



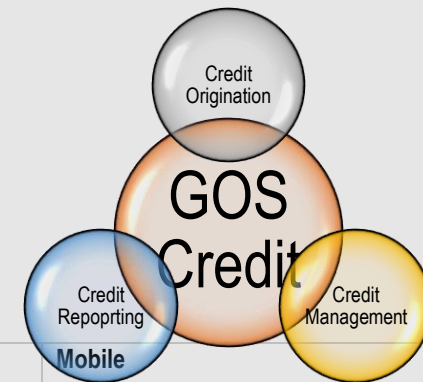
GOS ERP CREDIT MODULE USER MANUAL

- CREDIT & RISK MANAGEMENT DEPARTMENT (CRM)

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.



The functionalities of Credit Management Application are summarized in the table below:

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

S/N	Description	Core Application	Web	Mobile
	Loan Management	<ul style="list-style-type: none"> - Loan Management <ul style="list-style-type: none"> o Loan Review Application and Approval o Loan Review Offer Letter o Loan Review Operation o Collateral Management o Customer Transaction o Repayment o Due payments o Overdues 	<ul style="list-style-type: none"> - Loan Management <ul style="list-style-type: none"> o Loan History o Loan Repayment o Loan Reports 	<ul style="list-style-type: none"> - Loan Management <ul style="list-style-type: none"> o Loan History o Loan Repayment o Loan Reports
	Reports	<ul style="list-style-type: none"> - Reports <ul style="list-style-type: none"> o Loan Report o Customer Reports o Audit Trail Reports etc. 	<ul style="list-style-type: none"> - Reports <ul style="list-style-type: none"> o Loan Report o Customer Reports o Audit Trail Reports etc. 	<ul style="list-style-type: none"> - Reports <ul style="list-style-type: none"> o Loan Report o Customer Reports o Audit Trail Reports etc.

LOAN ORIGINATION

GOS ERP | Welcome Tiled | Credit | -- | user login Apr 1, 2020 10:49:50

Applications | Approvals | Disbursement | Payments Due | 136 | Overdue

Loan Calculator

Product: -- Select Product --
Amount:
Loan Amount:
Interest (PA):
Tenor:
Loan Tenor:
Payment: 0.00

Quick Links

- Apply for Loan
- Loan History
- Running Loans
- Investment

Loan Performance Metrics

Line chart showing Monthly Application (blue), Monthly Disbursement (red), and Monthly Closed Loans (green) from Jan to Dec.

Loan Staging

Donut chart showing the distribution of loan stages.

Overdue Information

Donut chart showing overdue status by days: 1-30 days (blue), 31-60 days (orange), 61-90 days (red), 91-180 days (purple), 181-1000 days (green).

PAR

Bar chart showing PAR (%) by month.

Loan Concentration

Donut chart showing loan concentration by category.

Email Address:
Password:

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

Loan Tenor: Payment: 0.00

Loan Staging

Donut chart showing loan staging distribution.

Overdue Information

Donut chart showing overdue status by days. Total Provisioning: 5390821812.

PAR

Bar chart showing PAR (%) by month.

Loan Concentration

Donut chart showing loan concentration by category.

Email Address:
Password:

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

GOS ERP | Welcome Mark Anthony | Account Office: admin@office.com | admin@office.com | comp@marking@gmail.com

Account Summary

Mark Anthony | 75454545 | Balance: 90,000.00

Transaction Summary

Transaction Summary for 2020-01-01 to 2020-04-26/2020

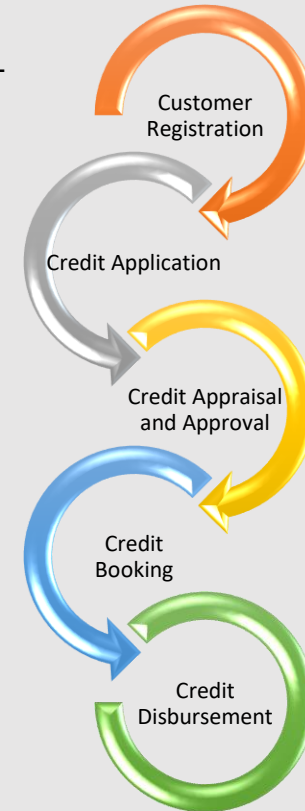
Income: 750,000.00 | Outflow: 440,000.00

Recent transactions

Date	Amount	Description	Transaction Type
Mar 11, 2021	100.00	Payment of Non-Interest Fee	Debit
Mar 11, 2021	12,300.00	Payment of Interest Fee	Debit
Mar 11, 2021	100,000.00	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 as either a Specified user 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

Search:

<input type="checkbox"/>	S/N	Customer Type	Customer Name	Email	Phone Number	Account Number
<input type="checkbox"/>	1	Individual	Adetokunboh ABU/DU	adetokunboh@yahoo.com	08023152185	9084040104
<input type="checkbox"/>	2	Individual	Aderonke IBITAYO	aderonkeibitayo@gmail.com	08056063885	5778959505
<input type="checkbox"/>	3	Individual	Adesoji DADA	adesoji.dadajobakerhughes.com	07034136948	5249963885
<input type="checkbox"/>	4	Individual	Adesola IDOWU	idowulehinde54@gmail.com	08067707822	125235959
<input type="checkbox"/>	5	Corporate	Monade School Otuotoya	monade_school@yahoo.com	08033339389	8994993282
<input type="checkbox"/>	6	Individual	Adetutu LAJUMOKE	toutubeo@gmail.com	08033232026	1829284495
<input type="checkbox"/>	7	Individual	Adebowale ABUDU	waleabudu@yahoo.com	08037118118	8523140884
<input type="checkbox"/>	8	Individual	Adelunle ALABI	adelunle@yahoo.com	08022222982	8650368143

Customer Registration Initiated as a Specified user

To add customers individually as a Specified user, 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"> - Customer type - Title - First name - Last name - Middle name - Date of birth - Gender - Marital status - Phone number - Email - Country - City - Employment type - Employer - Address - Postal address - Relationship officer - Account number - Are you politically exposed? 	<ul style="list-style-type: none"> - Identification type - Identification Number - Identification Issuer 	<ul style="list-style-type: none"> - Name - Relationship - Phone number - Email - Address 	<ul style="list-style-type: none"> - Bank Name - Account name - BVN 	<ul style="list-style-type: none"> - Card number - Cvv - Expiry month - Expiry year - Issuing bank 	<ul style="list-style-type: none"> - Document type - Document title - Physical location - upload document

Customer Information Identity Details Next Of Kin/Guarantor Bank Details Card Payment Documents

Identity Details

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

Close Previous Next

Customer Information Identity Details Next Of Kin/Guarantor Bank Details Card Payment Documents

Card Number

Expiry Month

Currency

Cvv

Expiry Year

Issuing Bank

Verify Card Details

Close Previous Next

Customer Information Identity Details Next Of Kin/Guarantor Bank Details Card Payment Documents

Next Of Kin

S/N	Name	Relationship	Address	Phone Number	
1	ADEBAYO AYOMIDE	SISTER	9, JAMES ONI STREET ISOLO LAGOS	08187140249	Edit Delete

Close Previous Next

Customer Information Identity Details Next Of Kin/Guarantor Bank Details Card Payment Documents

Customer Type

First Name

Last Name

Middle Name

Phone Number

Country

Employment Type

Address

Relationship Officer

Account Number

Title

Date of Birth

Gender

Marital Status

Email

City

Employer

Postal Address

Are you politically exposed?

Close Save and Continue

Document Upload

Document Type

Document Title

Physical Location

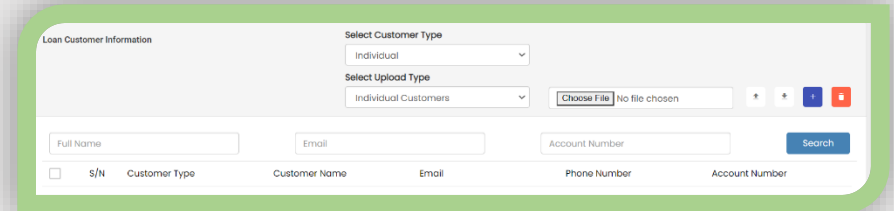
Select Document

Close Upload

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	



- 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’s 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

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

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.

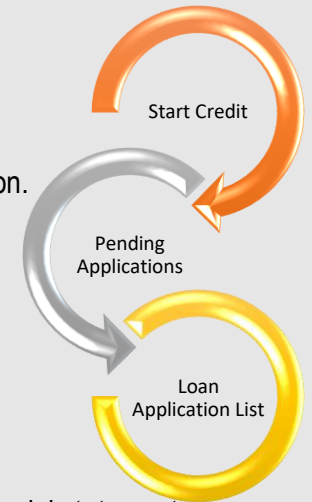
[Click Here](#)

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 a Specified user

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	8585516747	Apply
<input type="checkbox"/>	3	Individual	TOLANI ADEBAYO	09087654323	0.00	4,000,000.00	8725027301	Apply

Loan Application Information

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

Proposed Tenor: [Dropdown] | Proposed Rate: [Input]

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

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

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

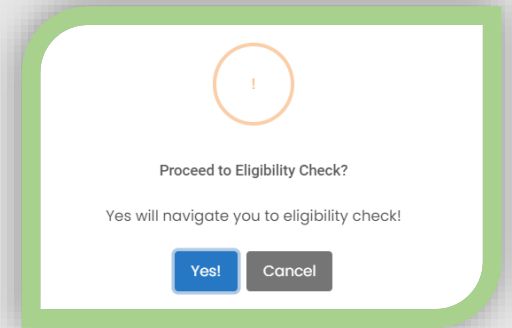
Principal First Payment Date: dd----yyyy | Interest First Payment Date: dd----yyyy

Disbursement Account: [Dropdown]

Loan Purpose: [Input]

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	

- 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 user would have to come to this page to review and push loans applications from customer web into appraisal workflow.

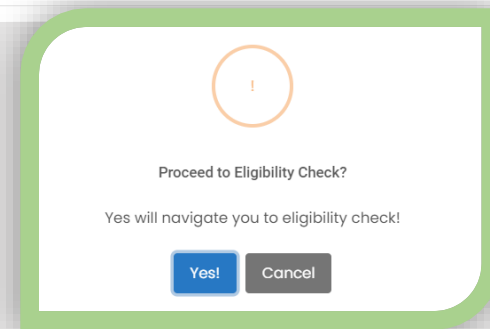
S/N	Date	Application Ref No	Customer Name	Amount	Status
1	Apr 7, 2021	1617751442	Mark Anthony	6,700.00	Eligibility Pending
2	Apr 7, 2021	1617789589	Mark Anthony	20,000.00	Eligibility Pending
3	Apr 7, 2021	1617789674	Mark Anthony	200,000.00	Eligibility Pending
4	Mar 4, 2021	1614865574	MOTOLANI ADEBAYO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

To push into appraisal workflow, the Specified user 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

- 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



- 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.

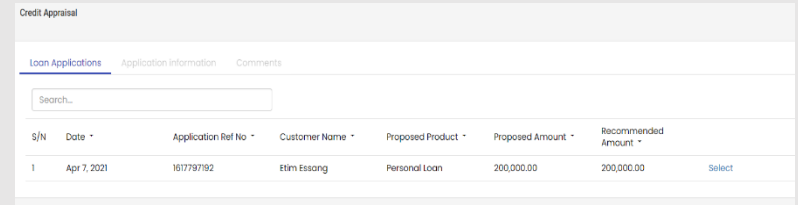
S/N	Date	Application Ref No	Customer Name	Product Name	Amount	Status
1	Apr 7, 2021	1617751453	Mark	Personal Loan	200,000.00	Appraisal Pending
2	Apr 6, 2021	1617706973	James	Working Capital	200.00	Eligibility Pending
3	Apr 6, 2021	1617709105	James	Personal Loan	200.00	Appraisal Pending
4	Apr 6, 2021	161770235	Joyce	Personal Loan	200.00	Appraisal Pending
5	Apr 1, 2021	1617275936	Etim	Personal Loan	590,890.00	Appraisal Pending
6	Apr 1, 2021	1617277066	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	1616377999	Omatayo	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 user then proceeds to generate credit offer letter.



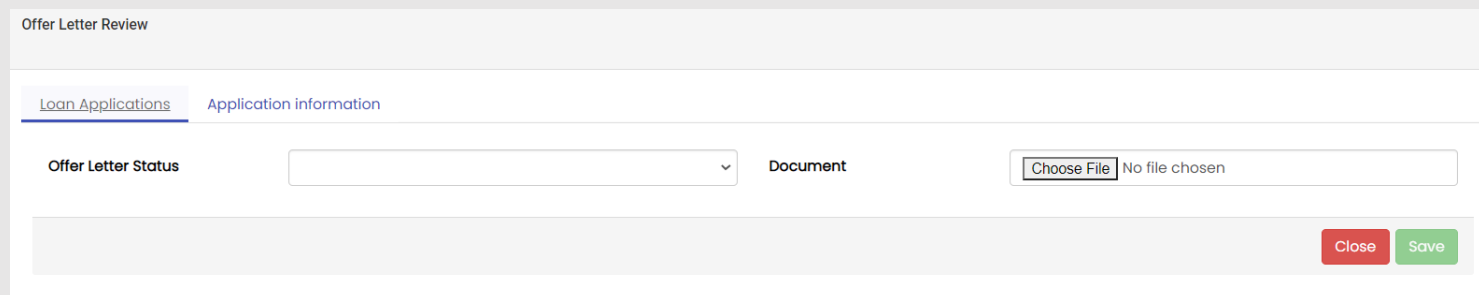
The screenshot shows a web interface titled "Credit Appraisal". It has three tabs: "Loan Applications", "Application information", and "Comments". Below the tabs is a search bar. A table lists loan applications with columns for S/N, Date, Application Ref No, Customer Name, Proposed Product, Proposed 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	1017787192	Etim Essang	Personal Loan	200,000.00	200,000.00	Select

Offer Letter Process

The Specified user 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 user from the application.



The screenshot shows a form titled "Offer Letter Review". It has two tabs: "Loan Applications" and "Application information". The "Loan Applications" tab is active. The form contains an "Offer Letter Status" dropdown menu, a "Document" section with a "Choose File" button and "No file chosen" text, and "Close" and "Save" buttons at the bottom right.

❖ Credit Booking

After the signature or acceptance of the offer letter by the customer, the Specified user 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

The screenshot shows a 'Loan Booking' interface. At the top, there are tabs for 'Loan Applications', 'Application Information', 'Loan Schedule', and 'Cheque Information'. Below the tabs is a search bar. A table lists loan applications with columns for S/N, Date, Application Ref No, Customer Name, Approved Product, and Approved Amount. Below the table, there are tabs for 'Loan Applications', 'Application Information', 'Loan Schedule', and 'Cheque Information'. The 'Loan Schedule' tab is active, showing a 'Schedule Simulation' form. The form includes fields for Schedule Method (Annuity), Effective Date (04/07/2021), Basis (Actual/360), Interest Freq (Monthly), Interest First Pmt Date (05/07/2021), Maturity Date (03/29/2023), Type (First Day Interest), Loan Amount (200000), Contractual Interest Rate (60), Integral Fee Amount (10000), Principal Freq (Monthly), and Principal First Pmt Date (05/07/2021). There is a 'Generate' button at the bottom right of the form. Below the form, there is a 'Disbursement Account' section and a 'Customer Account' field with the value 'Etim Essang - 0949347676'. At the bottom right, there are 'Previous' and 'Book Loan' buttons.

S/N	Date	Application Ref No	Customer Name	Approved Product	Approved Amount
1	Apr 7, 2021	1617797192	Etim	Personal Loan	200,000.00
2	Mar 11, 2021	1615468145	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	1614252695	Etim	Finance Lease (Personal)	120,000.00
8	Feb 25, 2021	1614253720	Etim	NEW LOAN	10,000.00
9	Feb 25, 2021	1614256502	Etim	NEW LOAN	290,000.00

LOAN MANAGEMENT

GOS ERP | Welcome Tiled | Credit | --+ user login Apr 1, 2020 10:49:50

Applications | Approvals | Disbursement | Payments Due | 136 | Overdue

Loan Calculator

Product: -- Select Product --

Amount:

Loan Amount:

Interest (PA):

Tenor:

Loan Tenor:

Payment: 0.00

[Calculate](#)

Quick Links

Icons for various actions: Add, Edit, Delete, Print, etc.

Loan Performance Metrics

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

Loan Staging

Donut chart showing the distribution of loans across different stages.

Overdue Information

Bar chart showing overdue amounts categorized by days (1-30, 31-60, 61-90, 91-180, 181-360 days).

PAR

Bar chart showing PAR (%) for different categories.

Loan Concentration

Donut chart showing the concentration of loans across different categories.

Email Address:

Password:

[Login](#)

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

Loan Calculator

Payment: 0.00

[Calculate](#)

Loan Staging

Donut chart showing loan staging distribution.

Overdue Information

Donut chart showing overdue information. Total Provisioning: 539082182

PAR

Bar chart showing PAR (%) distribution.

Loan Concentration

Donut chart showing loan concentration distribution.

Email Address:

Password:

[Login](#)

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

ERP | Welcome Mark Anthony

Account Summary: Mark Anthony (7642999) | Balance: 90,000.00

Transaction Summary: Transaction Summary (1/2019 - 1/4/2020)

Income: 730,000.00 | Outflow: 440,000.00

Apply for Loan, Running Loans, Invest, Profile

Date	Amount	Description	Transaction Type
Mar 11, 2021	1,000.00	Payment of Non-Interest Fee	Debit
Mar 11, 2021	12,300.00	Payment of Interest Fee	Debit
Mar 11, 2021	100,000.00	Loan Disbursement	Credit

The loan management module of the Credit application is used to manage all disbursed credit and loans.

It has features to restructure credit, prepay on credits, credit forgiveness and write-off, customer management, collateral management etc.

The module has the following sub-groups:

- Loan Review Application
- Loan Review Appraisal
- Loan Review Offer Letter
- Loan Review Operations
- Collateral Management
- Customer Transaction
- Payment
- Payment Due
- Overdue/ Past Due



Explanations

✓ Loan Review (Loan Review Application to Loan Review Operation)

Loan review application table holds all running loans with a description of their status (loan classification), loan balance etc. By clicking any of the loan obligors you will be able to initiate a restructuring (in interest rate, loan balance, tenor etc.) or prepayment.

S/N	Loan Reference Number *	Loan Amount *	Product Name *	Customer Name *	Outstanding Balance *	Status *	Loan Date *
1	FJ21-000007	9,999.00	Finance Lease (Personal)	Elm Essang	0.00	Pass and Watch	Mar 1, 2020
2	FJ21-000008	900,000.00	Finance Lease (Personal)	Elm Essang	40,759.18	Pass and Watch	Mar 4, 2020
3	FJ21-000009	90,000.00	Finance Lease (Personal)	Elm Essang	54,535.66	Pass and Watch	Mar 1, 2020
4	NI-000003	874.45	NEW LOAN	Elm Essang	884.72	Pass and Watch	Mar 2, 2020
5	NI-000007	50,000.00	NEW LOAN	Elm Essang	49,35.48	Professional Debtor	Mar 2, 2020
6	FJ21-000005	2,000.00	Finance Lease (Personal)	Elm Essang	1,055.18	Professional Debtor	Mar 2, 2020
7	NI-000008	85,868.87	NEW LOAN	Elm Essang	9,046.71	Professional Debtor	Mar 2, 2020
8	NI-000002	4,786.07	NEW LOAN	Elm Essang	4,677.25	Professional Debtor	Mar 2, 2020
9	PH01-0000036	200,000.00	Personal Loan	Elm Essang	180,855.83	Performing	Mar 8, 2020

To initiate a loan review application, navigate to Credit > Loan management > Loan review application and click on the loan (you can use the search box to find the loan you are looking for), this opens the loan details with additional tabs to view cheque information, manage loans and conduct loan review.

- Loans Details

This shows the loan details and loan schedule for each of the selected loans.

Loan Details					
Loan Reference Number:	PL01-0000163	Customer Name:	Etim Essang	Product:	Personal Loan
Effective Date:	07-04-2021	Maturity Date:	27-03-2023	Booking Date:	07-04-2021
Exchange Rate:	1.00	Currency Name:	Naira	Related Party:	No
Principal Amount:	200,000.00	First Principal Payment Date:	25-04-2021	First Interest Payment Date:	25-04-2021
Frequency Type:	Monthly	Loan Status:	Running	Schedule Type:	Annuity
Outstanding Principal:	200,000.00	Outstanding Interest:	622.93	Accrued Repayment Charge:	
Outstanding Amortised Principal:	190,000.00	Outstanding Amortised Interest:	627.30	Operating Account Balance:	602,018,717.84

Loan Schedule												
Granted Amount	200,000.00	Contract Rate	60.00 %	Effective Interest Rate	63.60 %							
Effective Date	Apr 7, 2021	Maturity Date	Mar 27, 2023									
S/N	Payment Date	Start Principal	Periodic Amount	Principal Amount	Interest Amount	Balance	AM Start Amount	AM Periodic Amount	AM Principal Amount	AM Interest Amount	AM Balance	IRR
0	Apr 7, 2021	0.00	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00	0.00	190,000.00	63.60
1	Apr 26, 2021	200,000.00	14,212.43	8,294.62	5,917.81	191,705.38	190,000.00	13,882.98	7,923.61	5,959.37	182,076.39	63.60
2	May 25, 2021	191,705.38	14,212.43	4,627.16	9,585.27	187,078.22	182,076.39	13,882.98	4,232.71	9,650.27	177,843.68	63.60
3	Jun 25, 2021	187,078.22	14,212.43	4,858.52	9,353.91	182,219.71	177,843.68	13,882.98	4,457.05	9,425.93	173,386.62	63.60
4	Jul 26, 2021	182,219.71	14,212.43	5,101.44	9,110.99	177,118.26	173,386.62	13,882.98	4,693.28	9,189.70	168,693.34	63.60
5	Aug 25, 2021	177,118.26	14,212.43	5,356.51	8,855.91	171,761.75	168,693.34	13,882.98	4,942.03	8,940.95	163,751.31	63.60
6	Sep 27, 2021	171,761.75	14,212.43	5,624.34	8,588.09	166,137.41	163,751.31	13,882.98	5,203.96	8,679.02	158,547.35	63.60
7	Oct 25, 2021	166,137.41	14,212.43	5,905.56	8,306.87	160,231.85	158,547.35	13,882.98	5,479.78	8,403.20	153,067.57	63.60

- Manage Loans

From this view a Specified user can manage collections and administer a credit. This view shows a schedule portraying expected repayment, actual repayment collected from the customer, outstanding balance, and status of payments.

To manage the loan, a Specified user can select the comment box attached to each of the loan repayment to document efforts in progress to ensure collection of repayment. In addition to this, there is also a decision button to determine next actions in relations to the collection of repayments that has been outstanding for longer than expected.

S/N	Date	Expected Repayment	Actual Repayment	Repayment Pending	Outstanding Balance	Status	Comment	Decision
1	07-04-2021	0.00			200,000.00	Fully Paid	Select	Select
2	26-04-2021	14,212.43			0.00	Not Due	Select	Select
3	25-05-2021	14,212.43			0.00	Not Due	Select	Select
4	25-06-2021	14,212.43			0.00	Not Due	Select	Select
5	26-07-2021	14,212.43			0.00	Not Due	Select	Select
6	25-08-2021	14,212.43			0.00	Not Due	Select	Select
7	27-09-2021	14,212.43			0.00	Not Due	Select	Select
8	25-10-2021	14,212.43			0.00	Not Due	Select	Select
9	25-11-2021	14,212.43			0.00	Not Due	Select	Select

- Cheque information (Credit > Loan management > Loan review application > Cheque information)

From this view, cheques collected from customers can be marked as cleared after presentation and collection of value from the cheque.

After the cheque has been presented and cleared, change the status of the cheque to cleared, this will initiate a credit into the operating account of the same amount cleared.

S/N	Cheque Number	Status	Amount	Update Status	Upload	Download
1	1001	Cleared	100	Cleared	Upload	Download
2	1002	Not Cleared	200	Not Cleared	Upload	Download
3	1003	Not Cleared	300	Not Cleared	Upload	Download

- Loan review application (Credit > Loan management > Loan review application > Loan Review Application)

From this view, you can initiate a restructuring of the loan or a prepayment, the following details of the loan can be restructured:

- Outstanding balance (this will result into an adjustment to outstanding balance when approved)
- Outstanding tenor
- Interest rate
- Frequency of repayment
- Schedule type

Loan Review Application			
Operation Type	-- Select Operation --	Proposed Amount	170000
Proposed Tenor	720	Proposed Rate	120
FirstInterestPaymentDate	28-03-2021	FirstPrincipalPaymentDate	28-03-2021
InterestFrequency	Monthly	PrincipalFrequency	Monthly
Review Details	<div style="border: 1px solid #ccc; height: 40px;"></div>		
Close Save			

To initiate a process, follow the process:

- On the loan review application form, select loan review application from the operation type, type the details of the request in the review details box and click save. This sends the request into approval workflow

Approved/Recommendations						
Approved Principal	Approved Tenor	Approved Rate	Interest Frequency	Approved Principal Frequency	Approved Interest PaymentDate	Approved Principal PaymentDate
170,000.00	720	120.00	Monthly	Monthly	Mar 27, 2021	Mar 27, 2021
Outstanding information						
Outstanding Amount	Outstanding Tenor	Contract Rate	Interest Frequency	Principal Frequency	Interest Payment Date	Principal Payment Date
150000	200	120	Monthly	Monthly	27 / 05 / 2020	27 / 05 / 2020
Save Close						

- The approvers make the requisite change (tenor, balance, interest rate, frequency etc.) based on the restructuring requirements and approves. Click generate schedule and save. This populates the approval section, input decision and submit

- This goes to all approvers. Each approver can see the initial, recommended details and comments of each of the approvers

Schedule Simulation

Schedule Method	Annuity	Loan Amount	150000
Effective Date	04/08/2021	Contractual Interest Rate	120
Basis	Actual/365	Integral Fee Amount	0
Interest Freq	Select Frequency	Principal Freq	Monthly
Interest First Pmt Date	05/08/2021	Principal First Pmt Date	05/08/2021
Maturity Date	10/25/2021	Tenor	200
Type	First Day Interest	Generate	

- Upon approval by all approvers in the workflow, the offer letter is generatable from the loan review offer letter

- At acceptance by the customer, a signed copy of the offer letter is uploaded back into the loan offer letter page

- To complete the process, the credit officer navigates to loan review operations (Credit > Loan management > Loan review application > Loan Review Operations), click on the approved request, this shows details of the old loan schedule and the new one

S/N	Payment Date	Start Principal	Periodic Amount	Principal Amount	Interest Amount	Balance	AM Start Amount	AM Periodic Amount	AM Principal Amount	AM Interest Amount	AM Balance	IRR
0	Apr 8, 2021	0.00	0.00	0.00	0.00	150,000.00	0.00	0.00	0.00	0.00	150,000.00	1,440.00
1	May 10, 2021	150,000.00	34,441.11	19,441.11	15,000.00	130,558.89	150,000.00	181,601.71	1,601.71	180,000.00	148,398.29	1,440.00
2	Jun 8, 2021	130,558.89	34,441.11	21,385.22	13,055.89	109,173.68	148,398.29	181,601.71	3,523.76	178,077.95	144,874.53	1,440.00
3	Jul 8, 2021	109,173.68	34,441.11	23,523.74	10,917.37	85,649.94	144,874.53	181,601.71	7,752.28	173,849.43	137,122.25	1,440.00
4	Aug 9, 2021	85,649.94	34,441.11	25,876.11	8,564.99	59,773.82	137,122.25	181,601.71	17,055.01	164,546.70	120,067.25	1,440.00
5	Sep 8, 2021	59,773.82	34,441.11	28,463.72	5,977.38	31,310.10	120,067.25	181,601.71	37,521.01	144,080.70	82,546.23	1,440.00
6	Oct 8, 2021	31,310.10	34,441.11	31,310.10	3,131.01	0.00	82,546.23	181,601.71	82,546.23	99,055.48	0.00	1,440.00

Deleted Loan Schedule

S/N	Payment Date	Start Principal	Periodic Amount	Principal Amount	Interest Amount	Balance	AM Start Amount	AM Periodic Amount	AM Principal Amount	AM Interest Amount	AM Balance	IRR
0	Feb 26, 2021	0.00	0.00	0.00	0.00	170,000.00	0.00	0.00	0.00	0.00	153,000.00	132.71
1	Mar 29, 2021	170,000.00	19,113.38	2,346.25	16,767.12	167,653.75	153,000.00	18,559.89	1,871.53	16,688.36	151,128.47	132.71
2	Apr 28, 2021	167,653.75	19,113.38	2,348.00	16,765.37	165,305.75	151,128.47	18,559.89	1,846.71	16,713.17	149,281.76	132.71
3	May 28, 2021	165,305.75	19,113.38	2,582.80	16,530.57	162,722.94	149,281.76	18,559.89	2,050.94	16,508.95	147,230.82	132.71
4	Jun 28, 2021	162,722.94	19,113.38	2,841.08	16,272.29	159,881.86	147,230.82	18,559.89	2,277.75	16,282.14	144,953.07	132.71
5	Jul 28, 2021	159,881.86	19,113.38	3,125.19	15,988.19	156,756.67	144,953.07	18,559.89	2,529.65	16,030.24	142,423.42	132.71

- Scroll to the end of the page and click next, then select operation “restructured”, this populates the booking details. Click generate schedule then save to complete the process

Loan Details

Loan Reference Number:	CC0000249	Customer Name:	Sola ADEYEYE	Product:	Personal Loan
Effective Date:	04-03-2021	Maturity Date:	12-04-2021	Booking Date:	16-02-2021
Exchange Rate:	0.00	Currency Name:	Naira	Related Party:	No
Principal Amount:	100,000.00	First Principal Payment Date:	11-03-2021	First Interest Payment Date:	11-03-2021
Frequency Type:	Monthly	Loan Status:	Running	Schedule Type:	Annuity
Outstanding Principal:	98,849.32	Outstanding Interest:	2,235.80	Accrued Repayment Charge:	16,563,820.572
Outstanding Amortised Principal:	98,849.32	Outstanding Amortised Interest:	2,235.80	Operating Account Balance:	-393,820.58

Operations:

Schedule Simulation

Schedule Method	Annuity	Loan Amount	100000
Effective Date	03/04/2021	Contractual Interest Rate	60
Basis	Actual/365	Integral Fee Amount	
Interest Freq	Monthly	Principal Freq	Monthly
Interest First Pmt Date	03/11/2021	Principal First Pmt Date	03/11/2021
Maturity Date	04/12/2021	Tenor	50
Type	First Day Interest		

✓ Collateral Management (Credit > Loan management > Loan review application > Collateral Management)

This table holds all the collaterals tied to existing loans. From this page a Specified user can also upload collaterals for running loans.

To administer (edit, review, remove etc.) collateral on existing credit, follow the steps:

- Navigate to Credit > Loan management > Loan review application > Collateral Management
- Click on the loan ID of the collateral you would like to administer, this opens the loan collateral list showing the required collateral and actual collateral on the credit
- You can unmap / remove a collateral, add additional collateral or edit.

Collateral Management No file chosen

Search...

	S/N	Loan Application Reference Number	Loan ID	Customer Name	Expected Collateral Value	Total Collateral Value
<input type="checkbox"/>	11	1613476416	CL0001085	James APANSHILE	288,678.16	700,000.00
<input type="checkbox"/>	12	1613476456	CC0000351	Kehinde ADEDAYO	0.00	700,000.00
<input type="checkbox"/>	13	1613476416	CC0000345	Johnson EGUNDEYI	0.00	700,000.00
<input type="checkbox"/>	14	1613476459	CC0000377	Baker Water	5,936,763.10	700,000.00
<input type="checkbox"/>	15	1613476434	CC0000058	Estaport Schools Awote	0.00	700,000.00
<input type="checkbox"/>	16	1613476451	CC0000373	Brofus	17,738,261.265	700,000.00
<input type="checkbox"/>	17	1613476468	CC0000929	Brandconnect Limited	3,828,000.00	700,000.00
<input type="checkbox"/>	18	1613476439	CC0000337	Broadway Schools	13,972,500.00	700,000.00
<input type="checkbox"/>	19	1613476434	CC0000576	Chop Nownow	1,881,056.605	700,000.00
<input type="checkbox"/>	20	1613476457	CC0000644	Chop Nownow	0.00	700,000.00

- To add a new collateral, click on the Add Collateral button, this opens customer collateral pop-up, complete with the following information:

- Collateral type
- Location
- Currency
- Collateral value
- Collateral verification status
- Collateral document upload

- To map a collateral to a credit, click on the Map Collateral Button, this opens the Edit Collateral Dialogue Box, select the collateral, type the collateral value you will like to use from the total collateral value and save.

- To unmap a collateral, from the Loan collateral list, click on unmap, this would remove the collateral from the loan/credit.

Loan Collateral List + Add Collateral + Map Collateral

Required Collateral Value: 832500

Search:

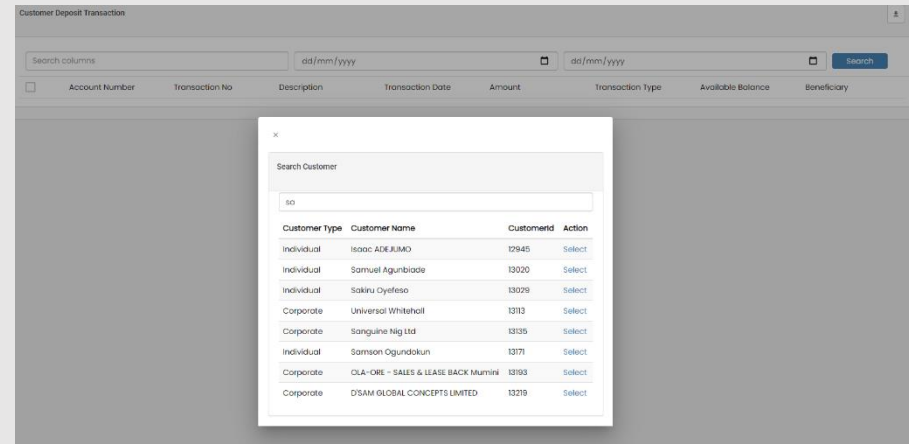
<input type="checkbox"/>	S/N	Collateral Code	Collateral Type	Expected Collateral Value	Collateral Value	
<input type="checkbox"/>	1	LAN-0000046	Landed Property	832500	500,000.00	Unmap

[Save To Collateral Management](#)

- ✓ Customer Transaction (Credit > Loan management > Loan review application > Customer Transaction)

This table holds all transactions performed by the customer including but not limited to loan disbursement, repayment etc.

To get transactions relating to a particular customer, click on the search box and type the name of the customer, then select the start and end transaction date before clicking search, this populates transactions with the customer for the period selected.



Etim Essang		09/01/2021		09/04/2021		Search		
<input type="checkbox"/>	Account Number	Transaction No	Description	Transaction Date	Amount	Transaction Type	Available Balance	Beneficiary
<input type="checkbox"/>	0949347676	TRANS-0817000624	Payment of Non Integral Fee	Apr 7, 2021	10,000.00	Debit	602,016,717.84	Credit
<input type="checkbox"/>	0949347676	TRANS-8597654296	Payment of Integral Fee	Apr 7, 2021	10,000.00	Debit	602,026,717.84	Credit
<input type="checkbox"/>	0949347676	TRANS-5359238398	Loan Disbursement	Apr 7, 2021	200,000.00	Credit	602,036,717.84	Etim Essang
<input type="checkbox"/>	0949347676	TRANS-9546174572	Loan Principal Repayment At Anniversary	Apr 3, 2021	4,885.58	Debit	601,836,717.84	Credit
<input type="checkbox"/>	0949347676	TRANS-6090378926	Loan Interest Repayment At Anniversary	Apr 3, 2021	244.28	Debit	601,841,603.42	Credit

- ✓ Payment (Credit > Loan management > Loan review application > Payment)

This table holds all payments by customers. With the Add Button on this page a Specified user can process payment/repayment on loan/credit.

To initiate a payment, follow the steps:

- Navigate to Credit > Loan management > Loan review application > Payment
- Click on the Add Button, this opens the Loan Repayment Form

The screenshot shows the 'Loan Repayment Form' interface. It contains several input fields: Account Number, Value Date (dd/mm/yyyy), Instrument Number, Mode of Transaction (dropdown), Currencies (dropdown), Amount (0), Instrument Date (dd/mm/yyyy), Remarks, and Transaction Particulars. At the bottom right, there are 'Close' and 'Save' buttons.

- Complete the form with the following information and click save:
 - Account number (operating account number)
 - Value date
 - Amount
 - Instrument number
 - Instrument date
 - Mode of Transaction
 - Currency
 - Transaction Particulars
 - Remark
- Payment is completed and appropriate entries passed:
 - Dr. Bank GL
 - Cr Customer Operating Account

✓ Payment Due (Credit > Loan management > Loan review application > Payment Due)

This table holds all payments due for collection daily.

From this page you can also navigate to the Manage Loan Page to manage (review history of collections and recoveries, document efforts for collection, document decisions on collections etc.) the customer's loan.

S/N	Loan Ref no	Effective Date	Customer Name	Loan Amount	Operating Account Balance	Repayment Due	Repayment Not Yet Due
1	CC0000575	Mar 2, 2021	Chop Nownow	100,000.00	1284,747.53	50,303.76	
2	CC0000008	Mar 2, 2021	Monade School Orukaya	50,000.00	67,662.60	16,837.40	16,837.40
3	CC0000387	Mar 2, 2021	TBI ADENYI	50,000.00	-738,204.17	26,202.39	
4	CC0000436	Mar 2, 2021	Adebawale ABUDU	2,301.37	256,867.69	1,192.31	
5	NL-000003	Mar 2, 2021	Etim Essang	874.45		81.32	14,231.00
6	NL-0000012	Mar 2, 2021	Etim Essang	41,718.07		4,367.60	91,719.60
7	CC0000116	Mar 2, 2021	Bukola Adesanu	5,000,000.00	-817,161.30	427,237.09	6,408,556.95
8	FL01-0000010	Mar 2, 2021	Etim Essang	2,000.00		1,042.15	
9	NL-000006	Mar 2, 2021	Etim Essang	15,856.67		8,567.85	

✓ Overdue (Credit > Loan management > Loan review application > Overdue)

This table holds all overdue repayments on loans/credit.

The view shows past due amounts, number of days past due, late repayment charge per overdue loans.

From this page you can also navigate to the Manage Loan Page to manage (review history of collections and recoveries, document efforts for collection, document decisions on collections etc.) the customer's loan.

S/N	Loan Ref no	Payment Date	Customer Name	Amount	Past Due Amount	Days In Overdue	Late Repayment	Description
34	CC0000278	Mar 1, 2021	Triplecross	4,293,309.45	19,423.97	39	85,542.01	Post Due Entries on result of Account not funded
35	CC0000278	Mar 1, 2021	Triplecross	4,293,309.45	197,423.97	39	85,542.01	Post Due Entries on Principal & Interest as a result of Account not funded
36	CC0000278	Mar 30, 2021	Triplecross	4,293,309.45	197,343.58	10	692,054.20	Post Due Entries on Principal & Interest as a result of Account not funded
37	CC0000474	Mar 30, 2021	Triplecross	4,492,953.80	200,294.18	10	733,897.95	Post Due Entries on Principal & Interest as a result of Account not funded
38	CC0000474	Mar 1, 2021	Triplecross	4,492,953.80	206,360.22	39	91,774.34	Post Due Entries on Principal & Interest as a result of Account not funded
39	CC0000474	Mar 1, 2021	Triplecross	4,492,953.80	206,360.22	39	91,774.34	Post Due Entries on Principal & Interest as a result of Account not funded
40	CC0000105	Mar 1, 2021	Cicoreledge Prof Services Adigun	18,944,148.13	942,541.76	39	413,168.99	Post Due Entries on Principal & Interest as a result of Account not funded