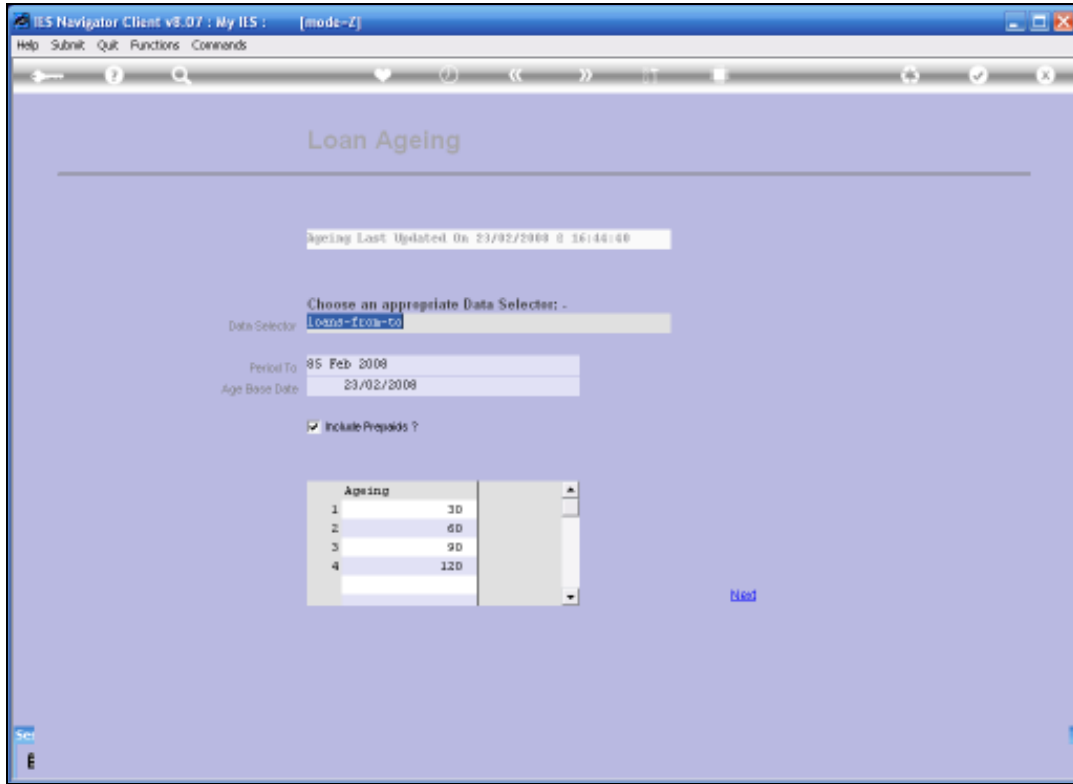


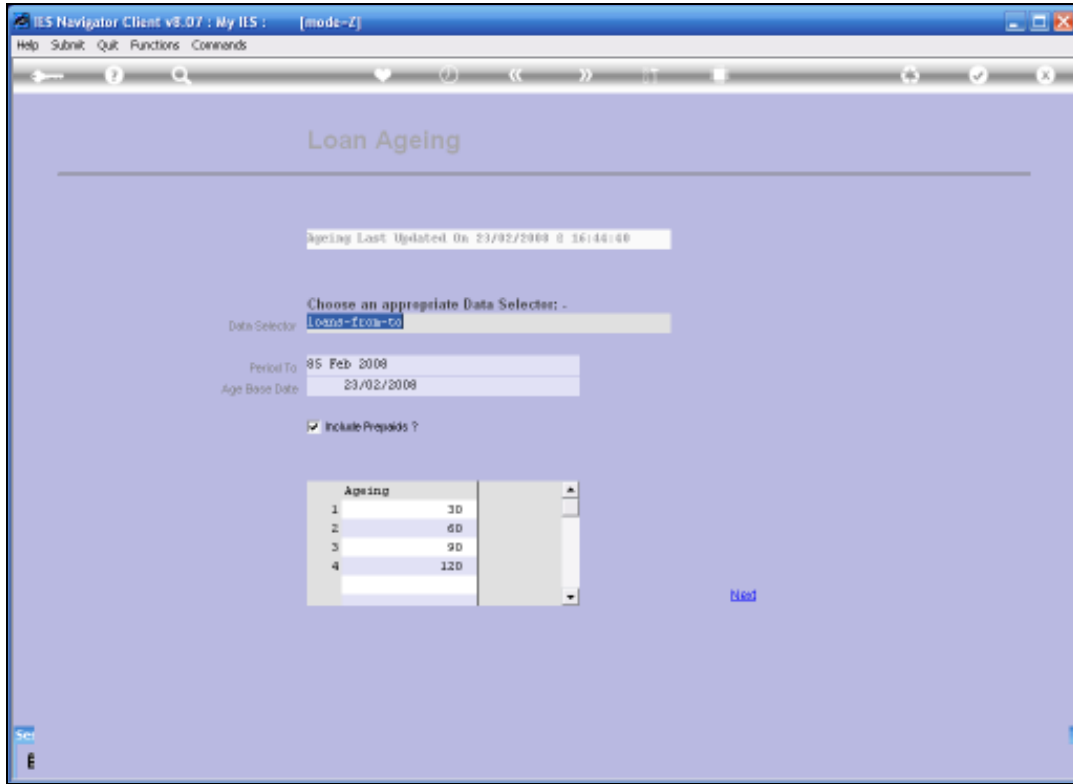
Slide 1

We are looking at the Ageing of Loans. What it means is that part of the Loan that we call the Current/Arrears.

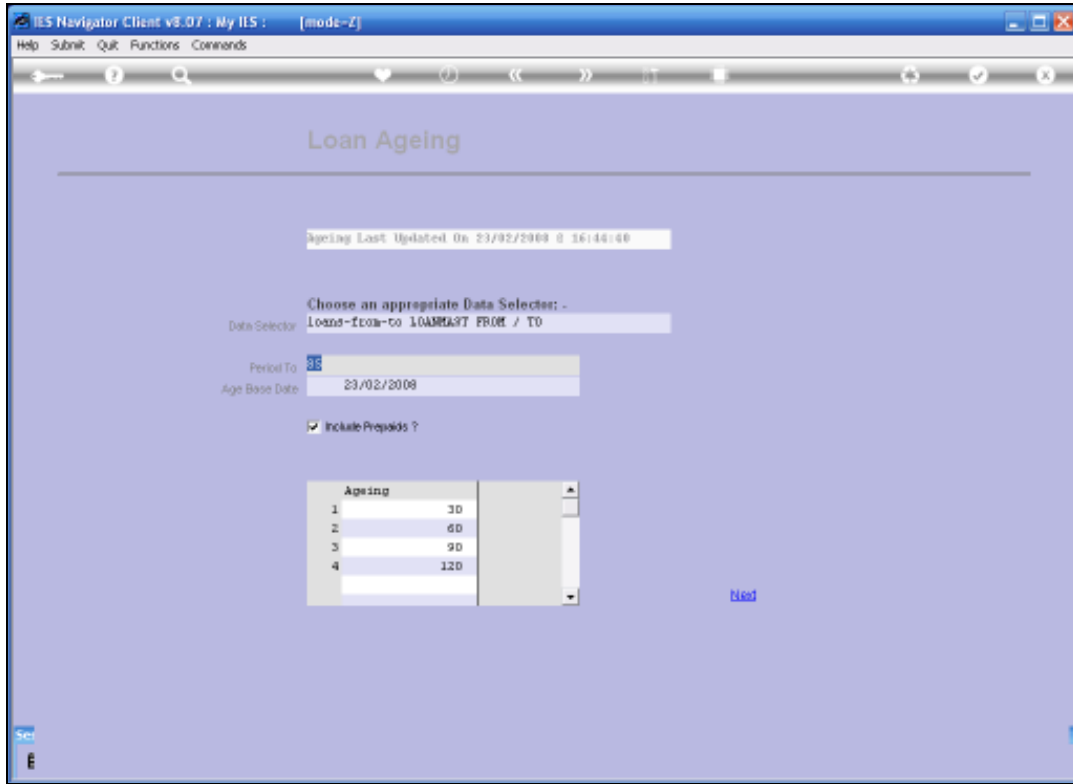
The Capital is not Aged. But in terms of what is due, i.e. what should have been Paid, Installments, etc. we do Age the Loan and then we can see which amounts are Overdue for how long.



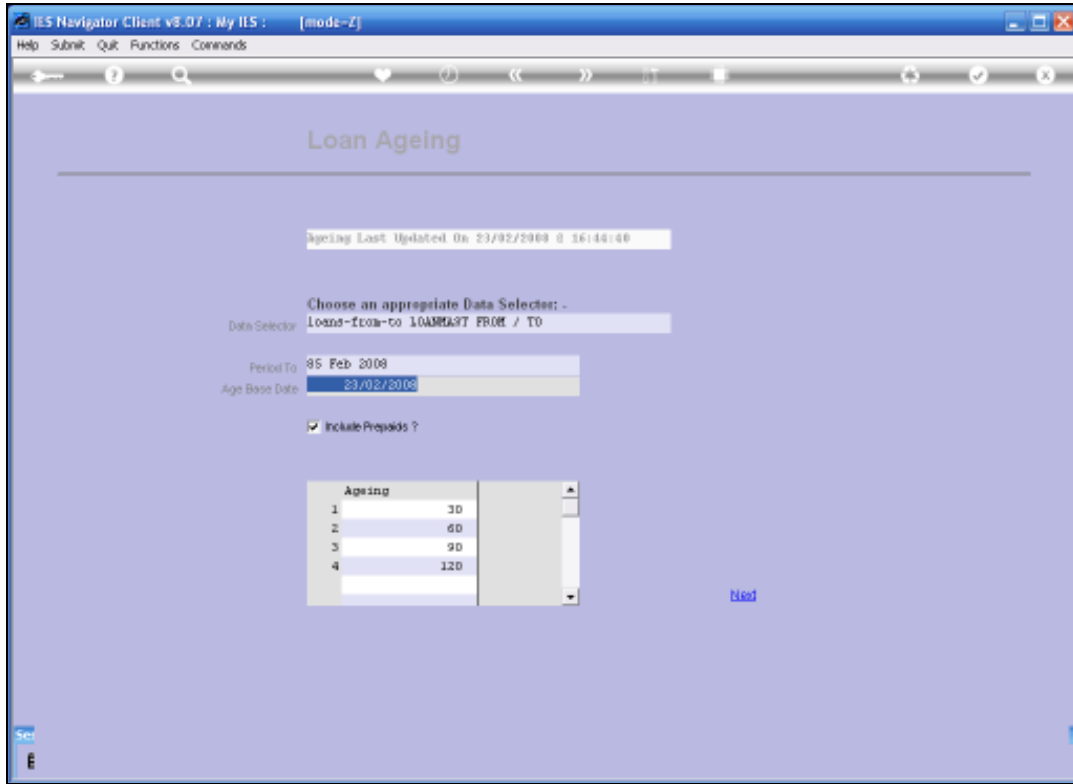
Slide 2



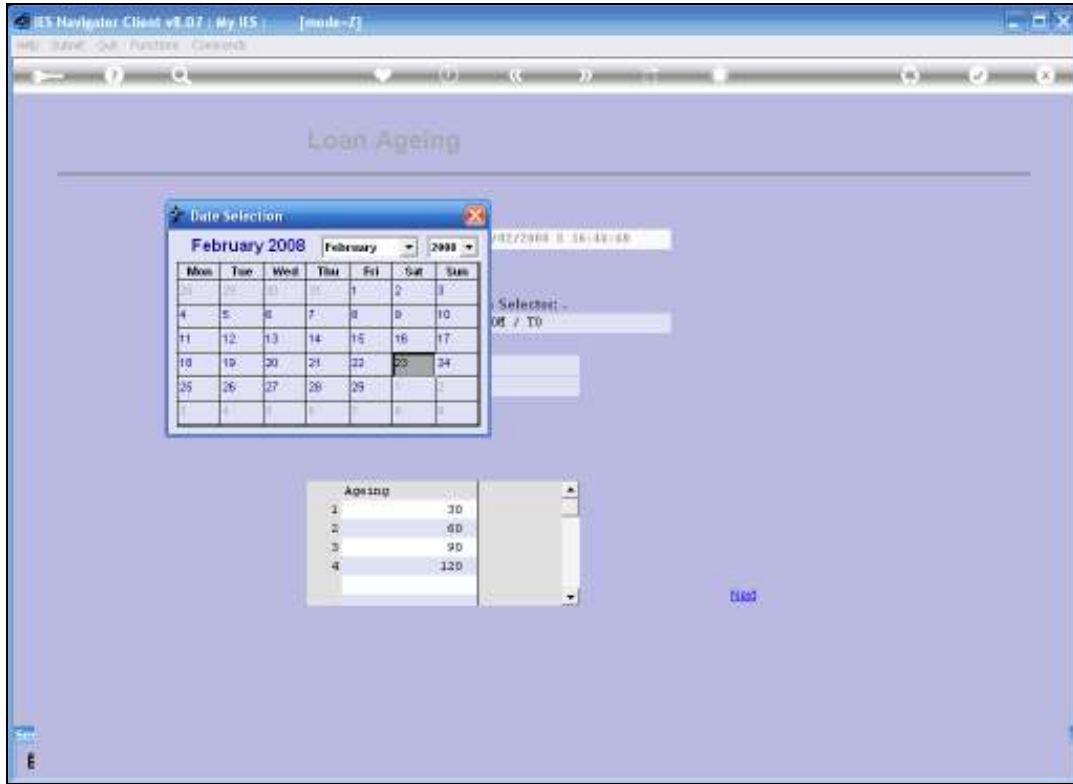
Slide 3



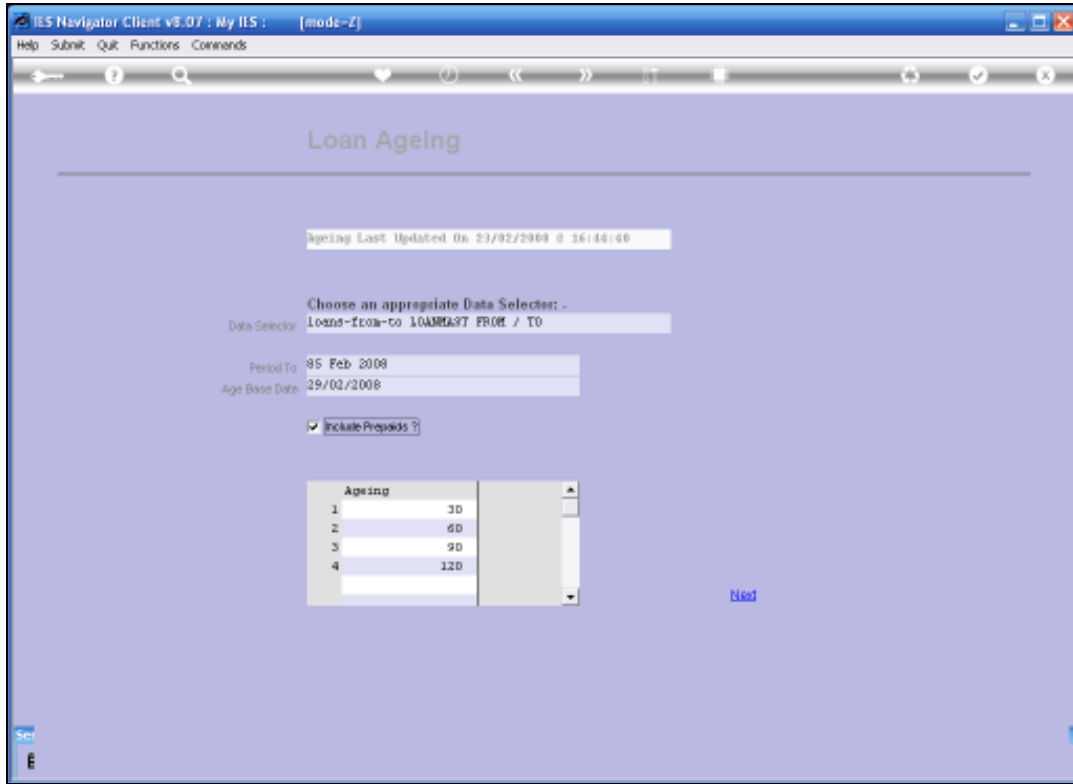
Slide 4



Slide 5



Slide 6



Slide 7

IES Navigator Client v8.07 : My IES : [mode-Z]

Help Submit Quit Functions Commands

Loan Ageing

Ageing Last Updated On: 23/02/2008 0 16:44:40

Choose an appropriate Data Selector: -
Data Selector: Loans-Itom-to LOANMA37 FROM / TO

Period To: 05 Feb 2008
Age Base Date: 29/02/2008

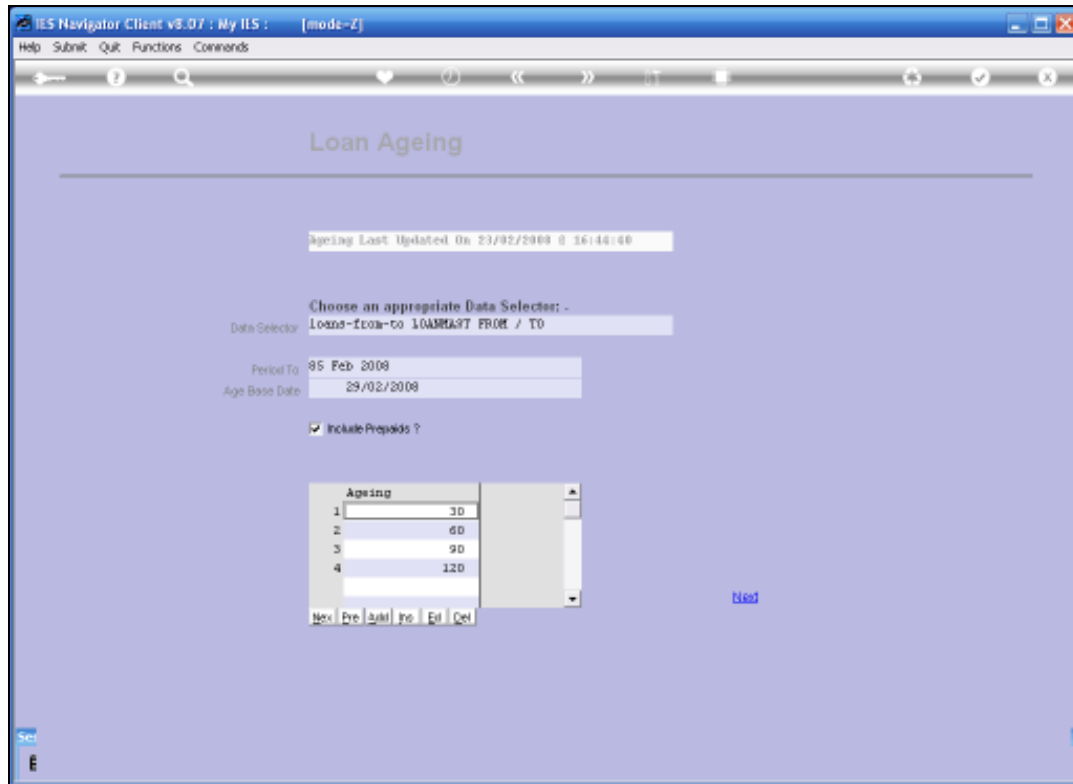
Include Prepays ?

Ageing	
1	30
2	60
3	90
4	120

[Next](#)

Slide 8

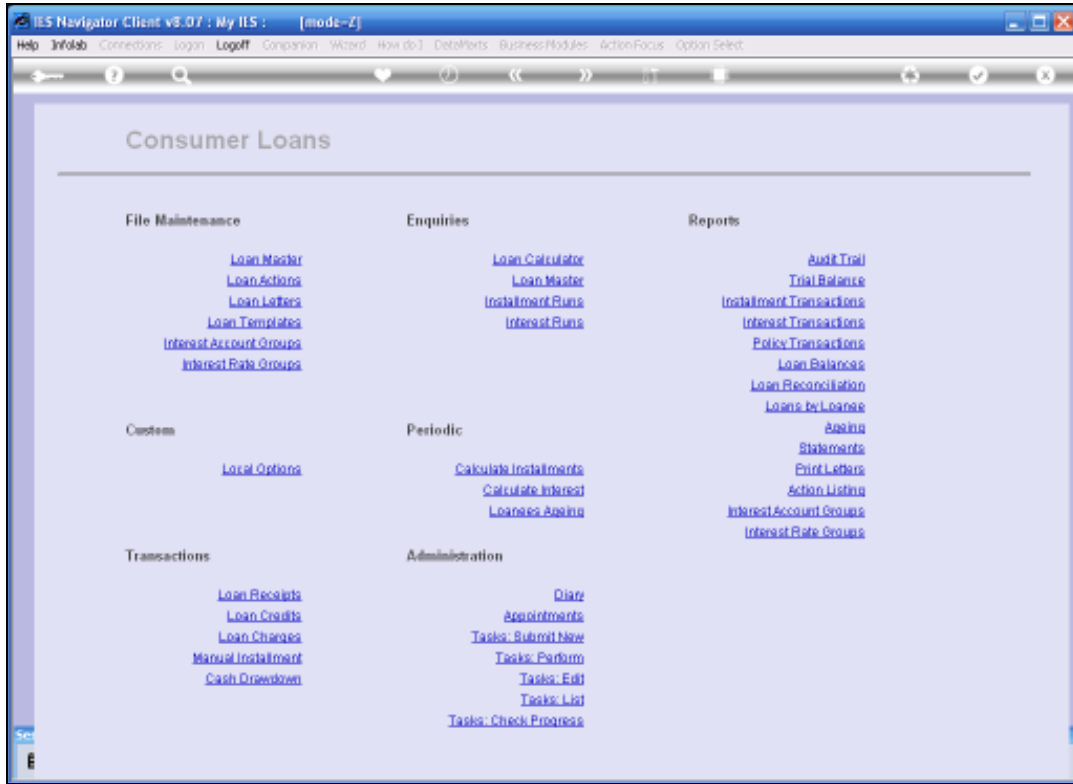
So in this case I am ageing for the Period Feb 2008 and I use an Age Base Date, which is the end of the Month. So as at the end of the Month, how do the figures look?



Slide 9

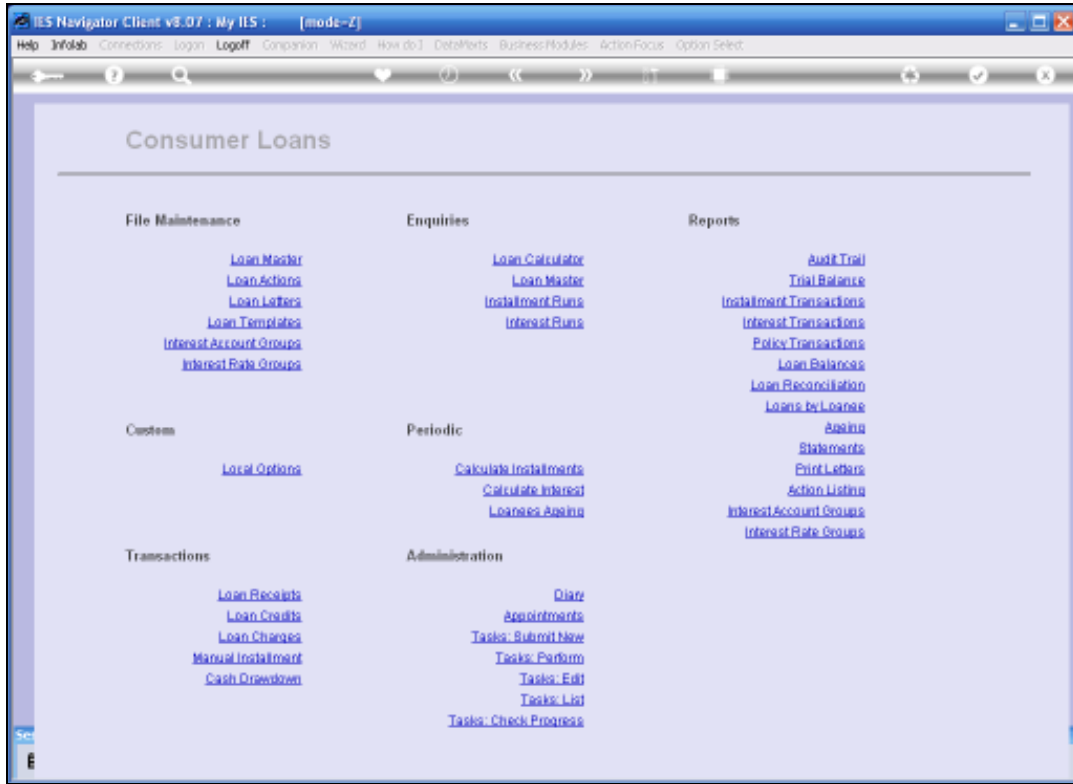
Default Ageing is of course 30-60-90-120 days, but in IES we can change that if we want to run it for instance for 30-45-60-120 days or something like that.

We can change the intervals.

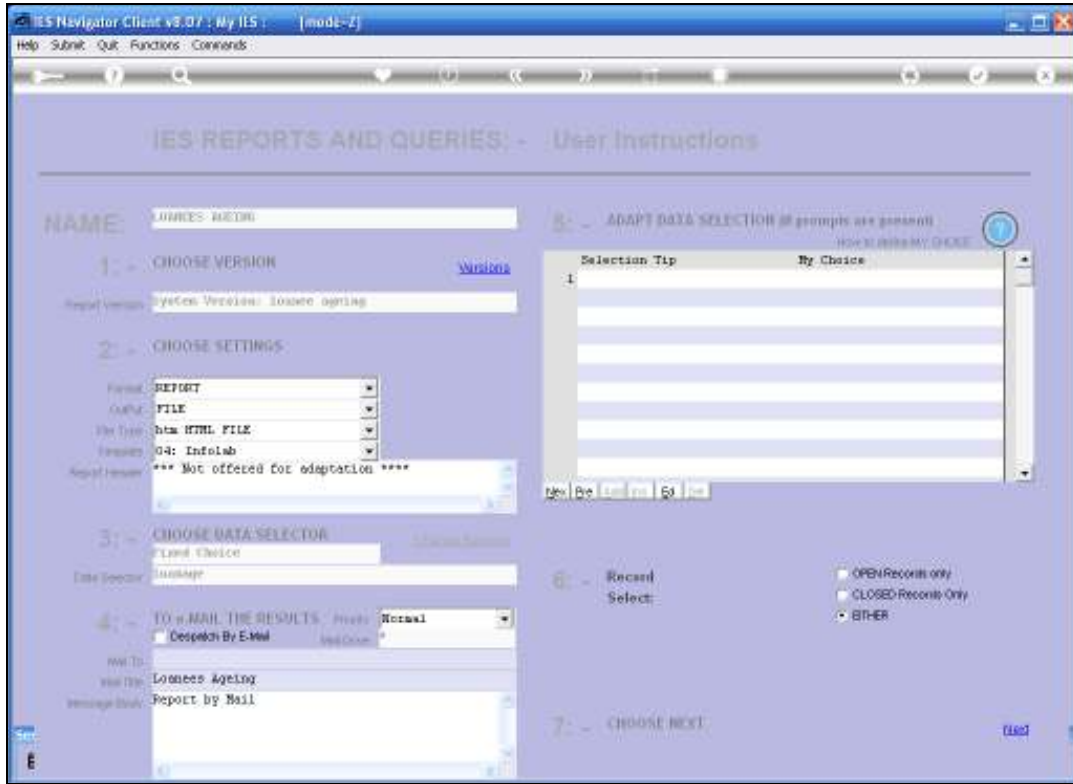


Slide 12

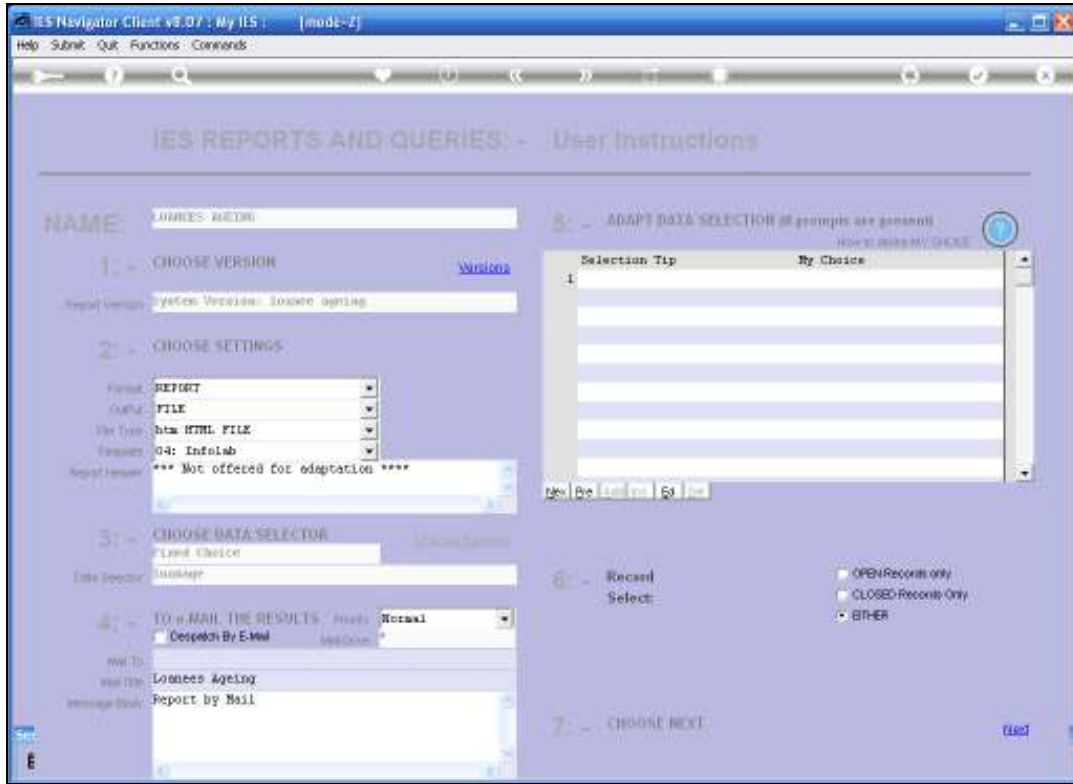
Once we have calculated Ageing, we then run an Ageing Report.



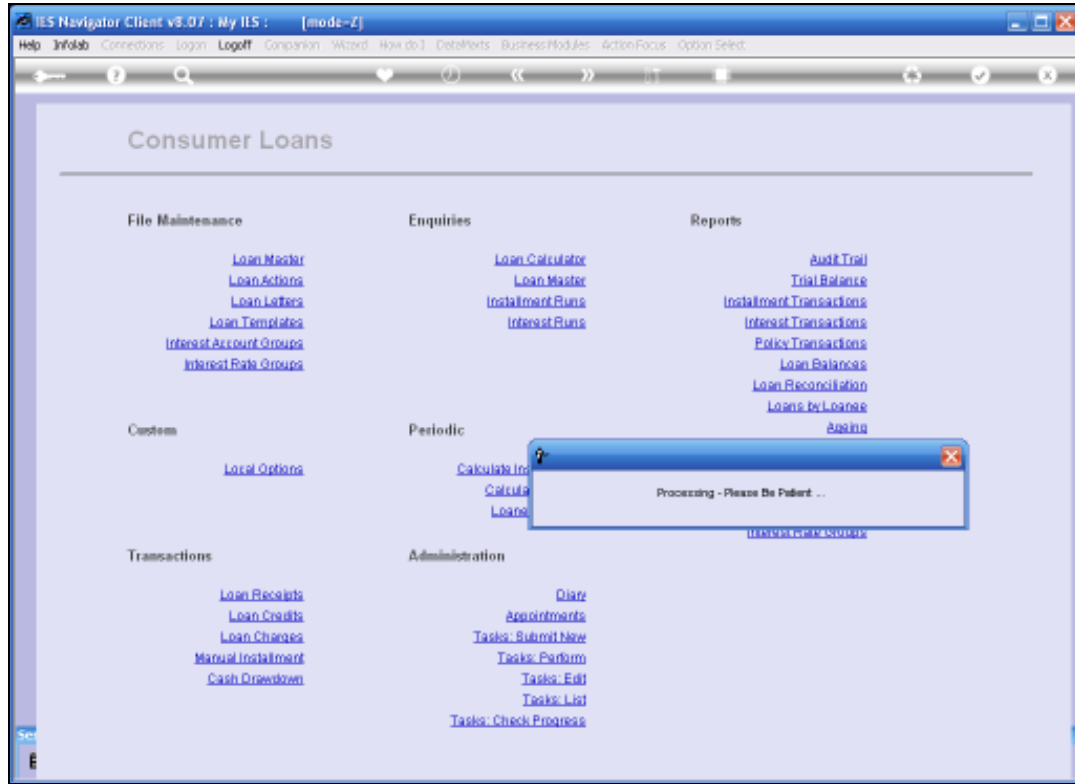
Slide 13



Slide 14



Slide 15



Slide 16

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Loanses Arrears Ageing.

Loan	Name	Current Due	30 days	60 days	90 days
00001-1a	Mr J. B. Dlamini	0.00	0.00	1,100.00	0.00
00001-2a	Mr J. B. Dlamini	0.00	0.00	0.00	0.00
L00019-1a	Mr Sanicoro Leon	0.00	0.00	0.00	0.00
L00020-1a	Mr John Smith	1,005.05	0.00	1,000.00	0.00
L00020-2a	Mr John Smith	1,005.05	0.00	1,000.00	0.00
L00021-1a	Andre Fourie	0.00	0.00	0.00	0.00
L2000017-1a	Hui Hui	2,045.70	34.69	4,010.95	0.00
L2000017-2a	Hui Hui	0.00	0.00	0.00	0.00
		4,054.82	34.69	7,110.95	0.00

Slide 17

And of course on the Ageing Report, we can see amounts that should have been paid already because they are in Current/Arrears for how long these various amounts are outstanding on the different Loans.