

«SME Loan»

Comprehensive automation of loan origination processes in the area of crediting the Small and Medium Enterprises

Solution Presentation

Grouping of loan applications according its consideration stages

The screenshot shows the 'SME Loan' section of the 'DeVision Front Solution' web application. The interface includes a top navigation bar with 'FBS GROUP Front Business Solutions', 'Welcome to DeVision Front Solution', and user information. A left sidebar contains a menu with roles like 'Consultant', 'Back-office', and 'Branch'. The main content area features a 3D illustration of a person with money bags and a text box explaining the system's functionality.

Desktop | Loan origination system

Выберите продукт | Отчеты | Настройки

DEMObank

- Consultant
- Back-office
- Back-office 2
- Risk intervention
- Secretary
- Branch**
- Region
- CCN
- CCRB
- CCB
- All applications
- Rejected
- Issued

SME Loan

This solution enables the work of all employees, involved in loan applications origination, consideration and decision making.

Depending on the user role (Credit Officer, Back-office employee, Risk Manager, Electronic Credit Committee member on the Branch level, Region level, Credit committee, Board or Supervisory Board level) and hierarchical structure configured, the system ensures the possibility to distribute and assign the access/visibility rights to respective actions, tabs, fields on screen forms, documents, reports, printing forms.

The list of loan applications | Origination of a new loan application

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 08.05.2018 User Administrator application

EN Language Skin

Desktop Loan origination system

Выберите продукт Отчеты Настройки

Consultant

DEMObank

Date from 1/1/2000 till 5/8/2018 Quick search All

View + Add

	Date	Consultant	Action	Order number	Branch	Client	Фискальный код (поиск)	Type analiz	№ LAP	Status
1	15.12.2016 11:29:21		⚙️	201612G1300/118	1300		0980708270795	AGRO		Consultant
2	15.12.2016 11:08:57		⚙️	201612G4700						Consultant
3	15.12.2016 10:47:36		⚙️	201612G2200						Consultant
4	15.12.2016 10:37:29		⚙️	201612G1400						Consultant
5	15.12.2016 10:31:43		⚙️	201612G0011						Consultant
6	25.04.2018 06:58:59		⚙️	201804G7100						Approved
7	07.03.2018 11:29:56		⚙️	201803G7100						Backoffice checked
8	15.12.2016 09:10:03		⚙️	201612G3500						Consultant
9	15.12.2016 08:45:40		⚙️	201612G0107						Consultant
10	06.02.2018 10:21:37		⚙️	201802G7100						Consultant
11	14.12.2016 16:22:40		⚙️	201612G1400						Consultant
12	14.12.2016 12:44:19		⚙️	201612G1100/180	1100		1014002004404	MICRO		Consultant
13	14.12.2016 12:27:32		⚙️	201612G1300/117	1300		0961111895526	MICRO		Consultant
14	14.12.2016 12:19:53		⚙️	201612G1400/268	1400		0991401193289	MICRO		Consultant
15	14.12.2016 11:44:10		⚙️	201612G7100/481	7100		1010600024453	MICRO		Consultant
16	14.12.2016 09:41:12		⚙️	201612G0300/196	0300		1008600027482	FIN		Risk checked
			⚙️	512G5000/62	5000		1002602001804	FIN		Consultant
			⚙️	512G0208/32	0208		1015600025190	MICRO		Risk checked
			⚙️	512G1600/79	1600		0982306215080	AGRO		Backoffice checked
			⚙️	512G0400/73	0400		2003025084880	MICRO		Consultant
			⚙️	512G1102/32	1102		0983010099906	AGRO		Consultant
			⚙️	512G1200/233	1200		2002011048257	AGRO		Backoffice checked
23	13.12.2016 14:10:10		⚙️	201612G3600/38	3600		2001035205871	MICRO		Backoffice checked
24	13.12.2016 13:45:24		⚙️	201612G0220/52	0220	inza"	0971005381310	MICRO		Backoffice checked
25	13.12.2016 11:53:57		⚙️	201612G1600/78	1600		2002021061103	AGRO	12940117100	Consultant
26	13.12.2016 11:46:55		⚙️	201612G0300/194	0300		1015600022487	FIN		Consultant
27	13.12.2016 11:24:23		⚙️	201612G1200/232	1200		2003007037165	MICRO		Consultant
28	13.12.2016 09:44:00		⚙️	201612G2400/46	2400		1016608001148	MICRO		Consultant
29	12.12.2016 20:05:50		⚙️	201612G0200/107	0200		1006600001749	MICRO		Consultant
30	12.12.2016 18:46:00		⚙️	201612G7100/479	7100		0960506543620	MICRO		Approved
31	12.12.2016 18:08:30		⚙️	201612G1100/185	1100		1016602004826	MICRO		Consultant

172.19.0.16:7001/devision/faces/jid=Qx8khlcz2y2l-156587557#

Credit officer has access to the list of loan applications to be processed.

For each application, its current status is displayed according application consideration stage and the phase of business-process its currently at.

Upon customer addressing the bank for a loan, credit officer initiates a new loan application

Customer Identification

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 08.05.2018 User Administrator application

Help About Sign Out EN Language Skin

Desktop Loan origination system

Выберите продукт Отчеты Настройки

Поиск клиента

* Identification number 100760006000

Search Back

Select	Branch	Name	Creation date	Identification number	Status	Type client
<input checked="" type="checkbox"/>	7100	TEST SRL	01.04.2001	100760006000	New customer state	JURIDICAL

Select Back

Credit Officer identifies the customer based on his ID number.

When a new loan application is originated, the system checks if the Customer Information File is existing in the data base, and if it exists – the data from the CIF is automatically filled in into the application. If the customer is new to the Bank, the Customer Information File is being created in Core Banking System, simultaneously with loan application origination. The same rules are applicable to other persons as well, such as shareholders, founders, partners, company employees, guarantors.

Loan application data input

The screenshot shows the DeVision Front Solution web interface. At the top, there is a header with the FBS GROUP logo, the text "Welcome to DeVision Front Solution", and navigation links for Help, About, and Sign Out. Below the header, there is a sub-header "Loan origination system" and a "Consultant" section. The main area displays a table of loan applications. The first row is selected, and a context menu is open over it, listing various actions such as "All data", "Application history", "External documents", "Printing contracts", "Send for checking to the back-office", "Credit File Presentation", "Level of review", and "Refuse".

	Date	Consultant	Action	Order number	Branch	Client	Фискальный код (поиск)	Type analiz	№ LAP	Status
1	08.05.2018 11:47:27	Administrator appli...		201805G7100/493	7100	TEST SRL	100760006000			Consultant

A new loan application appears in the system. The list of actions is enabled for the Officer to proceed with the application. This list is contextual, varying according to the stage of the business process and current loan application consideration status.

The Credit Officer starts with the input of loan application data.

Loan application data input | BORROWER

Desktop | Loan origination system

Выберите продукт | Отчеты | Настройки

Application date: 15.12.2016 08:45:40 | Application number: 201612G0107/32 | Client: SRL

Client type: Legal entity
ABS Client / New: New customer state
Type of fin. analysis: FIN

To enter new application you need to select **FIN**, and enter in each tab and fill them with data on the client

FIN
MICRO
AGRO

Borrower (legal entity)	Applicant	Shareholders	Partners
Guarantee	Loan application	Fin. Analysis FIN	

Execute | Back

The Officer should fill in the information required in all sections of the Application – Filling in the data about Borrower.

Loan application data input | BORROWER – General Data

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 08.05.2018 User Administrator application

Application date: 15.12.2016 08:45:40 Application number: 201612G0107/32 Client: SRL

General data | Information about business | Information on the PRO account | BIC history

Registration number: [input]
 * Identification number (Fiscal code): 1007600067043
 * Name of company: SRL
 * Legal form: LTD
 * Creation date: 12/3/2007
 * Type of client: Existing
 * Date of loan request: 7/1/2015
 * Start-up: No
 Statutory capital: 5400
 * Legal Address: mun.Chişinău, [input]

* Actual address: mun.Chişinău, [input]
 * Zip code: MD2005
 * Share of exports in annual TO: 0%
 * Sales seasonality: Light seasonality
 * Competitors: Medium level
 * Dependence on a single product: No
 Internal rating /risk class (only for clients with annual TO > 3 MMDL): Not selected
 * Borrower from SG black list: No

Number of founders: 2

▼ Affiliated companies
 View + - Detach

Name	Legal form	Creation date	Start up	Address de facto	Number of associates	% shares in the business	Main activity	Total assets	Intragroup assets	Total debts	Intragroup debts	Net assets	Net s
nu sunt	[dropdown]	[input]	[dropdown]	[input]	[input]	[input]	[dropdown]	[input]	[input]	[input]	[input]	[input]	[input]

Peasant household
 LTD
 Joint-stock company
 Association
 Authorized person
 Individual with patent
 Individual antreprenuer
 Cooperative
 Individual
 Consumer Cooperative
 Production Cooperativ
 Noncommercial Organization

Comments: [input]

Execute Back

The Officer fills in or updates the detailed general information about Borrower, including data on affiliated companies.

Loan application data input | BORROWER – Information about business

FBS GROUP Front Business Solutions
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Release 1.0.59 Build 1848 Current date 08.05.2018 User Administrator application
Help About Sign Out
EN Language Skin

Desktop Loan origination system

Выберите продукт Отчеты Настройки

Application date 15.12.2016 08:45:40 Application number 201612G0107/32 Client SRL

General data **Information about business** Information on the PRO account BIC history

* Beginning of the activity 12/3/2007 * Monthly revenues from the business 69600
 * Main activity Services * Group partnership No
 * Detailed description of main activity Other services * Affiliated companies with assets value exceeding 30% of group assets value No
 Secondary activity * Affiliated companies with turnover exceeding 30% of groups turnover No
 * Experience in this activity 5 – 10 years * Number of employees 4
 * First experience as manager No * Annual sales (Mln mdl) < 1
 * Owner of the property No

* Number of points of activity 1.00

View + - Detach

Destination	Address	Opening date	Property or Leased	The validity of the lease contract
Depozit, oficiu	mun.Chisinau, str.Titulescu 14	06/14/2013	Rented	

Comments

Number of clients More than 5 clients

View + - Detach

Debtor	Balance	Dr t/o	Cr t/o	% in total Dr t/o
	0	12190	12190	5.2
	61472	15160	8785	6.5
	15257	19180	22856	8.2
	2810	13440	10630	5.7

Execute Back

The Officer fills in or updates the detailed information about Borrower's business, including data on Debtors and Creditors.

Loan application data input | BORROWER – Information on the account

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 08.05.2018 User Administrator application

Application date: 15.12.2016 08:45:40 Application number: 201612G0107/32 Client: SRL

Information on the PRO account

Segment code	10301 SMALL ASSOCIATIONS
Date of entry into relationship	
Account number	
Turnovers through SG	500000
Cumulated net credit flows to the bank over the last 12 months	456000
Cumulated net credit flows of the quarter(moving)	
Lending Income through the bank over the last 12 months	5000
Non-lending Income through the bank over the last 12 months	
Average balance of the month (moving)	10000
Average balance last quarter (civil)	6054
Balance of teh end o the last month (civil)	5487
Nb of rejected operations during last quarter (moving)	0
Days of debit balance in the month (moving)	
Restructuring	< 24 months
Amount of authorized overdraft	0
Nb of days of unauthorized debit balance during last quarter (moving)	
Account blocked during last quarter (moving)	No
Default situation	No
PRO monthly charges	

The Officer fills in or updates the information on Borrower's account, including account turnovers, average account balance, overdraft amount allowed etc.

Execute Back

Loan application data input | BORROWER – Information from Credit Bureau

The screenshot displays the 'DeVision Front Solution' web interface. At the top, it says 'Welcome to DeVision Front Solution' with release and date information. The user is logged in as 'User Administrator application'. The main area is titled 'Loan origination system' and shows application details: 'Application date: 15.12.2016 08:45:40', 'Application number: 201612G0107/32', and 'Client: SRL'. The 'BIC history' tab is active, showing a form with the following fields:

- * Credit bureau alert for last 24 months: NO
- * Date of Credit Bureau consultation: 7/3/2015
- * MBSG loans – total number of days arrears during last 18 months: 2
- * MBSG loans – total number of days arrears during last 12 months: 1
- * Total number of installments in arrears during last 18 months: 0
- * Current arrears (in days): 0
- * Number of months from the last arrears: 1-3 months
- * Blocked amount (total value in MDL): 0

An 'Execute' button is at the bottom left, and a 'Back' button is at the bottom right. A callout box with an arrow pointing to the form contains the text: 'The Officer fills in or updates the information received from Credit Bureau.'

Loan application data input | APPLICANT

The screenshot shows the 'Loan origination system' interface. At the top, there is a header with the FBS GROUP logo, the text 'Welcome to DeVision Front Solution', and system information including 'Release 1.0.59 Build 1848', 'Current date 25.05.2018', and 'User Administrator application'. On the right side of the header, there are links for 'Help', 'About', and 'Sign Out', along with a language selector set to 'EN' and a 'Skin' option.

The main content area is titled 'Loan origination system' and contains a navigation menu with 'Выберите продукт', 'Отчеты', and 'Настройки'. Below this, there are input fields for 'Application date' (15.12.2016 08:45:40), 'Application number' (201612G0107/32), and 'Client' (SRL). Three dropdown menus are visible: 'Client type' (Legal entity), 'ABS Client / New' (New customer state), and 'Type of fin. analysis' (FIN).

A red instruction box states: 'To enter new application you need to select Borrowers type, Type of fin. analysis, click on EXECUTE, and enter in each tab and fill them with data on the client'. Below this, there is a grid of buttons: 'Borrower (legal entity)', 'Applicant' (highlighted in blue), 'Shareholders', 'Partners', 'Guarantee', 'Loan application', and 'Fin. Analysis FIN'. A callout box points to the 'Applicant' button with the text: 'The Officer should fill in the information required in all sections of the Application – Filling in the data about Applicant.' At the bottom, there are 'Execute' and 'Back' buttons.

Loan application data input | APPLICANT – General Data

Desktop | Loan origination system

Выберите продукт ▾ | Отчеты ▾ | Настройки ▾

Application date: 15.12.2016 08:45:40 | Application number: 201612G0107/32 | Client: SRL

General data | Information on PRI account | BIC information

Registration number		Appraisal of the primary residence	
* Client type	Existing	Appraisal of the secondary residence	
* Personal identification number	1007600067043	* Series and number of ID	A01114013
* Title	Mr.	Value of other real estates	
* Last name		* Marital status	Single
* First name	Alexei	Marriage Agreement	Not selected
* Birth date	11/8/1984	* Number of children	0
Home telephone number		* Position in business	administrator
Mobile phone number	079600460	* Payroll MBSG	Yes
Work phone number		* Borrower from SG black list	No
* Place of birth (city, country)	Chisinau	* Education level	University degree
* Resident/Non resident	Resident	* Share in business	50
* Residence	mun.Chişinău, ...	* Savings	0
No. of years living on the personal address	1 - 5	* Revenues from rents	0
* Personal address (real)	mun.Chişinău, com.Codru, str.Costiujeni 7/1	* Other current income	0

Comments

Execute | Back

In addition to the data on the Borrower as a legal entity, the Officer fills in the detailed information about the Applicant – an individual who initiates the loan application on behalf of the legal entity.

The officer fills in or updates the detailed general information about Applicant, information on his accounts turnovers, as well the information from Credit Bureau.

Loan application data input | SHAREHOLDERS

The screenshot shows the 'DeVision Front Solution' interface. At the top, it says 'Welcome to DeVision Front Solution' with release and current date information. The user is logged in as 'Administrator application'. The interface is in Russian, with a language dropdown set to 'EN'. The main area is titled 'Loan origination system' and contains a form for entering application data. The form includes fields for 'Application date' (15.12.2016 08:45:40), 'Application number' (201612G0107/32), and 'Client' (SRL). Below these are dropdown menus for 'Client type' (Legal entity), 'ABS Client / New' (New customer state), and 'Type of fin. analysis' (FIN). A red instruction box states: 'To enter new application you need to select Borrowers type, Type of fin. analysis, click on EXECUTE, and enter in each tab and fill them with data on the client'. Below this are two rows of buttons: the first row has 'Borrower (legal entity)', 'Applicant', 'Shareholders' (highlighted in blue), and 'Partners'; the second row has 'Guarantee', 'Loan application', and 'Fin. Analysis FIN'. At the bottom, there are 'Execute' and 'Back' buttons. A callout box points to the 'Shareholders' button with the text: 'The Officer should fill in the information required in all sections of the Application – Filling in the data about Shareholders.'

Loan application data input | SHAREHOLDERS

FBS GROUP Front Business Solutions
Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application
Help About Sign Out
EN Language Skin

Desktop Loan origination system
Выберите продукт Отчеты Настройки

Application date 15.12.2016 08:45:40 Application number 201612G0107/32 Client SRL

Shareholders
View + - Detach

	Last name	Legal % shares in the business	Fact % shares in the business
	Alexei	50	50
	Andrei	50	50

Comments

Execute Back

The officer fills in or updates the detailed information about Shareholders, the respective stakes in the company and in the business.

Loan application data input | PARTNERS

The screenshot shows the 'Loan origination system' interface. At the top, it says 'Welcome to DeVision Front Solution' with release and current date information. The user is logged in as 'User Administrator application'. The interface includes a navigation bar with 'Desktop' and 'Loan origination system' tabs. Below this, there are dropdown menus for 'Выберите продукт', 'Отчеты', and 'Настройки'. The main form area contains input fields for 'Application date' (15.12.2016 08:45:40), 'Application number' (201612G0107/32), and 'Client' (SRL). There are also dropdown menus for 'Client type' (Legal entity), 'ABS Client / New' (New customer state), and 'Type of fin. analysis' (FIN). A red instruction text reads: 'To enter new application you need to select Borrowers type, Type of fin. analysis, click on EXECUTE, and enter in each tab and fill them with data on the client'. Below this is a grid of buttons: 'Borrower (legal entity)', 'Applicant', 'Shareholders', 'Partners' (highlighted in blue), 'Guarantee', 'Loan application', and 'Fin. Analysis FIN'. At the bottom, there are 'Execute' and 'Back' buttons. A callout box points to the 'Partners' button with the text: 'The Officer should fill in the information required in all sections of the Application – Filling in the data about Partners.'

Loan application data input | PARTNERS

Application date: 15.12.2016 08:45:40 Application number: 201612G0107/32 Client: SRL

Partners

View + - Detach

	Partner type	Last name
	Partner	Alexei
	Partner	Andrei

- Not selected
- Spouse
- Partner
- Manager
- Chief accountant
- Administrator

Partner

The officer fills in or updates the detailed information about Partners.

Comments

Execute Back

Loan application data input | COLLATERAL

The screenshot shows the 'Loan origination system' interface. At the top, it says 'Welcome to DeVision Front Solution' with release and current date information. The user is logged in as 'User Administrator application'. The interface includes a navigation menu with 'Desktop' and 'Loan origination system'. Below this, there are dropdown menus for 'Выберите продукт', 'Отчеты', and 'Настройки'. The main form area contains input fields for 'Application date' (15.12.2016 08:45:40), 'Application number' (201612G0107/32), and 'Client' (SRL). There are also dropdown menus for 'Client type' (Legal entity), 'ABS Client / New' (New customer state), and 'Type of fin. analysis' (FIN). A red instruction box states: 'To enter new application you need to select Borrowers type, Type of fin. analysis, click on EXECUTE, and enter in each tab and fill them with data on the client'. Below this are several buttons: 'Borrower (legal entity)', 'Applicant', 'Shareholders', 'Partners', 'Guarantee', 'Loan application', and 'Fin. Analysis FIN'. The 'Guarantee' button is highlighted in blue. At the bottom, there are 'Execute' and 'Back' buttons.

The Officer should fill in the information required in all sections of the Application – Filling in the data about Collateral.

Loan application data input | COLLATERAL

FBS GROUP Front Business Solutions

 Welcome to DeVision Front Solution
 Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

 ? Help | i About | Sign Out

 EN Language | Skin

Desktop | Loan origination system

Выберите продукт | Отчеты | Настройки

Application date: 15.12.2016 08:45:40 | Application number: 201612G0107/32 | Client: SRL

Real guarantee

View | + | - | Detach

	Type	Description	Already pledged	Last valuation date	Market value (MDL)	% weighting market value	Pledge value (MDL)	Value used for guarantee (MDL)	Coverage by real guarantee (%)	Mandatory Insurance of the guaranty	Eligible collateral	Description
	Real estate	Universalitatea bur	No	07/01/2015	350285	40	140114	0	0	No	No	Gajul bunurilor mobile (Universalitate
	Personal guar		No	07/03/2015						No	No	Fidejusiunea Domn
	Personal guar		No	07/03/2015						No	No	Fidejusiunea Domn
	Real estate											

Cession of account entrances

Real estate

Movable pledge

Personal guaranty

gaurantee company

Deposits

The officer fills in the detailed information about Collateral for loan requested.

The Collateral is tied up to Customer Information File and can be used in multiple loan applications to cover various loans. Besides, the credit officer is enabled to review the currently existing collateral agreements covering the customer existing credit agreements.

The market value of all collateral: 350285

The collateral value of real estate + deposits: 0

The collateral value of movable: 140114

The total amount of collateral: 140114

The share of loans covered by the real estate and deposits%: 0

The share of loans covered by collateral.%: 50.04

Comments

Execute | Back

Loan application data input | LOAN APPLICATION

The screenshot shows the 'Loan origination system' interface. At the top, it says 'Welcome to DeVision Front Solution' with release and current date information. The user is logged in as 'Administrator application'. The interface includes a navigation menu with 'Desktop' and 'Loan origination system'. Below the menu, there are fields for 'Application date' (15.12.2016 08:45:40), 'Application number' (201612G0107/32), and 'Client' (SRL). There are three dropdown menus: 'Client type' (Legal entity), 'ABS Client / New' (New customer state), and 'Type of fin. analysis' (FIN). A red instruction text reads: 'To enter new application you need to select Borrowers type, Type of fin. analysis, click on EXECUTE, and enter in each tab and fill them with data on the client'. Below this are several buttons: 'Borrower (legal entity)', 'Applicant', 'Shareholders', 'Partners', 'Guarantee', 'Loan application' (highlighted in blue), and 'Fin. Analysis FIN'. At the bottom, there are 'Execute' and 'Back' buttons. A callout box points to the 'Loan application' button with the text: 'The Officer should fill in the information required in all sections of the Application – Filling in the Loan Application data.'

Loan application data input | LOAN APPLICATION

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

EN Language Skin

Desktop Loan origination system

Выберите продукт Отчеты Настройки

Application date: 15.12.2016 08:45:40 Application number: 201612G0107/32 Client: SRL

Application Credit history BIC information Bank relations

Requested loans

Borrower type	Product type	Loan/investment purpose	Loan amount (in currency)	Loan currency	Exchange rate	Loan amount (in MDL)	Term (months)	Schedule type	Max amount of monthly installment	Тип заявки
Legal entity	Business life	Working capital	150000	MDL	1					

The officer fills in the detailed information about the attributes of the requested loan: amount, currency, term, purpose etc. The loan application can contain customer request for several loans simultaneously.

Banks proposal

Parameters	Schedule	Contract №	Borrower type	Product type	Product code	Loan/investment purpose	Loan currency	Exchange rate	Loan amount (in currency)	Loan amount (in MDL)	Loan duration (months)	Schedule loan	Interest rate
		201612G0107/32/	Legal entity	Business life	FIN - Classic W	Working capit	MDL	1	150000	150000	18	Annuity	9.45

Based on the product segment configured in the system, the system analyses the customer request and automatically calculates the counter-proposal.

Investment purpose

Planning month of investment to be made

Investment financed by bank sources

Investment financed by own sources

Total investment to be made

No. of loans: 1

Total amount of loans: 150000

Initial own contribution to the project

Total max monthly installments on the project: 15000

Execute Back

Loan application data input | REVIEW OF CREDIT HISTORY

FBS GROUP Front Business Solutions
Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application
Help About Sign Out
EN Language Skin

Desktop
Loan origination system

Выберите продукт Отчеты Настройки

Application date: 15.12.2016 08:45:40 Application number: 201612G0107/32 Client: SRL

Application Credit history BIC information Bank relations

View + - Detach

Completion of additional conditions	MBSG/Other bank	Debtor's name	Product type	Loan type	Contract number	Issue date	Initial amount / available overdraft (currency)	Loan currency	Loan purpose	Interest rate	Exchange rate at the date of loan request	Loan outstanding (in currency)	Loan outstand disbursement (in currenc
<input type="checkbox"/>	MBSG-MOBIA		Business life	Redeemable	M/62249107100	05/21/2013	85000	MDL	Working capit	12.45	1		0
<input type="checkbox"/>	MBSG-MOBIA		Business life	Redeemable	M/73957107100	05/20/2014	85000	MDL	Working capit	12.45	1		0

MBSG-MOBIASBANCA GROUPE SOCIETE GENERALE
 Other financial institution
 MAIB - Moldova Agroindbank
 VICB - Victoria bank
 BEM - Banca de economii
 FINC - Fincombank
 ProCredit bank
 UNIBANK
 EXIMBANK
 EUROCREDIT BANK
 BANCA SOCIALA
 ENERGBANK
BCR - BANCA COMERCIALA ROMANA
 COMERT BANK
 PRIME CAPITAL
 EXPRES LEASING
 CREDIT RAPID
 MICROINVEST
 TOTAL LEASING

BCR - BANCA COMERCIALA ROMANA

The officer can analyze the full list of credit agreements, the Borrower and the Applicant have in different banks, with the detailed information on each credit agreement.

EXT initial loan amounts (MDL) 0
 EXT current balance (MDL) 0
 EXT monthly installment (MDL) 0
 EXT no. of loans 0
 New exposure 150000

MBSG initial loan amount (MDL) 170000
 MBSG current balance (MDL) 0
 MBSG monthly installment (MDL) 0
 MBSG no. of existing loans 2

Comments

Execute Back

Loan application data input | REVIEW DATA FROM CREDIT BUREAU

FBS GROUP Front Business Solutions
Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application
Help About Sign Out
EN Language Skin

Desktop Loan origination system

Выберите продукт Отчеты Настройки

Application date **15.12.2016 08:45:40** Application number **201612G0107/32** Client **SRL**

Application Credit history **BIC information** Bank relations

View Detach

Type	Name	Credit bureau alert for last 24 months	Date of Credit Bureau consultation	MBSG loans – total number of days arrears during last 18 months	Total number of installments in arrears during last 18 months	Current arrears (in days)	Number of months from the last arrears	External loans with current unpaid	Blocked amount (total value in MDL)
Borrower	Alexei SRL	NO	03.07.2015	0	0	0	0 months	0	0
Company	SRL	NO	03.07.2015	2	0	0	1-3 months	1	0
Shareholder	Alexei SRL	NO	03.07.2015	0	0	0	0 months	0	0
Shareholder	Andrei SRL	NO	03.07.2015	0	0	0	0 months	0	0

Comments

Execute Back

The credit officer has the possibility to analyze the detailed information received from Credit Bureau, both as for legal entity or applicant / shareholders separately.

Loan application data input | REVIEW BANKING RELATIONS

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

Application date: 15.12.2016 08:45:40 Application number: 201612G0107/32 Client: SRL

Application | Credit history | BIC information | **Bank relations**

View + - Detach

MBSG/Other bank	Turnovers %	Bank financing %	NBI from Loan Tranzaction, MDL	NBI from Business Side, MDL	Products
MBSG-MOBASBANCA GROUPE SOCIETE GENERALE					
Other financial institution					
MAIB – Moldova Agroindbank					
VICB - Victoria bank					
BEM – Banca de economii					
FINC – Fincombank					
ProCredit bank					
UNIBANK					
EXIMBANK					
EUROCREDIT BANK					
BANCA SOCIALA					
ENERGBANK					
BCR - BANCA COMERCIALA ROMANA					
COMERT BANK					
PRIME CAPITAL					
EXPRES LEASING					
CREDIT RAPID					
MICROINVEST					
TOTAL LEASING					

Comments (Company's strategy /Bank Strategy)

Execute Back

The officer has the possibility to analyze detailed information about customer relations with other banks, such as: turnover in other banks, interest/non-interest income, customer banking products in other banks.

Loan application data input | FINANCIAL ANALYSIS

The screenshot shows the 'DeVision Front Solution' web application interface. At the top, there is a header with the FBS GROUP logo, the text 'Welcome to DeVision Front Solution', and system information including 'Release 1.0.59 Build 1848', 'Current date 25.05.2018', and 'User Administrator application'. On the right side of the header, there are links for 'Help', 'About', and 'Sign Out', along with a language selector set to 'EN' and a 'Skin' option.

The main content area is titled 'Loan origination system' and contains a navigation menu with 'Выберите продукт', 'Отчеты', and 'Настройки'. Below this, there are input fields for 'Application date' (15.12.2016 08:45:40), 'Application number' (201612G0107/32), and 'Client' (SRL). Three dropdown menus are visible: 'Client type' (Legal entity), 'ABS Client / New' (New customer state), and 'Type of fin. analysis' (FIN).

A red instruction box states: 'To enter new application you need to select Borrowers type, Type of fin. analysis, click on EXECUTE, and enter in each tab and fill them with data on the client'. Below this, there are seven buttons arranged in two rows: 'Borrower (legal entity)', 'Applicant', 'Shareholders', 'Partners' in the first row; and 'Guarantee', 'Loan application', 'Fin. Analysis FIN' in the second row. The 'Fin. Analysis FIN' button is highlighted in blue.

A callout box with an arrow pointing to the 'Fin. Analysis FIN' button contains the text: 'The Officer should fill in the information required in all sections of the Application – Filling in the Financial Analysis data.' At the bottom of the interface, there are 'Execute' and 'Back' buttons.

Loan application data input | FINANCIAL ANALYSIS

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

EN Language Skin

Desktop Loan origination system

Выберите продукт Отчеты Настройки

Application date 15.12.2016 08:45:40 Application number 201612G0107/32 Client SRL

Financial analysis FIN

View + - Detach

	Date	Application	Company	Consultant	Current Liquidity	Leverage	Debt Ratio, %	Capitalization Ratio, %	Interest coverage Ratio	ROE, %	ROS, %	EBITDA %	Operational Cycle, days	Days Inventory	Days Recievables	Days Trade Recievables	Days Payables	Days Trade Payables	Bank Financing , days (ST Debts/Net Sales)	Bank Financing in Operational Cycle, %
	03/31/2015	201507G0107/2	SRL	Serghei Tr	4.45	0.29	22.49	77.51	36.24	17.14	19.98	23.35	437.50	551.03	104.91	103.30	218.44	83.62	14.83	3.39

Comments

Execute Back

172.19.0.16:7001/devision/faces/jid=NFQsbH1Hyst2l-156587557#

The officer has the possibility to analyse the financial indicators and ratios automatically calculated. These calculations are performed automatically based on the borrower financial data registered in the system. In order the credit officer to promptly assess the financial state of the borrower, the financial indicators are tinted in the appropriate colors, depending on their value.

To register the financial data into the system, the officer proceeds to the screen for Financial Statements input.

Loan application data input | FINANCIAL STATEMENTS INPUT

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

Application date: 15.12.2016 08:45:40 Application number: 201612G0107/32 Client: SRL

Balance sheet FIN PLS Cash Flow 1 Cash Flow 2 Cash Flow 3 Indicators Resume

Date: 3/31/2015 Period Company: SRL

Name	Code	Last annual period -1	%	Last annual period	%	Quarterly period (n-1)	%
TOTAL ASSETS		1,027,701.00	100.00%				
1. LONG TERM ASSETS	180	0.00	0.00%				
1.1 Intangible assets	030	0.00	0.00%				
Intangible assets (111, 112)	010		0.00%				
Amortization of intangible assets (113)	020		0.00%				
1.2 LONG-TERM TANGIBLE ASSETS	090	0.00	0.00%				
Fixed assets in progress (121)	040		0.00%				
Land (122)	050		0.00%				
Fixed assets (123)	060	3,600.00	0.35%				
Natural Resources (125)	070		0.00%				
Depreciation of fixed assets (124, 126)	080	-3,600.00	-0.35%				
1.3 LONG-TERM FINANCIAL RESOURCES	160	0.00	0.00%				
Long-term investments in unrelated parts (131)	100		0.00%				
Long-term investments in related parties (132)	110		0.00%				
Changes in value of long-term investments (133)	120		0.00%				
Long-term receivables (134)	130		0.00%				
Deferred tax assets (135)	140		0.00%				
Long-Term Prepayments Made (136)	150		0.00%				
1.4 OTHER LONG-TERM ASSETS (141, 142)	170		0.00%				
2. CURRENT ASSETS	460	1,027,701.00	100.00%	1,229,494.00	100.00%	1,348,416.00	100.00%
2.1 Inventories	250	442,613.00	43.07%	486,462.00	39.57%	566,932.00	42.28%

Name	Code	Last annual period -1	%	Last annual period	%	Quarterly period (n-1)	%	Current quarterly period or annual period n-2	%
TOTAL LIABILITIES		0.00	0.00%					0.00	0.00%
3. LONG-TERM LIABILITIES		0.00	0.00%					0.00	0.00%
Long-term liabilities (301)	301		0.00%						0.00%
3.1 LONG-TERM FINANCIAL LIABILITIES		0.00	0.00%					0.00	0.00%
Long-term financial liabilities (302)	302		0.00%						0.00%
Long-term financial liabilities in related parties (303)	303		0.00%						0.00%
Long-term financial liabilities in unrelated parties (304)	304		0.00%						0.00%
3.2 LONG-TERM TANGIBLE LIABILITIES		0.00	0.00%					0.00	0.00%
Long-term tangible liabilities (305)	305		0.00%						0.00%
Long-term tangible liabilities in related parties (306)	306		0.00%						0.00%
Long-term tangible liabilities in unrelated parties (307)	307		0.00%						0.00%
3.3 LONG-TERM FINANCIAL RESOURCES		0.00	0.00%					0.00	0.00%
Long-term financial resources (308)	308		0.00%						0.00%
Long-term financial resources in related parties (309)	309		0.00%						0.00%
Long-term financial resources in unrelated parties (310)	310		0.00%						0.00%
3.4 NON-OWNER EQUITY		0.00	0.00%					0.00	0.00%
Differences on Revaluation of Long-term Assets (...)	620		0.00%						0.00%
Subsidies (342)	630		0.00%						0.00%
4. LONG-TERM LIABILITIES	770	0.00	0.00%					0.00	0.00%
Long-term liabilities (771)	771		0.00%						0.00%
Long-term liabilities in related parties (772)	772		0.00%						0.00%
Long-term liabilities in unrelated parties (773)	773		0.00%						0.00%
Net Profit (Loss) of the Reporting Period (333)	590	156,599.00	15.24%	163,288.00	13.28%	83,124.00	6.16%	52,208.00	4.73%
Dividends Prepaid (334)	600		0.00%						0.00%
3.4 NON-OWNER EQUITY	640	0.00	0.00%					0.00	0.00%
Differences on Revaluation of Long-term Assets (...)	620		0.00%						0.00%
Subsidies (342)	630		0.00%						0.00%

Credit officer registers in the system the following Financial Statements:

- Balance Sheet
- Profit & Loss Statement
- Cash Flow Statement

The system is capable to import the data for Financial Statements directly from EXCEL-files.

Comments: Situatia financiara a companiei este una echilibrata si stabila. Compania este bine capitalizata. Ce tine de indicatorii de rotatie, este de mentionat ca toti indicatorii sunt mai mari decat cele optime. Compania mentine stocuri foarte mari de marfuri, majoritatea carora reprezinta stocuri melchide, ceea ce vorbeste de gestiunea ineficienta a acestora. Rotatia creantelor la fel este foarte mare 103 zile, se datoreaza faptului ca compania pentru asi mentine pozitiile pe piata este nevoita sa presteze serviciile sale cu plata amanata pentru clientii importanti, este de mentionat ca in structura debitorilor se numara citeva companii (Matcon Motricala, Numina,) care detin impreuna 32.2% din datoriile debitoriale, plus compania dispune si de datoriile debitoriale controversate 16% din datoriile (Moldasig si Sigmar MP SRL). Rotatia datoriei fata de furnizori este ridicata - 84

Execute Back

Attaching external documents to the application

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

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Desktop Loan origination system

Выберите продукт Отчеты Настройки

Consultant

DEMObank

Date from 1/1/2000 till 5/25/2018 Quick search All

View + Attach Print Detach

	Date	Consultant	Action	Order number	Branch	Client	Фискальный код (поиск)	Type analiz	№ LAP	Status
8	07.03.2018 11:29:56		⚙️	201803G7100/487	7100		1007600067043	FIN		Backoffice checked
9	15.12.2016 09:10:03		⚙️	201612G3500/40	3500		2002035020444	AGRO		Consultant
10	15.12.2016 08:45:40		⚙️	201612G0107/32	0107		1007600067043	FIN		Consultant
11	06.02.2018 10:21:37						100760006000	FIN		Consultant
12	14.12.2016 16:22:40						1013611001965	AGRO		Consultant
13	14.12.2016 12:44:19						1014602004464	MICRO		Consultant
14	14.12.2016 12:27:32						0961111895526	MICRO		Consultant
15	14.12.2016 12:19:53									
16	14.12.2016 11:44:10									
17	14.12.2016 09:41:12									
18	14.12.2016 09:29:57									
19	14.12.2016 08:51:59									
20	13.12.2016 17:20:24		⚙️	201612G1600/79	1600					
21	13.12.2016 16:42:50		⚙️	201612G0400/73	0400					
22	13.12.2016 16:04:50		⚙️	201612G1102/32	1102					
23	13.12.2016 14:35:13		⚙️	201612G1200/233	1200					
24	13.12.2016 14:18:18		⚙️	201612G3600/38	3600					
25	13.12.2016 13:45:24		⚙️	201612G0220/52	0220					
26	13.12.2016 11:53:57		⚙️	201612G1600/78	1600		2002021061103	AGRO	12940117100	Consultant
27	13.12.2016 11:46:55		⚙️	201612G0300/194	0300		1015600022487	FIN		Consultant
28	13.12.2016 11:24:23		⚙️	201612G1200/232	1200		2003007037165	MICRO		Consultant
29	13.12.2016 09:44:00		⚙️	201612G2400/46	2400		1016608001148	MICRO		Consultant
30	12.12.2016 20:05:50		⚙️	201612G0200/107	0200		1006600001749	MICRO		Consultant
31	12.12.2016 18:46:00		⚙️	201612G7100/479	7100		0960506543620	MICRO		Approved
32	12.12.2016 18:08:30		⚙️	201612G1100/185	1100		1016602004826	MICRO		Consultant
33	12.12.2016 15:47:31		⚙️	201612G0500/147	0500		1013600010938	MICRO		Consultant
34	12.12.2016 12:52:45		⚙️	201612G0200/106	0200		1007600049713	FIN		Consultant
35	12.12.2016 11:49:04		⚙️	201612G0300/193	0300		0991011334768	MICRO		Backoffice checked
36	12.12.2016 10:58:51		⚙️	201612G4600/75	4600		1003604010496	AGRO		Backoffice checked
37	12.12.2016 10:20:14		⚙️	201612G7100/477	7100		1016600002655	MICRO		Consultant
38	12.12.2016 09:00:08		⚙️	201612G1800/100	1800		501174329	AGRO		Consultant

- All data
- Application history
- External documents
- Printing contracts
- Send for checking to the back-office
- Credit File Presentation
- Level of review
- Refuse

Upon filling in the loan application, the Credit Officer attaches required external documents to the application, such as scanned copies of ID card, statutory documents, signature samples, certificates, statements, contracts, collateral photos etc. Thus, the officer forms and updates a full "Electronic Credit Dossier" of the borrower.

Attaching external documents to the application

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Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

Desktop | Loan origination system

Выберите продукт | Отчеты | Настройки

Attach external file to document

View | + | X | [Icons] | Detach

Product	Request number	File date	File name	File type
	201612G0107/32	06.02.2018	aml - pid.pdf	pdf

Upload file

Choose File | No file chosen

Upload | Cancel

All the loan application information registered in the system, including all documents attached to it, gets available for review and analysis to all participants, involved in the process of application consideration and credit decision making.

Transmitting the loan application to Back-office for verification

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

EN Language Skin

Desktop Loan origination system

Выберите продукт Отчеты Настройки

Consultant

DEMObank

Date from 1/1/2000 till 5/25/2018 Quick search All

View + Attach Detach

	Date	Consultant	Action	Order number	Branch	Client	Фискальный код (поиск)	Type analiz	№ LAP	Status
1	15.12.2016 11:29:21		⚙️	201612G1300/118	1300		0980708270795	AGRO		Consultant
2	08.05.2018 11:47:27		⚙️	201805G7100/493	7100		100760006000	FIN		Consultant
3	15.12.2016 11:08:57		⚙️	201612G4700/105	4700					
4	15.12.2016 10:47:36		⚙️	201612G2200/64	2200					
5	15.12.2016 10:37:29		⚙️	201612G1400/270	1400					
6	15.12.2016 10:31:43		⚙️	201612G0011/48	0011					
7	25.04.2018 06:58:59		⚙️	201804G7100/490	7100					
8	07.03.2018 11:29:56		⚙️	201803G7100/487	7100					
9	15.12.2016 09:10:03		⚙️	201612G3500/40	3500					
10	15.12.2016 08:45:40		⚙️	201612G0107/32	0107					
11	06.02.2018 10:21:37									
12	14.12.2016 16:22:40						100760006000	FIN		Consultant
13	14.12.2016 12:44:19						1013611001965	AGRO		Consultant
14	14.12.2016 12:27:32						1014602004464	MICRO		Consultant
15	14.12.2016 12:19:53						0961111895526	MICRO		Consultant
16	14.12.2016 11:44:10						0991401193289	MICRO		Consultant
17	14.12.2016 09:41:12						1010600024453	MICRO		Consultant
18	14.12.2016 09:29:57						1008600027482	FIN		Risk checked
19	14.12.2016 08:51:59						1015600025190	MICRO		Risk checked
20	13.12.2016 17:20:24		⚙️	201612G1600/79	1600		0982306215080	AGRO		Backoffice checked
21	13.12.2016 16:42:50		⚙️	201612G0400/73	0400		2003025084880	MICRO		Consultant
22	13.12.2016 16:04:50		⚙️	201612G1102/32	1102		0983010099906	AGRO		Consultant
23	13.12.2016 14:35:13		⚙️	201612G1200/233	1200		2002011048257	AGRO		Backoffice checked
24	13.12.2016 14:18:18		⚙️	201612G3600/38	3600		2001035205871	MICRO		Backoffice checked
25	13.12.2016 13:45:24		⚙️	201612G0220/52	0220	a"	0971005381310	MICRO		Backoffice checked
26	13.12.2016 11:53:57		⚙️	201612G1600/78	1600		2002021061103	AGRO	12940117100	Consultant
27	13.12.2016 11:46:55		⚙️	201612G0300/194	0300		1015600022487	FIN		Consultant
28	13.12.2016 11:24:23		⚙️	201612G1200/232	1200		2003007037165	MICRO		Consultant
29	13.12.2016 09:44:00		⚙️	201612G2400/46	2400		1016608001148	MICRO		Consultant
30	12.12.2016 20:05:50		⚙️	201612G0200/107	0200		1006600001749	MICRO		Consultant
31	12.12.2016 18:46:00		⚙️	201612G7100/479	7100		0960506543620	MICRO		Approved

Send for checking to the back-office

Upon completion the input of all the necessary application data, the Credit Officer transmits the loan application to Back-office for verification.

Loan application verification in Back-office

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Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

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Desktop Loan origination system

Выберите продукт Отчеты Настройки

Back-office

DEMObank

Date from 1/1/2000 till 5/25/2018 Quick search All

View + Attach Detach

	Date	Consultant	Action	Order number	Branch	Client	Фискальный код (поиск)	Type analiz	№ LAP	Status
1	14.12.2016 14:40:26			201612G0500/149	0500		1002600006311	MICRO		In work
2	14.12.2016 14:31:06						2001025054713	AGRO		In work
3	13.12.2016 14:29:02						2002021027226	AGRO		Back-office
4	12.12.2016 15:19:33						0992603302574	MICRO	12929807100	Filling manual con...
5	12.12.2016 12:59:32						1003601001538	MICRO		In work
6	12.12.2016 10:24:25						0960509328514	MICRO		In work
7	12.12.2016 09:33:39						2003038024141	AGRO		In work
8	01.12.2016 16:47:01						0982401149260	MICRO	12946797100	Filling manual con...
9	02.11.2016 16:59:59									

- Verify the loan dossier
- Send to consultant
- Credit File Presentation
- External documents
- Application history
- All data
- Send to consultant for revision
- Application - preview
- Level of review

The back-office specialist takes the loan application for processing and verifies it for compliance with Bank requirements towards the borrower and the credit product.

Loan application verification in Back-office – registering nonconformities

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

Application date: 14.12.2016 14:40:26 Application number: 201612G0500/149 Client: SRL

Navigation: Borrower (legal entity) | Applicant | Shareholders | Partners | Guarantee | Loan application | Fin. Analysis MICRO

External documents | Send to consultant for revision

CheckList | Alerts

Compliance parameters	Verification result	Comments
Product sheet	Does not match	Requested loan amount exceeds the credit limit for that credit product
IND in force	Corresponds	
General information	Corresponds	
Legal Documents	Corresponds	
Financial documents	Does not match	Required to supplement the reporting statements with P&L Report as of previous year
collateral / surety documents		
Blacklist / BKI	Corresponds Does not match	
Credit history	Corresponds	
Checking cadastral office borrower / guarantor	Corresponds	
The ratio of total debt to equity	Corresponds	
The ratio of the monthly payment on the net profit	Corresponds	

Execute | Back

The back-office specialist fills in the detailed check-list, registering all identified nonconformities to bank requirements to the borrower and to the credit product.

Loan application verification in Back-office – Alerts analysis

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Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

EN Language Skin

Desktop Loan origination system

Выберите продукт Отчеты Настройки

Application date 14.12.2016 14:40:26 Application number 201612G0500/149 Client SRL

Borrower (legal entity) Applicant Shareholders Partners Guarantee Loan application Fin. Analysis MICRO

External documents Send to consultant for revision

CheckList Alerts

Group alert All Type of alert All Filter

View Detach

Type	Alert
	Information about business
Positive	Long term experience in the activity sector
	Owner Information
Positive	Borrower is owner of the premises
	Credit history
Alert	Invalid credit bureau report
Positive	Positive credit history
	relationship with MBSG
	Project
Alert	Down payment is inferior to minimum required, additional mortgage DOWNPAYMENT is mandatory
Technical	Unbalanced financial report
Technical	Inform the annual installments of the additional loan
	Financial situation
Alert	Прогнозируемые краткосрочные финансовые обязательства > прогнозируемых оборотов за 3 месяца
Alert	SG ST debts > 3 months of TO in the bank
Alert	Прогнозируемые краткосрочные финансовые обязательства SG > Оборотов по банку за 3 месяца
	indebtedness
	Guarantees
Strong alert	Garantii insuficiente pentru expuneri peste 300 K MDL
Alert	Lipsa garantiilor reale pentru expuneri peste 150 K MDL
Alert	Unsecured exposure for MBSG
	Information

Execute Back

Back-office specialist analyses all Alerts, automatically calculated by the system based on customer consolidated data.

Alerts are grouped by Type: from simple notification to strong recommendation to refuse the loan. Alerts are automatically highlighted with the appropriate colour (from green to red) depending on the indicator value.

All calculated Alerts get available for review and analysis to all participants, involved in the process of application consideration and credit decision making.

Transmitting the application to Credit Officer for further processing

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

EN Language Skin

Desktop Loan origination system

Выберите продукт Отчеты Настройки

Back-office

DEMObank

Date from 1/1/2000 till 5/25/2018 Quick search All

View + Attach

	Date	Consultant	Action	Order number	Branch	Client	Фискальный код (поиск)	Type analiz	№ LAP	Status
1	14.12.2016 14:40:26			201612G0500/149	0500		1002600006311	MICRO		In work
2	14.12.2016 14:31:06						2001025054713	AGRO		In work
3	13.12.2016 14:29:02						2002021027226	AGRO		Back-office
4	12.12.2016 15:19:33						0992603302574	MICRO	12929807100	Filling manual con...
5	12.12.2016 12:59:32						1003601001538	MICRO		In work
6	12.12.2016 10:24:25						0960509328514	MICRO		In work
7	12.12.2016 09:33:39						2003038024141	AGRO		In work
8	01.12.2016 16:47:01						0982401149260	MICRO	12946797100	Filling manual con...
9	02.11.2016 16:59:59						2002019053662	AGRO	12922437100	Filling manual con...

- Verify the loan dossier
- Send to consultant
- Credit File Presentation
- External documents
- Application history
- All data
- Send to consultant for revision
- Application - preview
- Level of review

Upon verification completion, the loan application gets back to Credit Officer for further processing.

Automatic determination of the application consideration level

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

EN Language Skin

Desktop Loan origination system

Выберите продукт Отчеты Настройки

Consultant

DEMObank

Date from 1/1/2000 till 5/25/2018 Quick search All

View + Attach

	Date	Consultant	Action	Order number	Branch	Client	Фискальный код (поиск)	Type analiz	№ LAP	Status
4	15.12.2016 10:47:36		⚙️	201612G2200/64	2200		2004032026379	AGRO		Consultant
5	15.12.2016 10:37:29		⚙️	201612G1400/270	1400		0990902190319	AGRO		Consultant
6	15.12.2016 10:31:43		⚙️	201612G0011/48	0011		2002028047397	MICRO		Consultant
7	25.04.2018 06:58:59		⚙️	201804G7100/490	7100		1014600025997	MICRO		Approved
8	07.03.2018 11:29:56		⚙️	201803G7100/487	7100		1007600067043	FIN		Backoffice checked
9	15.12.2016 09:10:03						2002035020444	AGRO		Consultant
10	15.12.2016 08:45:40						1007600067043	FIN		Consultant
11	06.02.2018 10:21:37						100760006000	FIN		Consultant
12	14.12.2016 16:22:40						1013611001965	AGRO		Consultant
13	14.12.2016 12:44:19									
14	14.12.2016 12:27:32									
15	14.12.2016 12:19:53									
16	14.12.2016 11:44:10									
17	14.12.2016 09:41:12									
18	14.12.2016 09:29:57		⚙️	201612G5000/62	5000					
19	14.12.2016 08:51:59		⚙️	201612G0208/32	0208					
20	13.12.2016 17:20:24		⚙️	201612G1600/79	1600					
21	13.12.2016 16:42:50		⚙️	201612G0400/73	0400					
22	13.12.2016 16:04:50		⚙️	201612G1102/32	1102					
23	13.12.2016 14:35:13		⚙️	201612G1200/233	1200					
24	13.12.2016 14:18:18		⚙️	201612G3600/38	3600		2001035205871	MICRO		Backoffice checked
25	13.12.2016 13:45:24		⚙️	201612G0220/52	0220		0971005381310	MICRO		Backoffice checked
26	13.12.2016 11:53:59		⚙️	201612G1600/78	1600		2002021061103	AGRO	12940117100	Consultant
27	13.12.2016 11:46:55		⚙️	201612G0300/194	0300		1015600022487	FIN		Consultant
28	13.12.2016 11:24:23		⚙️	201612G1200/232	1200		2003007037165	MICRO		Consultant
29	13.12.2016 09:44:00		⚙️	201612G2400/46	2400		1016608001148	MICRO		Consultant
30	12.12.2016 20:05:50		⚙️	201612G0200/107	0200		1006600001749	MICRO		Consultant
31	12.12.2016 18:46:00		⚙️	201612G7100/479	7100		0960506543620	MICRO		Approved
32	12.12.2016 18:08:30		⚙️	201612G1100/185	1100		1016602004826	MICRO		Consultant
33	12.12.2016 15:47:31		⚙️	201612G0500/147	0500		1013600010938	MICRO		Consultant
34	12.12.2016 12:52:45		⚙️	201612G0200/106	0200		1007600049713	FIN		Consultant

Level of review
Preview of loan data after verification
Credit File Presentation
External documents
Application history
Printing contracts
All data
Refuse

Having received the application after verification, the Officer reviews the level of application consideration and decision making, automatically determined by the system.

Automatic determination of the application consideration level

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

Desktop Loan origination system

Выберите продукт - Отчеты - Настройки

Application date 13.12.2016 14:18:18 Application number 201612G3600/38 Client

Analysis participants Alerts

	Product type	Loan purpose	Loan currency	Current outstanding (in MDL)	Duration (month)	Eligible collateral	Обеспечение (%)	Limit type	Limit
	Domestic life	Mortgage	MDL	346491	78	390036	113	Domestic life	Ipoteca
Total:				346491					

Facility requested

Name	Product type	Loan/investment purpose	Loan currency	Current outstanding (in MDL)	Duration (month)	Eligible collateral	Collateral (%)	Limit type	Limit
	Domestic life	Mortgage	MDL	160000	78	180108	113	Domestic life	Ipoteca
Total:				160000					

Applications parameters

Loan amount (in MDL) 506491
 Term (months) 78
 Amount (Nocollateral) 0
 Term (Nocollateral) 0
 Лимит Ipoteca
 Limit type Domestic life
 Level of authority REGION
 Product parameters Corresponds
 Strong Alert Yes
 Risk Manager Yes
 Level UP

Participants

Head	Member 1	Member 2	Role	Login	Position	Name	Max amount	Max duration	Eligible collateral	Max Amount (Nocollateral)	Max Term (Nocollateral)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	HEAD		Director Regional CENTRU		1260000	180	100		
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	MEMBER								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	MEMBER		- Director filiala						
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	MEMBER								

Execute To complete the calculation, press EXECUTE! Bank

Based on the amount and term of the requested loan, the total amount of customer credit obligations, the total collateral value for all loans and other input parameters, the system automatically determines the LEVEL OF LOAN APPLICATION CONSIDERATION AND DECISION MAKING.

The Credit Officer can keep the application on defined level (in our case REGION – Regional Credit Committee), or to increase the level moving the application to the upper level for consideration – Bank’s Credit Committee, Bank’s Board, Supervisory Board etc.

The system has also identified the presence of a strong Alert, which requires involvement of the Risk Manager in the application consideration process.

The system automatically redirects the application to the Risk Department for additional examination.

Defining the members of credit committee

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

Application date: 13.12.2016 14:18:18 Application number: 201612G3600/38 Client: [redacted]

Analysis participants

Product type	Loan purpose	Loan currency	Current outstanding (in MDL)	Duration (month)	Eligible collateral	Обеспечение (%)	Limit type	Limit	Level
Domestic life	Mortgage	MDL	346491	78	390036	113	Domestic life	Ipoteca	REGION
Total:			346491						

Facility requested

Name	Product type	Loan/investment purpose	Loan currency	Current outstanding (in MDL)	Duration (month)	Eligible collateral	Collateral (%)	Limit type	Limit	Level
	Domestic life	Mortgage	MDL	160000	78	180108	113	Domestic life	Ipoteca	BRANCH
Total:				160000						

Applications parameters

Loan amount (in MDL): 506491
 Term (months): 78
 Amount (Nocollateral): 0
 Term (Nocollateral): 0
 Лимит: Ipoteca
 Limit type: Domestic life
 Level of authority: REGION
 Product parameters: Corresponds
 Strong Alert: Yes
 Risk Manager: Yes
 Level UP

Participants

Head	Member 1	Member 2	Role	Login	Position	Name	Max amount	Max duration	Eligible collateral	Max Amount (Nocollateral)	Max Term (Nocollateral)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	HEAD	[redacted]	Director Regional CENTRU	[redacted]	1260000	180	100		
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	MEMBER	[redacted]	[redacted]	[redacted]					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	MEMBER	[redacted]	- Director filiala	[redacted]					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	MEMBER	[redacted]	Filiala de ED Dulesti - Director filiala	[redacted]					

Execute To complete the calculation, press EXECUTE! Bank

The system automatically suggests the members of credit committee, based on the loan application parameters, authority and personal decision making limits of respective executives.

At the same time, the Credit Officer is able to independently modify the list of members and manually re-assign the credit committee participants, selecting from the predefined list of bank employees.

Transmitting the loan application to Risk Manager

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

EN Language Skin

Desktop Loan origination system

Выберите продукт Отчеты Настройки

Consultant

DEMObank

Date from 1/1/2000 till 5/25/2018 Quick search All

View + Attach Detach

	Date	Consultant	Action	Order number	Branch	Client	Фискальный код (поиск)	Type analiz	№ LAP	Status
14	14.12.2016 12:27:32			201612G1300/117	1300		0961111895526	MICRO		Consultant
15	14.12.2016 12:19:53			201612G1400/268	1400		0991401193289	MICRO		Consultant
16	14.12.2016 11:44:10			201612G7100/481	7100		1010600024453	MICRO		Consultant
17	14.12.2016 09:41:12			201612G0300/196	0300		1008600027482	FIN		Risk checked
18	14.12.2016 09:29:57			201612G5000/62	5000		1002602001804	FIN		Consultant
19	14.12.2016 08:51:59			201612G0208/32	0208		1015600025190	MICRO		Risk checked
20	13.12.2016 17:20:24			201612G1600/79	1600		0982306215080	AGRO		Backoffice checked
21	13.12.2016 16:42:50			201612G0400/73	0400		2003025084880	MICRO		Consultant
22	13.12.2016 16:04:50			201612G1102/32	1102		0983010099906	AGRO		Consultant
23	13.12.2016 14:35:13			201612G1200/233	1200		2002011048257	AGRO		Backoffice checked
24	13.12.2016 14:18:18			201612G3600/38	3600		2001035205871	MICRO		Backoffice checked
25	13.12.2016 13:45:24		Level of review			a"	0971005381310	MICRO		Backoffice checked
26	13.12.2016 11:53:57		Send to Risk Manager							
27	13.12.2016 11:46:55		Preview of loan data after verification							
28	13.12.2016 11:24:23		Credit File Presentation							
29	13.12.2016 09:44:00		External documents							
30	12.12.2016 20:05:50		Application history							
31	12.12.2016 18:46:00		Printing contracts							
32	12.12.2016 18:08:30		All data							
33	12.12.2016 15:47:31		Refuse							
34	12.12.2016 12:52:45						1007600049713	FIN		Consultant
35	12.12.2016 11:49:04			201612G0300/193	0300		0991011334768	MICRO		Backoffice checked
36	12.12.2016 10:58:51			201612G4600/75	4600		1003604010496	AGRO		Backoffice checked
37	12.12.2016 10:20:14			201612G7100/477	7100		1016600002655	MICRO		Consultant
38	12.12.2016 09:00:08			201612G1800/100	1800		501174329	AGRO		Consultant
39	10.12.2016 15:51:19			201612G1000/146	1000		0982511089690	AGRO		Consultant
40	10.12.2016 15:09:58			201612G0101/1	01011	FERM...	30973899	AGRO		Consultant
41	10.12.2016 13:53:01			201612G1000/145	1000		0982402158892	AGRO		Backoffice checked
42	09.12.2016 16:27:06			201612G4100/87	4100		1009603001707	FIN		Consultant
43	09.12.2016 13:25:21			201612G1104/57	1104		1003602030520	FIN		Consultant
44	09.12.2016 12:45:01			201612G0109/66	0109		2003044043677	MICRO		Backoffice checked

Since the need for additional verification from the Risk Department has been identified, the Credit Officer sends the application to Risk Manager.

Loan application processing by Risk Manager

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

Help About Sign Out EN Language Skin

Desktop Loan origination system

Выберите продукт Отчеты Настройки

Risk intervention

DEMObank

Date from 1/1/2000 till 5/25/2018 Quick search All

View + Attach

	Date	Consultant	Action	Order number	Branch	Client	Фискальный код (поиск)	Type analiz	№ LAP	Риск	Status
1	14.12.2016 18:45:28			201612G0200/108	0200		1003600154611	FIN		?	Risk
2	05.12.2016 17:54:13						1003600012610	FIN		?	Risk

- Risk
- Application - preview
- Credit File Presentation
- External documents
- Application history
- All data
- Send to consultant for revision

The Risk Manager takes the loan application for detailed evaluation and comprehensive analysis in order to make its conclusion.

Conclusion making by Risk Manager

Desktop | Loan origination system

Выберите продукт | Отчеты | Настройки

Application date: 13.12.2016 14:18:18 | Application number: 201612G3600/38 | Client: [redacted]

Borrower (legal entity) | Applicant | Shareholders | Partners | Guarantee | Loan application | Fin. Analysis MICRO

External documents | Resume | Send to consultant for revision

Risk | Alerts | CheckList | All returns

Name: [input field]

Risk: Approved (selected)

Compliance with product parameters: Approved

Risk-managers limit: For revision

Strong alert: Not resolved

Comments: [input field]

View | + | x | Detach

Additional conditions

Să asigure mijloacele de transport ce urmeaza a fi gajate în favoarea Băncii cu asigurare CASCO.

Execute | Back

Transmitting the loan application to Credit Officer for further processing

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

Help About Sign Out EN Language Skin

Desktop Loan origination system

Выберите продукт Отчеты Настройки

DEMObank

Risk intervention

Date from 1/1/2000 till 5/25/2018 Quick search All

View + [Icons] Detach

	Date	Consultant	Action	Order number	Branch	Client	Фискальный код (поиск)	Type analiz	№ LAP	Риск	Status
1	14.12.2016 18:45:28			201612G0200/108	0200		1003600154611	FIN		?	Risk
2	13.12.2016 14:18:18			201612G3600/38	3600		2001035205871	MICRO		YES	Risk
3	05.12.2016 17:54:13						1003600012610	FIN		?	Risk

- Risk
 - Send to consultant
 - Application - preview
 - Credit File Presentation
 - External documents
 - Application history
 - All data
 - Send to consultant for revision

The Risk Manager took a positive decision and sends the loan application back to the Credit Officer for further processing.

Transmitting the loan application to Electronic Credit Committee

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

Help About Sign Out EN Language Skin

Desktop Loan origination system

Выберите продукт Отчеты Настройки

Consultant

DEMObank

Date from 1/1/2000 till 5/25/2018 Quick search All

View + Attach Detach

	Date	Consultant	Action	Order number	Branch	Client	Фискальный код (поиск)	Type analiz	№ LAP	Status
21	13.12.2016 16:42:50		⚙️	201612G0400/73	0400		2003025084880	MICRO		Consultant
22	13.12.2016 16:04:50		⚙️	201612G1102/32	1102					
23	13.12.2016 14:35:13		⚙️	201612G1200/233	1200					
24	13.12.2016 14:18:18		⚙️	201612G3600/38	3600					
25	13.12.2016 13:45:24									
26	13.12.2016 11:53:57									
27	13.12.2016 11:46:55									
28	13.12.2016 11:24:23									
29	13.12.2016 09:44:00									
30	12.12.2016 20:05:50									
31	12.12.2016 18:46:00									
32	12.12.2016 18:08:30									
33	12.12.2016 15:47:31									
34	12.12.2016 12:52:45									
35	12.12.2016 11:49:04						1007600049713	FIN		Consultant
36	12.12.2016 10:58:51		⚙️	201612G4600/75	4600		0991011334768	MICRO		Backoffice checked
37	12.12.2016 10:20:14		⚙️	201612G7100/477	7100		1003604010496	AGRO		Backoffice checked
38	12.12.2016 09:00:08		⚙️	201612G1800/100	1800		1016600002655	MICRO		Consultant
39	10.12.2016 15:51:19		⚙️	201612G1000/146	1000		501174329	AGRO		Consultant
40	10.12.2016 15:09:58		⚙️	201612G0101/1	01011		0982511089690	AGRO		Consultant
41	10.12.2016 13:53:01		⚙️	201612G1000/145	1000		30973899	AGRO		Consultant
42	09.12.2016 16:27:06		⚙️	201612G4100/87	4100		0982402158892	AGRO		Backoffice checked
43	09.12.2016 13:25:21		⚙️	201612G1104/57	1104		1009603001707	FIN		Consultant
44	09.12.2016 12:45:01		⚙️	201612G0109/66	0109		1003602030520	FIN		Consultant
45	09.12.2016 12:08:47		⚙️	201612G1200/230	1200		2003044043677	MICRO		Backoffice checked
46	08.12.2016 14:29:12		⚙️	201612G1104/56	1104		0982506141398	AGRO		Consultant
47	08.12.2016 12:44:29		⚙️	201612G7100/476	7100		1011602004670	MICRO	12914437100	Backoffice authori...
48	08.12.2016 12:36:10		⚙️	201612G3500/39	3500		1003600167381	FIN		Consultant
49	07.12.2016 10:02:45		⚙️	201612G0200/105	0200		0982810898519	AGRO		Consultant
50	06.12.2016 16:12:42		⚙️	201612G0800/116	0800		1008600036877	FIN		Backoffice checked
51	06.12.2016 16:12:42		⚙️	201612G0800/116	0800		1004602004555	FIN		Consultant
52	06.12.2016 16:12:42		⚙️	201612G0600/158	0600		0063805540167	MICRO		Consultant

Go to REGION
Preview of loan data after verification
Credit File Presentation
Printing contracts
External documents
Application history
All data
Application - preview
Refuse
Level of review

Having received from the Risk Manager the approved application, the Credit Officer transfers it to Electronic Credit Committee of the respecting level, automatically determined by the System on the previous stage – in our case it is REGION.

Electronic Voting

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

EN Language Skin

Desktop Loan origination system

Выберите продукт Отчеты Настройки

Region

DEMObank

Date from 1/1/2000 till 5/25/2018 Quick search All

	Date	Consultant	Action	Order number	Branch	Client	Фискальный код (поиск)	Type analiz	№ LAP	Рук. региона	Регион 1	Регион 2	Status
1	14.12.2016 09:55:20		⚙️	201612G1400/267	1400		1016611001221	MICRO		?	?	?	Region
2	13.12.2016 14:18:18		⚙️	201612G3600/38	3600		2001035205871	MICRO		?	?	?	Region
3	10.12.2016 10:48:36						2004015107952	AGRO		?	?	?	Region
4	08.12.2016 12:26:27						2001004013171	MICRO		YES	YES	YES	Region
5	08.12.2016 11:15:54						2000015001409	AGRO		?	?	?	Region
6	05.12.2016 16:31:23						1015600020014	MICRO		?	?	YES	Region
7	30.11.2016 14:08:30						1013606002874	AGRO		?	?	YES	Region
8	18.11.2016 17:22:24						1011611001802	FIN		?	YES	?	Region
9	14.11.2016 14:09:27						1002600015980	FIN		?	YES	YES	Region
10	09.11.2016 18:51:39						2002012100073	AGRO		YES	YES	YES	Region
11	20.03.2016 11:29:18											?	Region

View + [Icons] Detach

Consultant

- Back-office
- Back-office 2
- Risk intervention
- Secretary
- Branch
- Region
- CCN
- CCRB
- CCB
- All applications
- Rejected
- Issued

Regional Manager

- Region 1
- Region 2
- Application - preview
- Credit File Presentation
- External documents
- Application history
- All data
- Send to consultant for revision

Each member of Electronic Credit Committee can familiarize with loan application, supplement the customer electronic dossier with external documents and also must deliver his vote within the process of electronic voting.

Electronic Voting

The screenshot displays the 'DeVision Front Solution' interface for loan origination. At the top, it shows the application date (13.12.2016 14:18:18) and application number (201612G3600/38). The interface includes several tabs for different stages: Borrower (legal entity), Applicant, Shareholders, Partners, Guarantee, Loan application, and Fin. Analysis MICRO. A 'Head of region' dropdown menu is highlighted, with a callout box explaining that each voting member reviews decisions, analyzes alerts and check-lists, and delivers their decision on the loan application. Below this, there is a section for 'Additional conditions' with a list of terms. A callout box points to this list, stating that these conditions, selected from a predefined list, automatically fall into the Credit Agreement signed by the customer. At the bottom, there are 'Execute' and 'Back' buttons.

Each voting member reviews the decisions of other members of credit committee, analyses the Alerts, check-list and delivers its decision upon the loan application.

Along with its conclusion, the Electronic Voting member can register in the system the additional conditions, accompanying the credit agreement.

The additional conditions, selected from the predefined list, automatically fall into the Credit Agreement, signed by Customer.

Electronic Voting

Добро пожаловать в DeVision Front Solution
Сегодня: 30.03.2018 Пользователь: Administrator application

Sign Out

RU Язык Тема

Рабочий стол Предкредитная обработка

Выберите продукт Отчеты Настройки

Регион

DEMObank

Период с 01.01.2000 до 30.03.2018 Быстрый выбор Все

Представление +

	Дата	Консультант	Действие	Номер заявки	Филиал	Клиент	Фискальный код (поиск)	Фин. анализ	№ LAP	Рук. региона	Регион 1	Регион 2	Статус
1	13.12.2016 14:18:18		⚙️	201612G3600/38	3600		2001035205871	MICRO		YES	?	?	Регион
2	10.12.2016 10:48:36		⚙️	201612G1000/144	1000		2004015107952	AGRO		?	?	?	Регион
3	08.12.2016 11:15:54		⚙️	201612G1000/143	1000		2000015001409	AGRO		YES	?	?	Регион
4	05.12.2016 16:31:23		⚙️	201612G0107/31	0107		1015600020014	MICRO		?	?	YES	Регион
5	30.11.2016 14:08:30		⚙️	201611G1300/114	1300		1013606002874	AGRO		?	?	YES	Регион
6	18.11.2016 17:22:24		⚙️	201611G1400/241	1400		1011611001802	FIN		?	YES	?	Регион
7	14.11.2016 14:09:27		⚙️	201611G7100/460	7100		1002600015980	FIN		?	YES	YES	Регион
8	21.03.2016 11:25:18		⚙️	201603G0606/13	0606		1015600033957	MICRO		?	?	?	Регион

Консультант

- Бэк-офис
- Бэк-офис 2
- Вмешательство Рисков
- Секретарь
- Филиал
- Регион
- CCN
- CCRB
- CCB
- Все заявки
- Отказанные
- Выданные

172.19.0.15:7001/devision/faces/jid=ZGrXh2pfPp2bl-1574379385#

The Region Head has positively voted for loan granting.

The collegiate decision of the credit committee

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

EN Language Skin

Desktop Loan origination system

Выберите продукт Отчеты Настройки

Region

DEMObank

Date from 1/1/2000 till 5/25/2018 Quick search All

View + [Icons] Detach

	Date	Consultant	Action	Order number	Branch	Client	Фискальный код (поиск)	Type analiz	№ LAP	Рук. региона	Регион 1	Регион 2	Status
1	14.12.2016 09:55:20			201612G1400/267	1400		1016611001221	MICRO		?	?	?	Region
2	13.12.2016 14:18:18			201612G3600/38	3600		2001035205871	MICRO		YES	YES	YES	Region
3	10.12.2016 10:48:36						2004015107952	AGRO		?	?	?	Region
4	08.12.2016 12:26:27						2001004013171	MICRO		YES	YES	YES	Region
5	08.12.2016 11:15:54						2000015001409	AGRO		?	?	?	Region
6	05.12.2016 16:31:23						1015600020014	MICRO		?	?	YES	Region
7	30.11.2016 14:08:30						1013606002874	AGRO		?	?	YES	Region
8	18.11.2016 17:22:24						1011611001802	FIN		?	YES	?	Region
9	14.11.2016 14:09:27						1002600015980	FIN		?	YES	YES	Region
10	09.11.2016 18:51:39											YES	Region
11	20.03.2016 11:29:18			201603G0606/13	0606					?		?	Region

Consultant

- Back-office
- Back-office 2
- Risk intervention
- Secretary
- Branch
- Region
- CCN
- CCRB
- CCB
- All applications
- Rejected
- Issued

Decision - APPROVED

Application - preview

Credit File Presentation

External documents

Application history

All data

Send to consultant for revision

All electronic voting members have positively voted. The collegiate decision to grant the loan is APPROVED.

The loan application is transferred to Credit Officer for loan paperwork processing.

Transmitting the loan application to Credit Officer for loan paperwork processing

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

EN Language Skin

Desktop Loan origination system

Выберите продукт Отчеты Настройки

Consultant

DEMObank

Date from 1/1/2000 till 5/25/2018 Quick search All

View + Attach Detach

	Date	Consultant	Action	Order number	Branch	Client	Фискальный код (поиск)	Type analiz	№ LAP	Status
14	14.12.2016 12:27:32		⚙️	201612G1300/117	1300		0961111895526	MICRO		Consultant
15	14.12.2016 12:19:53		⚙️	201612G1400/268	1400		0991401193289	MICRO		Consultant
16	14.12.2016 11:44:10		⚙️	201612G7100/481	7100		1010600024453	MICRO		Consultant
17	14.12.2016 09:41:12		⚙️	201612G0300/196	0300		1008600027482	FIN		Risk checked
18	14.12.2016 09:29:57		⚙️	201612G5000/62	5000		1002602001804	FIN		Consultant
19	14.12.2016 08:51:59		⚙️	201612G0208/32	0208		1015600025190	MICRO		Risk checked
20	13.12.2016 17:20:24		⚙️	201612G1600/79	1600		0982306215080	AGRO		Backoffice checked
21	13.12.2016 16:42:50		⚙️	201612G0400/73	0400		2003025084880	MICRO		Consultant
22	13.12.2016 16:04:50		⚙️	201612G1102/32	1102		0983010099906	AGRO		Consultant
23	13.12.2016 14:35:13		⚙️	201612G1200/233	1200		2002011048257	AGRO		Backoffice checked
24	13.12.2016 14:18:18		⚙️	201612G3600/38	3600		2001035205871	MICRO		Approved
25	13.12.2016 13:45:24				220		0971005381310	MICRO		Backoffice checked
26	13.12.2016 11:53:57				600		2002021061103	AGRO	12940117100	Consultant
27	13.12.2016 11:46:55				800					
28	13.12.2016 11:24:23				200					
29	13.12.2016 09:44:00				400					
30	12.12.2016 20:05:50				200					
31	12.12.2016 18:46:00				100					
32	12.12.2016 18:08:30				100					
33	12.12.2016 15:47:31				500					
34	12.12.2016 12:52:45		⚙️	201612G0200/106	0200					
35	12.12.2016 11:49:04		⚙️	201612G0300/193	0300					
36	12.12.2016 10:58:51		⚙️	201612G4600/75	4600					
37	12.12.2016 10:20:14		⚙️	201612G7100/477	7100					
38	12.12.2016 09:00:08		⚙️	201612G1800/100	1800					
39	10.12.2016 15:51:19		⚙️	201612G1000/146	1000					
40	10.12.2016 15:09:58		⚙️	201612G0101/1	01011					
41	10.12.2016 13:53:01		⚙️	201612G1000/145	1000		0982402158892	AGRO		Backoffice checked
42	09.12.2016 16:27:06		⚙️	201612G4100/87	4100		1009603001707	FIN		Consultant
43	09.12.2016 13:25:21		⚙️	201612G1104/57	1104		1003602030520	FIN		Consultant
44	09.12.2016 12:45:01		⚙️	201612G0109/66	0109		2003044043677	MICRO		Backoffice checked

Consultant menu:

- Consultant
- Back-office
- Back-office 2
- Risk intervention
- Secretary
- Branch
- Region
- CCN
- CCRB
- CCB
- All applications
- Rejected
- Issued

Context menu for row 26:

- Voting results
- All data
- Credit File Presentation
- Printing contracts
- External documents
- Application history
- Sequesting LAP
- Refuse

Upon electronic voting, the Credit Officer proceeds to loan paperwork, prints out and signs with the customer all the documents required to accompany the loan deal.

At the moment of loan issuance, the system automatically creates the credit deal in the bank's Core Banking System or Credit Module, generating along that all the accounting entries required.

Printing customer documents

Welcome to DeVision Front Solution
Release 1.0.59 Build 1848 Current date 25.05.2018 User Administrator application

EN Language Skin

Desktop Loan origination system

Выберите продукт Отчеты Настройки

Print forms for document

View Detach

Name	Code	№
REPORT	REPORT	154610075
RESUME_JUR_MICRO	RESUME_JUR_MICRO	155282316
RESUME_PHYS	RESUME_PHYS	155302654
Conditii_Particulare_MICRO_PF	CONTRACT	155309214
RESUME_JUR_FIN	RESUME_JUR_FIN	155492847
RESUME_JUR_AGRO	RESUME_JUR_AGRO	155492849
Rezumat dosar	REZUMAT_DOSAR	156079039
Conditii generale_PJ	CONDITII_GENERALE_PJ	156355883
Conditii particulare MICRO PJ_INV	CONDITII_PARTICULARE_MICRO_PJ	156420771
Conditii_Generale_PFconsum	CONDITII_GENERALE_PFCONSUM	156422024
Conditii_Generale_PFantreprenor	CONDITII_GENERALE_PFANTREPRENOR	156422026
Contract_de_fidejusiune_PF	CONTRACT_DE_FIDEJUSIUNE_PF_LEG_FOCUS	156552364
Conditii_Particulare_TO_TO_Pro_cu garantii	CONDITII_PARTICULARE_TO_TO_G	156564490
Contract_de_fidejusiune_PJ	CONTRACT_DE_FIDEJUSIUNE_PJ	156681064
Conditii_particulare_ECONom_asig		7226415
CONDITII_PARTICULARE_MICRO_PJ_CONVERTIRE_INV		7272092
CONDITII_PARTICULARE_MICRO_PJ_BERD2013_INV		7272101
CONDITII_PARTICULARE_MICRO_PF_CONVERTIRE_INV		7272105
CONDITII_PARTICULARE_MICRO_PF_BERD2013_INV		7473775
Conditii_Particulare_TO_TO_Pro_fara garantii		7484580
Conditii_particulare_IpotecaPRO_EUR		7484585
Conditii_particulare_IpotecaPro_MDL		7484590
Conditii_particulare_IpotecaPRO_USD		7484595
Conditii_particulare_ProspierPro		7484599
Conditii_particulare_ECONom_neasig		7484605
Conditii_particulare_ECONom_neasig_cu_Fidej		7579193
CONDITII_PARTICULARE_LC_Micro		8359239
CP_MICRO_PF_INV_PROMO		8359364
CP_MICRO_PJ_INV_PROMO		8378583
CONDITII_PARTICULARE_LC_Clastic_12		8378587
CONDITII_PARTICULARE_CREDIT_CLASIC_PJ		
Conditii_Generale_II_GT	CONDITII_GENERALE_II_GT	163375328
CONDITII_PARTICULARE_CREDIT_CLASIC_PJ_VS_MBSG	CONDITII_PARTICULARE_CREDIT_CLASIC_PJ_V...	164015642
CONDITII_PARTICULARE_LC_Clastic_12_VS_MBSG	CONDITII_PARTICULARE_LC_CLASIC_12_VS_MB...	164016209

Conditii_Particulare_MICRO_PF

Формат отчета: Microsoft Rich Text Format

Список кредитов: Microsoft Rich Text Format

Save XML: Excel 2007, Excel 2003, HTML

Execute

The Credit Officer prints out the full list of documents required to accompany the loan deal: Loan Agreement, Surety Agreement, Pledge Agreement etc.

The printing documents functionality uses the number of preconfigured templates, access to which, including the format of downloaded/printed document, could be set up in the system based on user access rights.

«SME Loan»

Comprehensive automation of loan origination processes in the area of crediting the Small and Medium Enterprises

For additional information: info@fbs-g.com