



AGRICULTURAL FINANCE CORPORATION

DOCUMENTATION OF SERVICES IN THE CORPORATION SERVICE CHARTER

	Service	Process/Procedures	Timelines
1	Information and feedback		
i.	General telephone call	<p><u>Internal telephone call process</u></p> <ul style="list-style-type: none"> i. The telephone operator receives telephone call from internal callers. ii. The telephone operator notes the particulars of the caller. iii. If the particulars of the required office/officer are unknown, the telephone operator checks in the directory. iv. The telephone operator dials the number and forwards the same to the internal caller. v. If there are call difficulties, the TO advises the progress of the call to the caller. 	Answer calls on 2 nd ring with contact person identifying themselves
ii.	Telephone enquiry	<p><u>External Telephone Calls Process</u></p> <ul style="list-style-type: none"> (i) The telephone operator receives telephone calls from external callers (ii) The telephone operator identifies and salutes the caller using a standard AFC salutation depending on the day (iii) If the particulars of the required office/officer are known by the caller, the telephone operator connects the caller as required. (iv) If the particulars of the required office/officer are not known by the caller, the telephone operator checks in the internal telephone directory. (v) Telephone operator connects the caller 	A maximum of 24 hrs from the time of enquiry

		(vi) If there are call difficulties, the telephone operator advises the progress of the call to the caller	
v.	Public complaints	<p>Customer Service Officer/Complaints Handling and Access to Information Officer receives and records complaints and inquiries from customers through telephone calls, letters, e-mails, walk-in, social media and website.</p> <p>Customer Service Officer/Access to Information Officer forwards inquiries and complaints to the relevant offices for action.</p> <p>Customer Service Officer/Access to Information Officer responds to the inquiries and complaints.</p> <p>Customer Service Officer/Access to Information Officer prepares a report on the inquiries and complaints received and forwards to the Commission on Administrative Justice - Office of the Ombudsman</p>	Respond within 7 hrs and resolve within 30 days
2	Procurement		
i.	Payment of goods and services	<p><u>a) Receiving of goods</u></p> <p>i. The goods are received & verified for quality and quantity of stationeries/items against the delivery note and local purchase order to ascertain whether the right quality as per specification in the LPO and also if the quantity supplied is as per requested/indicated in the LPO is met.</p> <p>ii. Damaged or defective goods are rejected and returned back to supplier for replacement.</p> <p>iii. The procurement officer signs the delivery note to confirm that quality and quantity met the required standards subject to inspection.</p> <p>iv. Inspection & Acceptance Committee carries out the inspection and verification of the goods and issue Inspection & Acceptance certificate duly signed and sealed or rejects the entire consignment</p>	A maximum of 45 days from the date of satisfactory delivery of goods/service other than where special credit arrangement exist

		<ul style="list-style-type: none"> v. The local purchase order (LPO) is captured into Financial Management Systems (FMS) and forwarded to finance department for payment vi. The goods are transferred to store and recorded in the bin cards and stock ledger cards are recorded accordingly <p>b) Payment of suppliers</p> <ul style="list-style-type: none"> i. The Head of Procurement receives, verifies invoices from the supplier/contractor/consultant and recommends for payment ii. The Procurement officer attaches the supporting documents e.g. local purchase order, bank details and inspection and acceptance certificate. iii. The documents are recorded in a register and forwarded to Finance Department. iv. The Finance Department receives and verifies whether all documents have been attached v. If the documents are not in order they are returned back to procurement for corrections vi. Procurement receives cheque and forwards to the Payees. 	
3	Operations		
i.	Processing applications for small scale loans	<ul style="list-style-type: none"> i. Prospect booking- client branch visit & information on loan processing ii. Pre-screening- checking if all the requirements are attached. iii. Verification/ rejection iv. Loan origination -Entails loan application, allocation of application & project field appraisal. v. Loan appraisal- Entails technical cards i.e., location, crop, livestock, project & sponsor financials, gross margins, conditional matrix, character/history of the borrower 	Process loan application within 6 days from the date of receipt of the application form

		<ul style="list-style-type: none"> vi. Loan appraisal report and branch recommendation (branch loans committee) vii. Approval /rejection at the branch level viii. Appraisal & recommendations ix. Securities perfection & confirmations x. Legal verification of securities perfection & MD approval xi. Disbursement 	
ii.	Processing applications for large scale loans	<ul style="list-style-type: none"> i. Prospect booking- client branch visit & information on loan processing ii. Pre-screening iii. Verification/ rejection iv. Loan origination v. Loan appraisal vi. Loan appraisal report and branch recommendation (branch loans committee) vii. Approval /rejection at the branch level viii. Branch loans committees' recommendation & region loans committee appraisal & recommendations ix. Approval /rejection x. Regional loans committees' recommendation Head of loans committee appraisal & recommendations xi. Securities perfection & confirmations xii. Legal verification of securities perfection & MD approval xiii. Disbursement 	Process loan application within 10 days from the date of receipt of the application form
iii.	Loan application feedback	<ul style="list-style-type: none"> i. Prospect booking- client branch visit & information on loan processing ii. Pre-screening iii. Verification/ rejection 	Provide feedback within 48 hours

iv.	Loan disbursement	<p><u>Branch</u></p> <ul style="list-style-type: none"> i. After receipt of a letter from Chief manager legal services (CMLS) confirming all legal formalities have been complied with; ii. The client fills a Request for Disbursement and electronic funds transfer (EFT) Form or writes a letter of request for disbursement. The request is recommended by the Credit Officer for approval by the Branch Manager. If not approved the Credit Officer is notified with reasons thereof for amendments. iii. Following approval by the Branch Manager, the request is forwarded to head of operations (HOO) for processing <p><u>Head Office</u></p> <ul style="list-style-type: none"> (i) Head of Operations (HOO) receives the disbursement request and prepares a schedule for disbursement and forwards the same to head of Risk for verification. (ii) After verification head of risk (HOR) returns the documents to head of operations (HOO) who forwards to general manager finance (GMF) for disbursement (iii) General Manager Finance receives the documents and processes payments to clients' accounts as per the request (iv) The General Manager Finance posts the disbursement to the client's loan account in the system. 	Disburse loans approved within 5 working days from execution of loan agreement
v.	Loan appeals	<ul style="list-style-type: none"> i. There is a customer feedback portal where all loans appeal made are channeled to the respective credit officer (CO) handling the loan. ii. The CO responds to the appeal made by giving the reasons for the loan rejection 	Provide feedback within 7 days from the date of appeal

		<p>sends it to the branch manager who approves and sends it to the client.</p> <p>iii. In a circumstance where the client is not satisfied the appeal is passed to the regional manager who responds to the client. If the response is still not satisfactory the appeal is forwarded to the head of operations (HO) who finally responds.</p>	
--	--	--	--