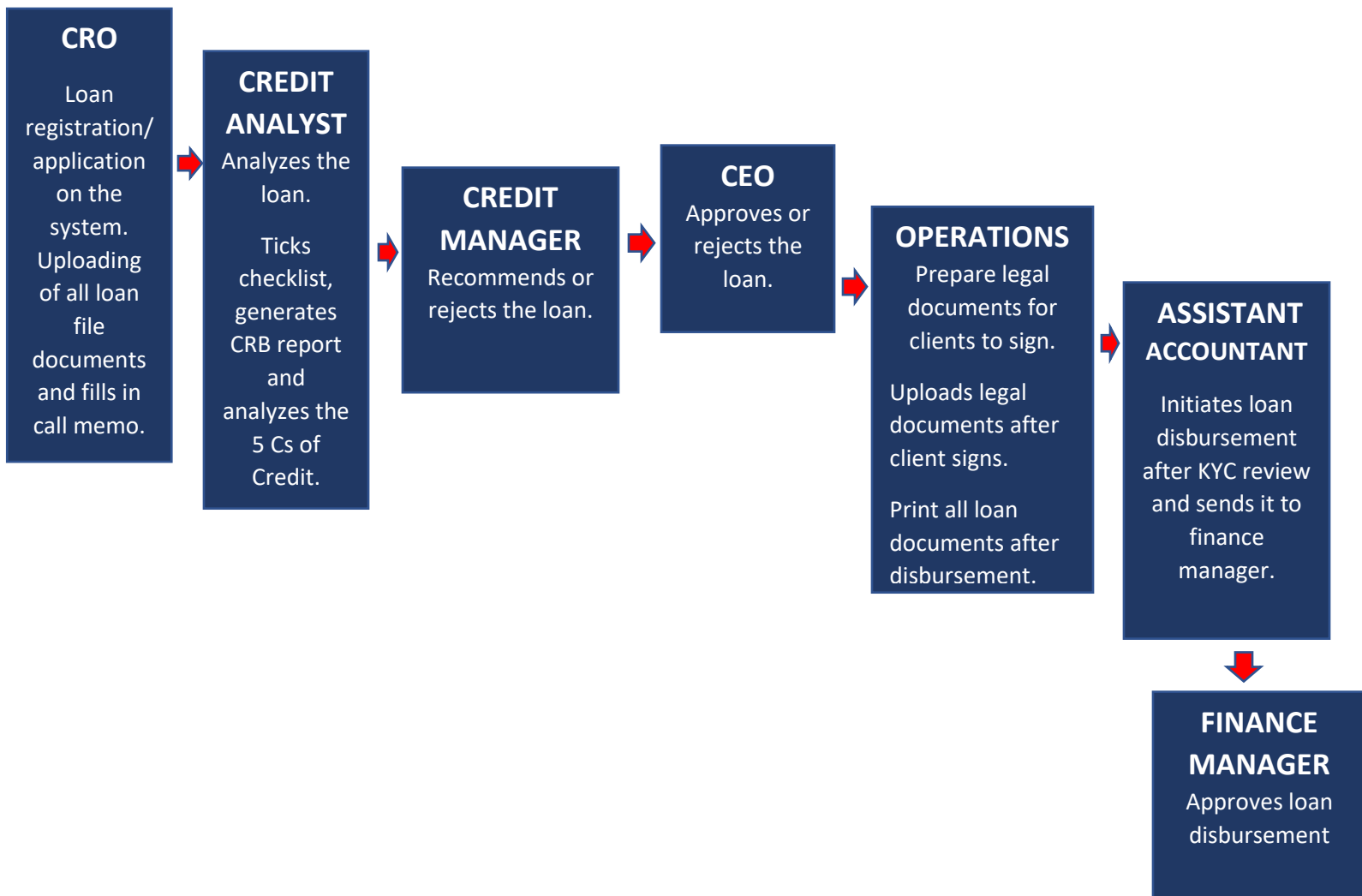


LOAN PROCESS FLOW FOR MOU AND PMEC LOANS





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.
- Ticks the checklist on the system.
- Analyzes the 5Cs of the loan. Credit analyst to be typing in the following open-ended fields:
 - (i) Character
 - (ii) Capacity
 - (iii) Capital
 - (iv) Condition
 - (v) Collateral

3. CREDIT MANAGER

- Types the lending decisions (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. 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.

6. 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.



7. FINANCE MANAGER

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