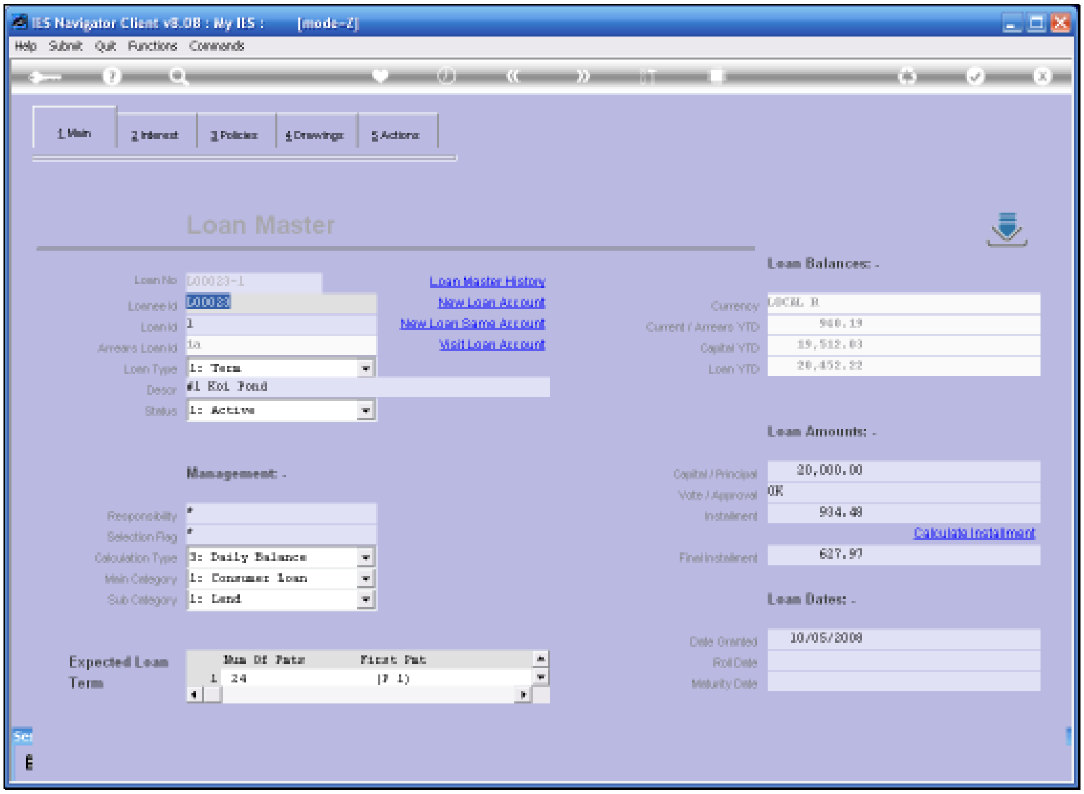
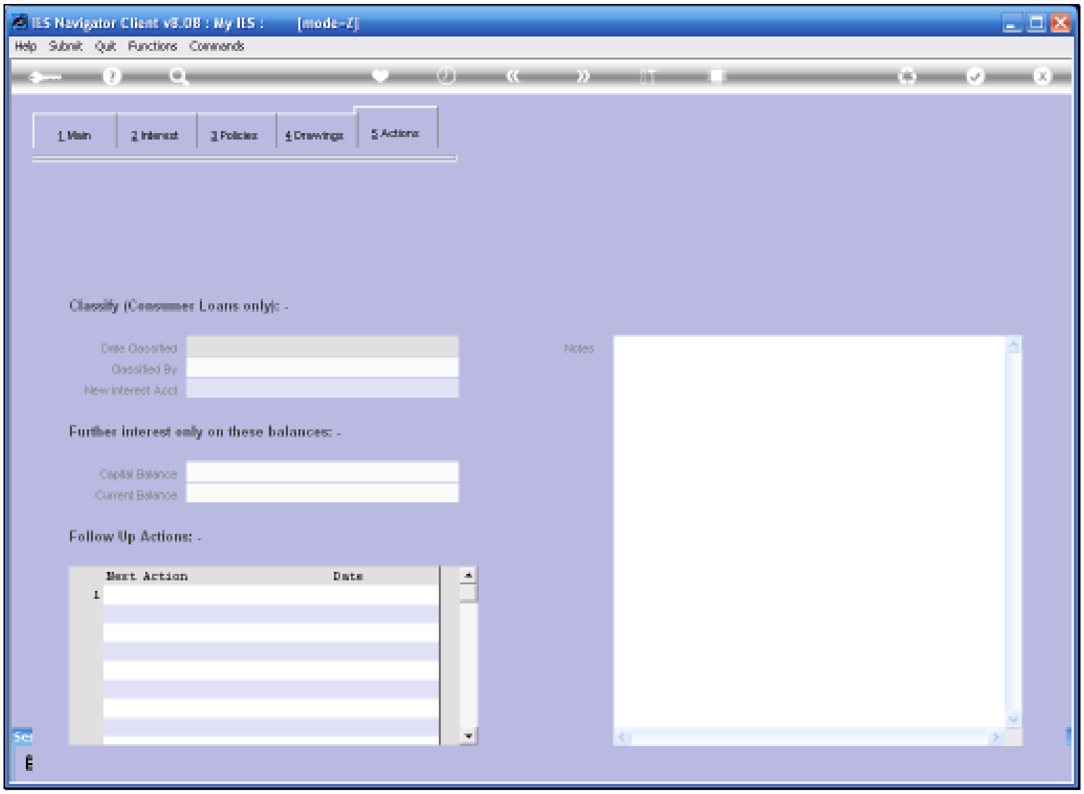


Slide 1

In this Tutorial we are looking at the action of "Loan Classification"

If a Loan is unpaid, it may be Classified. From the moment it is Classified, the Interest Calculation on this Loan will change.

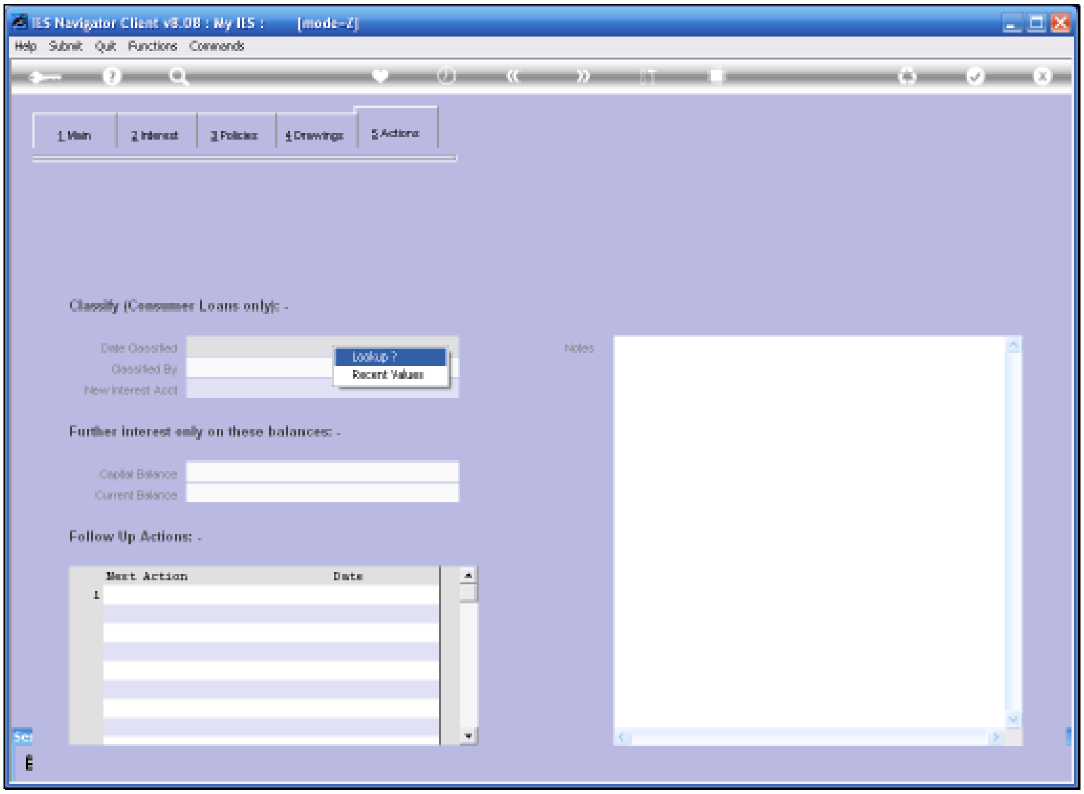
On this example that we are looking at, at the moment, we are looking at a Consumer Loan.



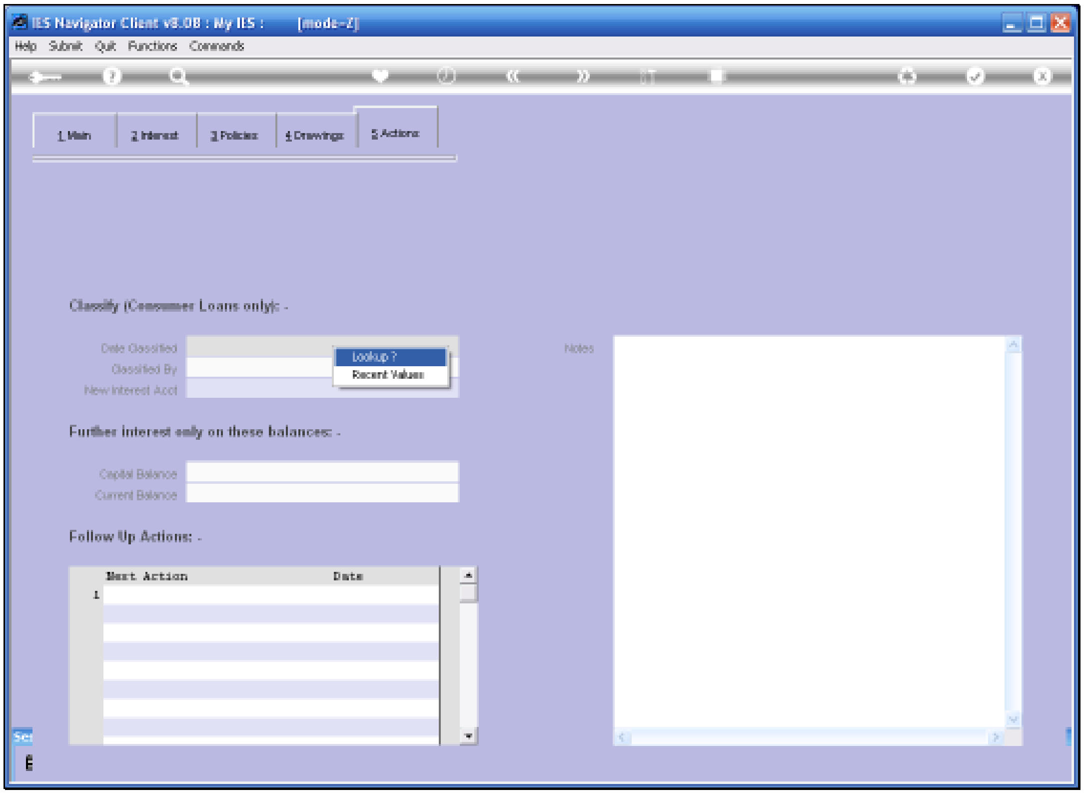
Slide 2

It is a very easy procedure to “Classify” a Loan.

When we move to the Actions tab and we insert a Date in the “Date Classified” field, then we are in fact Classifying the Loan from the selected Date.

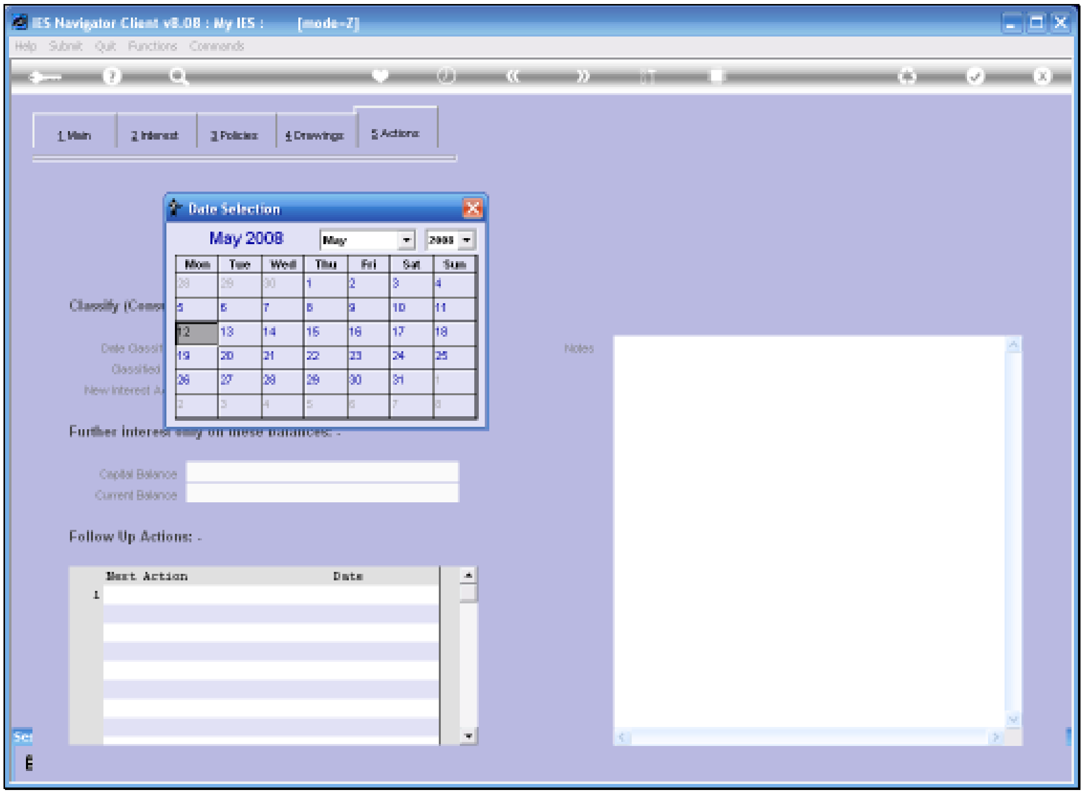

IES Navigator Client v8.08 : My IES : [mode-Z]
Help Submit Quit Functions Commands
1 Main
2 Interest
3 Policies
4 Drawings
5 Actions
Classify (Consumer Loans only): -
Date Classified
Classified By
New Interest Acct
Lookup ?
Recent Values
Notes
Further interest only on these balances: -
Capital Balance
Current Balance
Follow Up Actions: -
Next Action
Date

Slide 3



IES Navigator Client v8.08 : My IES : [mode-Z]
Help Submit Quit Functions Commands
1 Main
2 Interest
3 Policies
4 Drawings
5 Actions
Classify (Consumer Loans only): -
Date Classified
Classified By
New Interest Acct
Lookup ?
Recent Values
Notes
Further interest only on these balances: -
Capital Balance
Current Balance
Follow Up Actions: -
Next Action
Date

Slide 4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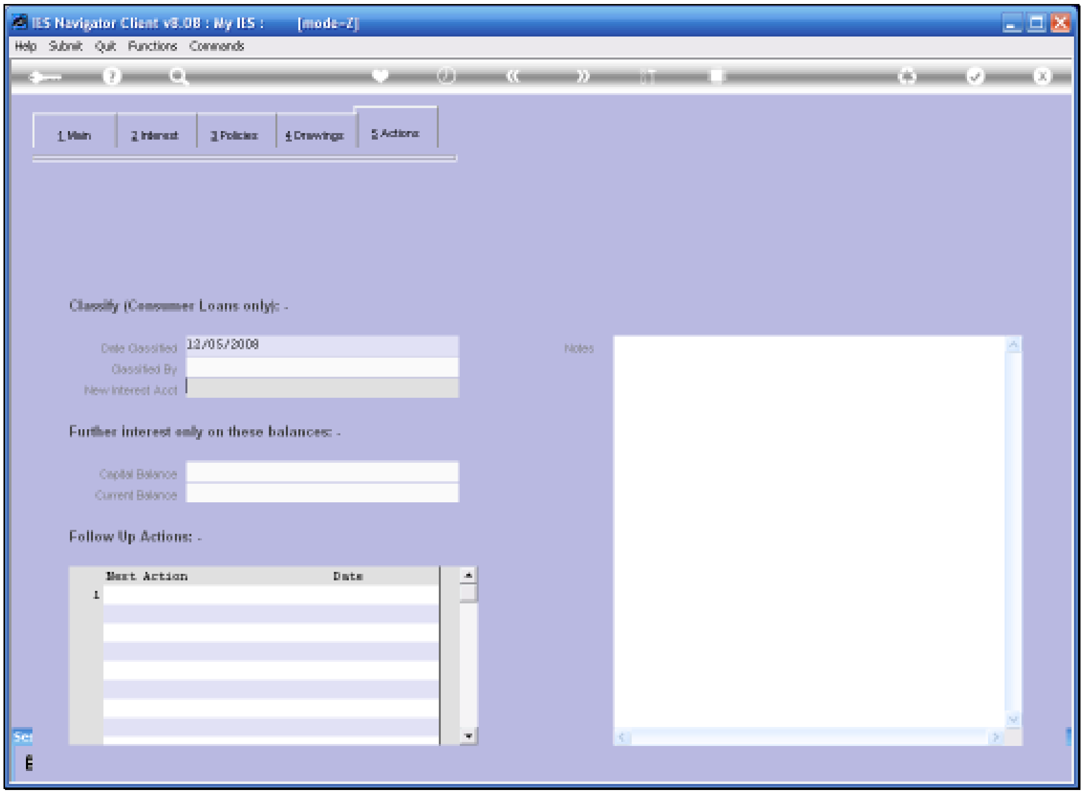
Help Submit Quit Functions Commands
1 Main
2 Interest
3 Policies
4 Drawings
5 Actions
Date Selection
May 2008
May
2008
Mon Tue Wed Thu Fri Sat Sun
Classify (Conse
Notes
Capital Balance
Current Balance
Follow Up Actions: -
Next Action
Date

Slide 5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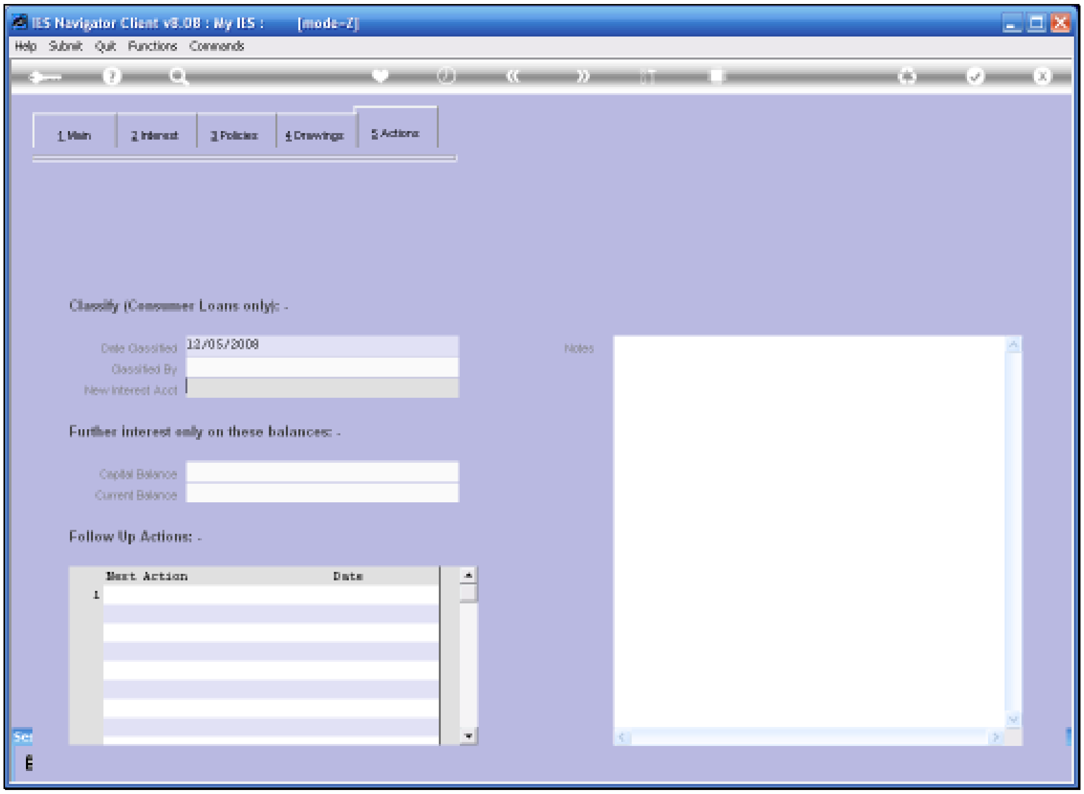
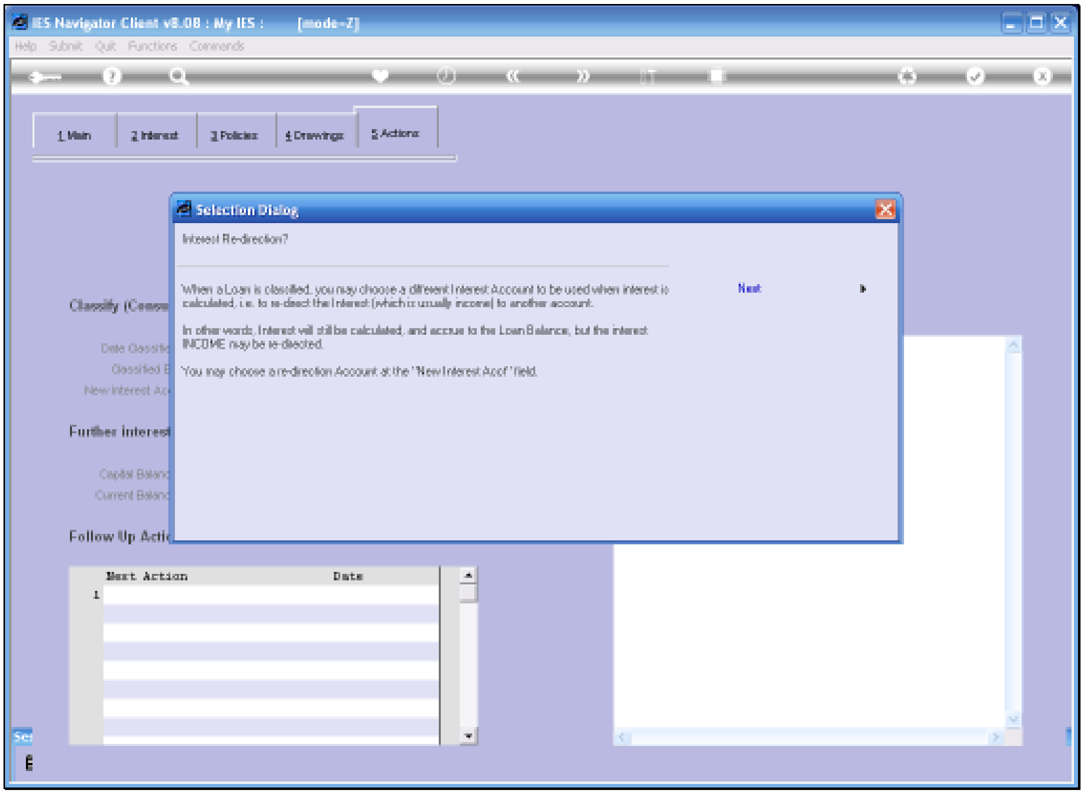
Help Submit Quit Functions Commands
1 Main
2 Interest
3 Policies
4 Drawings
5 Actions
Classify (Consumer Loans only): -
Date Classified
12/05/2008
Classified By
New Interest Acct
Further interest only on these balances: -
Capital Balance
Current Balance
Follow Up Actions: -
Next Action
Date
Notes

Slide 6


IES Navigator Client v8.08 : My IES : [mode-Z]
Help Submit Quit Functions Commands
1 Main
2 Interest
3 Policies
4 Drawings
5 Actions
Classify (Consumer Loans only): -
Date Classified 12/05/2008
Classified By
New Interest Acct
Further interest only on these balances: -
Capital Balance
Current Balance
Follow Up Actions: -
Next Action
Date
Notes

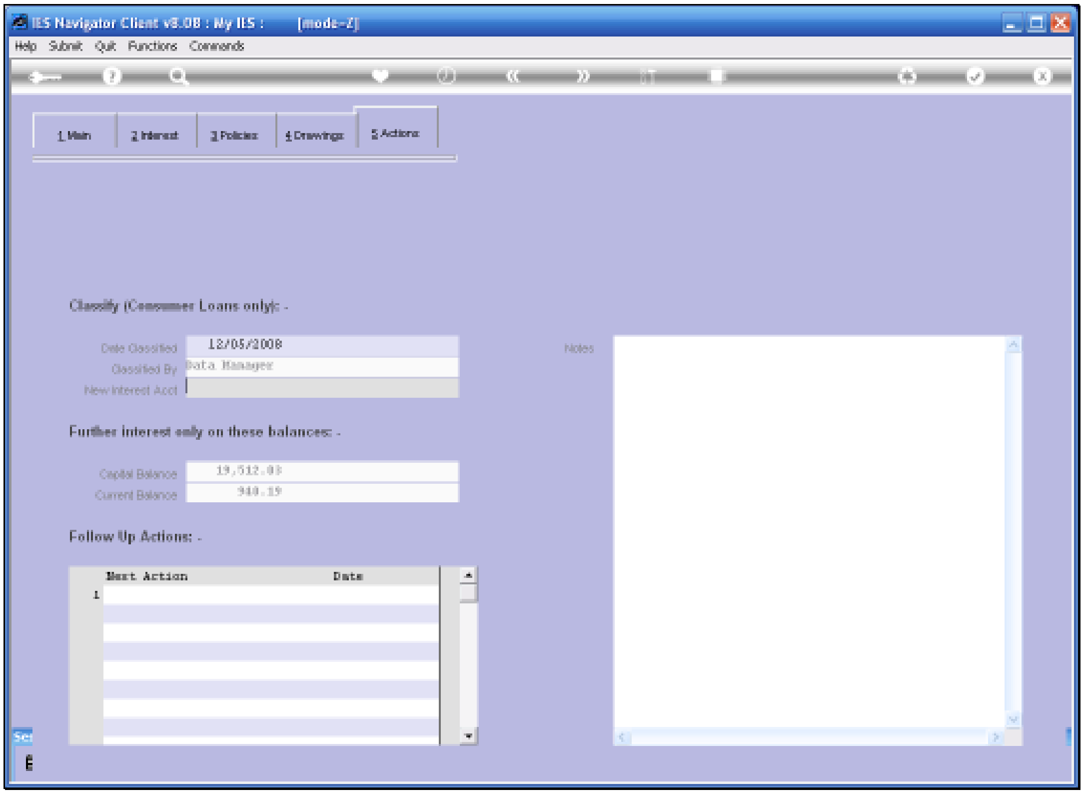
Slide 7



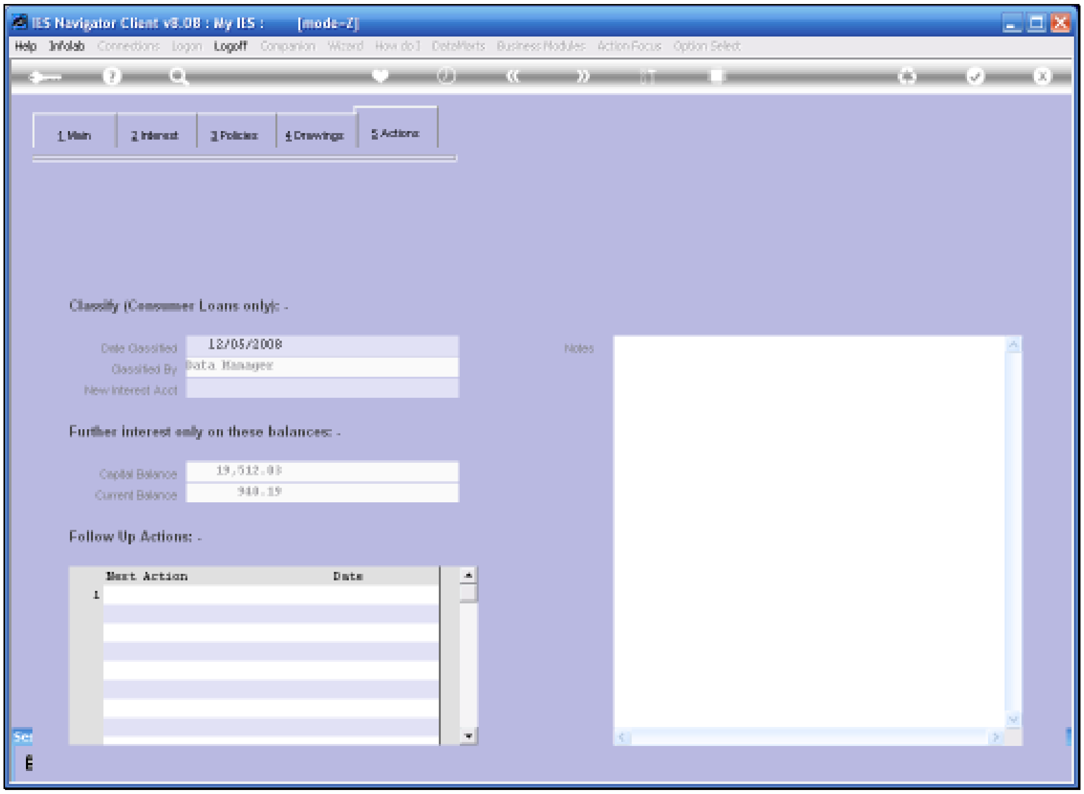
Slide 8

When we “Classify” a Loan, it is also optional to select a New Interest Account to which further Interest Calculations on this Loan will accrue.

In other words, instead of the normal Income Accounts we may re-direct the Interest that will be calculated to a different Account.

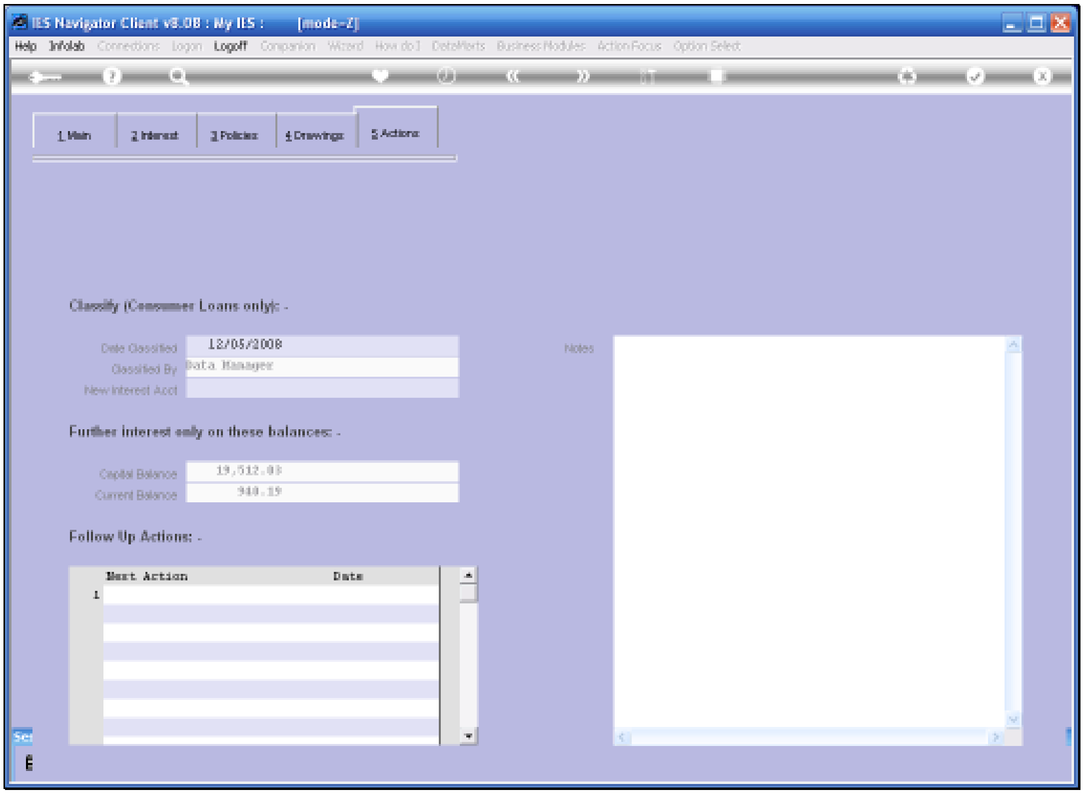

IES Navigator Client v8.08 : My IES : [mode-Z]
Help Submit Quit Functions Commands
1 Main
2 Interest
3 Policies
4 Drawings
5 Actions
Classify (Consumer Loans only): -
Date Classified
12/05/2008
Classified By
Data Manager
New Interest Acct
Further interest only on these balances: -
Capital Balance
19,512.03
Current Balance
940.19
Follow Up Actions: -
Next Action
Date
Notes

Slide 9



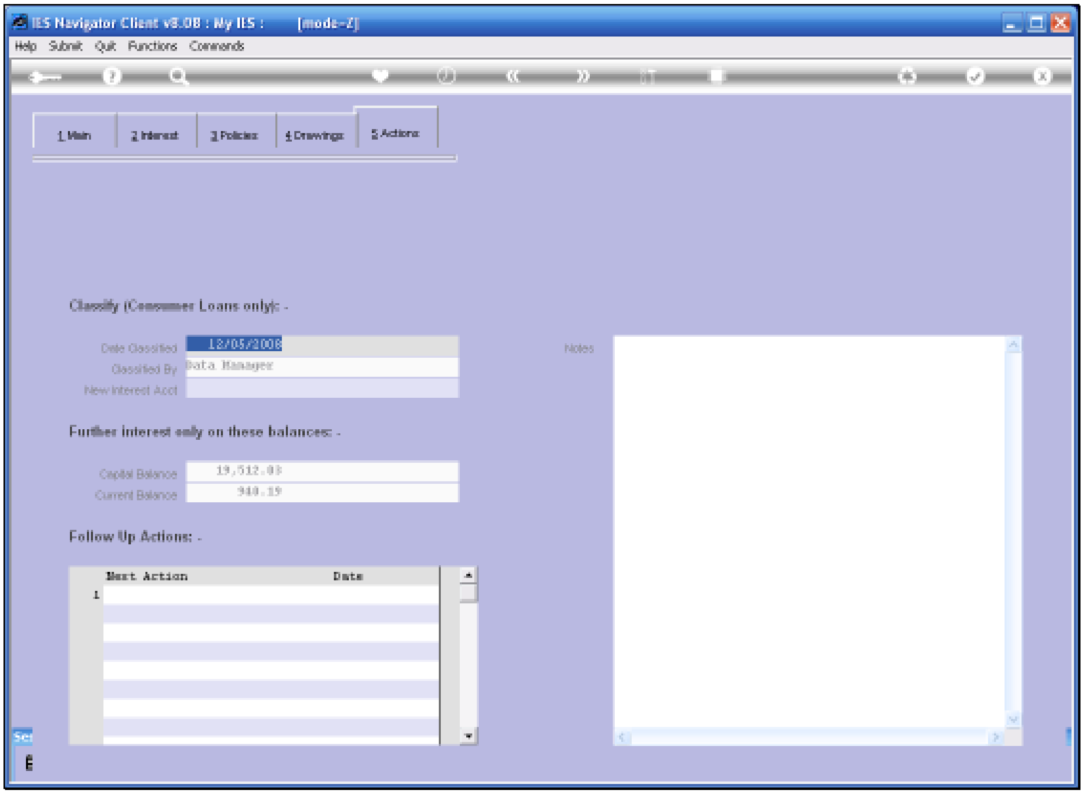
Slide 10

From here onwards Interest will be calculated on the stated Balances for the “Classified” Loan.



Slide 11

“De-Classification” is equally easy. We simply remove the Date Classified Value and Save the Master Record and then the Loan is normal again, i.e. “De-Classified”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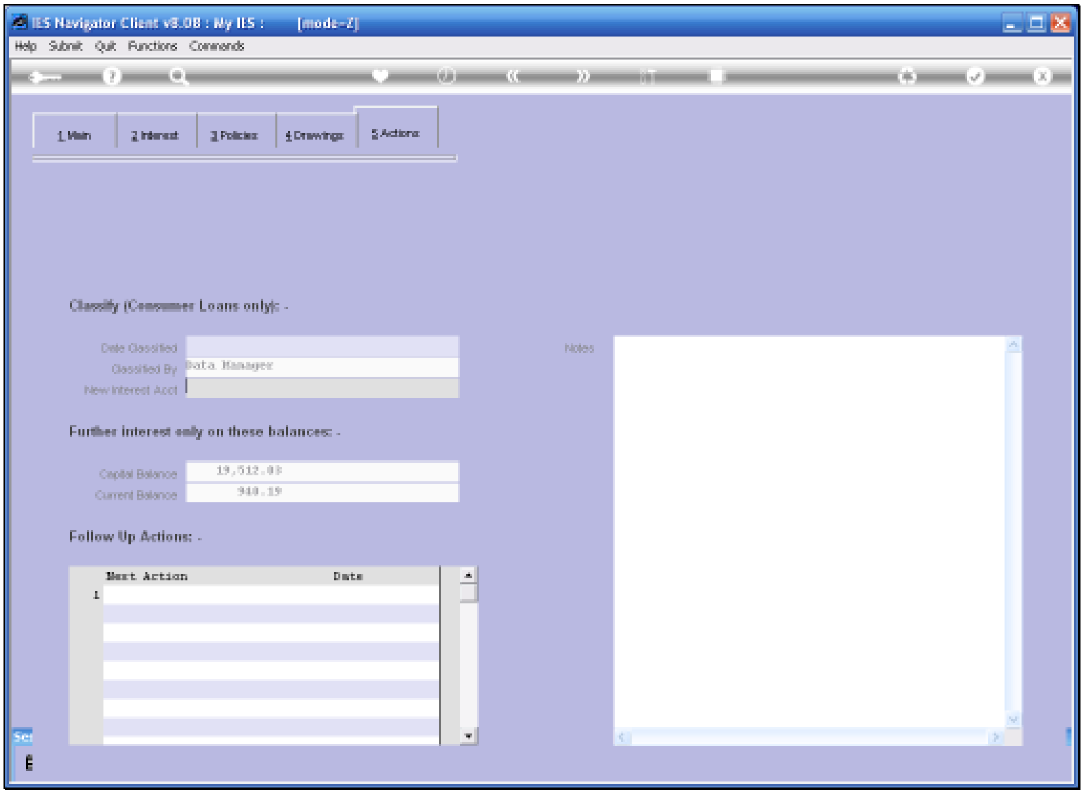
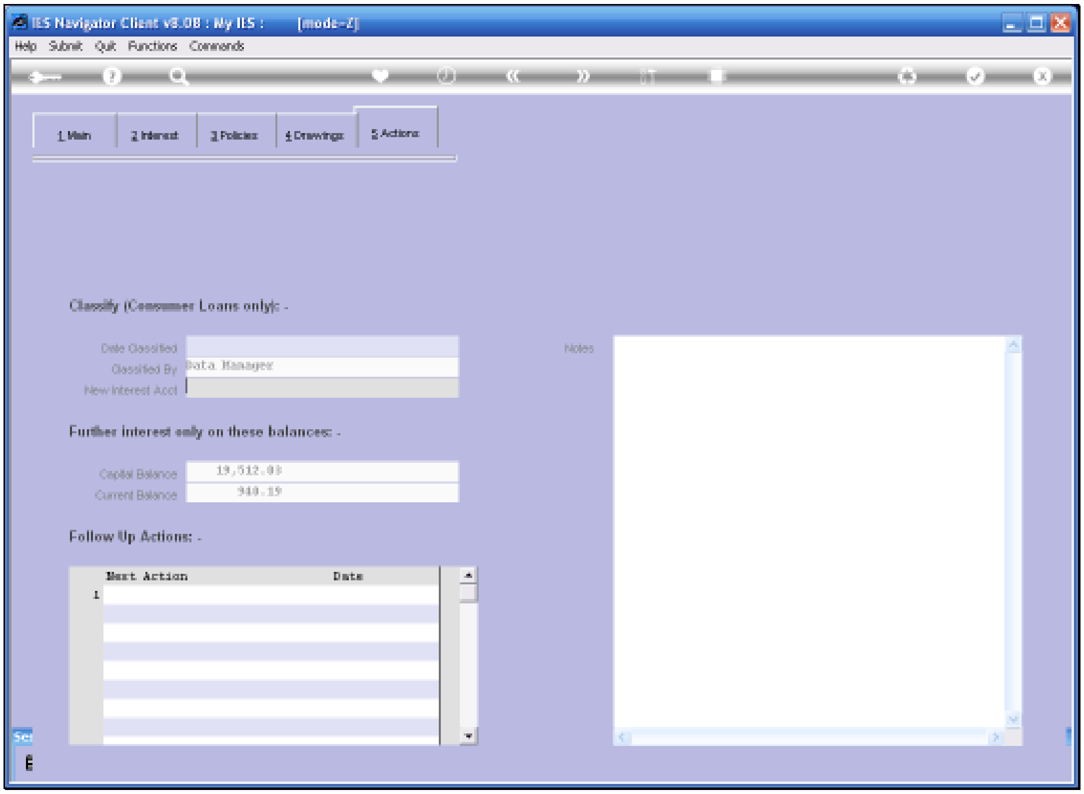
Help Submit Quit Functions Commands
1 Main
2 Interest
3 Policies
4 Drawings
5 Actions
Classify (Consumer Loans only): -
Date Classified
12/05/2008
Classified By
Data Manager
New Interest Acct
Notes
Further interest only on these balances: -
Capital Balance
19,512.03
Current Balance
940.19
Follow Up Actions: -
Next Action
Date

Slide 12


IES Navigator Client v8.08 : My IES : [mode-Z]
Help Submit Quit Functions Commands
1 Main
2 Interest
3 Policies
4 Drawings
5 Actions
Classify (Consumer Loans only): -
Date Classified
Classified By
Data Manager
New Interest Acct
Notes
Further interest only on these balances: -
Capital Balance
19,512.03
Current Balance
940.19
Follow Up Actions: -
Next Action
Date

Slide 13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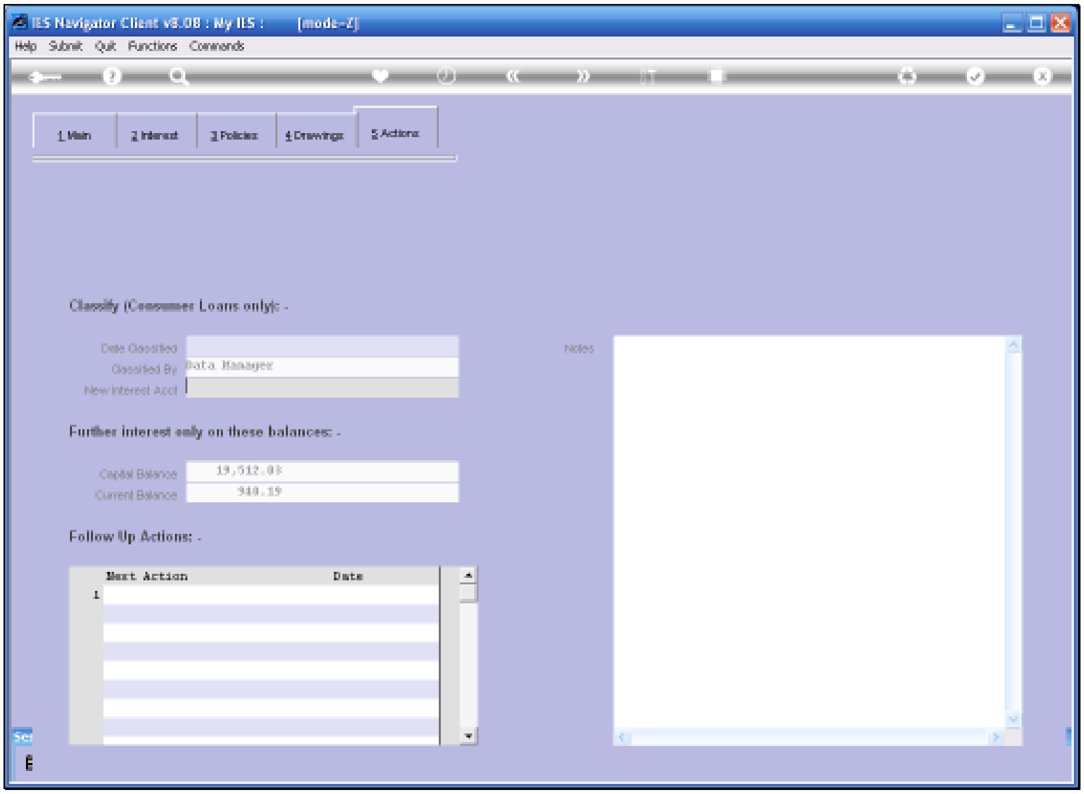
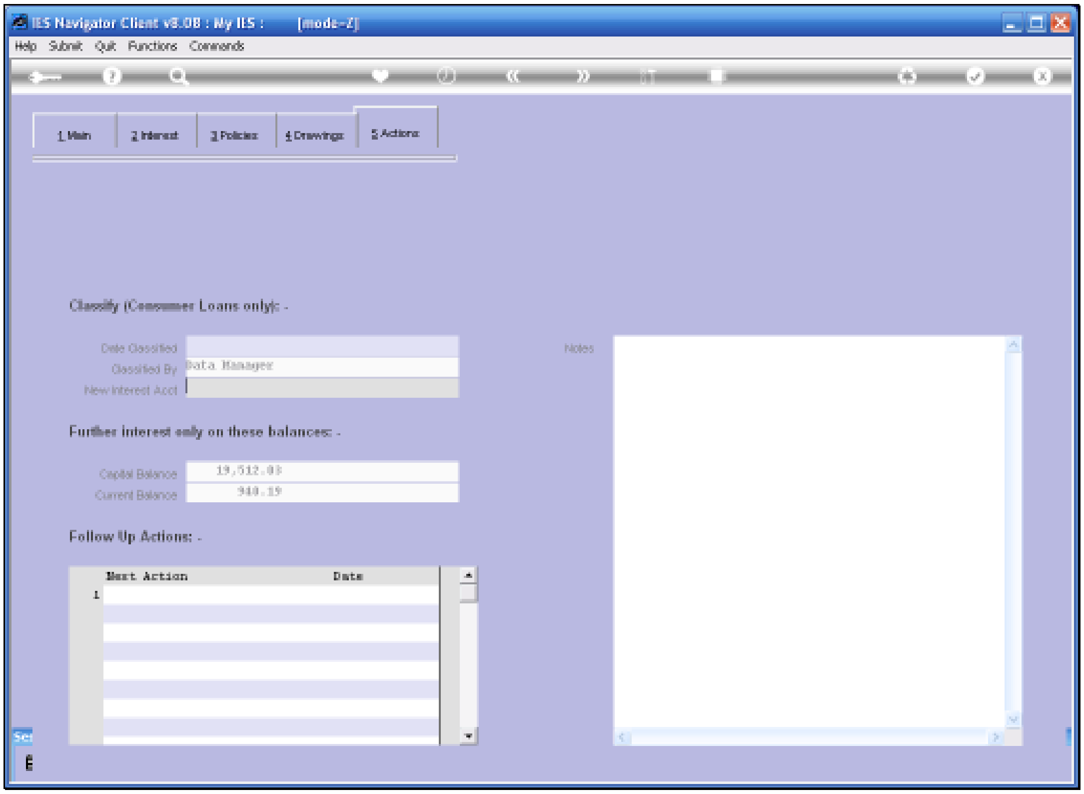
Help Submit Quit Functions Commands
1 Main
2 Interest
3 Policies
4 Drawings
5 Actions
Classify (Consumer Loans only): -
Date Classified
Classified By
Data Manager
New Interest Acct
Notes
Further interest only on these balances: -
Capital Balance
19,512.03
Current Balance
940.19
Follow Up Actions: -
Next Action
Date

Slide 14


IES Navigator Client v8.08 : My IES : [mode-Z]
Help Submit Quit Functions Commands
1 Main
2 Interest
3 Policies
4 Drawings
5 Actions
Classify (Consumer Loans only): -
Date Classified
Classified By
Data Manager
New Interest Acct
Notes
Further interest only on these balances: -
Capital Balance
19,512.03
Current Balance
940.19
Follow Up Actions: -
Next Action
Date

Slide 15


IES Navigator Client v8.08 : My IES : [mode-Z]
Help Submit Quit Functions Commands
1 Main
2 Interest
3 Policies
4 Drawings
5 Actions
Classify (Consumer Loans only): -
Date Classified
Classified By
Data Manager
New Interest Acct
Further interest only on these balances: -
Capital Balance
19,512.03
Current Balance
940.19
Follow Up Actions: -
Next Action
Date
Notes

Slide 16