1. Deductions should be incorporated in the loan classification details
2. Loan classification details – for interest to be fixed and not maximum
3. Loan class will identify each loan type to be availed e.g. CA, Incentives, MO1, FS 2, etc. and will vary according to interest rates and deductions
   1. This may refer to the changes in the loan programs like we will
4. Client Record – all fields are required
5. Take photo – close up since this will adjust in the screen
6. Recent list of client record – we have to set how many days recent. This is for easy opening of client record
7. Loan acct type – must be incorporated in the loan classification details
8. CI reports – drop down lists for reasons for denying the loan application and remarks for recommending of certain amount. c/o CCD
9. List of competitors not yet incorporated
10. Identify documents that needs in alerts c/o CMC
    1. Identity Documents (valid ID’s)
    2. Requirements
11. Loan assessment portion should be incorporated
12. CMC to decide if we will continue with the loose leaf or should we continue using manual OR but will issue only randomly or per request. Since the new system can now directly send the payment disclosure to the clients email accounts or thru sms. (for Sir Bryan, if possible payment disclosure shall be sent both to email and sms)
13. Assess if Education is necessary under reference data

CONCERNS – Client Record

1. Identity documents – “no expiry” click box is disabled
2. Referred by – we cannot add new names in the list
3. Disable Landlord and its corresponding contact number if present address is not rented
4. What is the difference between the boxes filled with light yellow color compared to pure white background?
5. Cannot take photo in my unit
6. Age of client is critical since we have loan programs that limit the loanable amount depending on their age at maturity of the loan. It shall be included in the loan classification details to automatically remind the processor that approved term is beyond the age limit.
7. Family and references – no space between Lastname, Firstname. Middle name is disabled in adding new reference (sometimes it will not function)
8. Add relation drop down under references the following:
   1. Neighbor
   2. Friend
   3. In law
9. Can we just use all caps lock?
10. Is reference information will not automatically be forwarded if the said reference will be our client? After I manually encoded the name of referrer, the client search for such name was duplicated.
11. How can we add Parent Group in group list?
12. Please refer below for the sample loan classifications:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Loan Type** | **Parent Group** | **Group** | **Class Name** | **Sub-Group** |
| Salary | DEPED | GINGOOG DISTRICT | Diminishing 1 | Gingoog Central School |
| Pension | Pension | GSIS | Straight 2 | Pensioner |
|  |  | SSS | Cash Advance | Survivor |
| Allotment | Allottee | Seamen Allottee | Straight 1 |  |

1. What do you mean by Employer Name under employer list? Does it refer to the Parent Group?
2. Address under employment info is disabled. I cannot enter the texts.
3. If possible the bank account info under branch will be the same with the bank name that we will just select the branch and shall not update the bank list because there will be a possibility that the encoder will forget to save the changes made in the client record just to update the bank list since it is on a separate window.
4. If we can assign client ID number only when there is already a release for the first time. New applications should have a separate title like “Applications”. It will be transferred to Active clients once the loan was released for the first time.
5. “Row cannot be located for updating. Some values may have been changed since it was last read” – what does it mean?
6. Where can we incorporate the requirements? The requirements are submitted partially upon application and the rest is upon release. It must included in the alerts notification.