



LOAN APPLICATION MANUAL PFI GUIDE

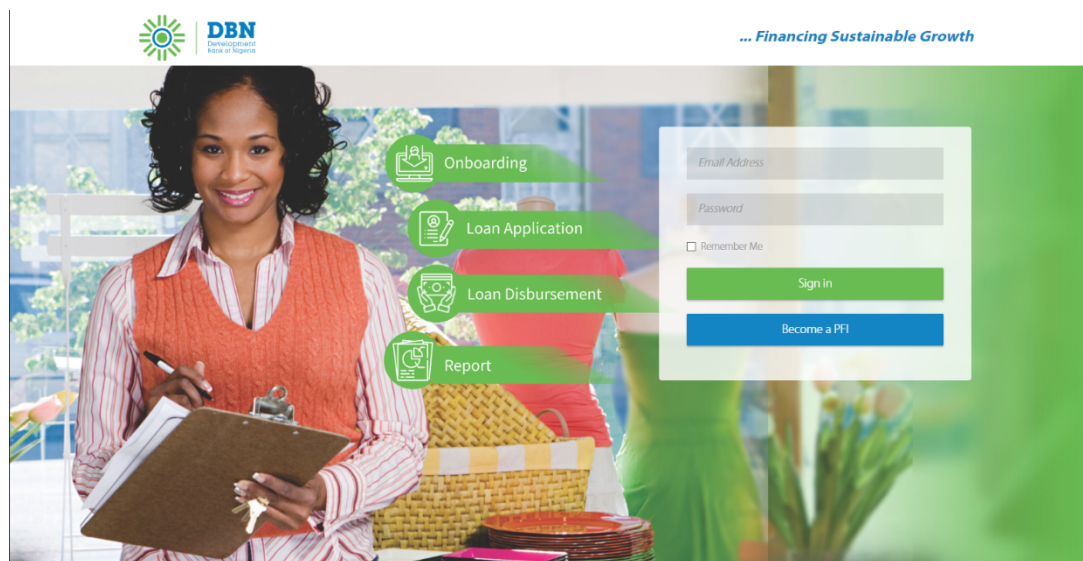


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GETTING STARTED

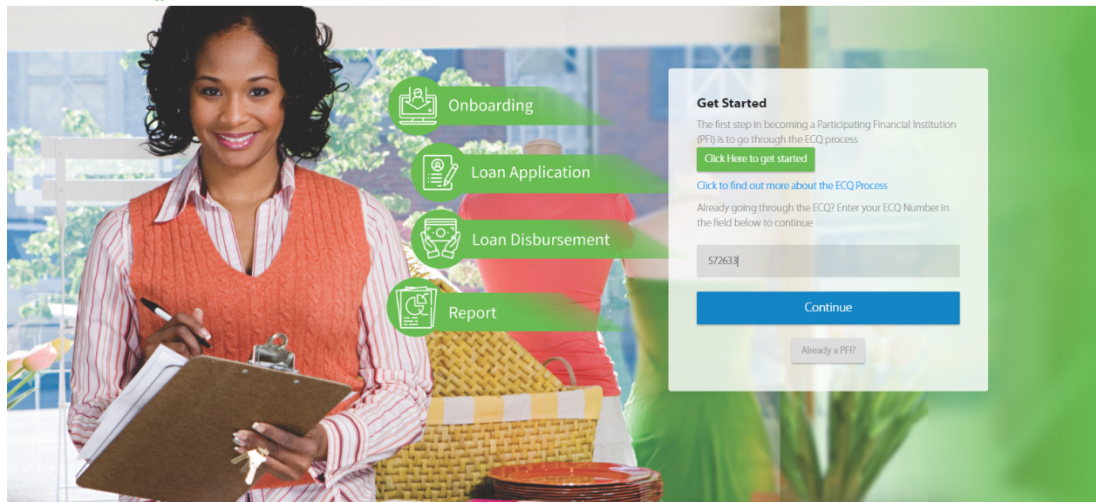
Signup new PFI



For new Participating Financial Institutions (PFIs):

- On any browser, enter the URL (<http://loans.devbankng.com/App/>) to launch the loan application.
- On the home page, click on “Become a PFI” button
- Click on the get started button.
- Fill the Eligibility Criteria (ECQ) form.

Note: All fields with (*) are required. A PFI can save and exit the ECQ process any time and then login with the ECQ Number to continue with current progress. The ECQ Number is obtained only after the PFI has submitted the Corporate Information form.



For already existing Participating Financial Institutions (PFIs).

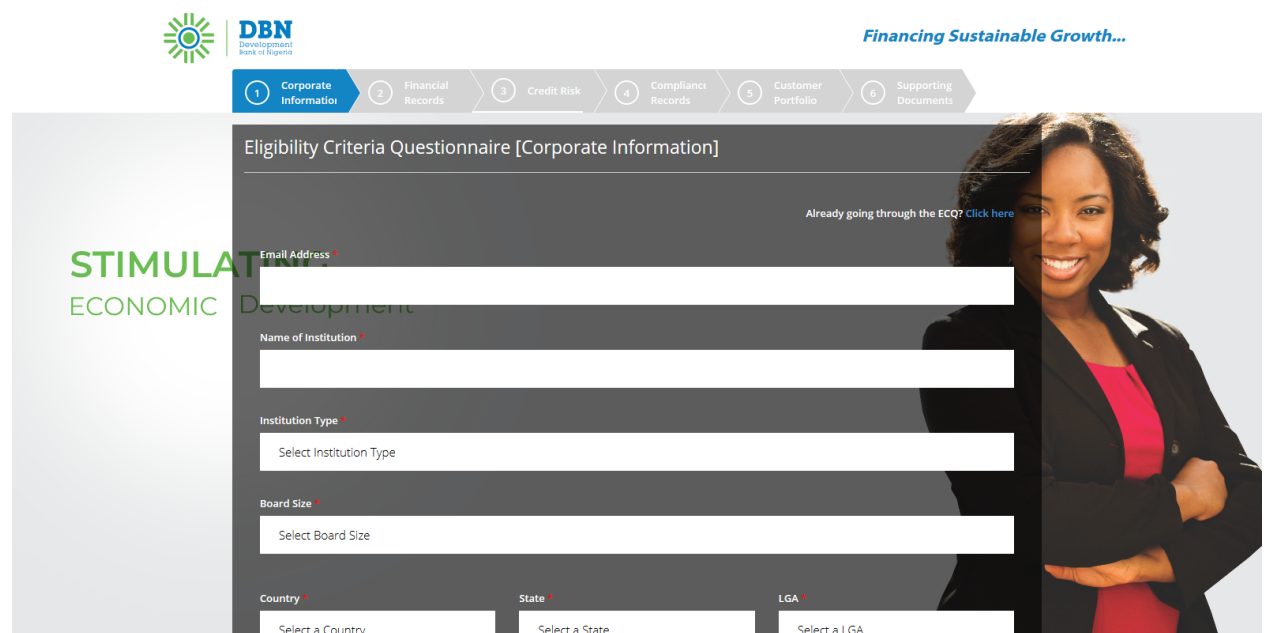
- On any browser enter the URL (<http://loans.devbankng.com/App/>) to launch the loan application.
- On the home page click on “Become a PFI” button
- Enter your ECQ number and click on continue
- Continue ECQ progress and fill the Eligibility Criteria (ECQ) form.

The ECQ process

The ECQ process is made up of 6 steps, which the PFI is meant to fill all forms and submit. After completing the form for each stage, click on **Save and Continue** to move to the next stage, In the supporting document step, the PFI is meant to upload all the documents in the document dropdown. The steps are:

- Step 1: Corporate Information
- Step 2: Financial Records
- Step 3: Credit Risk
- Step 4: Compliance Record
- Step 5: Customer Portfolio
- Step 6: Supporting Documents

Step 1: Corporate information



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1 Corporate Information 2 Financial Records 3 Credit Risk 4 Compliance Records 5 Customer Portfolio 6 Supporting Documents

Eligibility Criteria Questionnaire [Corporate Information]

Already going through the ECQ? [Click here](#)

STIMULATING ECONOMIC DEVELOPMENT

Email Address *

Name of Institution *

Institution Type *

Board Size *

Country * State * LGA *

Select a Country Select a State Select a LGA

Step 1: Corporate information

At this stage, the PFI is expected to fill all fields in the form. Further instructions are as follows:

- **Email Address:** This is the corporate/company email address of the PFI representative/department filling the form.
- **Date of Incorporation:** Date the institution was incorporated.
- **Place of Incorporation:** State in Nigeria where PFI was incorporated.
- **Certificate Date:** Date CAC certificate was issued.
- **Ownership Type:** Select the institution's type of ownership. Further information is needed if "Not Applicable" or "Partly Foreign, Partly Nigerian" is selected.
- More information is required when the PFI selects "Yes" for the "Any major regulatory exception(s) on corporate governance on your board in the last two years?" field.

Step 2: Financial Records

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Eligibility Criteria Questionnaire [Financial Records]

ECQ Number: 572633

Information
Use the "Add More" button to add multiple records.

A. Select Year and input the PBT figures for the last three consecutive years.

Year PBT Figure (₦)

Year	PBT Figures (₦)
2018	₦300,000

B. Select Year and input Capital Adequacy Ratio of your bank in the last three years.

Year Capital Adequacy Ratio (%)

Year	Capital Adequacy Ratio (%)
------	----------------------------

Step 2: Financial Records

At this stage, the form is made up of 8 Add More entry boxes. Each entry box requires a minimum of 1 record. Further information is available below:

- Use the Add More button to add multiple records.
- Use the trash button to remove unwanted records.
- Use the pencil/edit button to edit/update existing records.
- The figure and ratio fields does not accept a non-numeric value except '-' and '·'.
- Fields F, G, H, and I does not accept '-'

Step 3: Credit Risk

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Eligibility Criteria Questionnaire [Credit Risk]

ECQ Number: 572633

Information
Use the "Add More" button to add multiple records.

A. Previous and current credit rating(s) of your bank? Please provide the name(s) of the rating agency/agencies

Rating Agency Bank Credit Rating

Bank Rating Agency	Credit Rating
Fitch	AA+

B. What is the overall CBN/NDIC risk rating of your bank based on the last two consecutive routine examinations (2018 Inclusive)?

Year Overall CBN/NDIC risk rating

Step 3: Credit Risk

- Use the Add More button to add multiple records where needed.
- Use the trash button to remove records where none are required.
- Use the pencil/edit button to edit/update existing records where needed.
- When a PFI's rating agency is not available in the "previous and current credit rating(s) of your bank" field, the PFI is expected to select "others" and provide the relevant rating agency and score in the fields provided.
- Select 'Yes' in "Do you have relationships with Credit Bureaus to check the credit status of prospective borrowers?" field to add credit bureau. Use the Add More button to add multiple records. Use the trash button to remove single records.

Step 4: Compliance Record

The screenshot shows the DBN (Development Bank of Nigeria) interface for the 'Eligibility Criteria Questionnaire [Audit Information]'. The progress bar indicates that Step 4, 'Compliance Records', is the current step. The questionnaire contains five questions with text input fields for answers:

- 1. Do you have a functional, well-resourced Internal Audit function which acts as the "third line of defense" in your risk governance framework?
- 2. What was your bank's rating on regulatory compliance based on the last CBN routine examination?
- 3. Was/is there any breach in regulations, involving payment of fines and penalties by your bank to the regulators?
- 4. Do you have well-documented compliance frameworks, policies, programmes and plans?
- 5. Does your bank have in place a well-documented Anti-Money Laundering/Combating the Financing of Terrorism (AML/CFT) policies and procedures?

The ECQ Number is S72633. A watermark 'STIMULATING ECONOMIC DEVELOPMENT' is visible on the left, and a woman's image is on the right.

Step 4: Compliance record

The PFI is expected to complete all the fields in this stage. Some fields have associated fields depending on the choice selected. The PFI is also expected to complete the associated field/fields if any is required.

Step 5: Customer Portfolio

The screenshot shows the DBN interface for the 'Eligibility Criteria Questionnaire [Customer Portfolio]'. The progress bar indicates that Step 5, 'Customer Portfolio', is the current step. The questionnaire contains two questions with data entry fields and tables:

A. What is the total number of MSME customers in your bank within the last two quarters?

Quarter: MSMEs Customer Count:

Quarter	MSMEs customers Count
December, 2018	500

B. What is the percentage of MSME loans to the total borrowing customers in your bank within the last two quarters?

Quarter: MSMEs Borrowing Proportion (%):

Quarter	MSMEs Borrowing Proportion (%)
---------	--------------------------------

The ECQ Number is S72633. A watermark 'STIMULATING ECONOMIC DEVELOPMENT' is visible on the left, and a woman's image is on the right.

Step 5: Customer Portfolio

- Use the Add More button to add multiple records where needed.
- Use the trash button to remove records where none is required.

- Use the pencil/edit button to edit/update existing records where needed.

Step 6: Supporting Documents

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1 Corporate Information 2 Financial Records 3 Credit Risk 4 Compliance Records 5 Customer Portfolio 6 Supporting Documents

Eligibility Criteria Questionnaire [Supporting Documents]

ECQ Number: S72633

Important Information
You are required to send copies of the documents you're going to upload below to any of the following addresses

Development Bank of Nigeria PLC.
The Clan Place, Plot 1386A, Tigris Crescent,
Maitama, Abuja,
Nigeria.

Development Bank of Nigeria PLC.
Plot 952/953 Idejo street,
Victoria Island, Lagos
Nigeria.

You are required to provide the documents listed in the dropdown below. Document format accepted includes ".pdf", ".jpg", ".jpeg", and ".png"

Document Type *

Select document type

Select Document *

Select document (.pdf)

Uploaded Documents

#	Document	Action(s)
1	CBN Approved Audited Accounts	Preview Delete
2	Mutual Confidentiality Agreement	Preview Delete
3	Wolfsberg Anti Money Laundering Questionnaire	Preview Delete
4	CBN License	Preview Delete
5	Memorandum and Articles of Association	Preview Delete
6	Certificate of Incorporation	Preview Delete

Step 6: Supporting Documents

The PFI is expected to upload the documents in the document upload section of the form. All documents are compulsory. Valid document formats include “.pdf, .png, .jpg, and .jpeg”.

- PFIs can upload a document by selecting the document name from the dropdown, attach the document, and click on the upload button. The document will be uploaded automatically to the Uploaded Documents Table.
- Use the Preview button to preview uploaded document(s).
- Use the Delete button to delete uploaded document(s).

On completion of the ECQ form, the PFI can check the progress of the onboarding process by logging into the system with the ECQ number.

MASTER LENDING AGREEMENT



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Your Eligibility Criteria Questionnaire has been referred back to you. See details below
MLA seems prestine

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Nigeria

Development Bank of Nigeria PLC.
Plot 952/953 Idejo street,
Victoria Island, Lagos
Nigeria.

STIMULATING ECONOMIC DEVELOPMENT

You are required to provide the documents listed in the dropdown below. All documents must be in .pdf format

Document Type *
Master Lending Agreement [Download Template](#)

Select Document *
Select document

[Upload](#)

Uploaded Documents

#	Document	Action(s)
1	Master Lending Agreement	Preview Delete

[Submit](#)

Figure 7: Master Lending Agreement

This is the 2nd stage for the PFI in the onboarding process. The PFI will be notified when it gets to this stage. At this stage, the PFI is expected to download the MLA, review and upload the MLA signed by the PFI.

- Select the Master Lending Agreement from the dropdown.
- If MLA has not been reviewed by the PFI, click “Download Template” to download MLA for review. There is no need to download MLA template if the PFI has already downloaded the MLA template.
- Attach signed MLA document to the form and click on the “Upload” button. The document is uploaded and is added to the Uploaded Documents table.
- Use the Preview button to preview MLA document. Use the Delete button to delete MLA document

KNOW YOUR CUSTOMER



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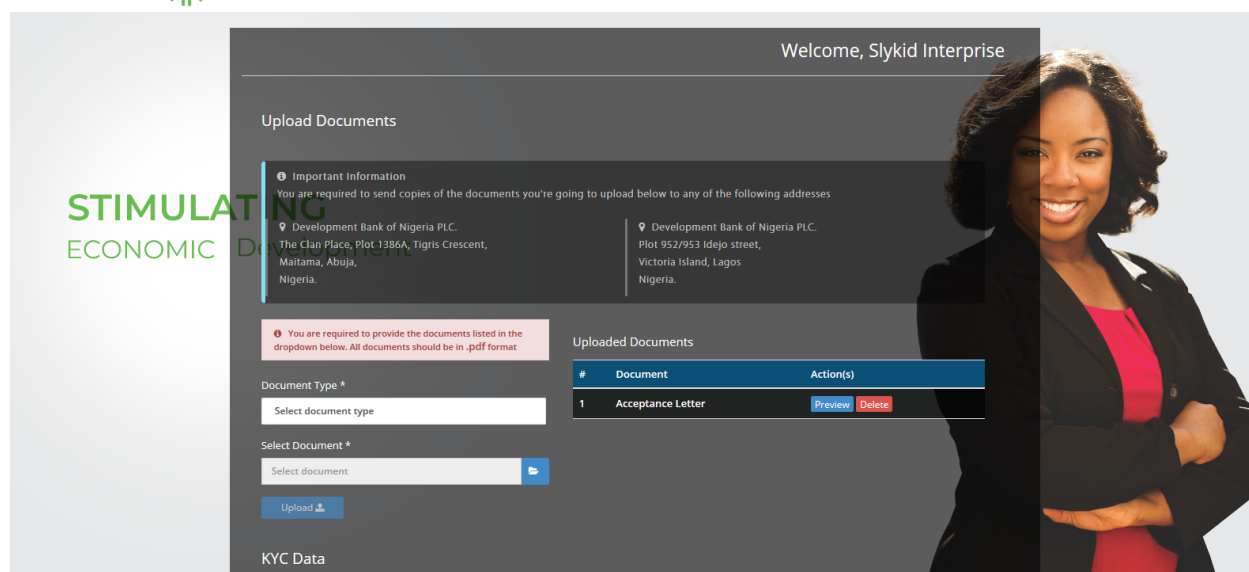


Figure 7: Know Your Customer

This is the 3rd stage of the PFI in the onboarding process. The PFI will be notified when it gets to this stage. At this stage, the PFI is expected to upload its Acceptance Letter as well as provide the KYC information, which includes details of the directors, addresses, emails and phone numbers.

Directors

- Click the New Director button to display an entry box that contains the new Director's form.
- Complete the form and click 'submit' to add Director.
- Use the Edit button to edit Director's information.
- Use the Delete button to delete Director's information.

Addresses

- Click the New Address button to display an entry box that contains the new Address form.
- Complete the form and click 'submit' to add Address.
- Use the Edit button to edit Address information
- Use the Delete button to delete Address information.

Emails

- Click the New Email button to display an entry box that contains the new Email form.

- Complete the form and click 'submit' to add email.
- Use the Edit button to edit Email information
- Use the Delete button to delete Email information.

Phone Number

- Click the New Phone Number button to display an entry box that contains the new Phone Number form.
- Complete the form and click 'submit' to add phone number.
- Use the Edit button to edit Phone Number information
- Use the Delete button to delete Phone Number information.