

# A STUDY OF LOAN OVERDUE COLLECTION OF ACCOUNTS RECEIVABLE OVERDUE OF FINANCIAL INSTITUTIONS IN TAIWAN

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## ABSTRACT

The ratio of loan overdue of financial institutions in Taiwan rose from 3% in 1995 to 6.2% in 2000. More precisely, it rose from 2.88% to 5.6% for domestic banks, 0.82% to 3.22% for foreign banks' branches in Taiwan, and 4.02% to 15.68% for local financial institutions, according to a report from Liberty Times on April, 21, 2001. Loan overdue is a severe problem for the economy in Taiwan. To solve it is never too early, or the public will pay dearly. Based on case studies of loan overdue, seven suggestions are made to provide references for relevant research and practice on the one hand, and to conclude this study on the other. 1. Loan overdue results primarily from the administrators' mismanagement. When making loans, financial institutions must carefully select prospects as well as industries to promote loan quality and avoid potential loan overdue. 2. As a prerequisite to loan making, credit analysis must be well done for loan decision-making to depend on. 3. When making loans to promising small and medium-sized businesses without enough security, financial institutions must apply the SMBCGF's (Small and Medium Business Credit Guarantee Funds) credit guarantee to lessen possible impact if the borrowers default on loan repayment. 4. Loan review is absolutely necessary after a loan is made. 5. Financial institutions must keep intensive track of overdue loans that the borrowers has agreed to pay by installments. To effectively fulfill terms of periodic-repayment agreement, financial institutions must grasp the financial status of the borrowers and the guarantors to take timely actions, if necessary, to ensure their credits. 6. In case of doubtful accounts, financial institutions must immediately take urgent measures of credit security to facilitate later collection of accounts receivable overdue. 7. Collection of accounts receivable overdue takes time and energy. Its success lies in the collectors' professional skill and knowledge, the supervisors' active management, effecting sales of security promptly, and the target set and periodic evaluation made by the headquarters.

Keywords : past-due loans ; account-receivable over due ; bad debt ; loan ; credit review

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