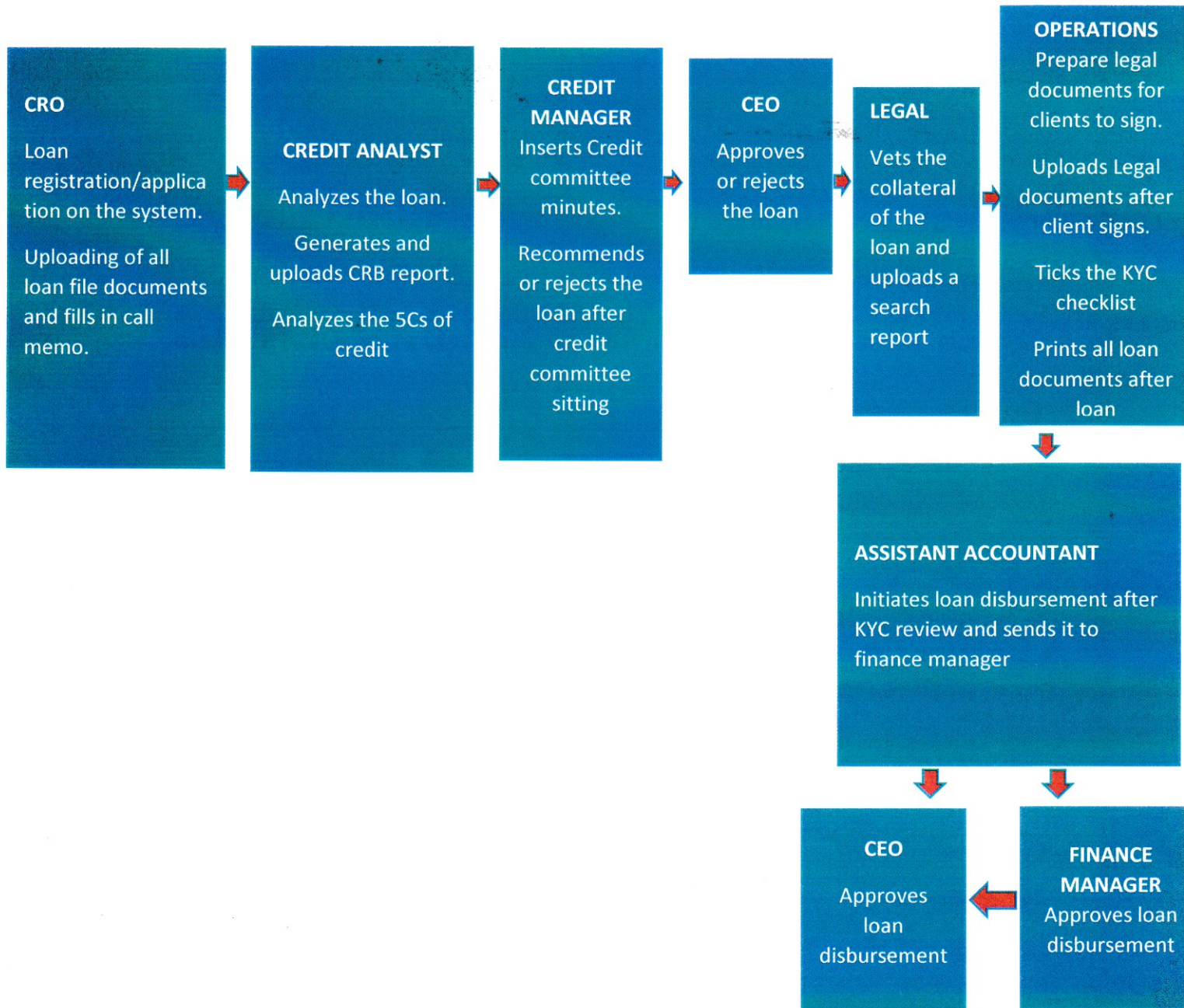




LOAN PROCESS FLOW FOR NON-MOU & COMMERCIAL LOANS





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DETAILED PROCESS

1. CRO

- Receives loan application from the client and registers the loan on the system.
- Loan application done after KYC registration.
- All documents on the file uploaded on the system.
- Call Memo filled in and completed on the system.
- Loan forwarded to Credit Analyst

2. CREDIT ANALYST (CREDIT APPRAISAL)

- Credit Analyst analyzes the loan using the credit appraisal sheet on the system (automated)
- Generates and uploads the CRB report on the system.
- Analyzes the 5Cs of the loan. Credit analyst to be typing in the following open-ended fields:
 - (i) Character
 - (ii) Capacity (automated income analysis template to be on the system coming with spaces to type in the analysis)
 - (iii) Capital
 - (iv) Condition
 - (v) Collateral
- Forwards the loan application to legal counsel

3. CREDIT MANAGER (CREDIT COMMITTEE)

- Types the credit committee minutes (comments) in the open field after credit committee sitting.
- Recommends or rejects loan after credit committee sitting.
- There should be an open field to type comments or reasons for rejection

4. CEO

- Approves or rejects the loan in the system.
- There should be an open field to type comments or reasons for rejection

5. LEGAL COUNSEL

- Vets the collateral of the loan on the system (type in the open-ended field on collateral)
- Uploads a scanned property search report (for landed property as collateral) or copy of white book



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6. OPERATIONS

- Generates Legal documents on the system for client to sign.
- Uploads the legal documents on the system after client signs
- Forwards to assistant accountant
- Print all loan documents after disbursement.
- Ticks the KYC checklist (application cannot progress to the next stage if KYC are not checked and ticked)

7. ASSISTANT ACCOUNTANT

- Initiates disbursement after KYC review and forwards to Finance Manager
- Loan cannot proceed to finance manager if KYC items are not verified or checked
- There should be an open field to type comments.

8. FINANCE MANAGER

- Disburses or rejects the loan.
- There should be an open field to type comments or reasons for rejecting loan

9. CEO

- Disburses or rejects the loan.
- There should be an open field to type comments or reasons for rejecting loan

AUTHORISED BY

NO	NAME	DESIGNATION	SIGNATURE	DATE
1.	Mr. Harvesto Mwandila	CFO		24/03/23
2.	Ms. Ethel Mwila	Senior Operations Officer		24/03/23
3.	Mr. Kenny Syabunkululu	Head of Sales & Marketing		24/03/23
4.	Mr. Kennedy Malasa	Credit Manager		24/03/2023
5.	Mr. Jimmy C Phiri	CEO		24/03/2023