

IES Navigator Client v8.08 : My ILS : [mode-Z]

Help Submit Quit Functions Comments

1 Main 2 Interest 3 Policies 4 Drawings 5 Actions

Loan Master

Loan No: L00023-1 [Loan Master History](#)

Loanee Id: 000023 [New Loan Account](#)

Loan Id: 1 [New Loan Same Account](#)

Arrears Loan Id: 1a [Visit Loan Account](#)

Loan Type: 1: Term

Desc: #1 Rol Fond

Status: 1: Active

Management -

Responsibility: *

Selection Flag: *

Calculation Type: 1: Daily Balance

Main Category: 1: Consumer loan

Sub Category: 1: Lend

Expected Loan

Term	Min. Of Pmts	First Pmt
1	24	(P 1)

Loan Balances -

Currency	LOCR, R
Current / Arrears YTD	968.19
Capital YTD	19,512.63
Loan YTD	20,452.22

Loan Amounts -

Capital / Principal	20,000.00
Vote / Approval	OK
Installment	934.48
Final Installment	627.97

[Calculate Installment](#)

Loan Dates -

Date Entered	10/05/2008
Roll Date	
Maturity Date	

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.

The screenshot shows the IES Navigator Client v8.08 interface. The window title is "IES Navigator Client v8.08 : My IES : [mode-Z]". The menu bar includes "Help", "Submit", "Quit", "Functions", and "Commands". The navigation bar has tabs for "1 Main", "2 Interest", "3 Policies", "4 Drawings", and "5 Actions", with "5 Actions" selected. The main content area is divided into several sections:

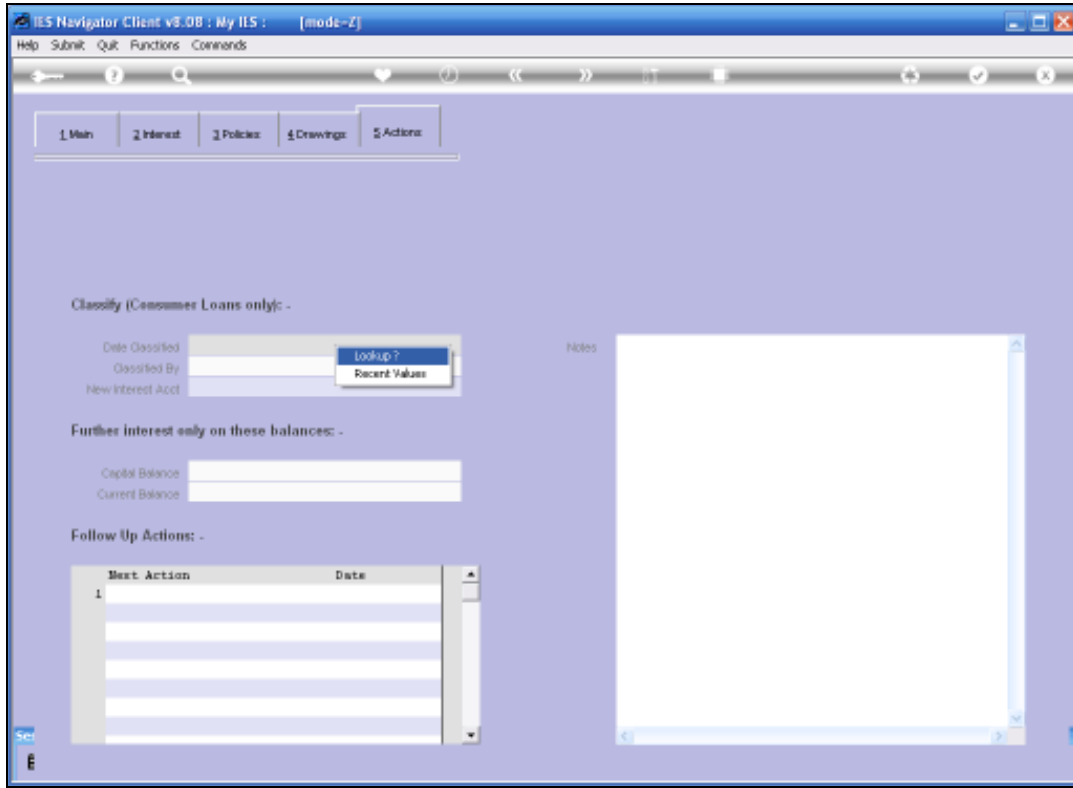
- Classify (Consumer Loans only): -**
 - Date Classified:
 - Classified By:
 - New Interest Acct:
- Further Interest only on these balances: -**
 - Capital Balance:
 - Current Balance:
- Follow Up Actions: -**

Next Action	Date
1	
- Notes:** A large empty text area for notes.

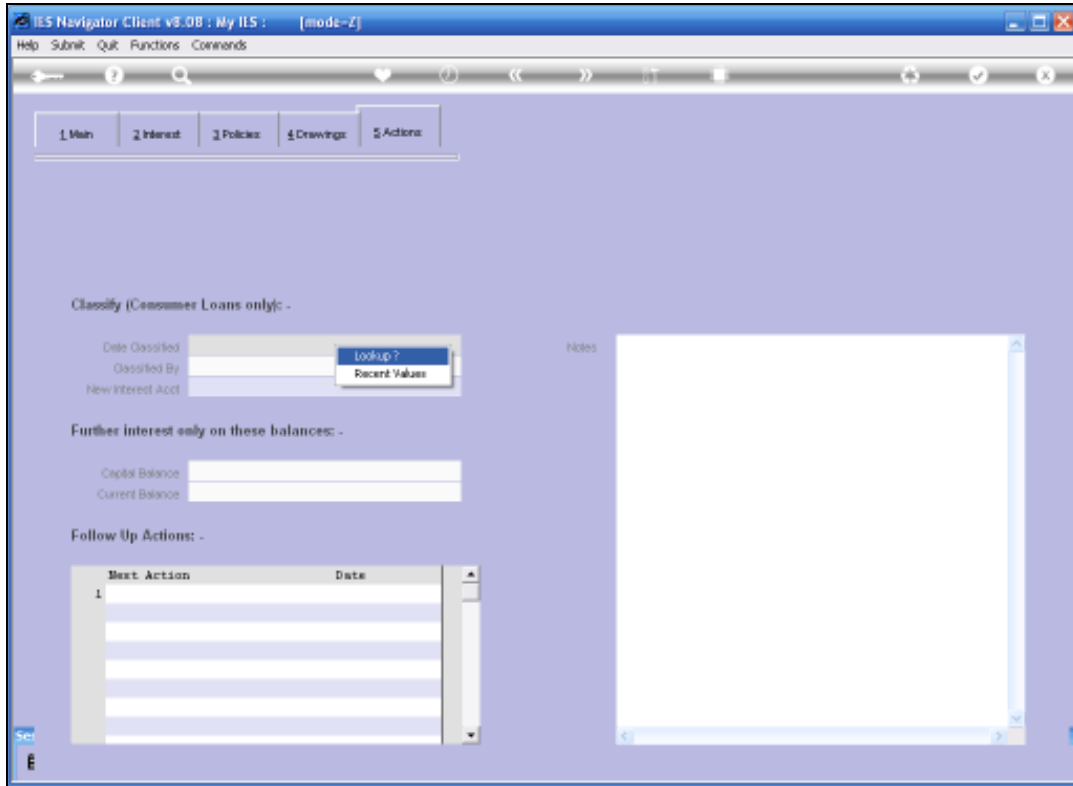
Slide 2

It is a very easy procedure to "Classify" a Loan.

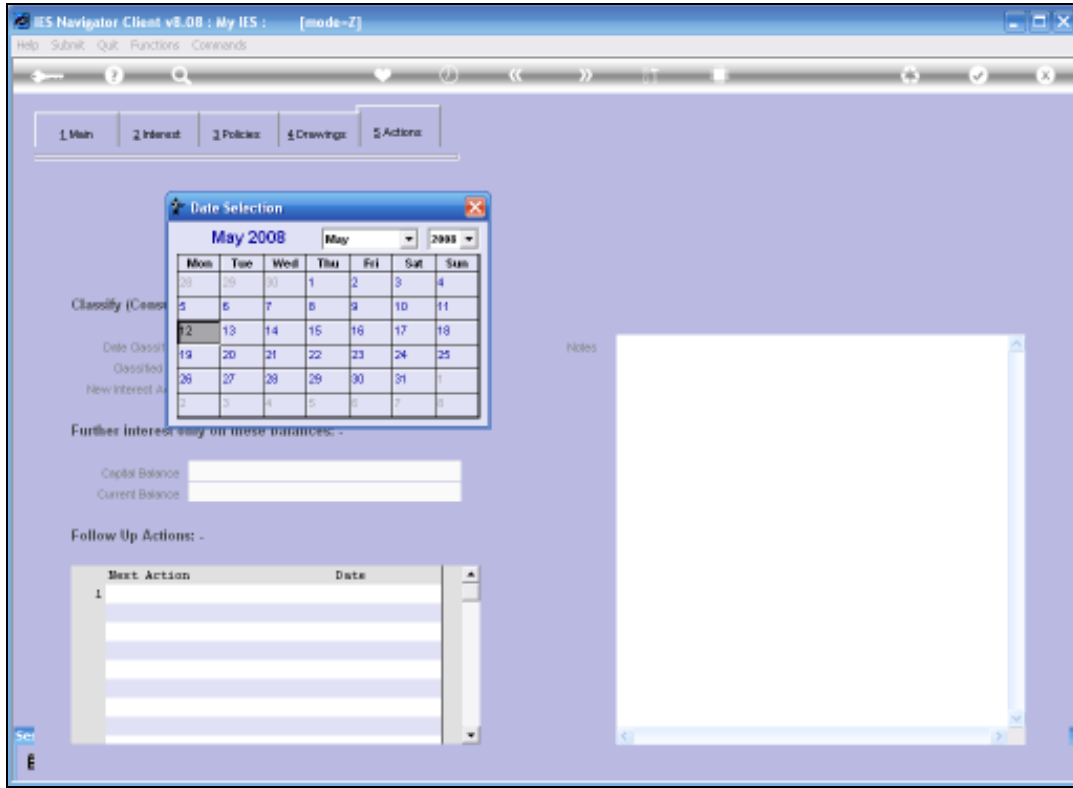
When we move to the Actions tab and we insert a Date in the "Date Classified" field, then we are in fact Classifying the Loan from the selected Date.



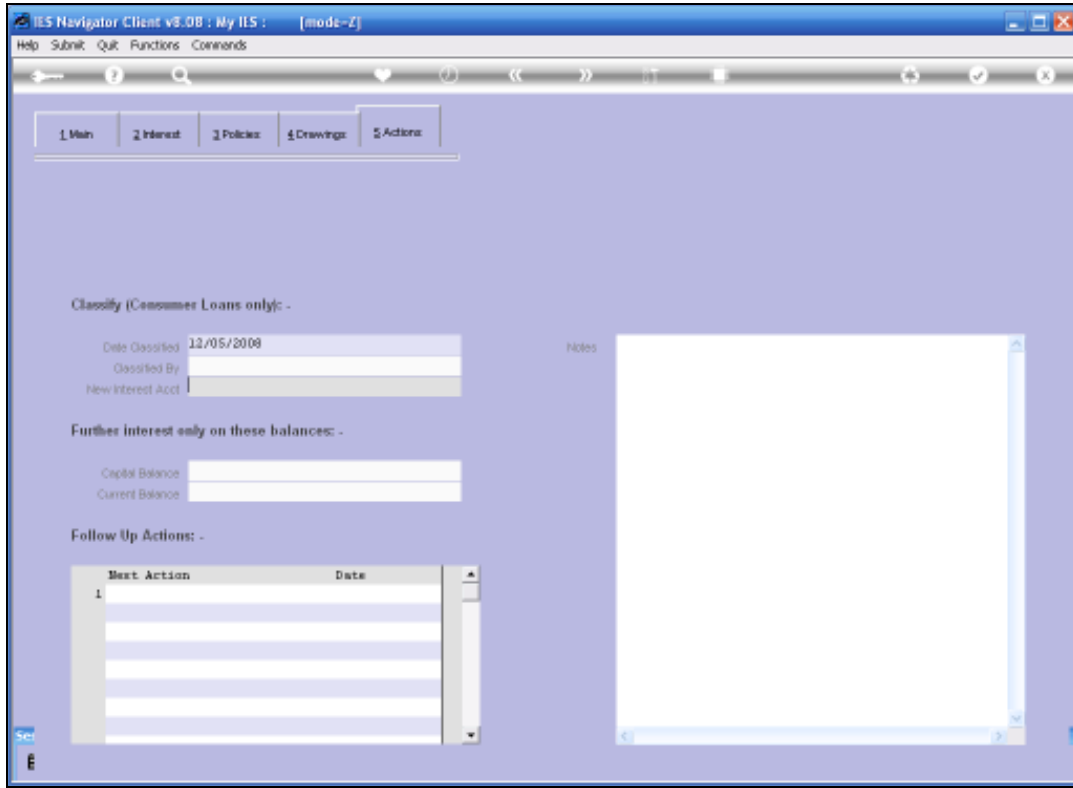
Slide 3



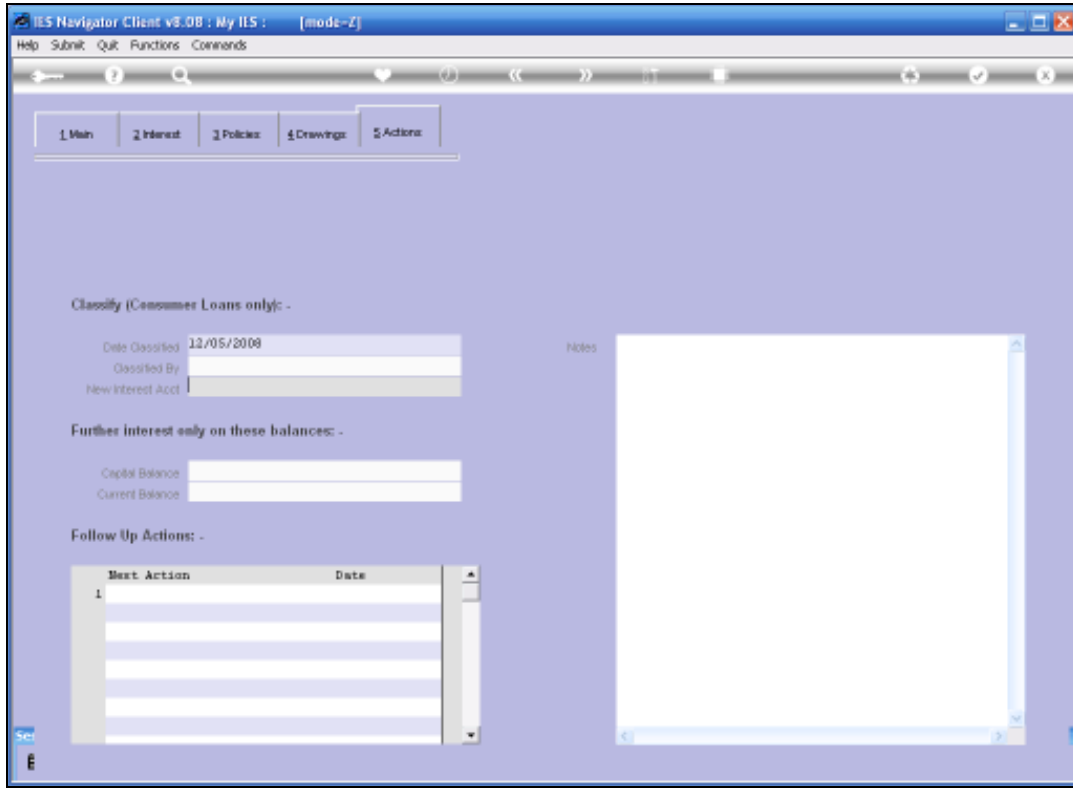
Slide 4



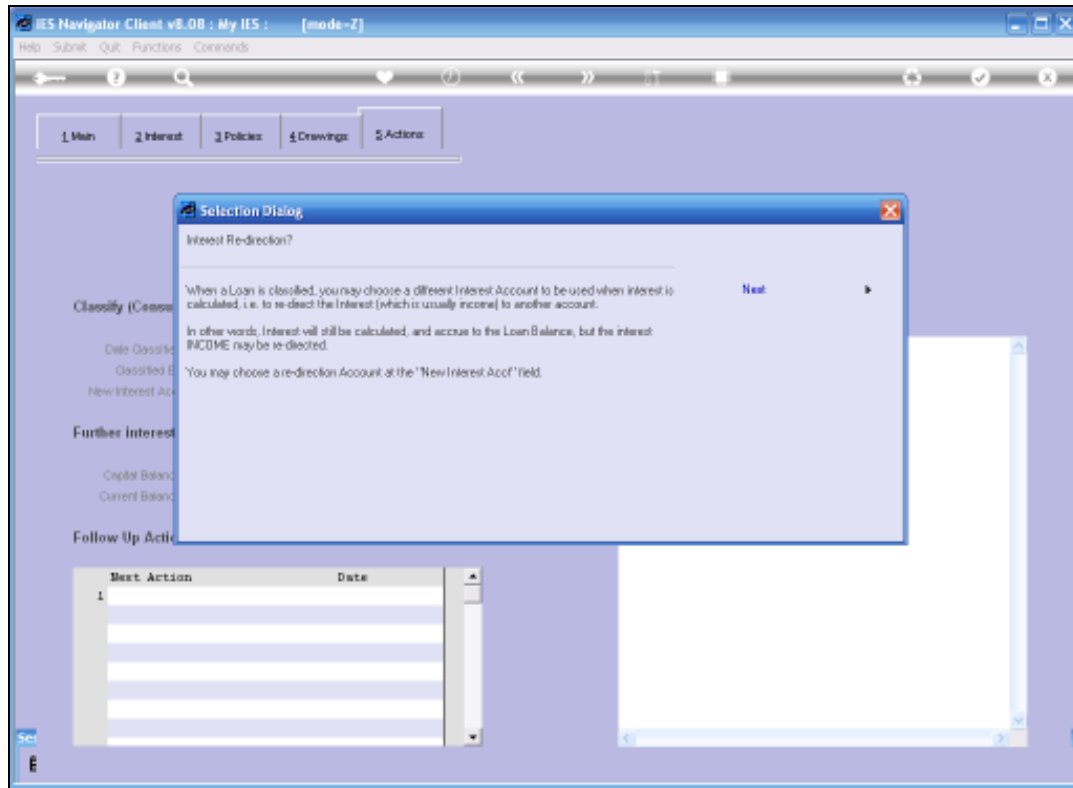
Slide 5



Slide 6



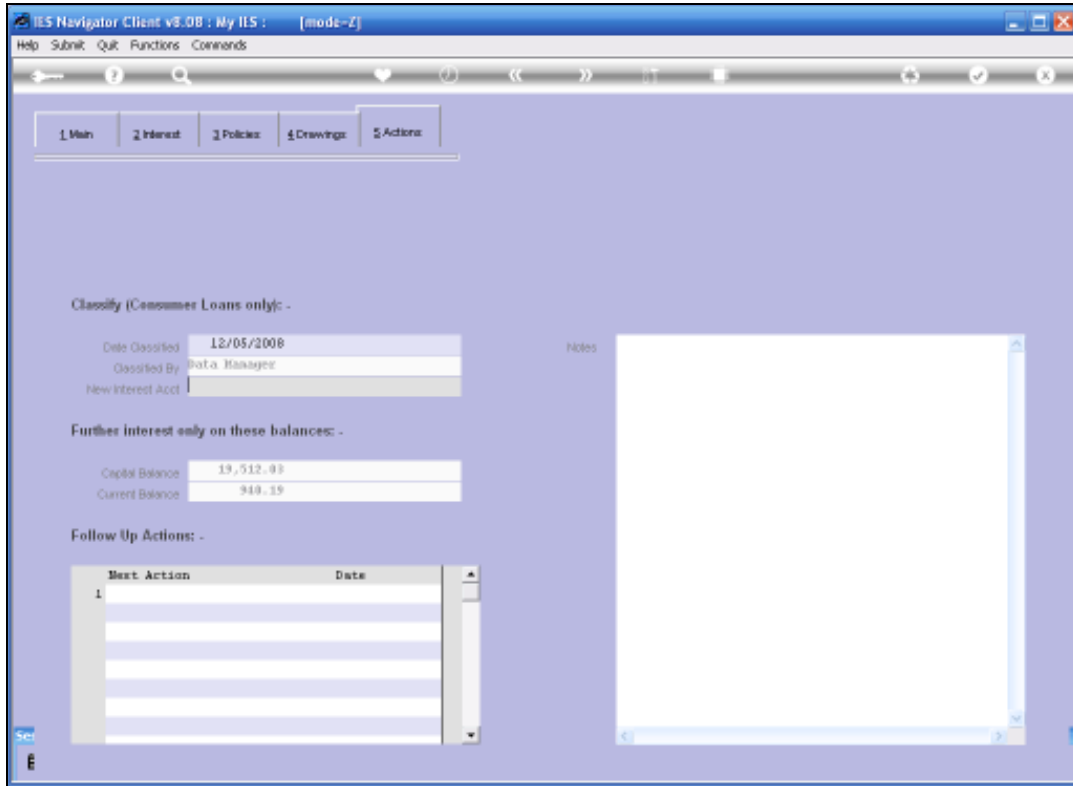
Slide 7



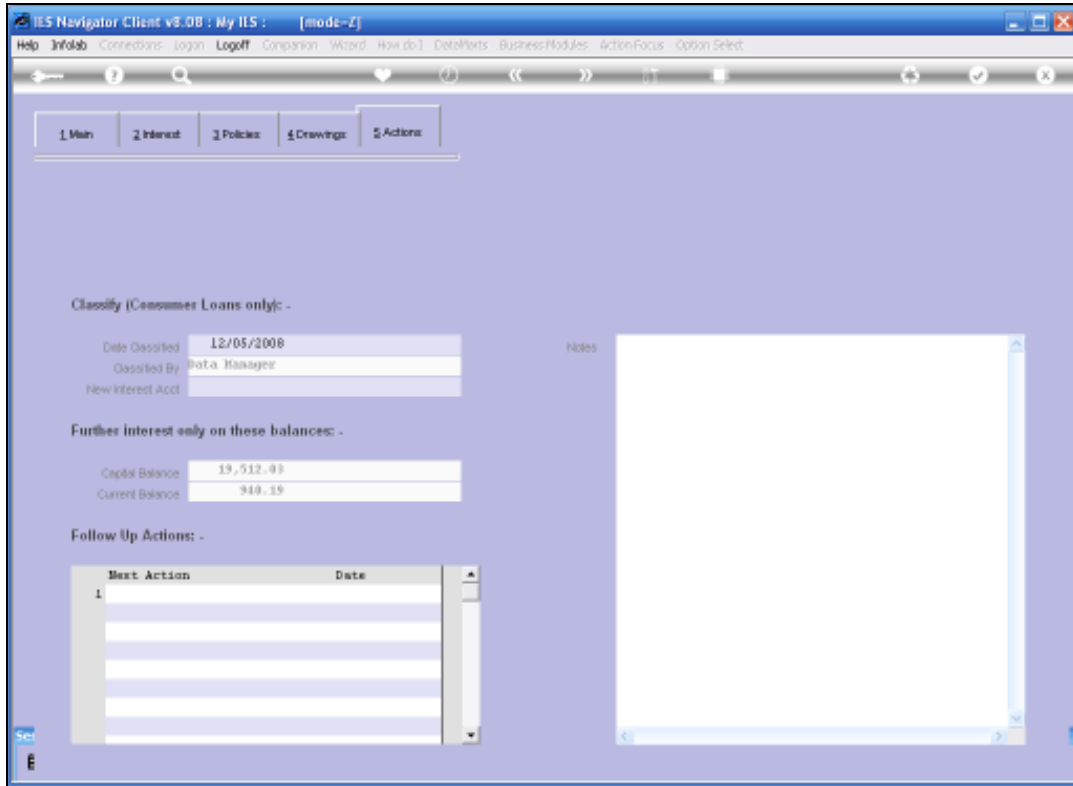
Slide 8

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.



Slide 9



Slide 10

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

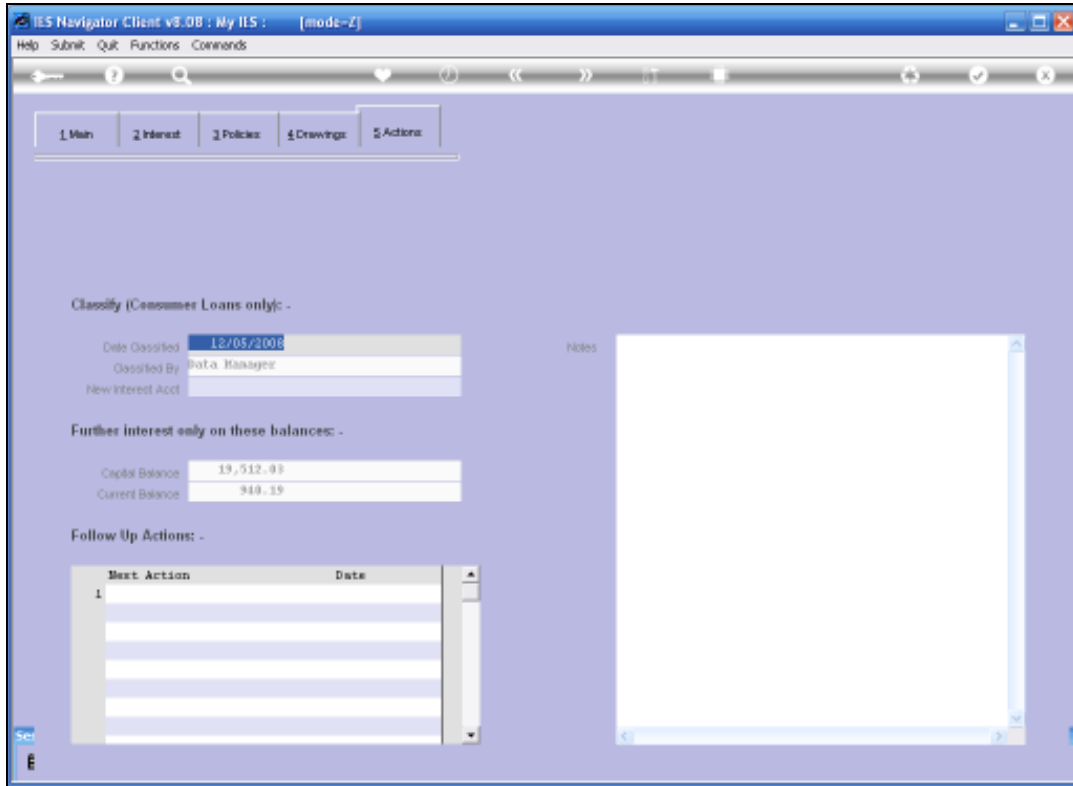
The screenshot displays the IES Navigator Client v8.08 interface. The window title is "IES Navigator Client v8.08 : My IES : [mode-Z]". The menu bar includes: Help, InfoTab, Connections, Login, Logout, Companion, Wizard, How do I, Defaults, Business Modules, Action Focus, Option Select. The navigation bar shows: 1 Main, 2 Interest, 3 Policies, 4 Drawings, 5 Actions. The main content area is divided into several sections:

- Classify (Consumer Loans only):**
 - Date Classified: 12/05/2008
 - Classified By: Data Manager
 - New Interest Acct: [Empty]
- Further Interest only on these balances:**
 - Capital Balance: 19,512.93
 - Current Balance: 949.35
- Follow Up Actions:**

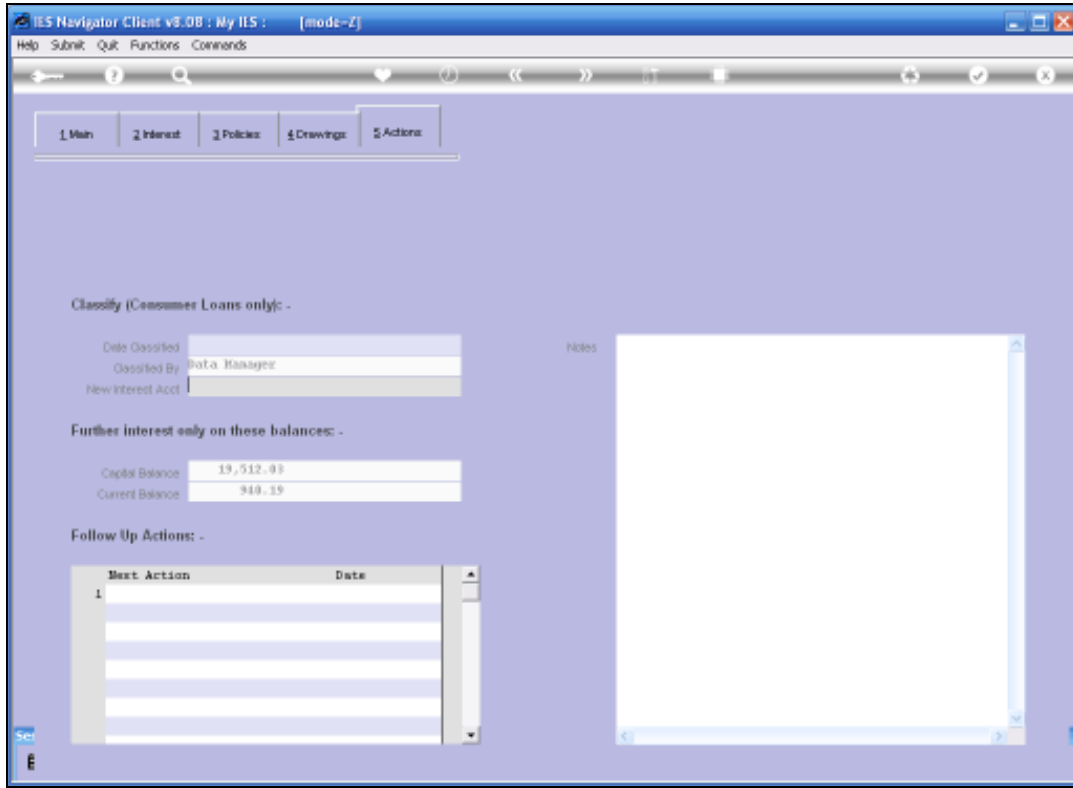
Next Action	Date
1	
- Notes:** [Empty text area]

Slide 11

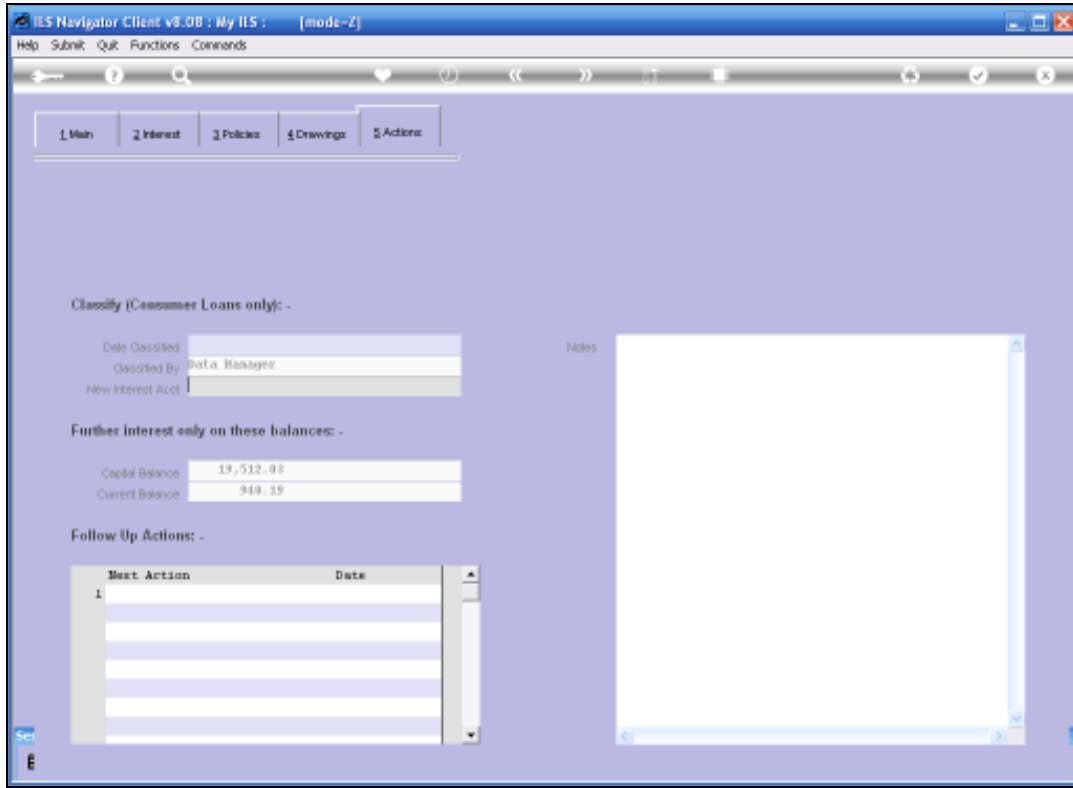
"De-Classification" is equally easy. We simply remove the Date Classified Value and Save the Master Record and then the Loan is normal again, i.e. "De-Classified"



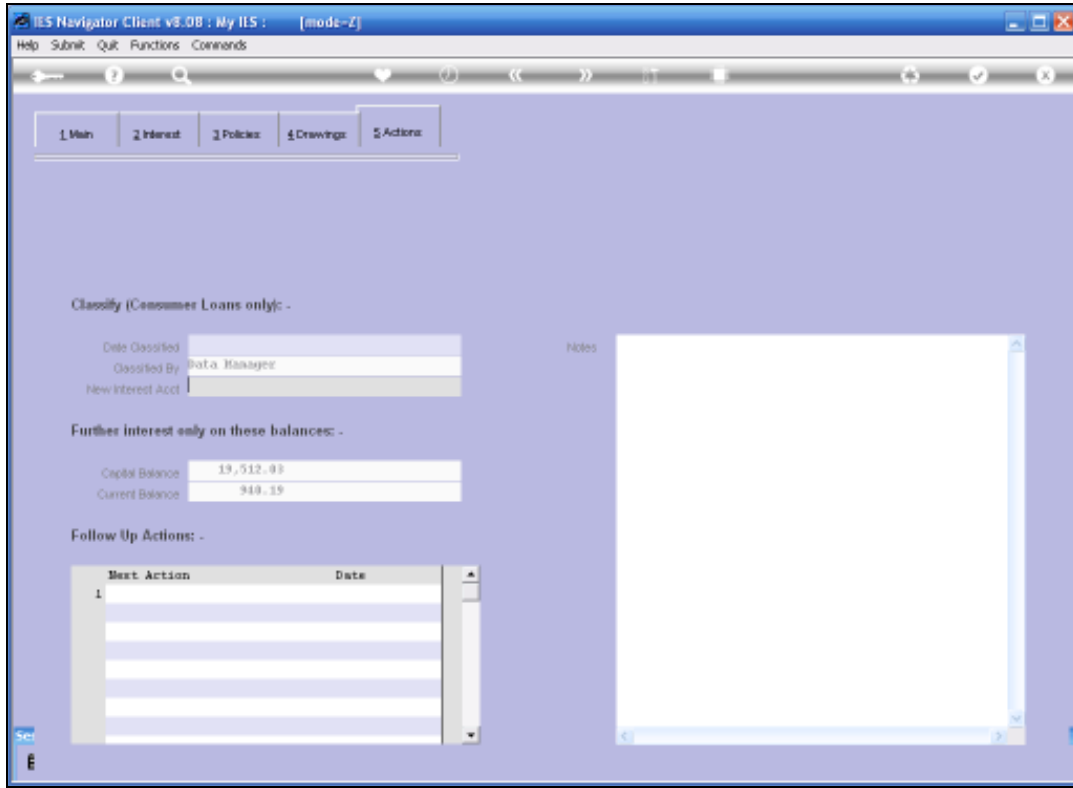
Slide 12



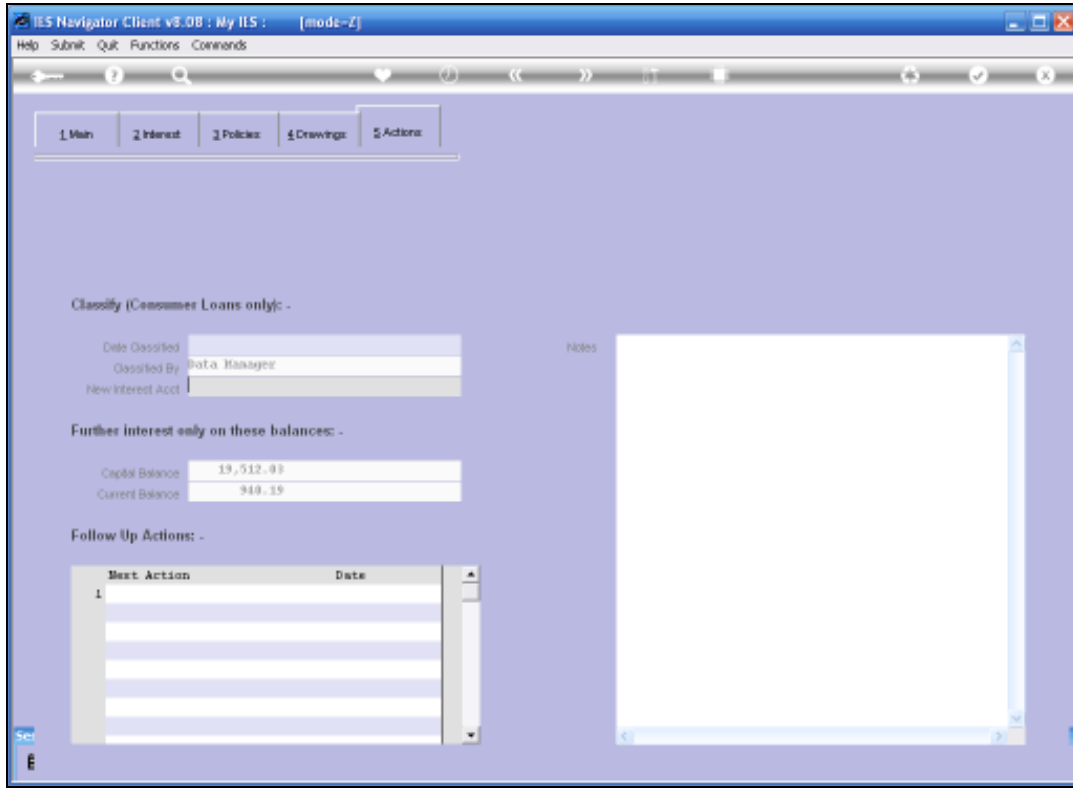
Slide 13



Slide 14



Slide 15



Slide 16