rate <input style="width: 50px;" type="text" value="0"/>		
Reimb Type <input type="text" value=""/>	Study Fee <input style="width: 50px;" type="text" value="0"/>	Monthly Reimb <input style="width: 50px;" type="text" value=""/>		
Start Date <input type="text" value="25/09/2021"/>	Handling <input style="width: 50px;" type="text" value="0"/>	Capital to ReImb <input style="width: 50px;" type="text" value=""/>		
Expiry Date <input style="width: 50px;" type="text" value="25/08/2022"/>	PDL <input style="width: 50px;" type="text" value="0"/>	Insurance <input style="width: 50px;" type="text" value="0"/>		
Emergency Fee <input style="width: 50px;" type="text" value="0"/>	retention <input style="width: 50px;" type="text" value="0"/>			

Commands

5.0 LOAN DISBURSEMENT

Only Loans that have been duly approved can be disbursed. A complete repayment schedule of the loan must be done in the system.

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Procedure

- ✓ Click on ***Lending Instalment*** (run-down menu displays).
- ✓ Select ***loan disbursement***
- ✓ Select approved loan from grid
- ✓ Select the ***loan product*** e.g. short term equipment loan, school fees loan, etc

NB: These loan products are configured in the Configuration Module

- ✓ Select the account category and category name.
- ✓ Select the ***reimbursement type*** (***constant annuity, Amortannuiteconstant or constant amortization***).
- ✓ Click the start date field to populate start date and end date

Loan Disbursement form

DESKTOP PROCEDURES FOR CREDIT OFFICER

Loan Disbursement

Banch

Search Option

Agency	Branch	Identification	Beneficiary	Transfer/Contract
▶ 99001	Better Planning Training	30110000101	CLARENCE DABOVE	C99001210001
99001	Better Planning Training	12110000501	MEROLINES MARKET	C99001210002

Current Account
 Attr.
 Balance Cr Poss

Loan Product
 Product loan Acct

Proposal / Echeancier	Other / Autres	Guarantees/Garanties	Suretees/Avalistes	Oth. Sur./Aut. Aval.
Request Day <input type="text" value="25/08/2021"/>	Contract Num <input type="text" value="C99001210001"/>	Contract Date <input type="text" value="25/08/2021"/>		
Establish Date <input type="text" value="25/08/2021"/>	Duration <input type="text" value="12"/>	Periodicity <input type="text" value="MOIS"/>		
Grace Per. <input type="text" value="0"/>	Diff Type <input type="text" value="Normal"/>	Amount <input type="text" value="10 000 000"/>		
Interest Rate <input type="text" value="0"/>	TVA Rate <input type="text" value="19.25"/>	Global Rate <input type="text" value="0"/>		
Reimb Type <input type="text"/>	Study Fee <input type="text" value="0"/>	Monthly Reimb <input type="text"/>		
Start Date <input type="text" value="25/09/2021"/>	Handling <input type="text" value="0"/>	Capital to ReImb <input type="text"/>		
Expiry Date <input type="text" value="25/08/2022"/>	PDL <input type="text" value="0"/>	Insurance <input type="text" value="0"/>		
Emergency Fee <input type="text" value="0"/>	retention <input type="text" value="0"/>			

Commands

- ✓ Move to the tab *other*, here you select *yes* if you want the customer to pay unpaid penalties and the awarding body (**C** stands for Credit committee, **M** for management, **B** for Board of Directors).
- ✓ Click on *proposal* and print out the proposal for the customer to view and confirm, and sign the reimbursement schedule before validation.
- ✓ Finally click on *Disburse* to validate.

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Other tab form

Commands

Disburse Reject loan Proposal Refresh Close

Loan amortisation schedule

SIMULATION TABLEAU AMORTISSEMENT/AMORTISATION TABLE

Duration

Capital: 2000000 An.Int Rate: 12 TVA Rate: 0 Duration: 3

Periodicity: MOIS Grace Per.: 0 Start Date: 25/09/2021 AmortissementConstant

Ech	n	Balance	ay Amount	Interest	VAT	Annuity	Date	StatutEch
1		1333334	666666	20000	0	686666	2021-09-2	
2		666668	666666	13333	0	679999	2021-10-2	
3	2		666666	6666	0	673332	2021-11-2	
4	0		2	0	0	2	2021-12-2	

Tot Cap: 2 000 000 Tot Int: 39 999 Tot TVA: Tot Annuite: 2 039 999

5.1 List and Modify Disbursed Loan

This tool is used to view and modify disbursed loans.

Procedures

- ✓ Click on *Loan operations*(submenu unfolds)
- ✓ Choose *List and Modify Disbursed Loan*
- ✓ Select search option from list (Customer Name, Customer Number, and Customer Account) and search for information. This action populates fields about the customer in the loan Information, other Information and reimbursement tabs. Only non-system populated fields can be modified. They

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include : reimbursement tab (Litigation), other information tab (Guarantee, Loan awarding body, unpaid penalties)

✓ Update information and validate.

List and modify disbursed loan form

Total Reimb.Capital: this field displays the total capital already reimbursed by the customer. All the other items contained in this column display the total loan features paid by the customer during the reimbursement process.

Total capital to reimb: this field displays the total capital that still to be paid by the customer. All the other features also represent the unpaid portion.

5.2 Anticipated Loan Repayment

This is when a customer decides to pay a loan in advance (before the due instalment date).

Procedure

- ✓ Click on *Loan operations*
- ✓ Select *Anticipated Loan Repayment*.
- ✓ Choose the account number and customer from grid.
- ✓ Choose interest option (option 1 or option 2)
- ✓ Click on the *simulate*
- ✓ Fill the *anticipated amount* to receive from the loan.
- ✓ Click on the *Simulate* button to reinstate the balances.
- ✓ Click on *Add* to validate the transaction.

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Anticipated reimbursement

Anticipated Loan Repayment

Banch
99001 Better Planning Training Academy

LOC
Search option: Customer Name

Agence	Serie	Client	Denomination	CpteJumelleCC	CatCpte	LettreCle	CpteJumelleCre

Account position
Bal LOC Poss Val. Amnt

UnPaid
Capital Interest VAT Portion Diff. Total

Total Anticipation / Anticipation Totale | **Partial Anticipation / Anticipation partielle** | **Guarantees/Garanties** | **Suretee/Avalistes**

Loans Parameters
Capital Contract N* Interest option
Still Pending Reimbursement
Capital Int. Diff. Per. Simulate Close

Valeur Anticipation
Order Date: 25/08/2021 Interest
Capital TVA Amount Add
Anticipation fee Total Refresh

Note that anticipation can either be partial or full. Full anticipation means that the customer is making a complete payment of his loan. Partial anticipation means that the customer is making an anticipation of just a part of the amount to be paid.

5.3 Litigation

This is the process of sending the file of the customer to court, in order to recover what is due by the customer through legal proceedings. The litigation officer creates a litigation file in the system as soon as the loan is transferred to him; he controls all the files and verifies all guarantees and insurance files of the loan

DESKTOP PROCEDURES FOR CREDIT OFFICER

transferred to litigation. The only option left after this litigation fails is the **writing off** of this loan with full provision.

5.4 Loan Processing

This menu is dedicated to handle procession of loans. It handles the treatment of unpaid loans, handles loans monthly calculations and treats litigation loans.

Procedure

- ✓ Click on *Loan operations*
- ✓ Click on loans process
- ✓ Click on **Monthly Calculation** to calculate monthly loan charges
- ✓ Click on **Treat Unpaid Loans** to treat all unpaid loans
- ✓ Click on **Treat Litigation Loans** to treat litigation loans

Loans Process form

The screenshot shows a software window titled "Loan List". At the top, there are two rows of input fields. The first row has "Branch" with the value "99001" and "Better Planning Training Academy". The second row has "Journal" with the value "LOAN" and "Loan Operations Journal". Below these fields is a large, empty rectangular area with a yellow highlight. At the bottom of the window, there is a section labeled "Commands" containing four buttons: "Monthly Calculation", "Treat Unpaid Loans", "Treat Litigation Loans", and "Close".

5.5 Treat Unpaid Loans

This menu is used to treat all unpaid loans

Procedure

- ✓ Click on *Loan operations*
- ✓ Click on **Treat Unpaid Loans**
- ✓ Click on **Display** to display all unpaid loans
- ✓ Click on **Accounting** to treat all unpaid loans

Treat unpaid loans form

Force unpaid loan instalments

Parameters

Branch: 99001 Better Planning Training Academy

Parameters: Denomination

NumeroContrat	CpteJumelleCC	denomination	fpval	dateimpave
---------------	---------------	--------------	-------	------------

Commands

Display

Accounting

Close

Account position

Acc

LOC Exp Bal Poss Suretee

5.6 Treat Litigation Loans

This menu is used to treat all litigation loans

Procedure

- ✓ Click on *Loan operations*
- ✓ Click on **Treat Litigation Loans**
- ✓ Click on **Display** to display all litigation loans
- ✓ Click on **Accounting** to treat all litigation loans

Treat litigation loans form

Force litigation loan instalments

References

Branch: 99001 Better Planning Training Academy

Search opt: Denomination

CpteJumelleCC	denomination	fpval	DateContentieux	Rembm
---------------	--------------	-------	-----------------	-------

Commands

Display

Accounting

Close

Account position

Sender Acc: _____

LOC: _____ Exp: _____ Bal: _____ Poss: _____ Suretee: _____

6.0 LOAN RECOVERY

Loan recovery can be done either as a recovery of unpaid loan instalment or recovery of litigation loan instalment.

5.6 recovery of unpaid loan instalment

Recove unpaid loan instalments

Parameters

Branch: 99001 Better Planning Training Academy

Search opt: Denomination

NumeroContrat	CpteJumelleCC	denomination	dateimpaye	Capital
---------------	---------------	--------------	------------	---------

Commands

Display

Close

Recove.Instalment./Recouv. Echeance... Loan information /Info Credit Cust. account info /Info Cpte Client Loan's Suretees /Avalistes Credit Loan's Garanties /Garanties Credit

Capital Capital Rec Add

Interest Interest Rec

TVA Amount VAT Rec

Loan ref Total

At this level, we will find all the loans that are due and are pending payment. This menu becomes useful after the loan recovery process has been done. The loan recovery procedure can be done more than once and each time this is done, the results should be recorded in this menu

Procedure

- ✓ Click on *Loan operations*
- ✓ Click on *Loan recovery*

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- ✓ Click on recovery of unpaid loan instalment
- ✓ Select the customer whose loan has been recovered and impute the amount the has been recovered. The system the interest that has been recovered automatically.
- ✓ Click on the add button to enable the system to take note of the changes.

5.6 recovery of unpaid loan instalment

At this level, whatever is gotten from the loan recovery process is registered here.

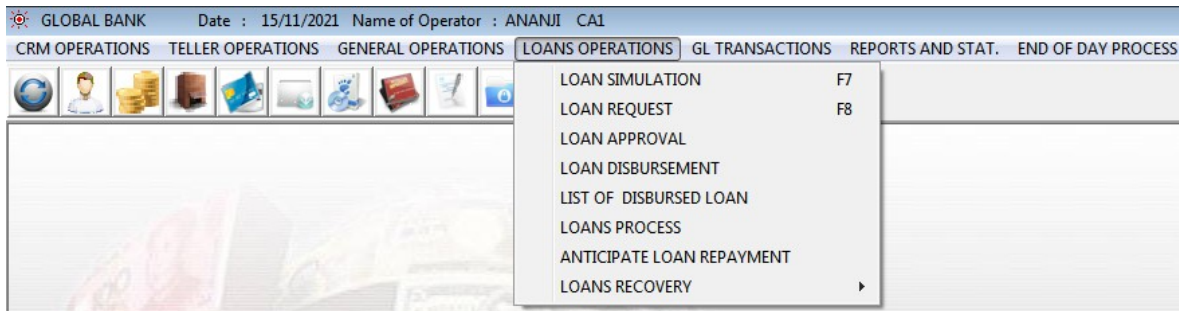
Procedure

- ✓ Click on *Loan operations*
- ✓ Click on **Loan recovery**
- ✓ Click on recovery of unpaid loan instalment
- ✓ Select the customer whose loan has been recovered and impute the amount the has been recovered. The system the interest that has been recovered automatically.
- ✓ Click on the add button to enable the system to take note of the changes.

DESKTOP PROCEDURES FOR CREDIT OFFICER

7.0 LOAN CAUTION

In order to better understand how loan caution works in Global Bank, we will carry out some loan operations that involve loan caution. This type of operations is usually done by use of the Loan or Credit Module.



The field for loan caution displays at the loan disbursement menu. That is, it is only after a loan has been approved and before the loan is disbursed that we apply a loan caution.

For instance, in the picture below,

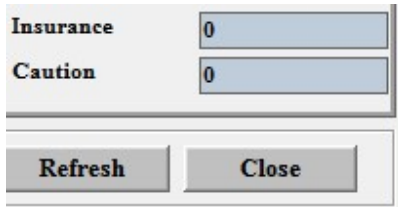
The screenshot shows the 'Loan Disbursement' form in the Global Bank desktop application. The form is divided into several sections:

- Banch:** 99001, Glofin Dla
- Search Option:** Customer Name
- Table:** A table with columns: Agence, LibAgence, CpteJumelle, Denomination, and NumeroContra. The rows are:

Agence	LibAgence	CpteJumelle	Denomination	NumeroContra
99001	Global Finance Yde	1110000101	ANDREW MESAH	C99001210021
99001	Global Finance Yde	11110000201	COMMERCIAL BANKING	C99001210023
99001	Glofin Dla	11110002201	MBUSHU KINGSLEY	C99001210027
99001	Glofin Dla	11110007801	LANGA MICHAEL	C99001210032
- Current Account:** 11110000301, AFRILAND FIRST BANK, Attr. AFJ, Balance 1606036, Cr, LOC, Poss 1606036
- Loan Product:** Product 114, Short Term Loan, loan Acct 11410000301
- Proposal / Echeancier:** Request Day 15/11/2021, Contract Num C99001210019, Contract Date 12/11/2021, Establish Date 15/11/2021, Duration 1, Periodicity MOIS, Grace Per. 0, Diff Type Normal, Amount 2 000 000, Interest Rate 0, TVA Rate 19.25, Global Rate 0, Reimb Type liteConstante, Study Fee 10000, Monthly Reimb, Start Date 15/12/2021, Handling 0, Capital to Reimb, Expiry Date 15/12/2021, PDL 0, Insurance 0, Emergency Fee 0, retention 0, Caution 0
- Commands:** Disburse, Reject loan, Proposal, Refresh, Close

DESKTOP PROCEDURES FOR CREDIT OFFICER

The image shows a list of loans that have been approved and are pending disbursement.



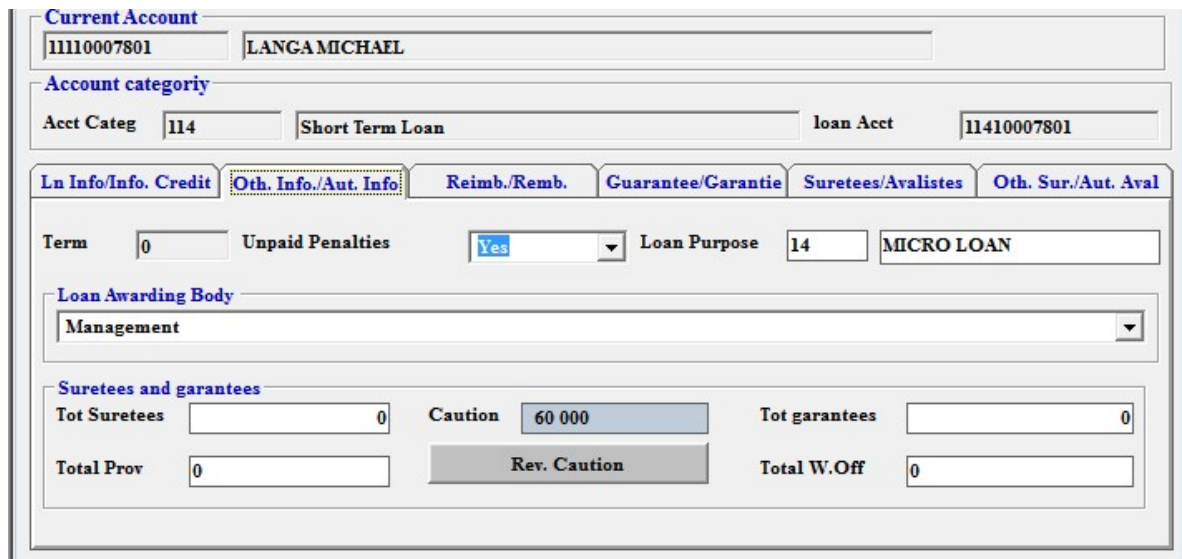
A screenshot of a software interface for entering loan caution amounts. It features two input fields: 'Insurance' with a value of '0' and 'Caution' with a value of '0'. Below these fields are two buttons: 'Refresh' and 'Close'.

We simply type in the amount that will be loan caution for that particular loan before disbursing the loan. Note that the amount will have various implications.

Implications of Loan Caution Amount

1. List of Disbursed Loans

As seen below, at the “list of disbursed loans” menu, Global Bank displays the amount that was recorded for loan caution and a possibility to reverse it.



A screenshot of a loan details form. The 'Current Account' section shows account number 11110007801 and name LANGAMICHAEL. The 'Account category' section shows 'Acct Categ' 114, 'Short Term Loan', and 'loan Acct' 11410007801. The 'Ln Info/Info. Credit' tab is selected, showing 'Term' 0, 'Unpaid Penalties' Yes, and 'Loan Purpose' 14 MICRO LOAN. The 'Loan Awarding Body' is Management. The 'Suretees and guarantees' section shows 'Tot Suretees' 0, 'Caution' 60 000, 'Tot guarantees' 0, 'Total Prov' 0, and 'Total W.Off' 0. A 'Rev. Caution' button is visible.

2. Account history

The amount that has been recorded for loan caution is credited to the loan caution account. Where it remains until it is reversed.

This amount is also debited to the account of the customer in question. Whenever the loan caution is reversed, the amount of loan caution is credited to the account of the customer.

DESKTOP PROCEDURES FOR CREDIT OFFICER

Branch/Agence: Glofin Dla Currency/Devis: 001 Franc Communauté Financière

Date: 21/12/2021 Start Date/Date Debut: 01/11/2021 End Date/Date Fin: 15/11/2021

Account No./No. Compte: 100078 Loan Caution 03110007801

Account Name/ Nom du Compte: LANGA MICHAEL

Optn Date	Description	Representative	Reference	Debit	Credit	Balance	Sens
<i>Balance brought forward / Soldes au 01/11/2021</i>				0	0	0	
15/11/2021	CAUTION DU CRÉDIT C99001210032-100078 - LANGA MICH		LNCAU15112100000000 2	0	60 000	60 000	Cr
				0	60 000		

<i>Balance brought forward :</i>	0	<i>Number Trxn Period :</i>	1
<i>Soldes debut periode:</i>		<i>Total Trxn Periode :</i>	
<i>Total Debit Period :</i>	0	<i>Total Credit Period :</i>	60 000
<i>Total Debit Periode :</i>		<i>Total Credit Periode:</i>	
<i>Balance as at 15/11/2021</i>	60 000		Cr
<i>Soldes au</i>			

Loan Caution account

Customer Account History: This Account Status is Actif

Search Options
langa michael

Agence	Client	CatCpte	LibCatCpte	CpteJumelle	LibClient	Lib
99001	100078	31	Loan Caution	03110007801	LANGA MICHAEL	Lo
99001	100078	2	Individual Deposit Acco	11110007801	LANGA MICHAEL	Inc
99001	100078	114	Short Term Loan	11410007801	LANGA MICHAEL	Sh

Customer Acct.
00031 99001 03110007801 15 LANGA MICHAEL

entry Date: 01/11/2021 End Date: 15/11/2021 **Reconstitute Account** Suretee: 0

Bal: 60000 Cr LOC: 0 LOC Ex: Pos Bal: 60000 Cr Val. Amt: 60000 Cr

Optn Date	Value Date	Debit	Credit	Balance	Reference	Description
03110007801	LANGA MICHAEL					
15/11/2021	14/11/2021	0	60 000	60 000	LNCAU1511	CAUTION DU CRÉDIT C99001210
	TOTAL ==>	0	60 000	60 000		

3. Reverse of Loan Caution

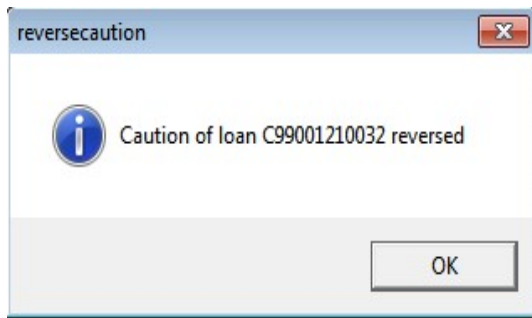
In order to reverse the loan caution, we simply click on the “Rev.Caution” button.

Suretees and garanties

Tot Suretees	0	Cautio	60 000	Tot garanties	0
Total Prov	0	Rev. Caution		Total W.Off	0

Then the system notifies us that the loan caution has been reversed successfully and the loan caution value returns to zero.

DESKTOP PROCEDURES FOR CREDIT OFFICER



Caution	0
Rev. Caution	

The amount for loan caution is debited to the loan caution account (a reverse of the credit when loan caution amount was applied)

Loan Caution Account

ACCOUNT NAME/ NOM du Compte: LANGA MICHAEL

Optn Date	Description	Representative	Reference	Debit	Credit	Balance	Sens
<i>Balance brought forward / Solde au 01/11/2021</i>				0	0	0	
15/11/2021	CAUTION DU CRÉDIT C99001210032-100078 - LANGA MICH		LNCAU15112100000000 2	0	60 000	60 000	Cr
15/11/2021	REV. CAUTION DU CRÉDIT C99001210032-100078 - LANGA		LNCAU15112100000000 3	60 000	0	0	
				60 000	60 000		

Customer Account history

Branch/Agence: Glofin Dla *Currency/Devise: 001 Franc Communauté Financière*

Date: 21/12/2021 *Start Date/Date Debut: 01/11/2021* *End Date/Date Fin: 15/11/2021*

Account No./No. Compte: 100078 **Individual Deposit Account 11110007801**

Account Name/ Nom du Compte: LANGA MICHAEL

Optn Date	Description	Representative	Reference	Debit	Credit	Balance	Sens
<i>Balance brought forward / Solde au 01/11/2021</i>				0	0	0	
15/11/2021	CAUTION DU CRÉDIT C99001210032-100078 - LANGA MICH		LNCAU15112100000000 2	60 000	0	60 000	Db
15/11/2021	DISBURSMENT LOAN C99001210032 100078-LANGA MICHAEL		loan optn	0	120 000	60 000	Cr
15/11/2021	ACCESSOIRES ASSURANCE LANGA MICHAEL		C99001210032	10 000	0	50 000	Cr
15/11/2021	REV. CAUTION DU CRÉDIT C99001210032-100078 - LANGA		LNCAU15112100000000 3	0	60 000	110 000	Cr
				70 000	180 000		