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Banking Loans: As A Model of Banking Services

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Abstract

Bank loans are considered one of the most important services provided by banks as it constitutes the largest percentage of assets, the return generation of loans for banks is the largest revenue obtained by the loan donor banks, for this reason, banks must be careful to a high degree when gave them, and this is done by placing a court mechanism that guarantees the rights and safety of the loan from loss.

Banking services is one of the most important activities of the economy in developed countries, and the increase in demand for it is a guide to the country's economic progress, the more these banking services are available, the more luxury of society, so we see that banking activity is affected by economic developments. The banking system witnessed a great development in recent times by following the policy of bringing the service to the customer and introducing various channels to communicate in providing these services and introducing electronic technology in order to achieve the bank's goals in order to serve the customer, foremost of which is bank loans.

Keywords: Loans, Banks.

Introduction

Loans have existed since ancient times and gradually evolved by the development of daily life requirements, since the per capita income is greater than the value of consumption and filling his needs, which led to a financial abundance on the one hand, on the other hand, other people have entered less than their consumption and meet their requirements, so they needed them to fill the deficit to search for the owners of financial abundance and within certain conditions, the credit then developed, and the image of the financial brokers developed to take the bank image with all variety and the volume of transactions between people expanded, the banks played a big role between offering money (financial abundance) and demanding this money (with need).

Research Methodology

This research relied on the descriptive analytical approach, and this is consistent with the nature of the opinion of researchers and the subject of the research.

Research limits

The subject of bank loans and its relationship to economic development is considered one of the new topics, so there are no many references, and if any, the majority of them are in English roll, therefore, the research relied on electronic offices for the purpose of influencing the topic to obtain the required information, as for the applied side, the research study was conducted on some branches of Al -Rashid Bank, including the branch of Aqak.

Conclusions

1- The research study showed that there is competition between banks to grant bank loans with the aim of increasing the return from those loans.
2- The study showed the existence of a risk on loans, unless the option of hedging against risks is followed.
3- The presence of excessive grants to the commercial and agricultural activity.
4- The presence of a disparity in the rate of return between the branches of banks, because the interest rate varies from one branch to another.

Research problem

The Monetary Authority in Iraq began with concrete steps with the aim of improving the individual's economic situation, and these steps were to grant types of loans to several areas, including commercial, industrial and agricultural, which led to an increase in the volume of lending in various branches of banks, and the volume of facilities increased significantly, this resulted in an increase in positive results on the economic and social aspects, which led to raising production and achieving prosperity and growth in Iraq, and for this reason we decided to study this research.

The First Topic: Definition of Bank Loans

Loans are defined linguistically that its the money that given to others, provided that they are returned after the time of its information, and this is its tape that cannot be exceeded, and the loan depends on the mutual trust between the donor person, who is the creditor of the money to the beneficiary person, which is known as the debtor in exchange for a certain benefit (Mohammad and et., al, 2013, p. 409).

Definition of the loan as a term:- It is defined as a contract between two parties, one of which is a lender whose mission is to hand over the other borrowed party an amount of money and specify the time specified for the payment of the amount received with the benefits according to the terms of the agreed contract, here comes the definition of banking or credit loans, it is a type of confidence that the bank or the donor of the loan is given to its customer by giving him an amount of money to use it for a purpose for a certain period, in contrast, the bank or the donor of the loan gets a physical return agreed upon, provided that the customer provides a set of guarantees through which the creditor can recover his money in a state the customer stopped paying (Lazraq Ahlam, 2019).

There are other definitions of bank loans, including: -

❖ Bank loans are defined as those services that are provided to customers, according to which individuals, facilities, and community institutions are provided with the money necessary to meet some of their needs in exchange for the debtor's pledge to pay these funds with the benefits and commissions due, either at once or in the form of installments with agreed dates, provided that the customer (the debtor) is submitted A group of guarantees that the bank enables the recovery of its money in the event of the borrower (the customer or the debtor) stops paying without any loss by the bank, this meaning involves what we call credit facilities, and it is not applied to the concept of credit or predecessors, all of which indicate the name and meaning of bank loans (Hamza Mahmoud Al -Zubaidi: Banking Credit Department and Credit analysis, Al -Warraq Foundation for Publishing and Distribution, Amman: 2002).

- ❖ Bank credit: It is a process whereby the bank opens the interest of interest or a specific commission for granting the customer as individuals or businesses facilities in the form of cash money or any other form to cover the deficit in liquidity so that it can continue to continue the usual activity or its lending for the purpose of an investment process (Hamza Mahmoud Al -Zubaidi, previous source, p. 20).
- ❖ Loans are defined as a set of organized obligations between the bank and the borrower in order to obtain cash in the case in exchange for the payment of the future and within the conditions of its fixation in an agreement between the bank and the borrower (Kapoor, et. al. p.118: 2006).
- ❖ A relationship between the creditor (the bank) and the debtor (borrower) is based on confidence to exchange goods, services or money immediately, according to which the debtor undertakes payment at a specific time in the form of goods, services or money, and it is often the payment in cash (Saunders & Cornett 2003: P.230) The amount of the amount must be paid with the agreed interest in the pledge in the form of regular installments (Hand & Henly1997: P.523).

Bank loans are the least liquid circulating assets, because they cannot be converted into cash until they are entitled, for example, if a loan was granted by a bank to a specific customer for a period of one year in this case, the amount of the loan cannot be obtained completely after the end of the specified period (Mishkin 2007: P.223).

The Second Topic: Loan Functions

We can mention some of the functions of loans or bank credit and as follows: -

1- Production financing function: different production investments in the modern economy, the provision of huge capital was required, which was unable to provide these money from their own sources or from their intrusions, therefore, the need to fill that financial deficit to resort to banks and financial institutions is a natural matter to obtain the loan in order to perpetuate the production and investment operations (Sheikhly, 2012).

2- Consumer financing function: This job is intended for consumers to obtain consumer goods and pay for them with the sake of the sake that consumers cannot pay for them immediately from their current income, so the consumer resorted to obtaining loans provided by banks or financial institutions (Hamza Mahmoud Al-Zubaidi, previous source: p. 20).

3- Experience leveling function: The bank is widely using loans to settle the exchanges and the acquittal of the parties in the form of credit facilities by banks for its customers as a debtor account or withdrawn on open, it is considered one of the most important loan functions to increase the size of these exchanges and make a settlement to them.

The third topic: Loans Importance

1- That the current economic renaissance, which has developed unprecedentedly, was the result of the facilities provided to transactions through the term payment and promise to fulfill.
2- The best way to transfer capital from one person to another, that is, it is a means of exchange and a medium to take advantage of the money and thus increase the capital.
3- Loans are considered one of the most important and most important assets that the bank's profitability and increase its revenues through benefits and commissions.
4- The loans have a very important role for the permanence of the bank's work and the achievement of the plans it has set in the long run.
5- The loans have an important role in financing maintenance, agriculture and trade projects by providing raw materials for production.
6- Loans have the effective role in providing job opportunities, reducing unemployment and increasing purchasing power (Shaker Al -Qazwini, Lectures in the Banking Economy, Publications Bureau, Ben Aknoun, Algeria, 2006: p. 9).

The Fourth Topic: The Procedures Used to Grant Loans

Since the loans represent the bank's financial investment and the largest part of the assets, as well as the resulting return, represents the largest part of the revenues.

It is necessary for it to make sense to pay more interest in banks to these assets by setting regular procedures for granting these loans and from these procedures:-

1- Primary examination of the loan request:

Here the bank studies the request submitted by the customer and the appropriateness of this request with the policy used in the bank in terms of the purpose of the loan, the method of payment, the customer's personality, and the extent of its payment ability, in light of these matters, the initial decision is taken to complete the rest of the procedures or apologize for granting the loan with an indication of the reasons for the customer in order to feel serious and the way to deal with the request submitted by it.

2- The credit analysis of the borrower:

It is intended to collect sufficient information from various sources regarding the customer in terms of the previous credit of the bank and relying on the financial analysis to show the appropriate capital and economic conditions surrounding the financial activity of the customer.

3- Dialogue with the borrower:

After passing the financial analysis phase of the customer, based on the information available to the bank about the customer, on the basis of which the amount of the loan, the method of payment, the sources of payment, the guarantees provided to the bank, the interest rate and the banking commissions can be determined, after completing all that was mentioned previously, the dialogue is completed between the bank and the customer to achieve the interests of each of them.

4- The decision-making stage:

After the completion of the negotiating stage, according to which the customer determines the acceptance of the contract or the refusal to contract with the bank, in the case of admission, the customer receives a memorandum that includes the information related to the borrower, the purpose of the loan, the debt of the bank, the guarantees, the budget for the last three years, the cash liquidity and the profit, so that the approval of granting the loan by the bank can be approved.

5- The loan disbursed stage:
After providing the required guarantees and receiving them by the bank and completing all the obligations mentioned in the agreement, the borrower will be signed on the agreed agreement.

6- Follow-up phase of the loan and the borrower:
The bank aims from this follow -up for the purpose of reassuring the dates of payment and not any change in it, and the bank can take legal measures to preserve its rights or indicate the extent of the possibility of renewal for another period.

7- The loan collection stage:
The bank gets all its dues, according to the agreed method in the event of the previous circumstances through follow -up, whether it is legal procedures or renewing the contract for another period (Al -Taher Latrash, Banking Technologies, University Publications Office, Algeria, 2005 edition: p. 25).

The Fifth Topic: The Criteria According to Which Loans are Granted
Before taking the decision to grant the customer the loan, the bank's administration seeks to surround several risks that the customer can be exposed to when granting the loan and determining its sources, which represent several factors, more importantly, it is the essential factor represented by the customer's desire to pay his expulsion of the value of the loan and the benefits resulting from it, therefore, the degree of risk must be determined by the analysis of several criteria known as the (CS of Credit) or the (CS Five) system and as follows:

1- Capacity
2- Character
3- Capital
4- Warranty
5- Conditions

1- Capacity:
The banks were established to meet the needs of the currency from the banking services shown by the bank, and this is a right that the law gave the customer to the customer, however, the law also gave the bank the right to grant the loan or reject the request of the client based on the criterion of ability to borrow, which is considered one of the most important criteria that affect the amount of risk that the bank and credit department can be exposed to.

2- Character:
The personality of the client is one of the important bodies in taking the decision of the perfection, but rather the most influential in the risks that the bank can be exposed to, therefore, we find that the administration of the entrepreneur when it is a credit analysis is to determine the understanding of the customer's personality, such as honesty, credibility, trust, and other matters that relate to the personality, all of which determine the size of the feeling of the work with the responsibility, and this shows the ability and commitment to pay the value of the loan, and thus obtains the persuasion of the bank to grant the loan.

3- Capital:

The capital to work is one of the most important foundations that affect the credit decision, and it has the important role in the financial analysis played by the credit department in the bank in terms of determining the degree of risk such as the transferred assets represented by the shares, bonds and property belonging to the customer (ownership), which is called the risks of ownership.

4- Warranty:

It means the necessary protection for the bank, the more the risk degree, the more the guarantees required of the customer are the greater to ensure the rights of the bank from these risks, it is intended to guarantee all the customs of the customer from the transferred and immovable assets that are mortgaged by the customer to the bank to document bank credit.

5- Conditions:

It means the economic conditions and the environmental conditions surrounding the work, and these conditions include changes that the customer may be exposed to in the market, such as competition and the amount of demand for the produced goods and the conditions of selling and distributing them and this determination has the great impact when taking the credit decision.

The Sixth Topic: Credit Standards Form (5PS)

It is intended to analyze the criteria that the bank's credit management can follow to enhance its credit decision, which is another type of analysis in a manner that differs from the standards (5cs) that was previously discussed. Among these criteria:-

1- People
2- Purpose
3- Payment
4- Protection
5- Perspective

We will look for a simple clarification for each of them

1- People:

The customer's personal interview, obtaining information and data that credit management needs and looking at the work he undertakes, and through this the credit management can determine the indicators of success and determine the degree of risk for the future, which gives the impression to evaluate the customer in the future.

2- Purpose:

This pillar is one of the most important criteria, according to which the bank's credit management is determined by the possibility of continuing or stopping, rejecting the request and determining the customer’s needs and can the credit management meet or do it contradict the bank’s policy.

3- Payment:

This standard focuses on determining the loan and its benefits at the time of entitlement, the estimates of the cash flows within the customer are identified, according to which the customer's ability to pay on the agreed date can be determined, that is, the cash flows entering the customer or outside it will give an initial impression of the customer's ability or that it is exposed to a state of financial hardship.

4- Protection:

This pillar means assessing the guarantees submitted by the customer to the bank in terms of being sufficient as a fair and real value in the event that the customer is unable to pay or fulfill his obligations mentioned in the contract.

5- Perspective:

What is meant by this pillar is to explore the dimensions of the state of non - confirmation surrounding the credit received by the customer, in the sense of exploring all the circumstances surrounding the work, whether environmental and future, whether internal or external, which affects the credit policy of banks with the indicators of the economy (the general growth rate - inflation rate - interest rate …. and others).

Loans Types

Loans are divided depending on many criteria and according to the purpose of the loan:

First: Classification Of Loans Depending On The Date Of Entitlement

1- Short- Term Loans

This type is considered one of the most widespread loans in banks and a period of one year or less, these loans help bridge the disability in the capital in the establishment or the need to finance the expenses, often the interest rates for this type of loan are few, in order to shorten their deadlines and they are returned without a guarantee (Shapiro & Sarin, 2009: P478) and short -term loans are the primary type of loans provided by banks for business facilities and is defined as self - liquidity (Gitman, 2000: P630).

And they are in two forms: -

A- Securities discount

The bank gives the customer the current value of the commercial paper for a banking commission cut it called AGIO before the date of the commercial paper is due and when the value of the paper is entitled, the bank collects it from the borrower (the debtor) (Ammer Benhalima, Pratique des techniquesbancaires, edits dahleb, algerie: 1997, p.6).

B- Fund adoption:

Funds that the bank is presented to customers and its purpose is to provide the self - liquidity in exchange for the promise to fulfill the appointed date and be in several forms:

❖ **le decouvert**

The client withdraws what is more on his current account in the bank and paying interest related to the withdrawal period for the amounts, it will work to bridge the deficit caused by not writing the working capital.

❖ **Credit de compagne fees**

Seasonal loans are provided to the establishments whose activity is seasonal, because they need to increase the capital during this period due to the increase in their activity, which makes them resort to this type of loan (AMMOUR BANHALIMA, bank lecturer, opcit, p.19).

❖ **Loans signed**

The bank pays an amount of money instead of the debtor to the creditor in the event that the debtor is unable to pay that amount, and it is divided into:

- Back-up Warranty

It came via the lattletter de change document

In which the contract is concluded through the notary between the beneficiary, who is the natural or legal person, and the bank in order to determine the amount guaranteed by the bank.

- **Bail**

Its meaning is that a person guarantees another and appears in the tenders in particular, in order to avoid the customer's lack of commitment to the project, as well as given customs to take goods from the port.

- **Documentary Credits**

Founded with operations mainly with external trade operations, where a bank or more aforementioned the value of imported commodities and obtains the value of exported commodities.

- **Credit cards**

Personal cards issued by banks to serve their customers and contain information about their pregnant women who use them to settle his paid instead.

For this reason, several types of cards have been introduced, including:

Loyalty Cards - Credit Cards - Visa Card - Master Card and others

(Al-Taher Latrash, Banking Techniques, p.60) (FAROUK BOUYALOUB, lntreprise & le financement bancaire, edition casbah, Algeria: 2001, p.249) (AMMOUR BANHALIMA, opinion, p.6).

2- Long term loans

It includes loans that extend for a period of two years (ten years) and are used to finance fixed assets. Therefore, banks impose a high interest rate on them, and these loans lead to a big leap in development, increase production, and achieve economic efficiency (Al-Taher Latrash, Banking Technologies: p. 74).

3- Intermediate term loans

These loans help in increasing agricultural production, developing development projects, and increasing farm income, it's period of time ranges from (12 months to 10 years) and usually includes loans for the purchase of agricultural machinery, machinery and equipment, the purchase of agricultural lands and animal fields, the rehabilitation of orchards, the reclamation of land, and they have an active role in increasing agricultural production.

Second: Classification of loans by sector

1- Mortgage loans

This loan is granted for the purpose of financing facilities and individuals in order to purchase real estate, the repayment period of this type of loan is for a long period that may reach more than thirty years, and thus will lead to an increase in risk, it is usually secured by bonds of the real estate for which it was granted (Rose & Hodgins, 2008, p514).

These loans depend on long-term mortgages for residential or commercial buildings, in addition to the short-term loan for building contracting (Thomas, 2006, p.211).

2- Business loans

This type of loan is granted to finance commercial activity, and this type occupies a significant percentage of the types of loans banks have for the bank, and its duration is short-term (less than one year) and it is used for internal trade or foreign trade, such as export and import operations, or for capital financing (Arshid and Judeh, 1999 : p. 107). These loans are often provided in foreign currency, as these companies need this currency (Quivy et al, 2009: p513).

3- Industrial loans

These loans are for industrialists and owners of industrial crafts and professions, and their duration is medium or long-term, depending on the type of industrial work for which the loan is received. (Rose & Hudgins, 2008: p514) These loans include manufacturing companies to purchase inventory materials and to pay taxes.

4- Agricultural loans

This type of loan is used to finance agricultural projects for the purpose of purchasing fertilizers, seeds, and soil reclamation. Its duration is short or medium, and the risks are high because it is affected by seasonal fluctuations (Al-Jamil, 2012, p. 103). It is used to support livestock (Rose & Hudgins, 2008, p.515).

Third: Classification of loans in terms of type of guarantee

The aim of the guarantee is for the purpose of insurance against possible risks from lending operations, so that the bank can recover the loan, and it is of various types.

1- Secured loans

In this type of loan, the borrower provides guarantees to the lending bank for the purpose of approving the granting of the loan, these guarantees are usually in the form of fixed assets (land, buildings, machinery, or securities), in the event that the borrower is unable to pay what he owes, the bank has the right to dispose of the guarantees provided by the borrower (Besly & Briggam, 2006: p586).

These loans can be divided into:

A- A loan guaranteed by a personal guarantee:

This loan requires that a person other than the borrower undertake to provide an undertaking including that he will pay the borrower's allowance to the bank in the event that the borrower is unable to pay for any reason, provided that this person is of good reputation and has appropriate financial acceptability.

B- A loan secured by in-kind guarantees

It includes the financial assets that the borrower provides to the bank for the purpose of obtaining the required loan, and these assets remain at the disposal of the bank until the loan is returned in full on the specified date, and it is in the form of:

- Mortgage / real estate mortgage in favor of the bank.
- Mortgage of movables / goods - securities - machinery...

The bank has the right to dispose of it in the event that the borrower is unable to fulfill the debt owed by him, these guarantees protect the bank from the risk of losing its rights, therefore, the bank must carefully check and verify these documents submitted to it and prove that they are in the legal possession of the borrower.

2- Unsecured loans

It is granted to the borrower who is characterized by being with a financial position familiar with the bank and has the ability to repay and is financially adequate and has permanent dealings with the bank and his credit rating is high, meaning that it is granted depending on the credit score of the borrower without the need to use the ownership of the guarantee, and the interest rate is high compared to other loans secured by the loan (CHIN, 2018: P1)

However, it is more exposed to credit risk because the bank grants this loan depending on the borrower's commitment to repay the loan on time.

(Ferrell, et al., 2008: 494)

This type of loan is common in developed countries, where all possible risks are taken care of and the percentage of investment in the private sector is confirmed.

(Klapper, l, 2001: 14) (Daatrous Abdel-Haq , Al-Wajeez in Commercial Banks (Operations, Techniques, Applications), without a publishing house, Qonstantine: 2000, pp. 41-42).

Fourth: Classification of loans by credit busis

1- Loans and advances

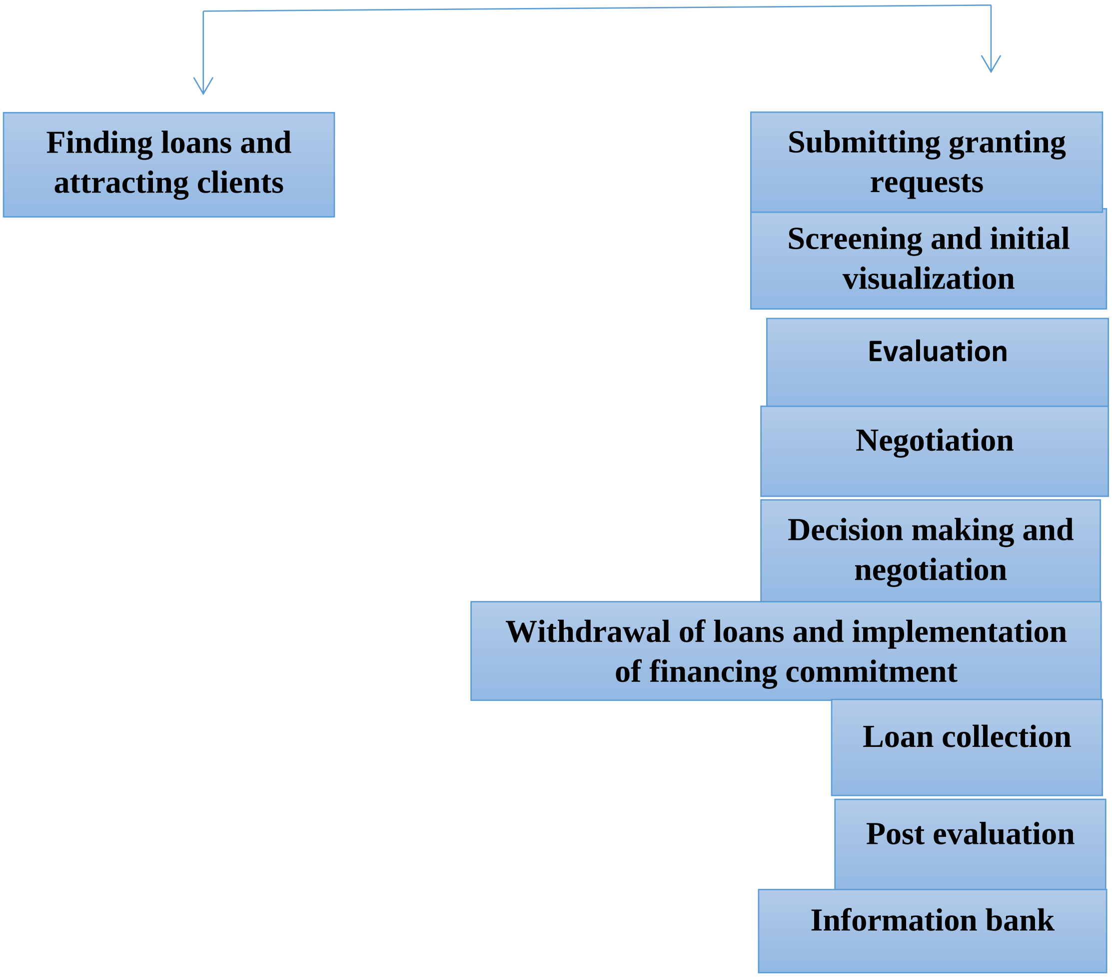
Loans are a type of credit that has a lot of use and has an effective role in meeting the needs of borrowers, whether financing projects or financing working capital, this loan remains at the disposal of the borrower to cover the need and for a specified period agreed upon (Abdullah and Al-Trad 2011: p. 170).

As for advances: allowing the customer to withdraw from the bank within the limits of the authorized amount and with specific guarantees, for example financing the customer's monthly income to the bank (Noor, 2011: p. 133).

2- Revolving credit

A new type of credit facility granted to large companies. (Besly & Brigham, 2003: p. 585) And it is in the form of a promissory note that is paid after several months, and the customer has the right to renew it once or more within a specified period, sometimes three years, and it is used for operating purposes (Kagk, 2018: 1). And there is an agreement between the bank and the customer to repay, and the borrower can withdraw an amount from the revolving account at any time (Shapiro & Sarin, 2009: p.479). This account is characterized by the ability of the borrower to dispose of the account at any time and how he wishes without the need to negotiate to grant the loan again each time (Kid well, et al, 2008: p.393).

Stages of granting bank loans



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