



# GOS ERP CREDIT MODULE USER MANUAL

## - ASSET CREATION

Loan Origination (Booking) & Appraisal

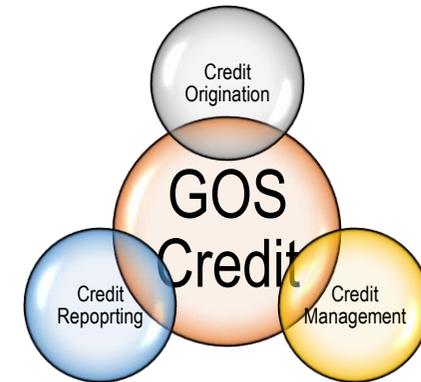
## Introduction

GOS Credit is a core Credit and Loans application with an optimal approach aimed at driving an efficient credit management business in one place while satisfying your operational, compliance and reporting objectives.

It is robust end-to-end credit origination, management and reporting application built to satisfy the needs of all professionals and processes within these process and practices.

All Items below are in reference to Asset creation Department for Booking and Appraisals on the GOS ERP

S/N	Description	Core Application	Web	Mobile
1	Dashboard	<ul style="list-style-type: none"> <li>- Loan performance metrics</li> <li>- Loan calculator</li> <li>- Overdue information</li> <li>- PAR</li> <li>- Loan Concentration</li> <li>- Quick Links</li> <li>- Process Counts:                             <ul style="list-style-type: none"> <li>o Application Count</li> <li>o Appraisal Count</li> <li>o Disbursement Count</li> <li>o Payment Due Count</li> <li>o Overdue Count</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- Account summary</li> <li>- Transaction summary</li> <li>- Recent transaction</li> </ul>	<ul style="list-style-type: none"> <li>- Account summary</li> <li>- Transaction summary</li> <li>- Recent transaction</li> </ul>
2	Loan Origination	<ul style="list-style-type: none"> <li>- Loan Origination:                             <ul style="list-style-type: none"> <li>o Customer Registration</li> <li>o Loan Application and Approvals</li> <li>o Offer Letter Generation</li> <li>o Offer Letter Review</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- Loan Origination:                             <ul style="list-style-type: none"> <li>o Customer Registration</li> <li>o Loan Application</li> <li>o Offer Letter Generation and Acceptance</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- Loan Origination:                             <ul style="list-style-type: none"> <li>o Customer Registration</li> <li>o Loan Application</li> <li>o Offer Letter Generation and Acceptance</li> </ul> </li> </ul>



S/N	Description	Core Application	Web	Mobile
		<ul style="list-style-type: none"><li data-bbox="443 252 750 316">○ Loan Booking &amp; Loan Booking Approval</li><li data-bbox="443 316 750 370">○ IFRS – Impairment Computation</li></ul>		

# LOAN ORIGINATION

**GOS ERP** | Welcome Tarek | CweRk | 10:40:55 | 2021-04-09

Applications: 10 | Approvals: 0 | Disbursement: 0 | Payments Due: 0 | Overdue: 136

**Loan Calculator**

Product: Select Product

Amount: Loan Amount

Interest: Interest

Tenor: Loan Tenor

Payment: 0.00

**Quick Links**

**Loan Performance Metrics**

Line chart showing Monthly Application, Monthly Disbursement, and Monthly Closed Loans from Jan to Dec.

**Overdue Information**

Donut chart showing overdue status by days: 1-30 days, 31-60 days, 61-90 days, 91-180 days, 181-360 days.

Email Address

Password

**login**

[Forgot Password?](#) [Register Here](#)

**Loan Calculator**

Product: Select Product

Amount: Loan Amount

Interest: Interest

Tenor: Loan Tenor

Payment: 0.00

**Loan Staging**

Donut chart showing loan staging distribution.

**Overdue Information**

Donut chart showing overdue status by days.

**PAR**

Bar chart showing PAR (%) distribution.

**Loan Concentration**

Donut chart showing loan concentration distribution.

Total Provisioning: 5390182.602

Email Address

Password

**login**

[Forgot Password?](#) [Register Here](#)

**GOS ERP** | Welcome Mark Anthony

Account Summary

Mark Anthony: 79547298 | Balance: 95,000.00

Transaction Summary

Transaction Summary (1/2020 - 1/4/2021)

Inflow: 280,000.00 | Outflow: 44,000.00

**Recent Transactions**

Date	Amount	Description	Transaction Type
Mar 9, 2021	3,000.00	Payment of Non-Integral Fee	Debit
Mar 9, 2021	12,000.00	Payment of Integral Fee	Debit
Mar 9, 2021	90,000.00	Loan Disbursement	Credit

Loan origination process starts with customer registration till loan is disbursed to the customer. The following sub-processes are components of the loan origination process:

- Customer Registration
- Credit Application
- Credit Appraisal and Approval
- Credit Disbursement

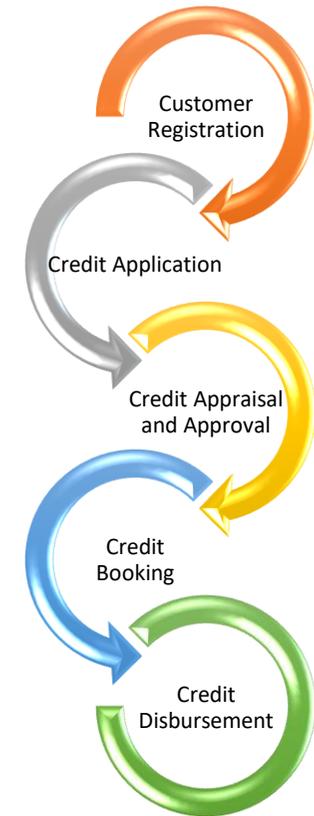
#### ❖ Customer Registration

Customer Registration can be initiated either by the Specified users or Customer.

The Customer table holds information about credit customers. To search a customer, any of the following information could be typed into the search box:

- Name
- Email
- Account number

Customer information could be added individually or multiple using the upload



Loan Customer Information

Select Customer Type:

Select Upload Type:   No file chosen

ade  Email:  Account Number:

<input type="checkbox"/>	S/N	Customer Type	Customer Name	Email	Phone Number	Account Number
<input type="checkbox"/>	1	Individual	Adetokunboh ABUDU	aadetokunboh@yahoo.com	0802352185	9084040104
<input type="checkbox"/>	2	Individual	Aderonke IBITAYO	aderonkeibitayo@gmail.com	08056069885	5778655505
<input type="checkbox"/>	3	Individual	Adesoji DADA	adesoji.dada@bakerhughes.com	07024136948	5249963685
<input type="checkbox"/>	4	Individual	Adesola IDOWU	idowukehinde54@gmail.com	08067707622	125235959
<input type="checkbox"/>	5	Corporate	Monade School Otukoya	monade_school@yahoo.com	08033393869	698493282
<input type="checkbox"/>	6	Individual	Adetutu LAJUMOKE	toutoubee@gmail.com	08033232026	1829528405
<input type="checkbox"/>	7	Individual	Adebowale ABUDU	waleabu@yaho.com	0803778118	8523140864
<input type="checkbox"/>	8	Individual	Adekunle ALABI	aadekunle@yahoo.com	08022222562	8650386143

## Customer Registration Initiated by Specified users

To add customers individually, Specified users should follow the following steps:

- navigate to loan origination
- click on customer and it will open the loan customer information page
- to add a customer, click on the add button, opens the customer information page, populate with required information and save:

Customer General Information	Identity Details	Next of kin/ Guarantor	Bank Details	Card Payment	Document
<ul style="list-style-type: none"> <li>- Customer type</li> <li>- Title</li> <li>- First name</li> <li>- Last name</li> <li>- Middle name</li> <li>- Date of birth</li> <li>- Gender</li> <li>- Marital status</li> <li>- Phone number</li> <li>- Email</li> <li>- Country</li> <li>- City</li> <li>- Employment type</li> <li>- Employer</li> <li>- Address</li> <li>- Postal address</li> <li>- Relationship officer</li> <li>- Account number</li> <li>- Are you politically exposed?</li> </ul>	<ul style="list-style-type: none"> <li>- Identification type</li> <li>- Identification Number</li> <li>- Identification Issuer</li> </ul>	<ul style="list-style-type: none"> <li>- Name</li> <li>- Relationship</li> <li>- Phone number</li> <li>- Email</li> <li>- Address</li> </ul>	<ul style="list-style-type: none"> <li>- Bank Name</li> <li>- Account name</li> <li>- BVN</li> </ul>	<ul style="list-style-type: none"> <li>- Card number</li> <li>- Cvv</li> <li>- Expiry month</li> <li>- Expiry year</li> <li>- Issuing bank</li> </ul>	<ul style="list-style-type: none"> <li>- Document type</li> <li>- Document title</li> <li>- Physical location</li> <li>- upload document</li> </ul>

This screenshot shows the 'Identity Details' form. It includes a table with the following data:

S/N	Number	Issuer	Identification
1	200	FEDERAL REPUBLIC OF NIGERIA	Vote's Card

Buttons for 'Edit' and 'Delete' are visible next to the table entry. At the bottom, there are 'Close', 'Previous', and 'Next' navigation buttons.

This screenshot shows the 'Card Payment' form. It contains several dropdown menus for 'Card Number', 'Expiry Month', 'Expiry Year', 'Currency', and 'Issuing Bank'. There is a 'Verify Card Details' button and 'Close', 'Previous', and 'Next' navigation buttons at the bottom.

This screenshot shows the 'Next of Kin' form. It includes a table with the following data:

S/N	Name	Relationship	Address	Phone Number
1	ADEBAYO AYOMIDE	SISTER	9, JAMES ONI STREET ISOLO LAGOS	0818740249

Buttons for 'Edit' and 'Delete' are visible next to the table entry. At the bottom, there are 'Close', 'Previous', and 'Next' navigation buttons.

This screenshot shows the 'Customer General Information' form. It contains various input fields and dropdown menus for: Customer Type, Title, First Name, Last Name, Middle Name, Phone Number, Country, City, Employment Type, Employer, Address, Postal Address, Relationship Officer, and Account Number. There are 'Close' and 'Save and Continue' buttons at the bottom.

This screenshot shows the 'Document Upload' form. It includes dropdown menus for 'Document Type' and 'Physical Location', a text input for 'Document Title', and a file selection area with a 'Choose File' button and 'No file chosen' text. There are 'Close' and 'Upload' buttons at the bottom.

To add multiple customers using upload, follow the following steps:

- Select customer type (individual or Corporate)
- Select upload type

Individual	Corporate
1. Customer	1. Customer
2. Bank Details	2. Bank Details
3. Identity Details	3. Director Details
4. Next of Kin	4. Card Details
5. Card Details	

The screenshot shows a web interface titled "Loan Customer Information". It features two dropdown menus: "Select Customer Type" (set to "Individual") and "Select Upload Type" (set to "Individual Customers"). Below these is a "Choose File" button with "No file chosen" text and a search icon. There are three search input fields: "Full Name", "Email", and "Account Number", followed by a "Search" button. At the bottom, a table header is visible with columns: S/N, Customer Type, Customer Name, Email, Phone Number, and Account Number.

- Click choose file button, navigate to the populated excel file and then click open
- Click upload on the interface
- This will upload all the individual customer information

To delete a customer, select the customer name and click the delete button.

**The search boxes** is used to search for a customer, either individual customer or corporate by typing in the name of the customer, or the customer email address or the customer's account number and click on the search box.

Customer Registration Initiated as Customer (from Customer CRM- Web)

Go to the CRM for Credit and Click on Register Now.

- Complete the short registration form with the following information and click on register:
  - Customer type
  - Email
  - Phone number
  - Password
  - Address
  - Security Question
  - Security Answer

The screenshot shows a registration form with the following fields: a dropdown menu for "Select Customer Type", text input fields for "Email Address", "Phone Number", "Password", and "Address", another dropdown menu for "Select Security Question", and a text input field for "Answer". A blue "Register" button is at the bottom.

- A verification email will be sent to your email to proceed
- Log in with your profile to complete

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Hi Seun,

Welcome to GOS Credit! There's just one step before you get to complete your customer account registration. Verify you have the right email address by clicking on the button below.

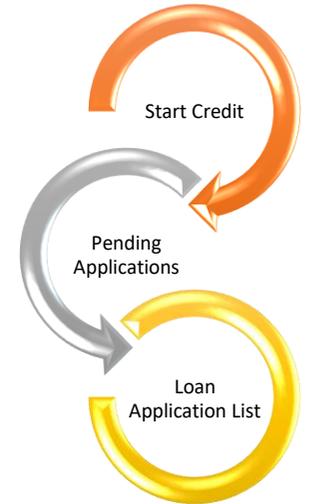
[Click Here](#)

Once your account creation is completed, you can explore our services and have a seamless experience.

Kind Regards!

## ❖ Credit Application

Credit application starts with a process initiated by either the customer (CRM on web or mobile) or an administrator on the application.



### Credit Application Initiated by the Specified users

For an administrator to commence a credit application, the following steps should be followed:

- Navigate to Credit > loan origination > start loan
- Search for customer using name, email, account number and click on *apply*
- This opens the loan customer information. Admin is required to verify customer information including extracting financial statement information for input into the application for corporate customers etc.
- After review of the customer information, Admin clicks on *Proceed to Application*
- This opens the *Loan Application Form*, populate with requisite information about the credit the obligor is seeking
  - Customer (prepopulated)
  - Product
  - Proposed Tenure
  - Proposed Rate
  - Frequency
  - Period
  - Proposed Amount
  - Currency
  - Effective date
  - Exchange Rate
  - Principal first payment date
  - Interest first payment date
  - Disbursement Amount
  - Loan Purpose

<input type="checkbox"/>	S/N	Customer Type	Customer Name	Phone Number	Current Exposure	Exposure Limit	Account Number	
<input type="checkbox"/>	1	Individual	MOTOLANI ADEBAYO	08102675534	190,518.99	4,000,000.00	8098710225	Apply
<input type="checkbox"/>	2	Individual	TOLANI ADEBAYO	08187140249	392.00	4,000,000.00	8589516747	Apply
<input type="checkbox"/>	3	Individual	TOLANI ADEBAYO	09087654323	0.00	4,000,000.00	8725027301	Apply

Customer: Joy Eborobo | Product: -- Select Product --

Proposed Tenure: [ ] | Proposed Rate: [ ]

Frequency: -- Select Frequency -- | Period: [ ]

Proposed Amount: [ ] | Currency: -- Select Currency --

Effective Date: dd- - - - yyyy [ ] | Exchange Rate: 0

Principal First Payment Date: dd- - - - yyyy [ ] | Interest First Payment Date: dd- - - - yyyy [ ]

Disbursement Account: [ ]

Loan Purpose: [ ]

Buttons: Close Save

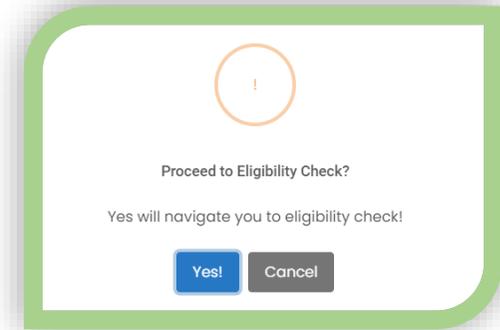
- Click save to proceed to eligibility check
- Click yes to navigate to Loan Application Eligibility Check
- On the Loan Eligibility Check, Populate with obligor credit score for each credit attributes

Loan Application Eligibility Check

Score Card

Age of Client	26-35	Disposable Income to Loan Repayment Ratio	
Occupation		Guarantor	
Location of client/business		Value of other Institution Loans	Above 5,000,000
Numbers of other Institutions Loans	5-1000	Security	None
No of years with current employer	0-5	Collateral value	
		Employment Status	

Close Proceed To Approval



- Click proceed to approval to complete the loan application procedure.

*Note: For all non-integral fees that are payable at application date per set up, the following entries are passed upon application:*

*Dr Operating Account  
Cr Fee income*

### Credit Application Initiated by Customer from the CRM Portal (Web or Mobile)

- Navigate Loan > Apply for Loan on the customer web application and click
- This opens the Loan Application Form, complete the form with the following information and submit:
  - o Customer (prepopulated)
  - o Product
  - o Proposed Tenure
  - o Proposed Rate
  - o Frequency
  - o Period
  - o Proposed Amount
  - o Currency
  - o Effective date
  - o Loan Purpose
- This is pushed into Pending Application in the Admin Credit Application

The screenshot shows a 'Loan Application Form' with the following fields and values:

Customer Name	Mark Anthony	Product	Working Capital
Proposed Tenor	720	Proposed Rate	4
Proposed Frequency	Monthly	Period	24
Proposed Amount	6700	Currency	Afghani
Effective Date	07/04/2021	Loan Purpose	office

Buttons: Back (red), Submit (blue)

### Pending Application

The pending application table holds all application from the customer web interface, the Specified users would have to come to this page to review and push loans applications from customer web into appraisal workflow.

The screenshot shows a table titled 'Customer Loan Application List' with the following data:

S/N	Date	Application Ref No	Customer Name	Amount	Status
1	Apr 7, 2021	1617751442	Mark Anthony	6,700.00	Eligibility Pending
2	Apr 7, 2021	1617789589	Mark Anthony	20,000.00	Eligibility Pending
3	Apr 7, 2021	1617789674	Mark Anthony	200,000.00	Eligibility Pending
4	Mar 4, 2021	1614865574	MOTOLANI ADEBAYO	400.00	Eligibility Pending

To push into appraisal workflow, the Specified users follows the following steps:

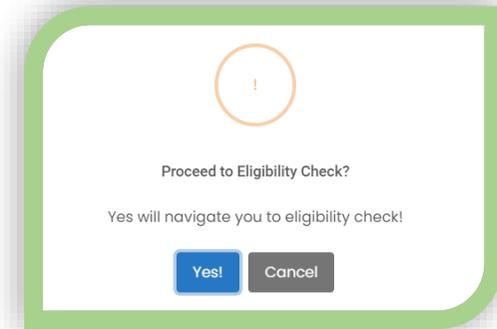
- Navigate to Credit > Loan origination > Pending applications
- Click on the loan application details
- Verify the identity and other information in the customer's information (click next till the end of the form)

- Click proceed to application
- Complete the loan application form with information like effective date, first repayment date (make sure principal and interest first repayment dates are the same), disbursement account

Create New LoanApplication

Customer	Mark Anthony	Product	Personal Loan
Proposed Tenor	720	Proposed Rate	60
Frequency	Monthly	Period	24
Proposed Amount	200000	Currency	Naira
Effective Date	07/04/2021	Exchange Rate	1
Principal First Payment Date	06/05/2021	Interest First Payment Date	06/05/2021
Disbursement Account	Operating Account	Account Number	Mark Anthony - 7156472158
Loan Purpose	Great		

- Click save to proceed to eligibility check
- Click yes to navigate to Loan Application Eligibility Check
- On the Loan Eligibility Check, Populate with obligor credit score for each credit attributes



Loan Application Eligibility Check

Score Card

Age of Client	26-35	Disposable Income to Loan Repayment Ratio	
Occupation		Guarantor	
Location of client/business		Value of other Institution Loans	Above 5,000,000
Numbers of other Institutions Loans	5-1000	Security	None
No of years with current employer	0-5	Collateral value	
		Employment Status	

Close Proceed To Approval

- Click proceed to approval to complete the loan application procedure. This pushes the application into approval workflow

## Loan Application List

The loan application list holds all pending application e.g., credit application for which eligibility check has not been completed, credit application going through appraisal etc.

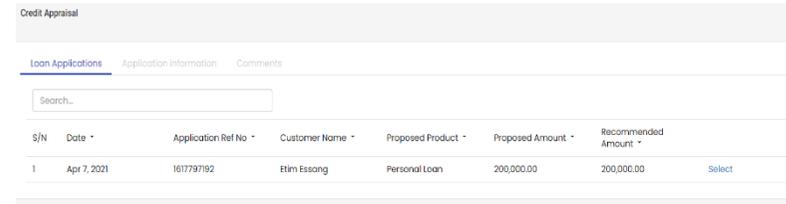
S/N	Date	Application Ref No	Customer Name	Product Name	Amount	Status
1	Apr 7, 2021	1617791453	Mark	Personal Loan	200,000.00	Appraisal Pending
2	Apr 6, 2021	1617706973	James	Working Capital	200.00	Eligibility Pending
3	Apr 6, 2021	1617709105	James	Personal Loan	200.00	Appraisal Pending
4	Apr 6, 2021	1617710235	Joyce	Personal Loan	200.00	Appraisal Pending
5	Apr 1, 2021	1617275636	Etim	Personal Loan	500,890.00	Appraisal Pending
6	Apr 1, 2021	1617277086	Etim	Personal Loan	1,200,000.00	Appraisal Pending
7	Apr 1, 2021	1617277807	Etim	Personal Loan	1,200,000.00	Appraisal Pending
8	Apr 1, 2021	1617278144	Etim	Personal Loan	650,000.00	Appraisal Pending
9	Apr 1, 2021	1617280775	Etim	Personal Loan	455,650.00	Appraisal Pending
10	Apr 1, 2021	1617281871	Etim	Personal Loan	760,900.00	Appraisal Pending
11	Mar 31, 2021	1617226427	MOTOLANI	Personal Loan	500.00	Appraisal Pending
12	Mar 11, 2021	1615468047	Joshua	Working Capital	450,000.00	Eligibility Pending
13	Mar 10, 2021	1615377999	Omotayo	Personal Loan	1,000,000.00	Appraisal Pending

## ❖ Credit Appraisal and Approval

At credit appraisal, approvers set in the credit appraisal workflow can review, appraise the credit, and approve appropriately.

To appraise and approve:

- Navigate to credit > loan origination > credit appraisal
- Click on the loan/ credit you would like to appraise; this opens the credit appraisal form with all the details and files of the applicant. You can review and update details of the proposed credit.
- Select Approve (Disapprove to stop the process) and submit to proceed to the next approver. View comments will also open comments from previous approvers. When all approvers have approved, the Specified users then proceeds to generate credit offer letter.



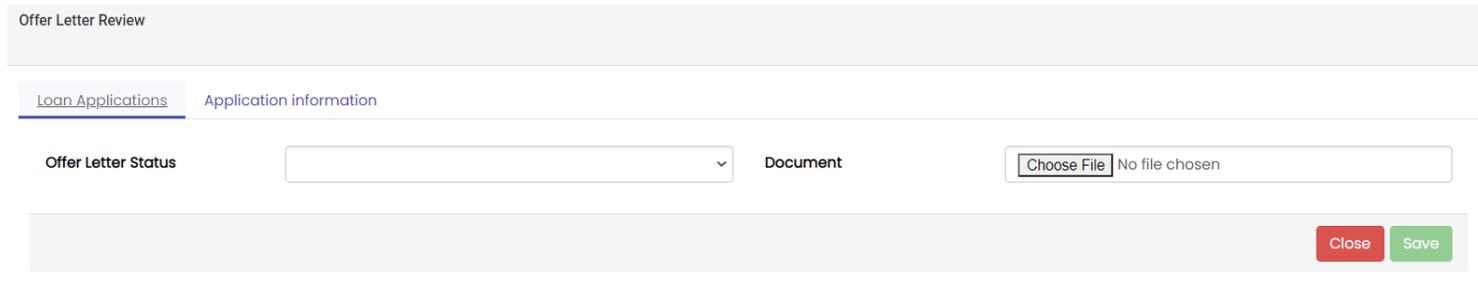
The screenshot shows the 'Credit Appraisal' interface. It has a header 'Credit Appraisal' and three tabs: 'Loan Applications', 'Application Information', and 'Comments'. Below the tabs is a search bar. A table lists loan applications with columns: S/N, Date, Application Ref No, Customer Name, Proposed Product, Proposed Amount, and Recommended Amount. A 'Select' link is visible at the end of the first row.

S/N	Date	Application Ref No	Customer Name	Proposed Product	Proposed Amount	Recommended Amount	
1	Apr 7, 2021	1617797192	Him Essang	Personal Loan	200,000.00	200,000.00	Select

## Offer Letter Process

The Specified users or Customer from the Customer Web Interface can generate offer letter from the application.

The Customer can also accept and append signature from the Customer Web Interface, this can also be done by the Specified users from the application.



The screenshot shows the 'Offer Letter Review' interface. It has a header 'Offer Letter Review' and two tabs: 'Loan Applications' and 'Application Information'. Below the tabs, there is a form with 'Offer Letter Status' (a dropdown menu), 'Document' (a file upload area with a 'Choose File' button and 'No file chosen' text), and two buttons: 'Close' (red) and 'Save' (green).

## ❖ Credit Booking

After the signature or acceptance of the offer letter by the customer, the Specified users proceeds to booking the loan by:

- Navigating to credit > loan origination > loan booking open
- Click on the loan/credit you want to book, review the loan application, upload post-dated cheque etc.
- Click on the loan schedule, complete with the effective date, first payment date etc. and generate schedule
- Then click *Book Loan*
- This pushes the credit/ loan booking into approval workflow
- Approver approves from Credit > Loan origination > Loan booking approval
- Approve the credit, the application passes the following entries at approval:

- a. Non- integral fees that are payable at disbursement:

*Dr Operating Account*  
*Cr Fee income*

- b. Integral fee

*Dr Operating Account*  
*Cr Loan account*

Loan Booking

Loan Applications Application Information Loan Schedule Cheque Information

Search...

S/N	Date *	Application Ref No *	Customer Name *	Approved Product *	Approved Amount *
1	Apr 7, 2021	1617797192	Elim	Personal Loan	200,000.00
2	Mar 11, 2021	1615488145	Joshua	Personal Loan	300,000.00
3	Mar 4, 2021	1614847620	Staco	Finance Lease (Corporate)	500,000.00
4	Feb 25, 2021	1614248854	Chop Nownow	Finance Lease (Corporate)	300,000.00
5	Feb 25, 2021	1614251707	Aderonke	Working Capital	400,000.00
6	Feb 25, 2021	1614252335	Monade School	Invoice Discounting	400,000.00
7	Feb 25, 2021	1614252855	Elim	Finance Lease (Personal)	120,000.00
8	Feb 25, 2021	1614253720	Elim	NEW LOAN	10,000.00
9	Feb 25, 2021	1614256502	Elim	NEW LOAN	290,000.00

Loan Applications Application Information **Loan Schedule** Cheque Information

Schedule Simulation

1614256502

Feb 25, 2021

Application Information Loan Schedule Cheque Information

290,000.00

Personal Loan

290,000.00

Schedule Method: Annuity

Effective Date: 04/07/2021

Basis: Actual/360

Interest Freq: Monthly

Interest First Pmt Date: 05/07/2021

Maturity Date: 03/28/2023

Type: First Day Interest

Loan Amount: 200,000

Contractual Interest Rate: 60

Integral Fee Amount: 10,000

Principal Freq: Monthly

Principal First Pmt Date: 05/07/2021

Tenor: 720

Generate

Disbursement Account

Customer Account: Elim Essang - 0948347676

Previous Book Loan