Appendix 1:

Loan Processing Work Flow at DBE

Customer Sourcing
- This is the first step of the Loan process that focuses on the recruitment of potential customers through promotion and persuading investment loan applicants.

Loan Application Receiving
- This third step of the credit process focuses on: Verifying completeness of loan documents, Singing disclaimer agreement and Receiving Loan application.

Document Screening
- This is the second step of the credit process. It focuses on screening loan documents forwarded by the customer.

Due Diligence Assessment
- These steps of the Loan Process focus on undertaking due diligence assessment on a loan applicant. At this step all applicant related information are assessed and analyzed to know credit worthiness of the applicant.

Follow up Loan Appraisal Process
- These steps of the Loan Process aim for appraisal and follow-up of the appraisal activity.

Discussion on Draft Appraisal Report with Customer
- At this step of the loan process, the contact person communicates the customer & discusses on the appraisal report and aware the customer about conditions set for loan provision.

Loan Granting
- This step of the loan process prepares loan and mortgage contract and make ready for signature and documentation.

Equity Contribution and Compliance Check
- This step of the Credit process requires blocking and utilization of equity contribution as a pre-disbursement condition.

Effecting Disbursements
- This step of the credit process undertakes disbursements by checking the implementation progress of a project.

Inspecting Project Implementation Progress
- This step of the Credit process sees about proper utilization of the disbursements and implementation progress in terms of schedule set.

Project Implementation Completion Follow up
- This step of the credit process helps to know completeness of project implementation.

Loan Repayment Follow up
- This step of the process helps to assure timely loan repayment after project follow up is carried out.

Project Follow up
- This step of the credit process helps to undertake continuing project follow-up to ensure timely loan collection and sustainability of project.

Project insurance Follow up
- This step of the credit process helps to undertake continuing project follow-up to ensure timely and appropriate insurance purchase and renewal to minimize the likely risk of the project.

Loan Settlement
- These steps of the credit process help for settlement of the loan and release of collateral after the loan is repaid.

Figure 8: Loan Process Flow at DBE.