

Agricultural Lending Unit: MIS Data Reporting Needs

As outlined here, for a full-service lender an agricultural lending unit needs at least 30 distinct types of information and data points, not including sub-categories, in its normal course of operations:

Commercial Department	
Marketing Department	Sales Department
<ul style="list-style-type: none"> • Product performance <ul style="list-style-type: none"> ○ By sales volume ○ By originator • Existing loans • Pre-booking 	<ul style="list-style-type: none"> • Contact database • Existing borrowers <ul style="list-style-type: none"> ○ Potential borrowers • Payees • Activities of loan officers: <ul style="list-style-type: none"> ○ Contact logs ○ Submission/approval ratio ○ Volume funded • Support <ul style="list-style-type: none"> ○ Pricing support • Loan proposals
Financial Department	
Accounting	Documentation
<ul style="list-style-type: none"> • General ledger • Cash accounts • Department accounts • Treasury <ul style="list-style-type: none"> ○ Asset/liability management • Funding decisions 	<ul style="list-style-type: none"> • Documentation • Checklist • Document generation • Notes • Funding
Servicing Department	
<ul style="list-style-type: none"> • Billing • Collection • Equipment management <ul style="list-style-type: none"> ○ Disposal of equipment • Fleet management (for vehicle lessors) <ul style="list-style-type: none"> ○ Location ○ Repairs and maintenance <p>Portfolio management</p>	
Office of General Director	
<ul style="list-style-type: none"> • Human resources (employee and training records) • Legal matters • Information technology • General office matters 	

Credit Department	
<ul style="list-style-type: none">• Application information• Credit bureau information• References received• Credit analysis• Notes	