

*Mudarabah* Creation  
Oracle FLEXCUBE Universal Banking  
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# 1. *Mudarabah* Origination

## 1.1 Introduction

The process of *Mudarabah* finance origination gets initiated when a prospective customer approaches the bank, with a finance account opening request or when the bank approaches a prospective customer, taking lead from its database. In case of a bank-initiated request, the process moves forward only if the prospective customer is interested. The entire process is carried out in multiple stages and on successful completion of each stage, it moves automatically to the next stage.

When the customer approaches the bank for its products and offers, before initiating the finance origination process, the bank can create a mock-proposal which would have the personal details of the customer, the finance offers the customer is interested in as well as the schedules associated with the finance offer. This can be stored as reference in the system to be retrieved when the actual finance process flow is initiated.

## 1.2 Stages in *Mudarabah*

*Mudarabah* process flow uses Oracle BPEL framework with multiple human tasks for workflow stages. The capture and enrichment of information in multiple steps can be dynamically assigned to different user roles, so that multiple users can take part in the transaction. Oracle Business rules are used for dynamic creation of multiple approval stages.

The following details need to be maintained for originating a *Mudarabah*:

- Finance Application Capture
- Application Verification
- Application Management Verification (Configurable)
- Internal Blacklist Check
- External Blacklist Check
- Underwriting (Credit Evaluation)
- Finance Approval
- Document Verification

The *Mudarabah* origination process flow is composed of following stages:

The following are different types of the asset categories in *Mudarabah*:

- Vehicle
- Home
- Others

## 1.3 Maintaining Finance Prospect Details

You can maintain the details of a prospective borrower or a finance applicant, when the borrower initially approaches the bank enquiring about the various finance products that are being offered.

The following details are captured as part of this maintenance:

- Prospective customer's personal and location details

- Prospective customer's employment details
- Requested finance details

You can maintain the details related to the prospective customer in 'Prospect Details' screen. You can invoke this screen by typing 'ORDLEADM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details in this screen:

### Lead Id

Specify a unique identification for the prospective finance customer.

### Description

Specify a suitable description for the prospective finance customer.

### Reason

Specify the reason for the finance enquiry.

### Date of Enquiry

Specify the date when the prospective customer has made the enquiry about the finance. You can also select the date by clicking the adjoining 'Calendar' icon.

## 1.3.1 Customer Tab

You can capture the following personal and geographical details related to a prospective customer:

**Type**

Select the type of the customer from the drop-down list provided. The following options are available:

- Primary
- Co-Applicant

**Salutation**

Select the salutation preference of the customer from the drop-down list provided. You can select any of the following options:

- Mr
- Mrs
- Miss
- Dr

**First Name**

Specify the first name of the customer.

**Middle Name**

Specify the middle name of the customer.

**Last Name**

Specify the last name of the customer.

**National Id**

Specify the national Id or country code of the customer or select the national Id from the option list provided.

**Short Name**

Specify the short name of the customer.

**Gender**

Select the gender of the customer from the drop-down list.

**Date of Birth**

Specify the date of birth of the customer or select the date by clicking the 'Calendar' icon provided.

**Mother's Maiden Name**

Specify the customer's mother's maiden name.

**Customer Category**

Specify the category to which the customer belongs or select the customer category from the option list that displays all valid customer categories.

**Country**

Specify the country of domicile of the customer or select the country code from the option list provided.

**Nationality**

Specify the country of which the customer is a national or select the country code from the option list provided.

**Language**

Specify the primary language of the customer or select the language from the option list provided.

**Mobile Number**

Specify the mobile phone number of the prospective customer.

**Landline No**

Specify the land phone number of the prospective customer.

**Office No**

Specify the office phone number of the prospective customer.

**Fax**

Specify the fax number of the prospective customer.

**Passport No**

Specify the passport number of the prospective customer.

**Passport Issue Date**

Specify the date on which the customer's passport was issued or select the date from by clicking the adjoining 'Calendar' icon.

**Passport Expiry Date**

Specify the date on which the customer's passport expires or select the date from by clicking the adjoining 'Calendar' icon.

**Passport Issue Place**

Specify the place where the customer's passport was issued.

**E-mail**

Specify the e-mail Id of the prospective customer.

**Dependents**

Specify the number of dependents for the customer.

**Marital Status**

Select the marital status of the prospective customer from the drop-down list. The following options are available:

- Married
- Unmarried
- Divorcee
- Remarried
- Separated
- Spouse Expired

### 1.3.2 **Details Tab**

You can capture the address and employment related details of the prospective customer in 'Details' tab.

**Prospect Details**

Save Hold

Lead Id \*  Branch Code \* 002 Financing Type Retail  
 Description  Date of Enquiry \* 2012-11-07 Reason

**Applicant Details**

Type Primary Customer Name

**Main Details Requested**

**Address Details**

1 of 1

Address Type \* Permanent ☐ Current ☐

Address Line 1 \*  Zip   
 Address Line 2  Contact Number   
 Address Line 3  Country

**Employment Details**

1 of 1

Employer \*  Extension   
 Employment Type Full Time Contact Phone   
 Occupation  Contact Name   
 Designation  Contact Extension   
 Employee Id  Department   
 Address Line 1  Comments   
 Address Line 2   
 Address Line 3   
 Country   
 Zip   
 Phone Number

Maker Date Time: Mod No  
 Checker Date Time: Record Status  
 Authorization Status

Cancel

### **Address Details**

#### **Seq No**

The sequence number is automatically generated by the system.

#### **Address Type**

Select the address type of the customer from the following options provided in the drop-down list:

- Permanent
- Home
- Work
- Temporary
- Others



**Mailing**

Check this box to indicate that the address you specify here is the customer's mailing address.

**Address Line 1 – 3**

Specify the address of the customer in three lines starting from Address Line 1 to Address Line 3.

**Contact Number**

Specify the contact telephone number of the customer.

**Zip**

Specify the zip code associated with the address specified.

**Country**

Specify the country associated with the address specified.

**Employment Details****Seq No**

The sequence number is automatically generated by the system.

**Employment Type**

Select the customer's employment type from the drop-down provided. The following options are available:

- Part Time
- Full Time
- Contract Based

**Employer**

Specify the name of the employer of the prospective customer.

**Occupation**

Specify the occupation of the prospective customer.

**Designation**

Specify the designation of the prospective customer.

**Employee Id**

Specify the employee Id of the prospective customer.

**Address Line 1 – 3**

Specify the employment address of the customer in three lines starting from Address Line 1 to Address Line 3.

**Zip**

Specify the zip code associated with the office address specified.

**Country**

Specify the country associated with the employment address specified.

**Phone No**

Specify the official phone number of the prospective customer.

**Extn**

Specify the telephone extension number, if any, of the prospective customer.

**Contact**

Specify the contact number of the prospective customer.

**Contact Name**

Specify the name of a contact person at the customer's office.

**Contact Phone**

Specify the contact phone number of the customer's contact person.

**Contact Extn**

Specify the telephone extension number, if any, associated with contact person.

**Comments**

Specify comments, if any, related to the customer's employment.

**Department**

Specify the department to which the customer belongs.

**Stated Years**

Specify the number of years the customer has spent with his current employer.

**Stated Months**

Specify the number of months the customer has spent with his current employer.

### **1.3.3 Requested Tab**

You can capture the details related to the requested finance in 'Requested' tab.

The screenshot shows a software window titled "Prospect Details". At the top, there are buttons for "Save" and "Hold". Below these are several input fields: "Lead Id", "Description", "Branch Code" (with a value of "001"), "Date of Enquiry" (with a value of "2012-11-07"), "Financing Type" (a dropdown menu showing "Retail"), and "Reason". A tabbed interface is present with three tabs: "Main", "Details", and "Requested", with "Requested" being the active tab. Under the "Requested" tab, there is a section titled "Requested Loan Details" containing fields for "Requested Currency", "Requested Amount", "Rate", "Tenor(in Months)" (with a value of "12"), and "Loan Purpose". At the bottom of the window, there are fields for "Maker", "Checker", "Date Time", "Mod No", "Record Status", and "Authorization Status", along with a "Cancel" button.

You can capture the following details here:

### Currency

Specify the finance currency preference of the customer or select the currency from the option list provided.

### Requested Amount

Specify the finance amount requested by the prospective customer.

### EMI Amount

Specify the preferred EMI amount of the prospective customer.

### Tenor (in months)

Specify the preferred finance tenor (in months) of the prospective customer.

### Rate

Specify the preferred profit rate of the prospective customer.

## 1.4 Viewing Finance Prospect Summary

You can view a summary of the prospective finance customers or the borrowers in 'Finance Prospect Details' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSLEADM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web application window titled "Loan Prospect details". At the top, there are four search filters: "Authorization Status" (a dropdown menu), "Record Status" (a dropdown menu), "Lead Id" (a text input field with a search icon), and "Date of Enquiry" (a date picker). Below these filters are two buttons: "Search" and "Advanced Search", followed by "Refresh" and "Reset". A pagination bar shows "Records per page" set to 15, with "1 Of 1" records displayed. Below the pagination bar is a table with four columns: "Authorization Status", "Record Status", "Lead Id", and "Date of Enquiry". The table contains 15 empty rows, each with a checkbox on the left. At the bottom right of the window is an "Exit" button.

You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Lead Id
- Date of Enquiry

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

## 1.5 Maintaining Credit Rating Rules

You can maintain a set of questions along with a possible set of answers with associated scores, to assess the credit rating of a prospective finance customer. You can also calculate the risk factor associated with the finance and arrive at a credit grade based on the scores obtained.

You can maintain these details in 'Rule Details' screen. You can invoke this screen by typing 'ORDRULMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details in this screen:

### Rule Id

Specify a unique identification for the credit rating rule.

### Description

Specify a suitable description for the credit rating rule.

### Type

Select the type of the finance from the following options available:

- Retail
- Corporate

## 1.5.1 Main Tab

You can maintain the following details in this tab:

### Question Details

#### Question Id

The question Id is automatically generated by the system.

**Category**

Select the category to which the question belongs from the option list provided.

**Question**

Specify the question to be asked to the prospective customer to derive the credit rating score.

**Answer Details****Sequence Number**

The sequence number is automatically generated by the system.

**Possible Answer**

Specify a set of possible answers to be associated with a question.

**Score**

Specify the score associated with an answer.

## 1.5.2 Risk Factor Tab

You can specify the risk details associated with the finance and also indicate the formula for calculating the credit score in this tab.

The screenshot shows the 'Rule Details' window with the 'Risk Factor' tab selected. The window has a title bar with a diamond icon and standard window controls. Below the title bar is a toolbar with 'Save' and 'Hold' icons. The main form area contains the following fields:

- Rule Id \***: A text input field.
- Account Description**: A text input field.
- Type**: A dropdown menu currently showing 'Retail'.

Below these fields is a tabbed interface with 'Main' and 'Risk Factor' tabs. The 'Risk Factor' tab is active and contains a table with the following structure:

	Risk Id *	Account Description	Formula
<input checked="" type="checkbox"/>			Formula

Below the table is a large empty text area. At the bottom of the window is a footer section with the following fields:

- Rating**: A dropdown menu.
- Auto Decision**: A dropdown menu.
- Maker**: A text input field.
- Checker**: A text input field.
- Mod No**: A text input field.
- Date Time:**: Two text input fields.
- Record Status**: A text input field.
- Authorization Status**: A text input field.
- Cancel**: A button.

You can specify the following details here:

### Risk Id

Specify a unique identifier for the credit risk being maintained.

### Description

Specify a suitable description for the credit risk.

### 1.5.2.1 Specifying Formula Details

You can specify the formula to calculate the credit score by clicking the 'Formula' button corresponding to a credit risk entry in Risk Factor tab. The 'Formula' screen is displayed where you can specify the condition for calculating the credit score associated with a risk condition.

The screenshot shows a 'Formula' dialog box. At the top, there's a title bar with a diamond icon and the text 'Formula'. Below the title bar is a navigation bar with buttons for back, forward, and search, and a 'Go' button. The main area contains a table with three columns: 'Sequence Number \*', 'Condition', and 'Result'. The first row of the table has a checked checkbox in the 'Sequence Number \*' column, an empty 'Condition' field, and an empty 'Result' field. Below the table, there are several input fields: 'Elements' (with a small icon), 'Index', 'Functions' (a dropdown menu), 'Braces' (a dropdown menu), 'Operators' (a dropdown menu), and 'Logical Operators' (a dropdown menu). At the bottom right, there are 'Ok' and 'Cancel' buttons.

You can specify the following details here:

#### Sequence Number

The sequence number is automatically generated by the system.

#### Condition

The condition specified using the Elements, Functions, Operators etc. gets displayed here.

#### Result

Specify the result to be associated with the condition specified.

#### Elements

Specify the data elements to be used to define the formula for credit score calculation or select the element from the option list provided.

#### Functions

Select the mathematical function to be used to define the formula from the drop-down list provided.

#### Braces

Select the opening or the closing brace from the drop-down list provided, to define the credit score calculation formula.



## Operators

Select the mathematical operator to be used to define the credit score calculation formula. You can select '+', '-', '\*', or '/'.

## Logical Operators

Select the logical operator to be used to define the credit score calculation formula. You can select '<', '>', '=', '<>', '>=', '<=', 'AND' or 'OR'.

### 1.5.3 Specifying Credit Grades

You can maintain different credit grades based on the credit scores obtained. Click 'Rating' button in Rule Details screens to invoke the 'Rating' screen, where you can maintain these details.

Sequence Number *	Score	Grade

You can specify the following details here:

#### **Sequence Number**

The sequence number is automatically generated by the system.

#### **Score**

Specify the score associated with a credit risk.

#### **Grade**

Specify the credit grade based on the score obtained.

### 1.5.4 Specifying Auto Decision Details

While creating finance, you need to decide whether the applicant is eligible to receive finance from the bank. Auto Decision feature in Oracle FLEXCUBE decides whether to approve or reject an application. It also gives the stipulations or reasons for the decision.

To use this feature, you need to maintain the Auto Decision details in 'Auto Decision' screen.

Serial Number	Score	Credit Decision
1	10	AUTO REJECT
2	20	RECOMMEND REJECT
3	30	RECOMMEND APPROVE
4	40	AUTO APPROVE

Specify the following details:

#### **Serial Number**

The system displays the serial number.

#### **Score**

Specify the maximum credit score of the finance applicant for the system to make the corresponding auto decision. The score is maintained based on the Risk Factor maintained in Rule details screen.

#### **Auto Decision**

Specify the auto decision to be made for each credit score. You can maintain the maximum credit scores for each of the following decisions:

- Auto Approved
- Recommend Approval
- Recommend Reject
- Auto Rejected

While creating finance, based on the applicant's credit score and auto decision mapping maintained in here, the system decides whether to approve, reject, recommend approval or recommend rejection of the application.

## **1.6 Viewing Credit Rule Summary**

You can view a summary of the credit rules in 'Rule Maintenance' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSRULMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Rule Id

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

## 1.7 **Maintaining Credit Ratios**

You can maintain the rules to calculate the credit ratios in 'Credit Ratio Maintenance' screen.

You can invoke this screen by typing 'ORDRATMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

**Credit Ratio Maintenance**

Save Hold

Group Id \*

Description

Type **Retail**

**Ratio Id**

<input checked="" type="checkbox"/>	Ratio Id *	Description	Formula
<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	Formula

Go

Maker  
Checker  
Mod No

Date Time:  
Date Time:  
Record Status  
Authorization Status

Cancel

You can specify the following details in this screen:

### Group Id

Specify a unique identification code for the ratio group.

### Description

Specify a suitable description for the ratio group.

### Type

Select the type of the finance from the following options available:

- Retail
- Corporate

### Ratio Id

Specify a unique identification for the credit ratio being maintained.

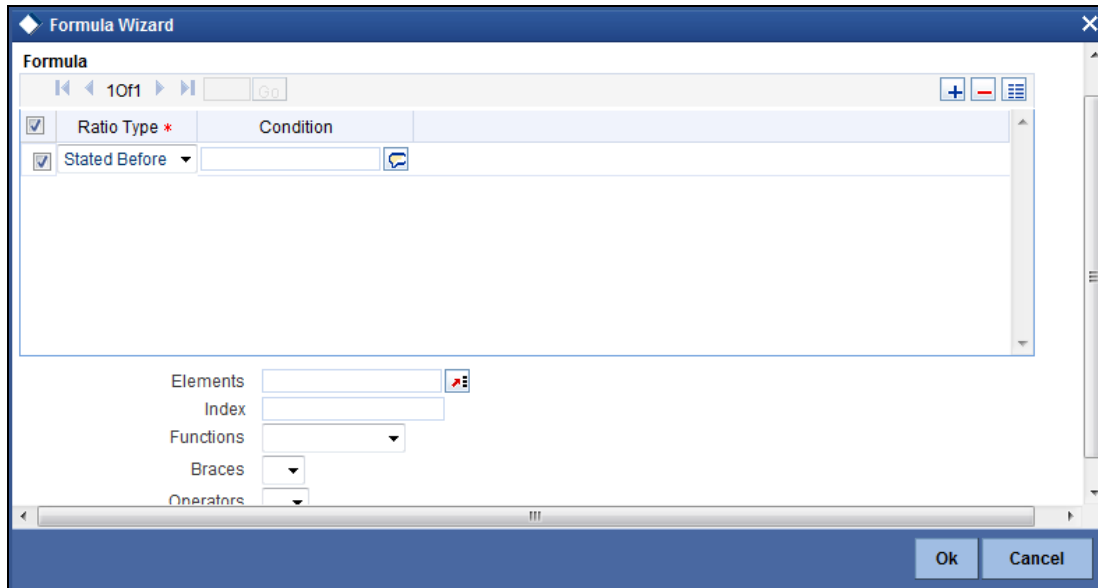
### Description

Specify a suitable description for the credit ratio.

## 1.7.1 Specifying Formula Details

You can specify the formula to calculate the credit ratio by clicking the 'Formula' button corresponding to a ratio Id.

The 'Formula' screen is displayed where you can specify the condition for calculating the credit ratio associated with a ratio Id.



You can specify the following details here:

### Ratio Type

Select the type of the ratio being maintained, from the drop down list provided. The following options are available:

- Stated Before
- Stated After
- Actual Before
- Actual After

### Condition

The condition specified using the Elements, Functions, Operators etc. gets displayed here.

### Elements

Specify the data elements to be used to define the formula for credit ratio calculation or select the element from the option list provided.

### Functions

Select the mathematical function to be used to define the formula from the drop-down list provided.

### Braces

Select the opening or the closing brace from the drop-down list provided, to define the credit ratio calculation formula.

## Operators

Select the mathematical operator to be used to define the credit ratio calculation formula. You can select '+', '-', '\*', or '/'.

## 1.8 Viewing Credit Ratio Summary

You can view a summary of the credit ratios in 'Credit Ratio Maintenance' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSRATMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Credit Ratio Maintenance' application window. At the top, there are search filters: 'Authorization Status' (dropdown), 'Record Status' (dropdown), and 'Group Id' (text input with a search icon). Below these are 'Search' and 'Advanced Search' buttons, and 'Refresh' and 'Reset' buttons. A table header shows 'Records per page' set to 15, '1 Of 1' records, and a 'Go' button. The table has columns: 'Authorization Status', 'Record Status', 'Group Id', and 'Description'. There are 15 empty rows with checkboxes on the left. An 'Exit' button is at the bottom right.

You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Group Id

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

## 1.9 Maintaining Override Details

You can maintain the formulae to verify if overrides need to be generated dynamically, in 'Override Maintenance' screen.

You can invoke this screen by typing 'ORDOVDMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details in this screen:

### Process Code

Specify the process code of the process for which you wish to maintain override conditions or select the process code from the option list provided.

### Application Category

Specify the category to which the finance application belongs or select the application category from the option list provided.

### Type

Select the type of the finance from the following options available:

- Retail
- Corporate
  - Ijarah
  - Istisna
  - Mudarabah
  - Murabaha
  - Musharaka
  - Tawarooq

### **Stage**

Select the stage of the finance origination process from the option list provided. The various stages can be Application Entry, Application Verification, Underwriting, Finance Approval etc.

### **Description**

Specify a suitable description for the finance origination stage.

### **Overrides**

Here, you can capture the details of the conditions to be checked for generating override messages.

### **Sequence Number**

The sequence number is automatically generated by the system.

### **Condition**

The condition specified using the Elements, Functions, Operators etc. gets displayed here.

### **Error Code**

Specify the error code to be used to generate the override message or select the error code from the option list provided.

### **Error Parameter**

Specify the error parameter to be substituted in the override messages.

### **Elements**

Specify the data elements to be used to define the conditions for generating override messages or select the element from the option list provided.

### **Functions**

Select the mathematical function to be used to define the condition from the drop-down list provided.

### **Braces**

Select the opening or the closing brace from the drop-down list provided, to define the conditions for generating override messages.



## Operators

Select the mathematical operator to be used to define the conditions for generating override messages. You can select '+', '-', '\*', or '/'.

## Logical Operators

Select the logical operator to be used to define the conditions for generating override messages. You can select '<', '>', '=', '<>', '>=', '<=', 'AND' or 'OR'.

## 1.10 Viewing Override Summary

You can view a summary of the overrides in 'Override Maintenance' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSOVDMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot displays the 'Override Maintenance' application window. At the top, there are search filters: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Process Code' (text input with a search icon), and 'Application Category' (text input with a search icon). Below these are buttons for 'Search', 'Advanced Search', 'Refresh', and 'Reset'. A 'Records per page' dropdown is set to '15', and a pagination bar shows '1 Of 1' records. The main area contains a table with the following headers: 'Authorization Status', 'Record Status', 'Process Code', and 'Application Category'. The table is currently empty, showing only header rows. At the bottom right, there is an 'Exit' button.

You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Process Code
- Application Category

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

## 1.11 Maintaining Document Checklist and Advices

You can maintain the list of documents that are required during the finance origination process, in 'Documents and Advice Maintenance' screen. Document checklists are maintained for an application category and for the various stages in the origination process. You can also maintain the details of the Advices that need to be generated on completion of a stage in the process.

You can invoke 'Documents and Advice Maintenance' screen by typing 'ORDDOCMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Document verify Maintenance' window with the following sections:

- Process Code \*** and **Application Category \*** fields with search icons.
- Process Stages** section with a **Stage \*** field and a list of stages (currently showing '10f1').
- Document Details** section with a table:
 

Document Category *	Document Type *	Mandatory
		Mandatory
- BI Advices** section with a table:
 

Report Name *	Template	Format	Locale	Outcome
		PDF	en-US	
- Checklist Details** section with a table:
 

Sequence Number *	Checklist Item *	Mandatory
1		
- Footer** section with fields for **Maker**, **Checker**, **Date Time**, **Mod No**, **Record Status**, **Authorization Status**, and a **Cancel** button.

You can specify the following details in this screen:

### Process Code

Specify the process code of the process for which you wish to maintain override conditions or select the process code from the option list provided.

## **Application Category**

Specify the category to which the finance application belongs or select the application category from the option list provided.

## **Stage**

Select the stage of the finance origination process from the option list provided. The various stages can be Application Entry, Application Verification, Underwriting, Finance Approval etc.

## **Stage Title**

Specify a suitable description for the finance origination stage.

## **Document Details**

### **Document Category**

Specify the category to which the document belongs or select the document category from the option list provided.

### **Document Type**

Specify the type of the document or select the document type from the option list provided.

### **Mandatory**

Select the option to indicate whether the document is mandatory or not. You can select any of the following options from the drop-down list provided:

- Mandatory
- Overridden
- Others

## **BI Advices**

### **Report Name**

Specify the name of the advice report to be generated on completion of the process stage.

### **Template**

Specify the template to be used to generate the advice report.

### **Format**

Select the format in which the advice report needs to be generated from the drop-down list provided. The following options are available:

- PDF
- RTF

### **Locale**

Select the locale information to be used for generating the advices from the drop-down list. The following options are available:

- en-US

### 1.11.1 Process Flow (BPEL) Report

Based on the details maintained on this screen, you can generate a report from any stage of the process flow. To generate this report from a particular stage, you need to click the 'Document' tab at that stage. Under the frame 'Advices', you have the option to generate this report.

You can generate the report only if you maintain 'ORRPICAL\_en\_US.rtf' as the template.

You can generate this report in 'PDF' or 'RTF' formats.

#### **Contents of the Report**

This report contains the following details of the finance account:

Field	Description
Financing Application Number	The application number of the finance
Approved Financing Amount	The amount approved for the finance
Tenor (In Months)	Tenor, in terms of months
Applied On	The date of application of the finance
Profit Rate	The rate of profit applicable on the finance

### 1.12 Viewing Document Checklist Summary

You can view a summary of the document checklists and advices in 'Document Details' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSDOCMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web application window titled "Documents Details". At the top, there are four search filters: "Authorization Status" (dropdown), "Record Status" (dropdown), "Process Code" (text input), and "Application Category" (text input). Below these are buttons for "Search", "Advanced Search", "Refresh", and "Reset". A pagination bar indicates "Records per page 15" and "1 Of 1". The main area contains a table with the following headers: "Authorization Status", "Record Status", "Process Code", and "Application Category". The table has 15 rows, each with a checkbox on the left. The first row is highlighted. At the bottom right, there is an "Exit" button.

You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Process Code
- Application Category

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

## 1.13 **Maintaining Application Category Details**

You can maintain various application categories linked to multiple finance products that cater to the requirements of different customers, in 'Application Category Maintenance' screen. The entire process of finance origination depends mainly on the category to which the application belongs.

You can invoke 'Application Category Maintenance' screen by typing 'ORDCATMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details in this screen:

### **Application Category**

Specify a unique identification for the finance application category.

### **Category Description**

Specify a suitable description for the finance application category.

### **Rule Id**

Specify the credit rule to be associated with the application category or select the Rule Id from the option list provided.

### **Ratio Id**

Specify the credit ratio to be associated with the application category or select the Ratio Id from the option list provided.

### **Pricing Group**

Specify the pricing group to be linked to the Mudarabah application category. The option list displays all valid pricing groups applicable. Choose the appropriate one.

### 1.13.1 **Main Tab**

You can capture the following details in the 'Main' tab.

#### **Product Details**

You can specify the following details related to the finance product here:

##### **Product Code**

Specify the identification code of the finance product to be linked to the application category being maintained. You can also select the product code from the option list provided.

##### **Product Description**

The description associated with the selected finance product gets displayed here.

##### **Default**

Check this box to indicate if the finance product selected should be maintained as the default product for the application category.

#### **Other Details**

You can capture the additional details related to the finance product here:

##### **Offer Id**

Specify a unique identification for the finance offer being made to the customer.

##### **No of Installments**

Specify the number of installments associated with the finance.

##### **Units**

Select the units based on which the finance disbursement should be carried out. The following options are available in the option list:

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly
- Bullet

Mudarabah supports bullet type schedules

##### **Frequency**

Specify the frequency at which the finance disbursement should be carried out.

##### **Rate**

Specify the profit rate to be associated with the finance.

## Rate Code

Specify the rate code used to derive the profit rate or select the rate code from the option list provided.

## Spread

Specify the spread that is applicable for the finance being offered.

## Effective Rate

The effective profit rate gets displayed here, based on the profit and the spread specified.

## Default

Check this box to indicate if the finance offer specified should be maintained as the default offer for the application category.

### 1.13.2 Agency Tab

In 'Agency' tab, you can capture the details of the credit rating agencies and credit bureaus that provide credit rating details for customer securities.

Application Category Maintenance Detail

Save Hold

Application Category \*  
Category Description

Application Type: Retail

Rule Id  
Ratio Id  
Pricing Group

Main Agency

Credit Agency

Agency Code *	Agency Name

Bureau Details

Bureau Code *	Bureau

Maker  
Checker

Date Time:  
Date Time:

Mod No  
Record Status  
Authorization Status

Cancel

You can specify the following details in this screen:

### Credit Agency

You can capture the details related to the credit rating agencies here.



**Agency Code**

Specify the identification code of the rating agency that provides credit rating details for customer securities.

**Agency Name**

Specify the name of the rating agency that provides credit rating details for customer securities.

**Bureau Details**

You can capture the details related to the credit bureau here.

**Bureau Code**

Specify the identification code of the credit bureau that provides credit ratings for customer securities.

**Bureau**

Specify the name of the credit bureau that provides credit rating details for customer securities.

## **1.14 Viewing Application Category Summary**

You can view a summary of the application categories in 'Category Details' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSCATMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a window titled "Category Details" with a search interface. At the top, there are three search criteria: "Authorization Status" (a dropdown menu), "Record Status" (a dropdown menu), and "Application Category" (a text input field with a red error icon). Below these are buttons for "Search" (with a magnifying glass icon), "Advanced Search", "Refresh", and "Reset". A pagination bar shows "Records per page" set to 15, "1 Of 1" records, and a "Go" button. Below the pagination is a table with the following columns: "Authorization Status", "Record Status", "Application Category", "Category Description", and "Application Type". The table contains 15 empty rows, each with a checkbox on the left. At the bottom right of the window is an "Exit" button.

You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Application Category

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

## 1.15 Maintaining Pricing Details

Oracle FLEXCUBE allows you to maintain pricing groups and apply a suitable pricing rule to an application category during mudarabah finance origination. The pricing rule automatically selects the best matched finance offer for the finance application from the available offers for the application category.

You need to maintain pricing groups and define the price IDs and formulae for the group using 'Pricing Maintenance' screen. To invoke the screen, type 'ORDPRCMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

**Pricing Details**

Save

Price Group ID \*  Price Type **Retail**

Description

**Pricing Details**

Price ID *	Price Description	Default	Formula	Offer	
<input checked="" type="checkbox"/>	<input type="text"/>	<input checked="" type="checkbox"/>	Formula	Offer	

Maker  
Checker  
Mod No

Date Time:  
Date Time:  
Record Status  
Authorization Status

Cancel

Specify the following details:

### **Pricing Group**

Specify a unique name to identify the price group.

### **Description**

Specify a brief description of the price group.

### **Price Type**

Specify the price type associated with the price group. You can choose one of the following price types:

- Retail
- Corporate
- Ijarah
- Istisna
- Mudarabah
- Murabaha
- Musharaka
- Tawarooq

### **Pricing Details**

Specify the following details.

## Price ID

Specify a unique price ID.

This price ID can be applied to a finance at underwriting stage.

## Price Description

Specify a brief description of the price ID.


## Default

Check this box to set this as the default price ID for the price group that you maintain.

## Formula

Click 'Formula' button to define the pricing rule for each price ID. You can define the formula using origination system elements in Oracle FLEXCUBE.

Sequence Number *	Condition	Score
1		

Elements:    
Index:   
Functions:   
Braces:   
Operators:

Ok Cancel

You can specify the following details here:

## Sequence Number

The sequence number is automatically generated by the system.

## Condition

The condition specified using the Elements, Functions, Operators etc. gets displayed here.

## Result

Specify the result to be associated with the condition specified.

## Elements

Specify the data elements to be used to define the formula for pricing details or select the element from the option list provided.

## Functions

Select the mathematical function to be used to define the formula from the drop-down list provided.

## Braces

Select the opening or the closing brace from the drop-down list provided, to define the pricing details formula.

## Operators

Select the mathematical operator to be used to define the pricing details formula. You can select '+', '-', '\*', or '/'.

## Logical Operators

Select the logical operator to be used to define the pricing details formula. You can select '<', '>', '=', '<>', '>=', '<=', 'AND' or 'OR'.

Based on the formula and the finance application category, the system automatically applies a price ID to the application. You can apply a different price ID that matches the application only at the Underwriting Stage.

If you change a price ID selected by the system and reapply a different price ID, the system changes the score of the pricing rule. The score determines the price ID to be automatically applied.

## Offer

Click 'Offer' button to define the offers for pricing ID.

The screenshot shows a window titled "Offer Details" with a close button (X) in the top right corner. Inside the window, there is a table with the following columns: "Sequence Number", "Score From", "Score Up To", "Rate", "No of Installments", "Frequency", and "Units". The first row of the table contains the value "1" under "Sequence Number", and empty fields for the other columns, except for "Units" which is set to "Monthly". Above the table, there is a navigation bar with "10 of 1" and a "Go" button. To the right of the navigation bar are three small icons: a plus sign, a minus sign, and a list icon. At the bottom of the window, there are two buttons: "Ok" and "Cancel".

Based on the score and the finance application category, the system automatically applies a price ID to the application. You can apply a different price ID that matches the application only at the Underwriting Stage.

**Sequence Number**

The system displays the sequence number.

**Score From**

Specify the minimum score range for the offer.

**Score Up To**

Specify the maximum score range for the offer.

**Rate**

Specify the loan rate for the loan.

**No of Installments**

Specify the Number of Loan Installments/Schedules.

**Frequency**

Specify the Loan Schedule Frequency.

**Units**

Specify the Loan Schedule Frequency Unit/Basis.

## 1.16 **Stages in *Mudarabah* Finance Origination**

The different stages in *Mudarabah* process flow are designed using Oracle BPEL framework. The process of finance origination consists of several manual as well as system tasks, carried out in a sequential manner. Many users can be involved in the completion of a transaction and at each stage of the process, a user or a group of users, assigned with a task, acquire and work on the relevant transaction.

Oracle Business rules that are embedded help the dynamic creation of multiple approval stages. The different stages and sub-stages in the process flow can be summarized as follows:

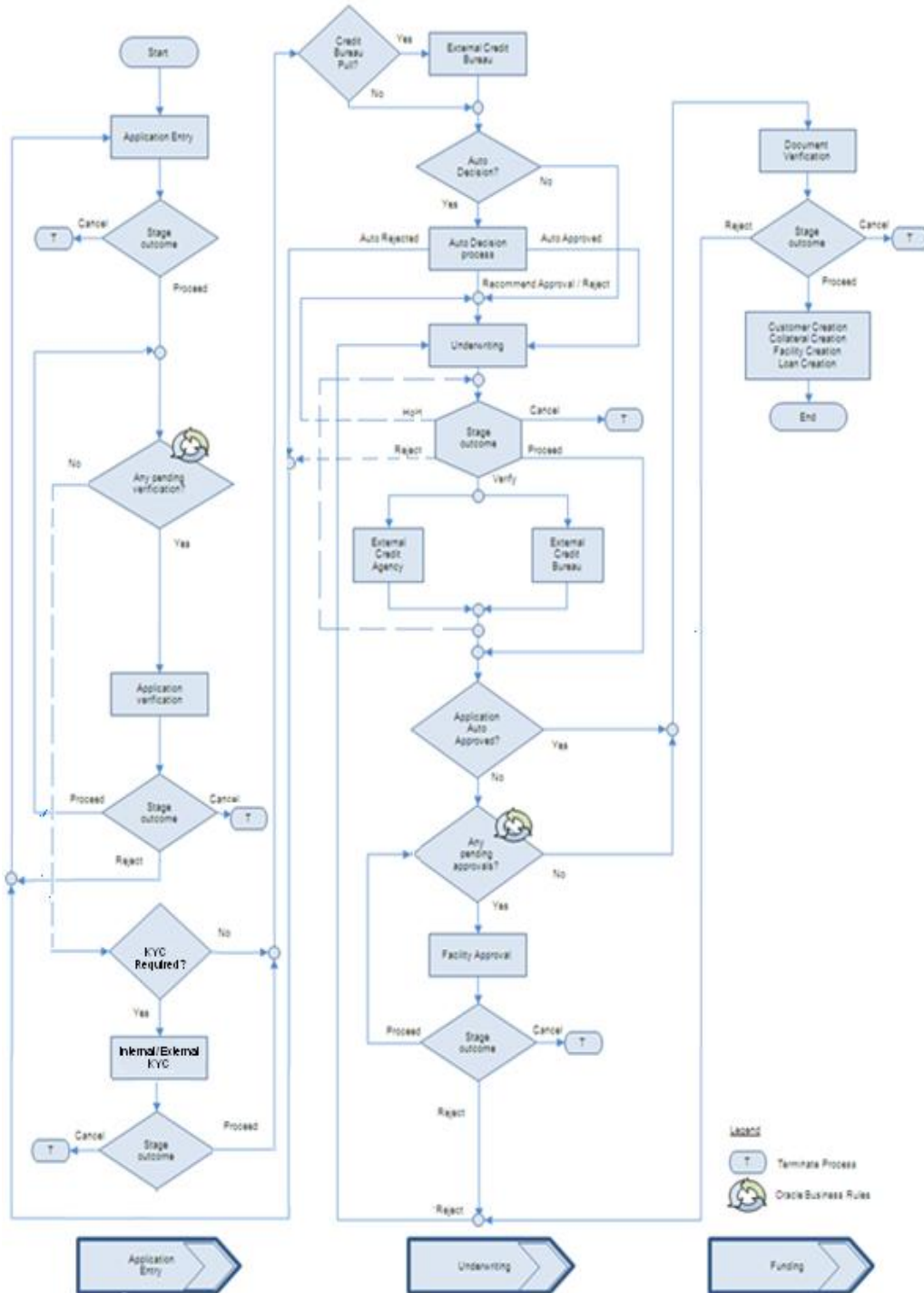
- Application Entry – the following details are captured in this stage
  - Applicant Information
  - Application details
  - Requested Finance Details
  - Collateral Details
  - Checklist
  - Documents
  - Advice Generation
- Application Management Verification
  - Information captured in the application verification stage is verified for the second time.
- Internal Blacklist Check
  - Information against Internal blacklist of customers is verified.
  - KYC Review
- External Blacklist Check

- Information against external blacklist of customers is verified.
- KYC Review
- Application Verification
  - Information captured during 'Application Entry' stage is verified
  - Advice Generation
- Underwriting
  - Collateral Valuation Information
  - Applicant Financial Ratios
  - Applicant Credit Score
  - Applicant Bureau Report
  - Finance Offers
  - Finance Schedules
  - FINANCE Charges
  - Field Investigation
  - Document Capture
  - Advice Generation
- Finance Approval
  - Information captured during Previous stages are verified
  - Advice Generation
- Document Verification
  - Information captured during Previous stages are verified
  - All documents obtained are verified against checklist
  - Advice Generation
- Finance Application Details Upload
  - Customer Creation
  - Customer Account Creation
  - Finance Account Creation
  - Collateral Creation
  - Advice Generation

The various tasks carried out in these stages will be explained in detail in the subsequent sections.

### **1.16.1 Process Flow Diagram**

The process flow diagram given below illustrates the activities carried out during the different stages of the workflow.



## 1.16.2 Process Matrix

The process matrix given below lists out the different stages, the user role handling each stage, the function Ids involved and the exit points for each stage.



Stage	Stage Title	Description	Function Id	Exit point
1	Application Entry	The following details are captured as part of this stage Application Details Applicant Details Requested Finance Details Limits Information Collateral Details Check List User Defined Fields and Comments Document Capture	ORDMUDAE	PROCEED, CANCEL
2	Application Verification	The details captured as part of 'Application Entry' stage is verified	ORDMUDAV	PROCEED , RETURN, CANCEL
3	Application Management Verification	The details captured as part of 'Application Entry' stage is verified if approval level is more than 1.	ORDMUDMV	PROCEED , RETURN, CANCEL
4	Internal Blacklist Check	The Customer details captured as part of 'Application Entry' stage can be verified for Internal Blacklist check	ORDMUDKI	PROCEED , CANCEL
5	External Blacklist Check	The Customer details captured as part of 'Application Entry' stage can be verified for External Blacklist check	ORDMUDKE	PROCEED , CANCEL
6	Underwriting	The following details are captured as part of this stage Applicant Financial Ratios Applicant Credit Score Applicant Bureau Report Finance Offers Finance Schedules Finance Charges	ORDMUDUD	VERIFY, PROCEED , RETURN, CANCEL
7	Finance Approval	Finance Approval	ORDMUDAR	PROCEED , RETURN, CANCEL

8	Document Verification	Document Verification Final Verification Customer Creation Finance Account Creation Advice Generation	ORDMUDDV	PROCEED , RETURN, CANCEL

The stages are explained in detail in the sections that follow.

## Step 1. Finance Application Details Entry Stage

In this stage, the bank receives an application for a finance along with the relevant documents and financial statements from a prospective customer. If the applicant does not have an account but intends to open one, the bank also obtains the account opening form and related documents as part of this activity.

The details related to the applicant, contact information, employment information, requested finance details, collateral details etc. are captured during this stage. Documents obtained from the applicant are uploaded and advices maintained for the stage are generated by the process after completion of the stage.

Users belonging to user role 'CEROLE' are authorized to perform these tasks.

You can key-in the finance application details required in 'Mudarabah Application Entry' screen. You can also invoke this screen by typing 'ORDMUDAE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The Application Number is automatically generated by the system. You can capture the following details in the main screen:

### Application Category

Specify the finance application category to be used or select the application category from the option list provided.

### Product Code

Specify the *Mudarabah* product to be used for initiating the finance or select the product code from the option list provided.

### Branch Code

The system displays the branch code here.

### Lead ID

Specify the lead Id of the finance applicant or select the lead Id from the option list provided.

**Enquiry ID**

Specify an enquiry Id, if you wish to retrieve information on the finance offer selected by the customer. You can also select the ID from the adjoining option list. The list contains all the Enquiry IDs created for the customer as part of the finance simulation process.

**Application Branch**

Specify the application branch.

**Application Number**

System displays the application number of the customer.

**User Reference Number**

Specify the user reference number for the finance application.

**Priority**

Select the type of priority from the drop-down list provided. The following options are available:

- Low
- Medium
- High

**Status**

The status of the application gets displayed here.

Click 'Default' button to default the details related corresponding to the prospective finance customer.

**1.16.3 Main Tab**

The details corresponding to the lead Id selected gets displayed in the 'Main' tab, once you click the 'Default' button. You can modify these details if needed.

**Channel**

Specify the channel Id for the finance. The adjoining option list displays all valid channels maintained in the system. You can select the appropriate one.

**Intermediary Group**

Specify the intermediary group. The adjoining option list displays all valid intermediary groups maintained in the system. You can select the appropriate one.

**KYC Required**

Check this box to indicate the KYC check is required for the customer.

If you check this box, the system will evaluate a business rule. Based on that rule, the system initiates both Internal KYC and External KYC during application entry and verification stage.

If you do not check this box, the system then skips the Internal KYC and External KYC stages after completing the application entry and verification stages.

### **Auto Decision Required**

Check this box to enable auto decision on finance application. If you check this box, based on the applicant credit score – auto decision mapping maintained in 'Auto Decision' screen, the system decides whether to approve, reject, recommend approval or recommend rejection of the application. If you do not check this box, the system will not make an auto decision with regard to approval of the application.

You can set the status of this check box only during Application Entry stage.

### **External Credit Check Required**

Check this box to enable external credit bureau service for credit evaluation of the finance applicant.

If you check this box, the system will automatically initiate external credit check. If you do not check this box, the system will not initiate external credit bureau check.

The credit check initiation happens before underwriting stage.

### **Applicant Details**

#### **Type**

Select the type of the customer from the drop-down list provided. The following options are available:

- Primary
- Co-Applclicant

#### **Existing**

Check this box to indicate if the customer applying for the finance is an existing customer of the bank.

#### **Default**

On clicking the default button after specifying the customer number, the system displays the existing customer number.

On clicking the default button without specifying the customer number, the new customer number gets defaulted.

If the branch code is not specified then the application branch gets defaulted.

#### **Local Branch**

Specify the local branch (home branch) of the finance applicant. Select the appropriate one from the option list.

#### **Customer No**

The system displays the customer number. However, you can modify it. For existing customers you need to select the customer number from the option list provided.

Click 'Default' button to default the details of existing customers.

The system defaults the customer number if the local branch is specified and the check box 'Existing' remains unchecked.

**Short Name**

Specify the short name of the applicant.

**Customer Name**

Specify the customer name.

**Responsibility**

Specify the Co-Applicant's Responsibility for all parties other than primary Applicant.

**Liability**

Specify the liability for all parties other than primary applicant.

**RM ID**

Select the ID of the Relationship Manager from the adjoining option list.

**RM Name**

Specify the name of the Relationship Manager of the finance applicant.

**Country**

This is the country as given in the address of correspondence of this customer.

**SSN**

Specify the SSN of the customer.

**Language**

As part of maintaining customer accounts and transacting on behalf of your customer,

**Customer Category**

In this category, you can classify customers of your bank.

**Nationality**

Specify the nationality of the customer.

**Financial Currency**

Specify the financial currency or select the financial currency from the option list provided.

**Mobile Number**

Specify the mobile number of the customer.

**Landline Number**

Specify the landline number of the customer.

**E-mail**

Specify the E-mail address of this customer.

**Fax**

Specify the fax number of the customer.

**Retail****First Name**

Specify the First name of the customer.

**Middle Name**

Specify the Middle name of the customer.

**Last Name**

Specify the Last name of the customer.

**Salutation**

Select the salutations of customer from the drop-down list provided. The following options are available:

- Mr.
- Mrs
- Miss
- Dr

**Gender**

Select the gender of the customer from the drop-down list provided. The following options are available:

- Male
- Female

**Date of Birth**

Specify the date of birth of the customer.

**Mother Maiden Name**

Specify the mother maiden name.

**Passport Number**

Specify the passport number of beneficial owner.

**Passport Issue Date**

Specify the issue date of the passport.

**Passport Expiry Date**

Specify the expiry date of the passport.

**Marital Status**

Indicate the marital status of the customer here. You may select one of the following from the list available here:

- Single
- Married
- Divorcee
- Remarried
- Separated
- Spouse Expired

**Dependents**

Specify the number of family members (children and others) who are dependent on the customer financially. You can indicate any number between 0 and 99.

**Corporate****Incorp Date**

Specify the date on which the customer's company was registered as an organization.

**Capital**

Specify the particular customer's various financial details like total Paid Up capital.

**Net Worth**

Specify the Net worth of the customer organization,

**Business Description**

Specify the nature of the business and the business activities carried out by the customer organization.

**Country**

Specify the Country of registration of the office of the corporate.

**Account Branch**

Select the account branch from the adjoining option list.

**Account Number**

The account number gets generated when you click on 'Default' button, after specifying the account class.

**If the account branch is auto-generation enabled, then the account number gets auto-generated.**



## Account Class

Specify the account class or select the account class of the customer from the option list provided.

Click 'Default' button to view the account generation details through 'Account Number Generation' screen.

The 'Customer Account Mask' dialog box displays fields for Customer No (000000103), Account Class (ACC16), Account Code (SAVI), Account Currency (GBP), Account Currency Type (O), and Account Mask (bbnnnnnnnnnn). Below these fields is a grid of input boxes for digits 0-9, with some boxes containing 'b' or 'n'. The dialog has 'Ok' and 'Cancel' buttons at the bottom right.

### 1.16.4 Capturing Customer MIS

You can capture the MIS details for the customer, if any by clicking 'MIS' button in the Application Entry screen.

The 'Customer MIS' screen gets displayed where you can maintain the MIS details.

The 'Customer MIS' screen displays fields for Application Number (IslamicJarahAccount389), Customer No (000000103), MIS Group (MIS\_GRP1), and Local Branch (000). It includes a 'Default From MIS Group' button and a 'Link to Group' checkbox. Below these fields is a section titled 'Customer MIS Classes' with a table listing MIS Classes and MIS Codes. The table has columns for MIS Class and MIS Code. The rows are: CUST (CUST\_C1), NCUST (CUST\_NC1), BUS\_SEGMT (AIR), and CU\_REGION (LON). The CU\_REGION row is selected. There is a 'MIS Class' button below the table. At the bottom, there are 'Change Log' and 'Transfer Log' buttons, and 'Ok' and 'Cancel' buttons.

MIS Class	MIS Code
<input type="checkbox"/> CUST	CUST_C1
<input type="checkbox"/> NCUST	CUST_NC1
<input type="checkbox"/> BUS_SEGMT	AIR
<input checked="" type="checkbox"/> CU_REGION	LON

### 1.16.5 Capturing Customer Account MIS

You can capture the MIS details for the Customer Accounts by clicking 'Customer Account MIS' button in the Application Entry Screen.

The 'Customer Account MIS' screen gets displayed where you can maintain the MIS details.

**Customer Account MIS**

Application Number \* IslamicjarahAccount369  
Customer \* 000000103  
Branch Code \* 000  
Account \* 0000001234597  
Account Class \* SAVIN  
Currency \* GBP

Calc Method  
Rate Code  
Rate Type Fixed  
Reference Rate  
Spread

Pool Code  
Account Level  
Link to Group  
MIS Group MIS\_GRP1  
Default MIS Group

Transaction MIS		Composite MIS		Cost MIS	
Transaction MIS 1	101	Composite MIS 1	CHRIS	Cost MIS 1	
Transaction MIS 2		Composite MIS 2		Cost MIS 2	
Transaction MIS 3		Composite MIS 3		Cost MIS 3	
Transaction MIS 4		Composite MIS 4		Cost MIS 4	
Transaction MIS 5		Composite MIS 5		Cost MIS 5	
Transaction MIS 6		Composite MIS 6			
Transaction MIS 7		Composite MIS 7			
Transaction MIS 8		Composite MIS 8			
Transaction MIS 9		Composite MIS 9			
Transaction MIS 10		Composite MIS 10			

Change Log Transfer Log

Ok Cancel

### 1.16.5.1 Details Tab

The address and employment related details of the customer corresponding to the Lead Id selected are displayed in this tab. You can modify these details if required.

The screenshot shows the 'Islamic Mudarabah Application Entry' form with the 'Details' tab selected. The form is divided into several sections:

- Header:** Includes 'Save' and 'Hold' buttons. Fields for 'Application Category', 'Product Code', 'Description', 'Application Branch' (007), and 'Application Date' (2012-05-15) are on the left. 'Lead Id' and 'Enquiry ID' are in the center, with a 'Default' button. 'Application Number' (IslamicMudarabahAcco), 'User Reference', 'Application Priority' (Low), and 'Application Status' (Application Entry) are on the right.
- Applicant Details:** Includes 'Type' (Primary), 'Local Branch', 'Customer No' (001), and 'Customer Name'.
- Tabs:** A row of tabs includes 'Main', 'Details' (selected), 'Financial', 'Requested', 'Limit', 'Collateral', and 'Comments'.
- Address Details:** Includes 'Address Type' (Permanent/Current), 'Address Line 1, 2, 3', 'Country', 'Zip', and 'Contact Number'. A '1 of 1' indicator is present.
- Employment Details:** Includes 'Employer', 'Employment Type' (Full Time), 'Occupation', 'Designation', 'Employee Id', 'Address Line 1, 2, 3', 'Country', 'Zip', 'Phone Number', 'Extension', 'Contact Phone', 'Contact Name', 'Contact Extension', 'Comments', and 'Department'. A '1 of 1' indicator is present.
- Footer:** Includes 'Documents', 'Customer Dedupe', 'Loan Dedupe', 'Customer MIS', 'Customer Account MIS', and 'Customer/Account Fields'. A 'Prev Remarks' button, a 'Remarks' text area, an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button are at the bottom.

In this screen, you can capture multiple address and employment details, if required.

## 1.16.5.2 Financials Tab

You can capture the financial details corresponding to the customer in this screen.

The screenshot displays the 'Islamic Mudarabah Application Entry' window. The 'Financials' tab is selected, showing sections for 'Applicant Details', 'Income Details', 'Liability Details', and 'Asset Details'. The 'Income Details' section includes a table with columns for Income Type, Frequency, Currency, and Amount. The 'Liability Details' section includes a table with columns for Liability Type, Liability Sub Type, Frequency, Currency, Amount, Account Balance, Start Date, and End Date. The 'Asset Details' section includes a table with columns for Type, Make, Model, Manufacture Year, Address Line 1, Address Line 2, and Address Line 3. The bottom of the screen features a navigation bar with buttons for 'Documents', 'Customer Dedupe', 'Loan Dedupe', 'Customer MIS', 'Customer Account MIS', and 'Customer/Account Fields'. The 'Outcome' dropdown is set to 'Audit'.

### Income Details

You can capture the following details corresponding to the finance applicant's income:

#### Income Type

Select the type of income associated with the customer from the drop-down list provided. The following options are available:

- Salary
- Rent
- Business
- Others

#### Currency

Specify the currency in which the customer draws his income or select the currency from the option list provided.

**Amount**

Specify the amount that the customer draws as his income.

**Frequency**

Select the frequency at which the customer earns income. The following options are available in the drop-down list:

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly

**Liability Details**

You can capture the following details corresponding to the finance applicant's liabilities:

**Liability Type**

Select the type of the liability from the following options provided in the drop-down list:

- Finance
- Lease
- Rent
- Others

**Liability Sub Type**

Specify the sub type corresponding to the liability.

**Frequency**

Select the frequency at which the customer pays his liability amount. The following options are available in the drop-down list:

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly

**Amount**

Specify the amount that the customer pays as his liability.

**Account Balance**

Specify the balance associated with the liability account.

**Start Date**

Specify a start date for the liability or select the start date by clicking the 'Calendar' icon.

**End Date**

Specify an end date for the liability or select the end date by clicking the 'Calendar' icon.

**Asset Details****Type**

Select the type of the asset from the following options available in the drop-down list:

- Vehicle
- Home
- Others

**Asset Sub Type**

Specify the sub type associated with the asset.

**Description**

Specify a suitable description for the asset type.

**Asset Value**

Specify the value associated with the asset.

**Vehicle**

You can specify the following details for the asset type 'Vehicle'.

**Make**

Specify the make of the vehicle.

**Model**

Specify the model of the vehicle.

**Manufacturing Year**

Specify the year of manufacture of the vehicle.

**Body**

Specify the body details of the vehicle.

**Reg#**

Specify the registration number of the vehicle.

## Home

### Address Line 1-3

Specify the address of customer's residence in the three Address lines provided.

### Width

Specify the width of the customer's residence.

### Length

Specify the length of the customer's residence.

### Occupancy

Specify the number of people who occupy of the customer's residence.

## 1.16.6 Requested Tab

The details related to the requested finance corresponding to the Lead Id selected are displayed in this tab. You can modify these details if required. If you have selected an 'Enquiry ID' for the customer, then the requested details that have been stored for the corresponding finance proposal are displayed here.

**Islamic Mudarabah Application Entry**

Save Hold

Application Category \* [ ] Lead Id [ ] Application Number \* IslamicMudarabahAcco [ ]  
Product Code \* [ ] Enquiry ID [ ] User Reference \* [ ]  
Description [ ] Default Application Priority Low  
Application Branch \* 007 Application Status Application Entry  
Application Date \* 2012-05-15

Main Details Financial **Requested** Limit Collateral Comments

**Requested Details**

Requested Currency \* [ ] No of Installments [ ]  
Requested Amount \* [ ] Frequency [ ] Financing Purpose [ ]  
Interest Rate \* [ ] Unit Daily  
Tenor(In Months) 12  
Hamish Jiddayah [ ]

☐ Financing Against Salary

**Itemization Details**

10/1

Serial No	Itemization *	Amount *	Comments
[ ]	[ ]	[ ]	[ ]

Documents Customer Dedupe Loan Dedupe Customer MIS Customer Account MIS Customer/Account Fields

Prev Remarks Remarks Audit Outcome [ ] Exit

You can also capture the following itemization details corresponding to the requested finance:

### **Finance Requested**

#### **Requested Currency**

Specify the currency for transaction. The adjoining option list displays all valid currencies maintained in the system. You can select the appropriate one.

#### **Requested Amount**

Specify the amount requested corresponding to the itemization specified.

#### **Tenor (In Months)**

Enter the tenor in months.

#### **Rate**

Enter the profit rate for the finance.

#### ***Hamish Jiddayah***

Specify the amount paid as *Hamish Jiddayah*.

#### **Promotion Id**

Specify a unique 4-character alphanumeric code to identify the promotion in the system.

#### **No of Installments**

Specify the requested Number of Finance Installments/Schedules.

#### **Frequency**

Specify the requested Finance Schedule Frequency.

#### **Unit**

Select the requested Finance Schedule Frequency Unit/Basis from the adjoining drop down list.

The system defaults the values of the following in the loan block in the underwriting stage:

- No of installments
- Frequency
- Unit

#### **Financing against Salary**

Check this box to indicate that the finance should be associated with the applicant salary account.

#### **Financing Purpose**

Give a brief description on the purpose of financing.



## **Itemization Details**

### **Itemization**

Specify the tenor itemization that is required. For example, you can specify the itemizations like 'Booking Amount', 'Payment', 'Interiors' etc.

### **Amount**

Specify the amount requested corresponding to the itemization specified.

### **Comments**

Give your comments, if any corresponding to the itemization.

## **1.16.7 Limits Tab**

You can capture the details related to the limits provided by the customer in this tab.

**Islamic Mudarabah Application Entry**

Save Hold

Application Category \*  Lead Id  Application Number \* IslamicMudarabahAcco

Product Code \*  Enquiry ID  User Reference \*

Description  Default Application Priority Low

Application Branch \* 007 Application Status Application Entry

Application Date \* 2012-05-15

**Applicant Details**

Type Primary Local Branch  Customer No 001 Customer Name

**Main Details Financial Requested Limit Collateral Comments**

**Liability Details**

Liability No  Liability Name

Main Liability No

Liability Branch

Liability Currency

Overall Limit

**Line Details**

Line Code  Line Serial

Main Line Code

Line Branch

Line Currency

Limit Amount

Collateral Amount

Effective Line Amount Basis Limit + Collateral

Effective Line Amount

**Pool Details**

Pool Code

Pool Description

Pool Currency

Pool Amount

Pool Utilized  Default

**Documents Customer Dedupe Loan Dedupe Customer MIS Customer Account MIS Customer/Account Fields**

Prev Remarks Remarks Audit Outcome  Exit

You can specify the following details here:

## **Liability Details**

### **Liability Number**

Specify the Liability Number. If the Liability Number is customer group then all customers under this group should have same Liability Number.

### **Liability Name**

Specify the Liability Name here. A maximum of 35 characters are allowed in this field.

### **Liability Branch**

Specify the branch in which liability is associated.

### **Liability Currency**

Specify the currency with which the liability is associated. This cannot be changed post authorization.

### **Overall Limit**

Specify the overall limit amount for that liability. Value entered in the field will be in the currency stated above. If liability is of customer group then overall limits stated will be common to all the customers.

## **Line Details**

### **Line Code**

Specify the Line Code to which the liability ID is to be associated with. Allocating credit limits for the Line-Liability combination can be done. The customer(s) who fall under this Liability Code will in turn avail credit facilities under this Credit line.

By linking a Credit Line to a Liability code the customer also gets linked to the Credit Line. This is true because a Liability code has been assigned to every credit seeking customer and the credit facilities granted to the customer are defined and tracked against this code.

### **Line Serial**

Each time a customer - line code combination is specified, Oracle FLEXCUBE ELCM system assigns a unique serial number to the combination. This serial number is unique to the line-liability code combination. Thus, for every new record entered for a Line-Liability combination, a new serial number is generated. The Line - Liability - Serial number forms a unique combination.

### **Line Branch**

Select the line branch code from the adjoining option list.

### **Main Line Code**

Specify the main line code. The adjoining option list displays all valid main line codes maintained in the system. You can choose the appropriate one.

### **Line Currency**

Specify the currency in which the facility is defined. The currency that has been selected will have the following implications:

- The limit amount that has been specified for this Line-Liability combination is taken to be in this currency.
- The line that has been defined will be available for Utilization only in the line currency, unless specified otherwise under Currency Restrictions in this screen.

Once the entry is authorized you cannot change the currency.

If the limit allotted to this Line-Liability combination can be utilized by accounts and transactions in currencies other than the limit currency, the limit utilization will be arrived at by using the mid rate for the currency pair as of that day.

### **Expected Limit Amount**

Enter the expected limit amount.

### **Collateral Amount**

The system displays the collateral amount here.

### **Effective Line Amount Basis**

For defining drawing power of line the elements mentioned below are treated as the basis for the effective line amount calculation.

- Limit Amount + Collateral Contribution
- Maximum Credit Turnover Allowed
- Minimum Limit

### **Effective Line Amount**

The effective line amount basis will be validated for the following criteria:

- Effective line amount basis will be defaulted from the template
- Effective line amount basis will be made as a mandatory field
- Effective line amount basis will be allowed to change only before first authorization of line

The Effective Limit Amount can be modified only before the first authorization of the Line.

### **Additional Line Amount**

Enter the effective line amount.

### **Pool Details**

#### **Pool Code**

Specify the Pool Code here. The pool code assigned to each collateral pool can be linked to a Liability while creating credit limits.

#### **Pool Description**

Specify a brief description of the collateral pool here.

#### **Pool Currency**

Specify the currency in which the Collateral Pool has to be maintained.

## Pool Amount

The entire Collateral Linked amount will be displayed in this field.

## Pool Utilized

This field displays the pool amount that has been linked to a various credit lines, hence displaying the total pool amount utilized at any point in time.

### 1.16.8 Collaterals Tab

You can capture the details related to the collaterals provided by the customer in this tab.

The screenshot shows the 'Islamic Mudarabah Application Entry' form with the 'Collateral' tab selected. The form is divided into several sections:

- Application Details:** Includes fields for Application Category, Product Code, Description, Application Branch (007), Application Date (2012-05-15), Lead Id, Enquiry ID, Application Number (IslamicMudarabahAcco), User Reference, Application Priority (Low), and Application Status (Application Entry).
- Applicant Details:** Includes Type (Primary), Local Branch, Customer No (001), and Customer Name.
- Collateral Details:** Includes Collateral Branch, Collateral Id, Collateral Description, Collateral Currency, Collateral Value, Start Date, End Date, Collateral Category (Normal), Collateral Type, Linked Percent (%), Linked Amount, Haircut %, Revaluation Date, Revision Date, Charge Type, Utilization Order, Commitment Product, and a checkbox for Revalue Collateral.
- Market Value Based:** Includes Security Id, Number Of Units / Nominal Value, and Cap Amount.
- Guarantor Based:** Includes Guarantor Id and Rating.
- Haircut Schedule:** Includes a table with columns for Effective Date and Haircut %.
- Vehicle Details:** Includes Vehicle ID, Vehicle Number, Year, Make, Model, Body, Usage, Valuation Source (None), and Valuation Status (Not Required).
- Covenant Details:** Includes a table with columns for Covenant Name, Description, Reversal Date, Mandatory, Grace Days, Notice Days, Due Date On, Frequency, and Start Date.

The bottom of the form features a navigation bar with buttons for Documents, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, and Customer/Account Fields. Below this is a section for Prev Remarks, Remarks, and Outcome, with an Audit button and an Exit button.

In this screen, specify the following details to facilitate vehicle evaluation:

### Collateral Details

#### Collateral Branch

Select the finance applicant's collateral branch from the adjoining option list.

**Collateral ID**

Select the collateral ID from the adjoining option list.

**Collateral Description**

Give a brief description on the collateral.

**Collateral Currency**

Select the collateral currency from the adjoining option list.

**Collateral Value**

Specify the collateral value.

**Start Date and End Date**

Specify the tenor of the collateral using the Start Date and End Date fields. The collateral is considered effective only during this period.

**Collateral Category**

Select the collateral category from the adjoining option list.

**Collateral Type**

Select the collateral from the adjoining drop down list.

The options are:

- Market based
- Guarantee
- Normal

**Linked Percent**

Specify percentage of the part of the collateral amount which has to be linked to the pool.

**Linked Amount**

Specify the part of the collateral amount which has to be linked to the pool.

**Haircut %**

Specify the bank's margin (Haircut) to be assigned for Collateral. Haircut% applied by the system as per the Haircut schedule would be displayed here

**Revalue Collateral**

Check this box to revalue the collateral.

**Revaluation Date**

Specify the date on which the next revaluation has to be done.

**Revision Date**

Specify the date on which this collateral has to be revisited for review.

## **Charge Type**

Select the charge type from the adjoining drop down list:

- Lien
- Pledge
- Hypothecation
- Mortgage
- Assignment

This is only for information and not for processing.

## **Utilization Order**

Specify the utilization order.

## **Commitment Product**

Select the product code from the adjoining option list to be used for creating the commitment contract.

## **Market Value Based**

### **Security ID**

Select the security id from the option list.

### **Number of units/Nominal value**

Specify the number of units.

### **Cap Amount**

## **Specify the cap amount.Guarantor Based**

### **Guarantor ID**

Select the Guarantor Id from the option list.

### **Rating**

The system displays the rating.

## **Vehicle Details**

You can capture the details of the vehicle which is to be evaluated in the following fields:

### **Identification Number**

Enter the unique identification number associated with the vehicle.

### **Year**

Specify the year of manufacture for the vehicle.

### **Make**

Specify the make of the vehicle.

## Model

Specify the vehicle model.

## Body

Specify the vehicle body details.

## Usage

Specify the mileage used by the vehicle till date.

These details will be used at the underwriting stage to evaluate the vehicle.

For more details on capturing Collateral details, refer the chapter titled 'Maintaining Collateral Details' in Enterprise Limits and Collateral Management user manual.

### 1.16.9 Comments Tab

In this tab, you can specify comments, if any, related to the finance application.

The screenshot shows the 'Islamic Mudarabah Application Entry' form with the 'Comments' tab selected. The form includes fields for Application Category, Product Code, Description, Application Branch, Application Date, Lead Id, Enquiry ID, Application Number, User Reference, Application Priority, and Application Status. The 'Comments' tab displays a table with columns for Serial No, Comments, Comment By, and Comment Date. The table contains one entry with Serial No 1, Comment '32474A01', Comment By '32474A01', and Comment Date '2012-05-15'. The bottom of the form has tabs for Documents, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, and Customer/Account Fields. The bottom right corner has buttons for Prev Remarks, Remarks, Outcome, Audit, and Exit.

Serial No	Comments	Comment By	Comment Date
1	32474A01	32474A01	2012-05-15

You can specify the following details here:

### **Sequence Number**

The sequence number is automatically generated by the system.

### **Comments**

Specify comments, if any, to be associated with the finance application.

### **Comment By**

The system defaults the name of the commenter.

### **Comment Date**

Specify the date on which the comment was given or select the date by clicking the 'Calendar' icon.

## **1.16.10 Capturing Document Details**

You can capture the customer related documents in central content management repository through the 'Documents' screen. Click 'Documents' button to invoke this screen.

Document Category *	Document Reference *	Document Type *	Remarks	Upload
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="Go"/>

Here, you need to specify the following details:

### **Document Category**

Specify the category of the document to be uploaded.

### **Document Reference**

The system generates and displays a unique identifier for the document.

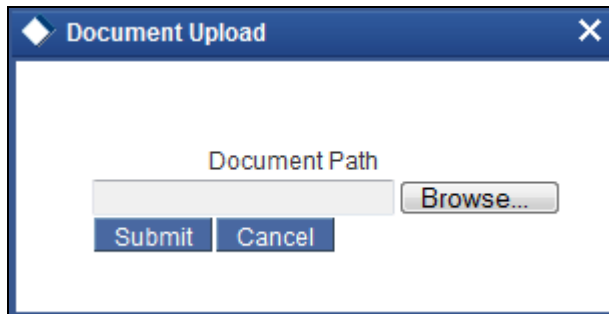
### **Document Type**

Specify the type of document that is to be uploaded.



## Upload

Click 'Upload' button to open the 'Document Upload' sub-screen. The 'Document Upload' sub-screen is displayed below:



In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.

## View

Click 'View' to view the document uploaded.

In 'Mudarabah Lending' process, 'Document Upload' feature is not available in all the stages. Its availability in this process is given below:

Stage Title	Function Id	Doc Callform Exists	Upload(Available/Not Available)	View(Available/Not Available)
Application Entry	ORDMUDAE	Available	Available	Available
Application Verification	ORDMUDAV	Available	Available	Available
Application Management Verification	ORDMUDMV	Available	Available	Available
Internal Blacklist Check	ORDMUDKI	Available	Available	Available
External Blacklist Check	ORDMUDKE	Available	Available	Available
Underwriting	ORDMUDUD	Available	Available	Available
Finance Approval	ORDMUDAR	Available	Available	Available
Document Verification	ORDMUDDV	Available	Available	Available

Stage Title	Function Id	Doc Callform Exists	Upload(Available/Not Available)	View(Available/Not Available)
Customer / Account / Facility / Finance / Collateral Creation	ORDMDMCU	Available	Available	Available

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option.

All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The following message gets displayed on successful acquisition of the task.

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open '*Mudarabah* Application Verification' screen.

## **Step 2. Application Verification Stage**

The information captured in the previous stage is verified in the Application Verification stage. Application verification is carried out by the user role 'CMROLE'.

You can key-in the finance application details required in '*Mudarabah* Application Verification' screen.

The details related to the finance application entry are displayed in this screen, which can be verified by the verifier. The details cannot be modified in this stage, but comments can be added appropriately. On completion of this stage, the advices that are maintained for the stage are generated.

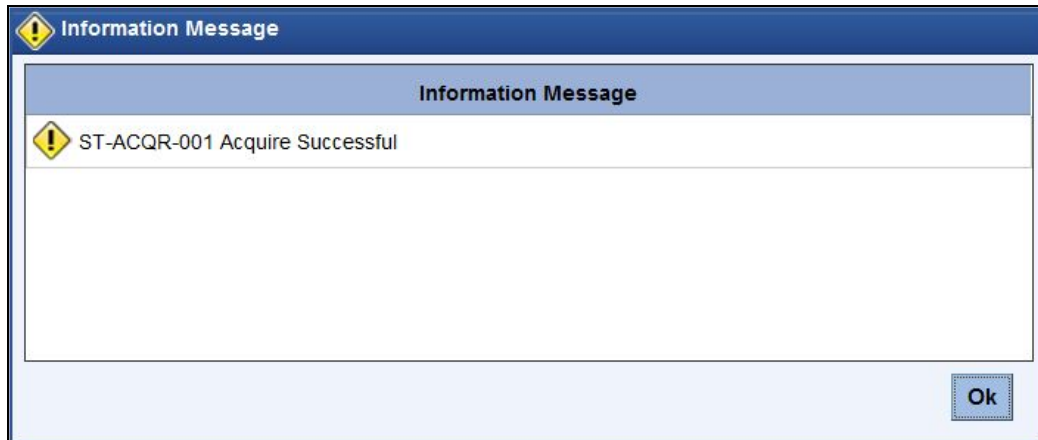
The verifier can either send the application back to the previous stage if the information provided is not adequate or can cancel it if the information captured is not satisfactory.

If the application details are verified successfully, the verifier can proceed with the processing of the application by selecting 'PROCEED' as the Outcome. The verifier can select 'REJECT' to return the process to previous stage for data correction or 'CANCEL' to terminate the process.

On successful verification a message, stating that the task is successfully completed, gets displayed.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The following message gets displayed on successful acquisition of the task.



### Step 3. Application Management Verification Stage

The information captured in the previous stage is verified for the second time and for second level approval in the Application management Verification stage. Application verification is carried out by the user role 'CMROLE'.

You can key-in the finance application details required in 'Mudarabah Application Management Verification' screen.

The details related to the finance application entry are displayed in this screen, which can be verified by the verifier. The details cannot be modified in this stage, but comments can be added appropriately. On completion of this stage, the advices that are maintained for the stage are generated.

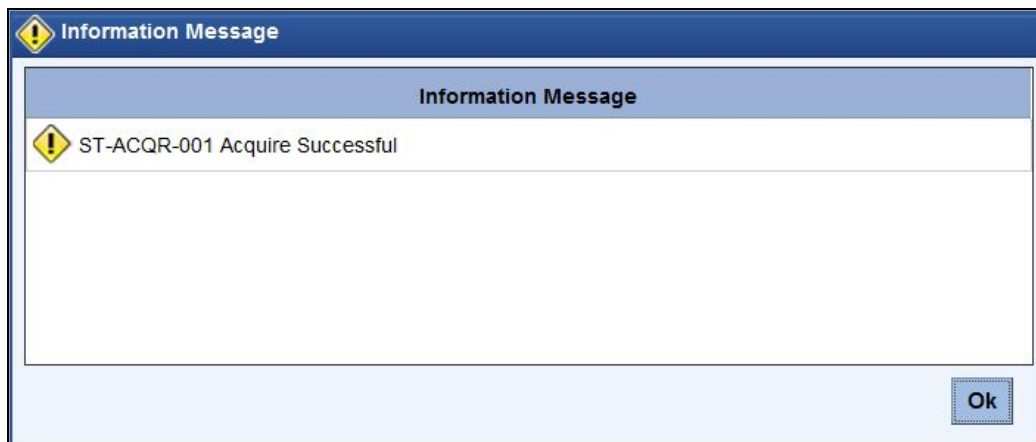
The verifier can either send the application back to the previous stage if the information provided is not adequate or can cancel it if the information captured is not satisfactory.

If the application details are verified successfully, the verifier can proceed with the processing of the application by selecting 'PROCEED' as the Outcome. The verifier can select 'REJECT' to return the process to previous stage for data correction or 'CANCEL' to terminate the process.

On successful verification a message, stating that the task is successfully completed, gets displayed.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The following message gets displayed on successful acquisition of the task.



## Step 4. Internal Blacklist Check Stage

The information against Internal KYC and SDN checks are verified in Internal blacklist check stage.

Only users belonging to the 'CEROLE' (Compliance Executive) can perform this task. If you have requisite rights, acquire it from the list by clicking the 'Acquire' button adjoining the desired task. The following screen will be displayed.

The task will be moved to the 'Assigned' task list. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button. Go to the 'Acquired' task list and double-click on the record to invoke the following screen.

**Islamic Mudarabah Internal KYC**

Save Hold

Application Category \* Lead Id Application Number \*  
 Product Code \* Enquiry ID User Reference \*  
 Description Default Application Priority Low  
 Application Branch \* 007 Application Status Application Entry  
 Application Date \* 2012-05-15

Main Details Financial Requested Limit Collateral Comments

Channel KYC Required External Credit Check Required  
 Intermediary Group Auto Decision Required

**Applicant Details**

10F1

Type	Existing	Local Branch *	Customer No *	Default	Short Name *	Customer Name	National Id	Responsibility	Liability	RM ID	RM Name

Country \* First Name  
 Nationality \* Middle Name  
 Language \* Last Name  
 SSN Salutation Mr.  
 Customer Category \* Gender Male  
 Financial Currency \* Date of Birth \*  
 Group Code Mothers Maiden Name  
 Mobile Number Marital Status Married  
 Landline Number Dependents  
 Email Passport Number  
 Fax Passport Issue Date  
 Passport Expiry Date

**Account Details**  
 Account Branch  
 Account Class  
 Account Number Default

**Corporate Details**  
 Date  
 Capital  
 Net Worth  
 Business Description  
 Country

Documents KYC Review Customer Dedupe Loan Dedupe Customer MIS Customer Account MIS Customer/Account Fields

Prev Remarks Remarks Audit Outcome Exit

The system displays all the customers associated with the finance application with internal status displaying whether the customer information is available or not.

Click 'Review' button to view all customer information and perform KYC and SDN checks.



**KYC Review**

Application Number  Customer No

**KYC Review Details**

Local Branch   
 First Name   
 Middle Name   
 Last Name   
 Date of Birth   
 Country   
 Nationality

KYC Internal Status   
 KYC Internal Remarks   
 SDN Status   
 SDN Remarks

The KYC Review Screen (STSKYCMN) and SDN Review Screens (ORSSDNMN) are displayed.

**KYC Maintenance Summary**

Authorization Status  Record Status   
 KYC Reference  Full Name of Customer   
 KYC Customer Type  Risk Level

Records per page: 15 1 Of 1

	Authorization Status	Record Status	KYC Reference	Full Name of Customer	KYC Customer Type	Risk Level
<input type="checkbox"/>	Authorized	Open	000ZKYC112450005	MILLER	Retail Customer	Level 1
<input type="checkbox"/>	Authorized	Open	001ZKYC112450004	WARDRU S	Retail Customer	Level 2
<input type="checkbox"/>	Authorized	Open	001ZKYC112450005	CLARKS	Retail Customer	Level 2
<input type="checkbox"/>	Authorized	Open	001ZKYC112450007	PULASCAR AAPOUL	Retail Customer	Level 1
<input type="checkbox"/>	Authorized	Open	001ZKYC112450001	GOLDSMITH M	Retail Customer	Level 1
<input type="checkbox"/>	Authorized	Open	001ZKYC112450002	COMMERZAG SUOP	Retail Customer	Level 3
<input type="checkbox"/>	Authorized	Open	001ZKYC112450003	ALLENA PUAL	Retail Customer	Level 2
<input type="checkbox"/>	Authorized	Open	001ZKYC112450006	SCOTTS	Retail Customer	Level 3
<input type="checkbox"/>	Authorized	Open	019ZKYC112490001	DSFSDF	Retail Customer	Level 1
<input type="checkbox"/>	Authorized	Open	022ZKYC121530002	022003725	Retail Customer	Level 1
<input type="checkbox"/>	Authorized	Open	WB1ZKYC121300003	David Walter	Retail Customer	Level 1

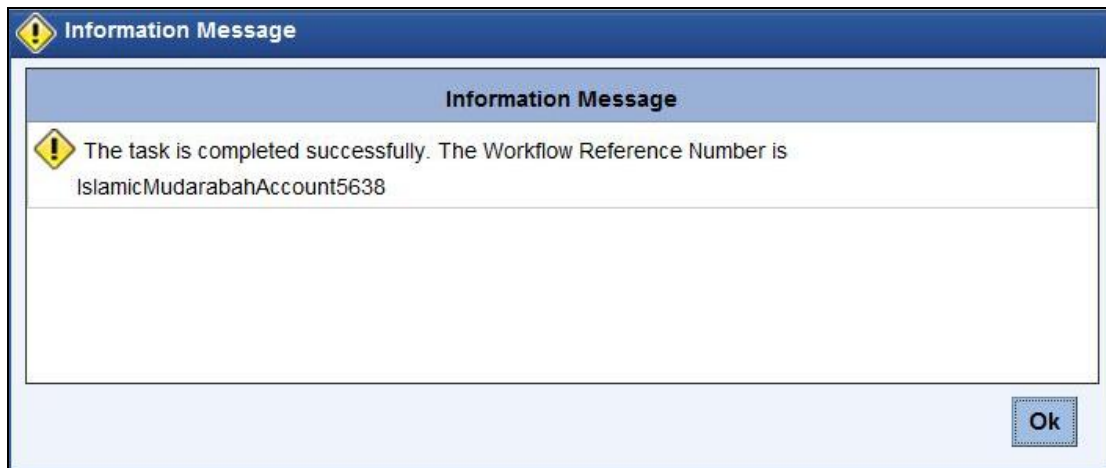
Once reviewed the verifier provides the review status and remarks.

You can perform a check on the customer record based on the KYC Review and SDN Review screens and choose the internal KYC status and SDN status respectively based on the review.. You need to query on the records using all or a combination of the following criteria:

- Customer Number
- First Name
- Last Name
- Date Of Birth
- Country
- Internal
- Internal Remarks
- External
- External Remarks
- SDN status
- Review

Click the 'Query' button to view all records that match the specified criteria.

If the customer details do not match any of the displayed records, select the action 'CLEARED' from the drop-down list adjoining the 'Audit' button. Click the 'Save' icon in the tool bar to save the record. The following screen will be displayed.



## Step 5. External Blacklist Check Stage

The information against external KYC and SDN checks are verified in external blacklist check stage.

Only users belonging to the 'CEROLE' (Compliance Executive) can perform this task. If you have requisite rights, acquire it from the list by clicking the 'Acquire' button adjoining the desired task. The following screen will be displayed.

The task will be moved to the 'Assigned' task list. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button. Go to the 'Acquired' task list and double-click on the record to invoke the following screen.

**Islamic Mudarabah External KYC**

Save Hold

Application Category \*  Lead Id  Application Number \*   
 Product Code \*  Enquiry ID  User Reference \*   
 Description   Application Priority   
 Application Branch \* 007 Application Status   
 Application Date \* 2012-05-15

**Main** Details Financial Requested Limit Collateral Comments

Channel  ☐ KYC Required ☐ External Credit Check Required  
 Intermediary Group  ☐ Auto Decision Required

**Applicant Details**

1 of 1

Type	Existing	Local Branch *	Customer No *	Default	Short Name *	Customer Name	National Id	Responsibility	Liability	RM ID	RM Name

Country \*  First Name  **- Account Details**  
 Nationality \*  Middle Name  Account Branch   
 Language \*  Last Name  Account Class   
 SSN  Salutation  Account Number    
 Customer Category \*  Gender   
 Financial Currency \*  Date of Birth \*  **- Corporate Details**  
 Group Code  Mothers Maiden Name  Date   
 Mobile Number  Marital Status  Capital   
 Landline Number  Dependents  Net Worth   
 Email  Passport Number  Business Description   
 Fax  Passport Issue Date  Country   
 Passport Expiry Date

Documents KYC Review Customer Dedupe Loan Dedupe Customer MIS Customer Account MIS Customer/Account Fields

Prev Remarks Remarks  Outcome

The system displays all the customers associated with the finance application with internal status displaying whether the customer information is available or not.

Click 'Review' button to view all customer information and perform KYC and SDN checks.



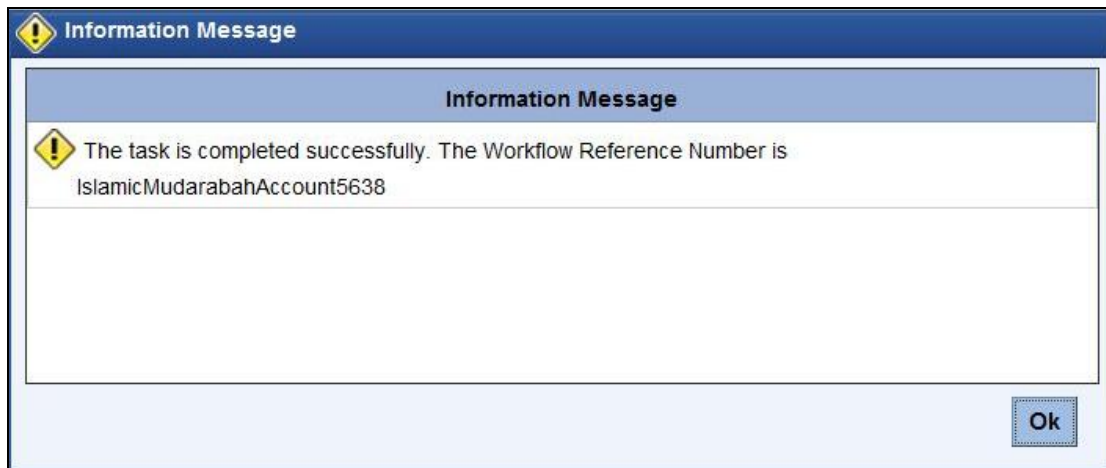
Once reviewed the verifier provides the review status and remarks.

You can perform a check on the customer record based on the KYC Review and SDN Review screens and choose the external KYC status and SDN status respectively based on the review. You need to query on the records using all or a combination of the following criteria:

- Customer Number
- First Name
- Last Name
- Date Of Birth
- Country
- Internal
- Internal Remarks
- External
- External Remarks
- SDN status
- Review

Click the 'Query' button to view all records that match the specified criteria.

If the customer details do not match any of the displayed records, select the action 'CLEARED' from the drop-down list adjoining the 'Audit' button. Click the 'Save' icon in the tool bar to save the record. The following screen will be displayed.



Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Mudarabah Underwriting' screen.

## Step 6. Underwriting

In this stage, the bank assesses the eligibility of the borrower for the requested finance offer, based on the analysis of the borrower's financial ratios and credit scores. The bank also obtains credit details from external agencies and field investigation agencies. The tasks in underwriting stage are also carried out by the user role 'CMROLE'.

You can key-in the finance application details required in 'Mudarabah Underwriting' screen.

After ascertaining the eligibility of the customer, the bank provides multiple finance offers for the borrower and uses one offer chosen by the customer to generate payment schedule and schedule details. The advices that are maintained for the stage are generated on completion of the stage.

In this stage, the bank also conducts vehicle evaluation based on the details that have been captured at the 'Application Entry' stage. This evaluation can be done with details from an external agency in the collateral tab.

## 1.16.11 Collateral Tab

You can carry out the evaluation of vehicles in the collateral tab. Here, the details provided as part of the 'Application Entry' stage are defaulted, which you can modify. The evaluation can be done by interfacing with external agencies.

The screenshot displays the Oracle Islamic Mudarabah Underwriting application interface. The title bar indicates the transaction branch code is 001. The form is divided into several sections: Application Details, Applicant Details, Collateral Details, Market Value Based, Guarantor Based, Vehicle Details, and Covenant Details. The Collateral Tab is currently selected, showing fields for Collateral Branch, Collateral Id, Collateral Description, Collateral Currency, Collateral Value, Start Date, End Date, Collateral Category, Collateral Type, Linked Percent (%), Linked Amount, Haircut %, Revaluation Date, Revision Date, Charge Type, Utilization Order, and Commitment Product. The Vehicle Details section includes fields for Vehicle ID, Vehicle Number, Year, Make, Model, Body, Usage, Valuation Source, and Valuation Status. The Covenant Details section includes a table for Covenant Name, Description, Reversal Date, Mandatory, Grace Days, Notice Days, Due Date On, Frequency, Start Date, Start Month, and Remarks. The bottom of the form features a navigation bar with buttons for Documents, KYC Review, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, Customer/Account Fields, Vehicle Evaluator, Bureau Report, Loan MIS, and Loan Fields. The bottom right corner has buttons for Prev Remarks, Remarks, Audit, Outcome, and Exit.

In this screen, capture the following details:

### Vehicle Details

You can modify the details of the vehicle which is to be evaluated in the fields listed below.

#### **Identification Number**

Enter the unique identification number associated with the vehicle.

#### **Year**

Specify the year of manufacture for the vehicle.

#### **Make**

Specify the make of the vehicle.



**Model**

Specify the vehicle model.

**Body**

Specify the vehicle body details.

**Usage**

Specify the mileage used by the vehicle till date.

You can retrieve vehicle details from an external agency either by specifying the identification number for the vehicle or all of the following fields:

- Year
- Make
- Model
- Body
- Usage

**Valuation Source**

Select the valuation source from the adjoining drop-down list. The options are:

- INTERNAL
- NONE

Select 'INTERNAL' if you wish the evaluation to be done by interfacing with an external agency.

**Status**

Select the status from the adjoining drop-down list. The options are:

- REQUIRED
- PENDING
- COMPLETED
- NOT REQUIRED
- NOT AVAILABLE

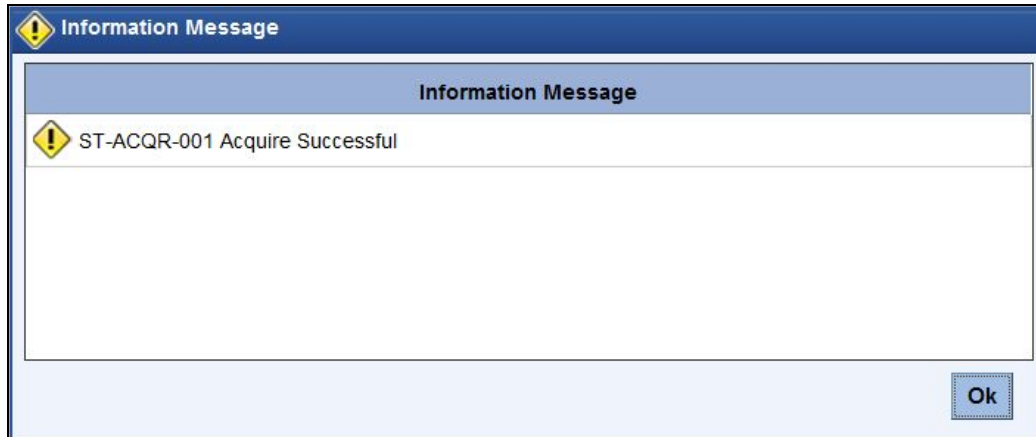
The evaluation will be done only if the valuation source is selected as 'INTERNAL' and the status is 'RECOMMENDED'. For any other combination of values for the two fields, the system will display an error message and will not proceed with the evaluation till the values are set as specified above.

After entering the required details, select 'VERIFY' as the Outcome and click 'Save'. If you have indicated that evaluation should be done you will not be allowed to select 'PROCEED' or 'CANCEL' as the Outcome till the verification has been successfully done.

The system will display a message stating that the task is successfully completed on saving the record.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The following message gets displayed on successful acquisition of the task.



Click 'Ok' to proceed to the next stage which will again be the underwriting stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Mudarabah Underwriting' screen.

The system will invoke the external valuation agency for vehicle evaluation. You can view the details in the collateral tab. In the collateral tab, click the 'Evaluate' button. The system will check for the data within the FLEXCUBE database. If there are none for the corresponding vehicle, it will try to obtain the details from the external agency and display them in the 'Vehicle Evaluator' screen.

The image shows the 'Vehicle Evaluator' form. At the top, there are three input fields: 'Application Number \* IslamicMudarabahAcco', 'Vehicle Id \* 2148875', and 'Collateral Code \*'. Below these are three sections: 'Vehicle Details' with fields for Valuation Source (N), Identification Number (undefined), Year (undefined), Make (undefined), Model (undefined), Body (undefined), and Usage (undefined); 'Vehicle Valuations' with fields for Wholesale Value, Retail Value, Usage Value, Attribute Value, and Total Value; and 'Vehicle Attributes' which includes a table with columns: Attribute Description, Attribute Code, Attribute Value, Package Included, and Selected. The table is currently empty. At the bottom right, there are 'Ok' and 'Cancel' buttons.

In this screen, you can view the information available for the vehicle based on the information provided by you. If the information in this screen matches the details available in the system database for the same vehicle, the status is updated to 'COMPLETED' in the collateral tab. If it does not match, then the status is updated to 'NO DATA'.

Once the verification is completed, you can select the Outcome as 'PROCEED' and move to the next stage.

For more details on capturing Collateral details, refer the chapter titled 'Maintaining Collateral Details' in Enterprise Limits and Collateral Management user manual.

## 1.16.12 Credit Score Tab

The credit score tab is used to calculate the credit score details of the customer. You can also interface with external Credit engines and display recommendations and report. Internal Credit engine obtains information from customer and calculates credit score and displays system recommendation.

The screenshot displays the 'Islamic Mudarabah Underwriting - Transaction Branch Code :: 001' application window. The interface includes a top navigation bar with buttons for Save, Hold, and a dropdown menu. Below this, there are input fields for Application Category (MUD), Product Code (MUDM), Description (Mudarabah Manual DSI), Application Branch (001), Application Date (2012-11-07), Lead Id, Enquiry ID, Application Number (IslamicMudarabahAcco), User Reference (001MUDM1231200), Application Priority (Low), and Application Status (Underwriting). The 'Applicant Details' section shows Type (Primary), Local Branch (001), Customer No (001000161), and Customer Name (VISHNU1). The 'Credit Score' tab is selected, showing a table for 'Internal Credit Rating' with columns for Category, Question, and Answer. Below this is the 'Risk Factor Details' section, which includes a table with columns for Risk Factor, Description, and Score. The bottom of the window features a navigation bar with buttons for Documents, KYC Review, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, Customer/Account Fields, Vehicle Evaluator, Bureau Report, Loan MIS, and Loan Fields. The bottom right corner has buttons for Prev Remarks, Remarks, Outcome (set to Audit), and Exit.

The set of questions used to assess the credit rating of a prospective finance customer, associated Rule Id are displayed in this screen. You can specify the following details here:

System defaults the Category and Question as maintained in the Rule.

You can select the Answer from the option list.

Click 'Calculate' button to calculate the credit score and the grade, based on the formula maintained for calculating the credit score. The 'Grade' and the 'Score' are displayed based on this calculation.

### 1.16.13 Bureau Tab

You can interface with external credit bureaus and view report obtained from them in 'Bureau' tab. Based on the reports that are obtained from the external bureaus, the underwriter determines whether to approve the finance to the customer or not.

Islamic Mudarabah Underwriting - Transaction Branch Code :: 001

Save Hold

Application Category \* MUD Lead Id Enquiry ID Application Number \* IslamicMudarabahAcco User Reference \* 001MUDM1231200 Application Priority Low Application Status Underwriting

Product Code \* MUDM Description Mudarabah Manual DSI Application Branch \* 001 Application Date \* 2012-11-07

Applicant Details

Type Primary Local Branch 001 Customer No 001000161 Customer Name VISHNU1

Main Details Financial Requested Limit Collateral Credit Score **Bureau** Ratio Financing Component Charge Investigation Comments

External Credit Rating

Request ID 1 External Agency Score Recommended Not Recommended Status Not Required Remarks

Documents KYC Review Customer Dedupe Loan Dedupe Customer MIS Customer Account MIS Customer/Account Fields Vehicle Evaluator Bureau Report

Loan MIS Loan Fields

Prev Remarks Remarks Audit Outcome Exit

In the application entry stage, if the external credit required flag is checked, the bureau report gets generated in the underwriting stage.

If the credit bureau is not checked in the application entry stage, the underwriter can verify it in the underwriting stage by giving status as Required and Outcome as Verify. On giving the outcome as verify the credit bureau verification happens and the application moves to underwriting stage again.

The credit agencies and the bureaus maintained for the Application Category are displayed in this screen: You can capture the remarks and recommendations from these agencies in this tab. You can also view the credit report obtained from the agencies and bureaus.

### **Credit Bureau Details**

#### **Customer Id**

The identification of the finance customer gets displayed here.

#### **Bureau**

The credit bureau maintained for the Application Category in 'Application Category Maintenance' gets displayed here.

#### **Status**

Select the status for the credit bureau check from the following options in the drop-down list:

- Completed
- Pending

#### **Remarks**

Specify remarks, if any, associated with the finance application.

### **External Credit Rating**

#### **External Agency**

Specify the external agency that you want to use for the evaluation,. If you do not specify a value here, the system will display an error message.

#### **Recommended**

Select the recommendation of the credit agency for the finance requested from the following options provided in the drop-down list:

- Recommended
- Not Recommended

#### **Remarks**

Specify remarks, if any, associated with the finance application.

#### **Status**

The following statuses are available:

- Required
- Pending
- Completed
- Not Required
- Not Available

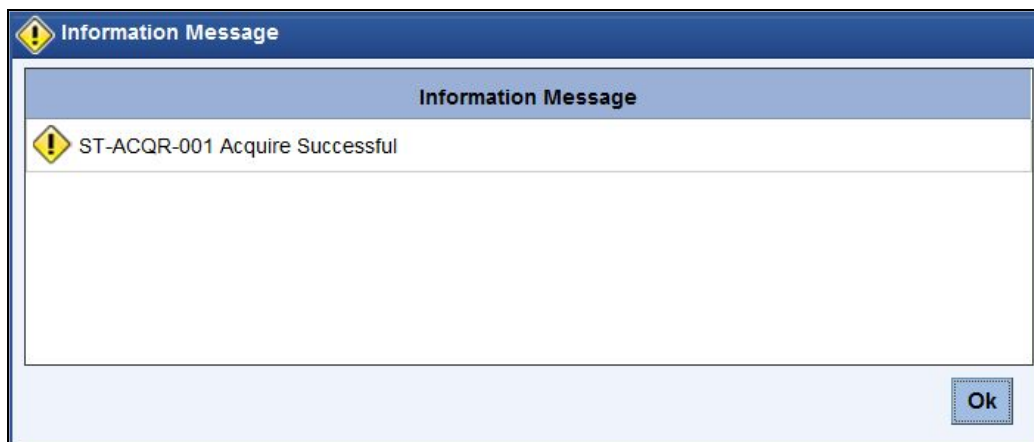
The evaluation will be done only if the external agency has been specified and the 'Recommended' field has the value 'Recommended' status is 'RECOMMENDED'. For any other combination of values for the two fields, the system will display an error message and will not proceed with the evaluation till the values are set as specified above.

After entering the required details, select 'VERIFY' as the Outcome and click 'Save'. If you have indicated that evaluation should be done you will not be allowed to select 'PROCEED' or 'CANCEL' as the Outcome till the verification has been successfully done.

The system will display a message stating that the task is successfully completed on saving the record.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task which will be the underwriting stage again.

The following message gets displayed on successful acquisition of the task.



Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Mudarabah Underwriting' screen.

The system will invoke the external valuation agency for credit evaluation. You can view the details in the bureau tab. This includes the score assigned by the agency for the customer.

In this screen, you can view the information available for the customer by clicking the 'Report' button under the field 'Status' in the External Credit Rating section. If the information is available, the status is updated to 'COMPLETED' in the collateral tab. If it does not match, then the status is updated to 'NO DATA'.

Once the verification is completed, you can select the Outcome as 'PROCEED' and move to the next stage.

You can click 'Report' button adjacent to credit rating record or credit bureau record to view the report obtained from the credit rating agency or the credit bureau.

The following reports can be viewed:

## Summary1

**Credit Bureau Report**

Application Number \* IslamicMudarabahAcco Customer No \* 001000161  
Requested Id \* 1 External Agency \*

**Report Header**

Bureau		Credit Report Id	
First Name		Report Date	
MiddleName		Unique Id	
Last Name		On File Date	
Birth Date		<input type="checkbox"/> Best Match	

**Summary 1** Summary 2 Trade Lines Public Records Collections Fraud Messages Inquiries Also Known As Consumer Statement Credit Scores

**Life** **Recent** **Open**

Chapter7		Chapter7		Chapter7	
Chapter11		Chapter11		Chapter11	
Chapter13		Chapter13		Chapter13	
Total		Total		Total	
	1				

Ok Cancel

## Summary 2

**Credit Bureau Report**

Application Number \* IslamicMudarabahAcco Customer No \* 001000161  
Requested Id \* 1 External Agency \*

**Report Header**

Bureau		Credit Report Id	
First Name		Report Date	
MiddleName		Unique Id	
Last Name		On File Date	
Birth Date		<input type="checkbox"/> Best Match	

Summary 1 **Summary 2** Trade Lines Public Records Collections Fraud Messages Inquiries Also Known As Consumer Statement Credit Scores

**Inquiries**

Auto		6M	
Bank		12M	
Card		24M	
Retail		Total	
Financing		Newest	
Sales Finance		Oldest	

Ok Cancel

## Trade Lines

**Credit Bureau Report**

Application Number \* IslamicMudarabahAcco Customer No \* 001000161  
Requested Id \* 1 External Agency \*

**Report Header**

Bureau		Credit Report Id	
First Name		Report Date	
MiddleName		Unique Id	
Last Name		On File Date	
Birth Date		<input type="checkbox"/> Best Match	

Summary 1 Summary 2 **Trade Lines** Public Records Collections Fraud Messages Inquiries Also Known As Consumer Statement Credit Scores

**Trade Lines**

1011 Go

Creditors Name	Status	Type	Type Code	Past Due Amt	Balance	Balance Date	Open Date	History Date	History Data	30	60	90	Cre

Ok Cancel

## Public Records

**Credit Bureau Report**

Application Number \* IslamicMudarabahAcco Customer No \* 001000161  
Requested Id \* 1 External Agency \*

**Report Header**

Bureau  
First Name  
MiddleName  
Last Name  
Birth Date

Credit Report Id  
Report Date  
Unique Id  
On File Date  
☐ Best Match

Summary 1 | Summary 2 | Trade Lines | **Public Records** | Collections | Fraud Messages | Inquiries | Also Known As | Consumer Statement | Credit Scores

**Public Records**

10 of 1

Record Type	Status	Amount	Filed Date	Satisfied Date
-------------	--------	--------	------------	----------------

Ok Cancel

## Collections

**Credit Bureau Report**

Application Number \* IslamicMudarabahAcco Customer No \* 001000161  
Requested Id \* 1 External Agency \*

**Report Header**

Bureau  
First Name  
MiddleName  
Last Name  
Birth Date

Credit Report Id  
Report Date  
Unique Id  
On File Date  
☐ Best Match

Summary 1 | Summary 2 | Trade Lines | Public Records | **Collections** | Fraud Messages | Inquiries | Also Known As | Consumer Statement | Credit Scores

**Collections**

10 of 1

Creditors Name	Account #	Acct Balance	High Balance	Term Type	Balance Date	Open Date	Last Activity Date	History Date	ECOA	Special
----------------	-----------	--------------	--------------	-----------	--------------	-----------	--------------------	--------------	------	---------

Ok Cancel

## Fraud Messages

**Credit Bureau Report**

Application Number \* IslamicMudarabahAcco Customer No \* 001000161  
Requested Id \* 1 External Agency \*

**Report Header**

Bureau  
First Name  
MiddleName  
Last Name  
Birth Date

Credit Report Id  
Report Date  
Unique Id  
On File Date  
☐ Best Match

Summary 1 | Summary 2 | Trade Lines | Public Records | Collections | **Fraud Messages** | Inquiries | Also Known As | Consumer Statement | Credit Scores

**Fraud Messages**

selected

10 of 1

Product	Message
---------	---------

Ok Cancel



## Inquiries

**Credit Bureau Report**

Application Number \* IslamicMudarabahAcco Customer No \* 001000161  
Requested Id \* 1 External Agency \*

**Report Header**

Bureau  
First Name  
MiddleName  
Last Name  
Birth Date

Credit Report Id  
Report Date  
Unique Id  
On File Date  
☐ Best Match

Summary 1 Summary 2 Trade Lines Public Records Collections Fraud Messages **Inquiries** Also Known As Consumer Statement Credit Scores

**Inquiries**

10/1

Inquirer Name	Inquirer Subscriber #	Inquirer Industry Code	Inquiry Date	Rate Shopping	Duplicate
---------------	-----------------------	------------------------	--------------	---------------	-----------

Ok Cancel

## Also Known As

**Credit Bureau Report**

Application Number \* IslamicMudarabahAcco Customer No \* 001000161  
Requested Id \* 1 External Agency \*

**Report Header**

Bureau  
First Name  
MiddleName  
Last Name  
Birth Date

Credit Report Id  
Report Date  
Unique Id  
On File Date  
☐ Best Match

Summary 1 Summary 2 Trade Lines Public Records Collections Fraud Messages Inquiries **Also Known As** Consumer Statement Credit Scores

**Also Known As**

10/1

First Name	MI	Last Name	Suffix	Spouse First Name
------------	----	-----------	--------	-------------------

Ok Cancel

## Consumer Statements

**Credit Bureau Report**

Application Number \* IslamicMudarabahAcco Customer No \* 001000161  
Requested Id \* 1 External Agency \*

**Report Header**

Bureau  
First Name  
MiddleName  
Last Name  
Birth Date

Credit Report Id  
Report Date  
Unique Id  
On File Date  
☐ Best Match

Summary 1 Summary 2 Trade Lines Public Records Collections Fraud Messages Inquiries Also Known As **Consumer Statement** Credit Scores

**Consumer Statement**

10/1

Reported Date	Text
---------------	------

Ok Cancel

## Credit Score Details

The screenshot shows the 'Credit Bureau Report' window. At the top, it displays 'Application Number \* IslamicMudarabahAcco' and 'Customer No \* 001000161'. Below this, there are fields for 'Requested Id \* 1' and 'External Agency \*'. A 'Report Header' section contains fields for 'Bureau', 'First Name', 'MiddleName', 'Last Name', 'Birth Date', 'Credit Report Id', 'Report Date', 'Unique Id', and 'On File Date'. A 'Best Match' checkbox is also present. A tabbed interface at the bottom includes 'Summary 1', 'Summary 2', 'Trade Lines', 'Public Records', 'Collections', 'Fraud Messages', 'Inquiries', 'Also Known As', 'Consumer Statement', and 'Credit Scores' (which is selected). The 'Credit Scores' section shows 'Score Model', 'Score', and 'Score Factor' fields. 'Ok' and 'Cancel' buttons are at the bottom right.

### 1.16.13.1 Capturing Loan MIS Details

You can capture the Finance MIS details by clicking 'Finance MIS' button in 'Mudarabah Finance Underwriting' screen.

The 'Finance MIS' screen gets displayed where you can capture the details

The screenshot shows the 'Loan MIS' window. It displays 'Application Number \* IslamicMudarabahAcco' and 'Loan Account Number \* 000MUDM12065021'. Other fields include 'Product \* MUDM', 'Loan Branch \* 000', 'Financing Currency \* GBP', and 'MIS Group' (set to 'Default'). A 'Link To Group' checkbox is also visible. The 'Input' section has 'Link To Group' (with 'Related Reference' and 'Related Account' options), 'Related Account', 'Related Reference', 'MIS Head', 'Rate Code', and 'Spread' fields. The 'Rate At' section includes 'Rate Type' (with 'Pool Code' and 'Contract Level' options), 'Interest Method', 'Reference Rate', 'Pool Code', and five 'Cost Code' fields. The bottom section is divided into three columns: 'Transaction MIS' (with 8 rows), 'Composite MIS' (with 8 rows), and 'Fund MIS' (with 8 rows). Each row has a 'MIS Group' field and a transaction/composite/fund field. 'Ok' and 'Cancel' buttons are at the bottom right.

### 1.16.13.2 Capturing Loan UDF Details

You can capture the Finance UDF details by clicking 'Finance Fields' button in 'Mudarabah Finance Underwriting' screen.

The 'Finance UDF' screen gets displayed where you can capture the details

Loan Fields

Application Number \* IslamicMusharakaAccou

Loan Account \* 000MUS1120650225

Product Code \* MUS1

Loan Account Branch \* 000

Character Fields

LCP		TEST1

Ok

Cancel

### 1.16.14      Ratios Tab

In the 'Ratios' tab, the system calculates the stated and actual income/debt ratios and also calculates the ratio based on 'What if payment amount'.

Islamic Mudarabah Underwriting - Transaction Branch Code :: 001

Save Hold

Application Category \* MUD Lead Id Application Number \* IslamicMudarabahAcco  
Product Code \* MUDM Enquiry ID User Reference \* 001MUDM1231200  
Description Mudarabah Manual DSI Default Application Priority Low  
Application Branch \* 001 Application Status Underwriting  
Application Date \* 2012-11-07

Applicant Details

Type Primary Local Branch 001 Customer No 001000161 Customer Name VISHNU1

Main Details Financial Requested Limit Collateral Credit Score Bureau Ratio Financing Component Charge Investigation Comments

Stated Actual

Monthly Income Monthly Income Assets  
Monthly Debt Monthly Debt Liabilities (-)  
Net Worth

What if Payment Amt Calculate

Ratios

1011 Go

Ratios *	Stated Before	Stated After	Actual Before	Actual After

Documents KYC Review Customer Dedupe Loan Dedupe Customer MIS Customer Account MIS Customer/Account Fields Vehicle Evaluator Bureau Report

Loan MIS Loan Fields

Prev Remarks Remarks Audit Outcome Exit

The stated income and debt of the customer are displayed here You can capture the following additional details here.

### **Actual**

#### **Monthly Income**

Specify the actual monthly income of the customer based on documentary proof provided.

#### **Monthly Debt**

Specify the actual monthly debt of the customer based on documentary proof provided.

Click 'Calculate Ratios' button to calculate the asset/ liability ratios for the customer.

#### **What if Pmt Amt**

Specify the EMI amount that the customer is ready to pay.

Click 'Update Ratio' button to update the asset/ liability ratios for the customer, taking into account the EMI payments also.

The ratios for Installment, Finance To Value and Disposable Income are calculated for the following conditions:

- Stated Before
- Stated After
- Actual Before
- Actual After

### 1.16.15 Financing Tab

In the 'Financing' tab, the system displays the list of the multiple finance offers that are attached to the application category specified. If you have selected an 'Enquiry ID' for the customer, then the finance details that have been stored for the corresponding finance proposal are displayed here. You can modify these details, if required.

The screenshot displays the 'Islamic Mudarabah Underwriting - Transaction Branch Code 001' window. The 'Financing' tab is selected, showing a table of 'Multiple Offers' with columns for Offer Id, No of Installments, Frequency, Unit, Rate, Rate Code, Check, and Apply. Below this, the 'Financing Details' section includes fields for Branch, Account Number, Financing Currency, Financing Amount, Hamish Jiddayah, Bank Share %, Value Date, Maturity Date, Installment Start Date, Status Change Mode, End Construction Date, Customer Share %, No of Installments, Frequency, and Unit. The 'Effective Date' section has a date field. The 'User Defined Element Values' section has a field for 'User Defined Element Id'. The 'Intermediary' section has fields for 'Intermediary Code' and 'Intermediary Ratio'. At the bottom, there are buttons for 'Documents', 'KYC Review', 'Customer Dedupe', 'Loan Dedupe', 'Customer MIS', 'Customer Account MIS', 'Customer/Account Fields', 'Vehicle Evaluator', 'Bureau Report', 'Loan MIS', 'Loan Fields', 'Prev Remarks', 'Remarks', 'Audit', 'Outcome', and 'Exit'.

Specify the following details:

#### Pricing ID

Based on the formula maintained in 'Pricing Maintenance' screen, the system automatically applies a price ID to the application. However, you can apply a different price ID that matches the application. You can select a different price ID from the option list.

If you change a price ID selected by the system and reapply a different price ID, the system changes the score of the pricing rule. The score determines the price ID to be automatically applied.

Click 'Apply' button to apply the selected price ID to the finance.

The details related to the finance offer like the number of installments, finance branch, frequency, unit, profit rate etc. are displayed here. Select the required offer by clicking the 'Check' option and click then click the 'Apply' button to apply the selected finance offer. The details corresponding to the selected finance offer are displayed in 'Finance Details' section. You can modify these details, if required, and click 'Apply' button to calculate the schedule details.

The offers maintained at the category level is displayed in the multiple offers block . The system compares the number of installments, frequencies and unit with the value in the requested tab at application entry stage. The rate in the offers block is compared with rate maintained in the pricing Id. The system applies that offer which matches with the mentioned criteria in the offer block. If the offer fails to match then a new row is added which will take its value from the pricing ID.

### **Hamish Jiddayah**

The system displays the calculated Hamish Jiddayah amount from the entry stage. If the value is not given in the entry stage then the Hamish Jiddayah Amount gets calculated based on the Hamish Jiddayah %.

### **Hamish Jiddayah %**

The system captures the Hamish Jiddayah percentage value. This value should not be a negative value. However, you can modify it.

### **Effective Date**

The system captures the effective date of user defined elements. However, you can modify it in the underwriting stage.

### **User Defined Element Values**

The system supports multiple User Defined Elements here based on the effective dates maintained.

#### **UDE Id**

Select the User Defined Element Id from the adjoining option list.

#### **Value**

Specify the UDE value.

#### **Rate Code**

Select the rate code for UDE from the adjoining option list.

#### **Code Usage**

Select the code usage from the adjoining drop down list.

## Resolved Value

The system defaults the system revised UDE value.

## Intermediary

System displays the intermediary details including the compensation percentage for each Intermediary, based on the Intermediary group maintained in Application Entry stage. However, you can modify it.

The payment schedules are derived based on the offer selected.



You can select only one finance offer in this screen.

### 1.16.16 Component Tab

In 'Component' tab, the system calculates and displays the payment schedules and the schedule details based on the finance offer selected. If you have selected an 'Enquiry ID' for the customer, then the schedule details that have been stored for the corresponding finance proposal are displayed here. You can modify them, if required.

**Islamic Mudarabah Underwriting - Transaction Branch Code :: 001**

Save Hold

Application Category \* MUD Lead Id Application Number \* IslamicMudarabahAcco  
Product Code \* MUDM Enquiry ID User Reference \* 001MUDM1231200  
Description Mudarabah Manual DSI Default Application Priority Low  
Application Branch \* 001 Application Status Underwriting  
Application Date \* 2012-11-07

Main Details Financial Requested Limit Collateral Credit Score Bureau Ratio Financing **Component** Charge Investigation Comments

Component Name \* Main Component  
Component Currency Capitalized  
Liquidation Mode Auto Waive  
Verify Funds

1 of 1  
Explode Schedule  
Disburse Details  
Schedule Details

**Schedules**

Schedule Type	Schedule Flag	Formula	First Due Date	No of Schedules	Frequency	Units	Schedule Start Date *
Payment	Normal				Monthly		

Documents KYC Review Customer Dedupe Loan Dedupe Customer MIS Customer Account MIS Customer/Account Fields Vehicle Evaluator Bureau Report  
Loan MIS Loan Fields

Prev Remarks Remarks Audit Outcome Exit

The following details related to the schedule are displayed here:

- Component name
- Schedule type
- First due date
- Number
- Frequency
- Units
- Amount

For each component of the components listed, the system calculates and displays the details like the Due Date, Amount Due, EMI Amount and Amortized Principal.

### 1.16.17 Charges Tab

In 'Charges' tab, the system calculates and displays charges, if any applicable.

The system calculates and displays the charge details associated with the finance. The following details are displayed:

- Component Name



- Event Code
- Associated currency
- Amount

### Waive

Check this box to waive the charges associated with the finance.

## 1.16.18 Investigation Tab

In this tab, the system captures the field investigation details associated with the customer.

The screenshot displays the Oracle Islamic Mudarabah Underwriting application window. The title bar indicates the Transaction Branch Code is 001. The interface includes a top navigation bar with 'Save' and 'Hold' buttons. Below this, there are several input fields for application details, including Application Category (MUD), Product Code (MUDM), Description (Mudarabah Manual DSI), Application Branch (001), Application Date (2012-11-07), Lead Id, Enquiry ID, Application Number (IslamicMudarabahAcco), User Reference (001MUDM1231200), Application Priority (Low), and Application Status (Underwriting). A section for Applicant Details shows Type (Primary), Local Branch (001), Customer No (001000161), and Customer Name (VISHNU1). A horizontal tab bar at the bottom of the main content area includes tabs for Main, Details, Financial, Requested, Limit, Collateral, Credit Score, Bureau, Ratio, Financing, Component, Charge, Investigation (selected), and Comments. The Investigation tab is active, showing a table with columns for Verification Type, Agency, and Status. The table contains one row with Verification Type set to Internal, Agency set to a redacted value, and Status set to Not Required. At the bottom of the window, there is a footer section with buttons for Documents, KYC Review, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, Customer/Account Fields, Vehicle Evaluator, Bureau Report, Loan MIS, Loan Fields, Prev Remarks, Remarks, Outcome (Audit), and Exit.

The following details related to the customer can be captured here:

- Verification Type
- Verification agency

You can view the investigation report associated with the customer by clicking the 'Report' button.

## 1.16.19 Comments Tab

In this tab, you can capture the comments by the users.

The screenshot shows a software application window titled "Islamic Mudarabah Underwriting - Transaction Branch Code :: 001". The window has a menu bar with "Save" and "Hold" options. Below the menu bar, there are several input fields for application details:

- Application Category \* MUD
- Product Code \* MUDM
- Description Mudarabah Manual DSI
- Application Branch \* 001
- Application Date \* 2012-11-07
- Lead Id
- Enquiry ID
- Default
- Application Number \* IslamicMudarabahAcco
- User Reference \* 001MUDM1231200
- Application Priority Low
- Application Status Underwriting

Below these fields is a tabbed interface with the following tabs: Main, Details, Financial, Requested, Limit, Collateral, Credit Score, Bureau, Ratio, Financing, Component, Charge, Investigation, and **Comments** (which is highlighted in red). The "Comments" tab is active, showing a table with the following columns: Serial No, Comments \*, Comment By, and Comment Date. The table contains one row with the following data:

Serial No	Comments *	Comment By	Comment Date
1		32474A01	2012-05-15

At the bottom of the window, there is a footer area with the following elements:

- Documents, KYC Review, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, Customer/Account Fields, Vehicle Evaluator, Bureau Report
- Loan MIS, Loan Fields
- Prev Remarks, Remarks, Audit, Outcome (dropdown menu), Exit

You can capture the following details:

### **Comments**

Specify comments, if any, to be associated with the finance application.

### **Comment By**

The system defaults the name of the commenter.

### **Comment Date**

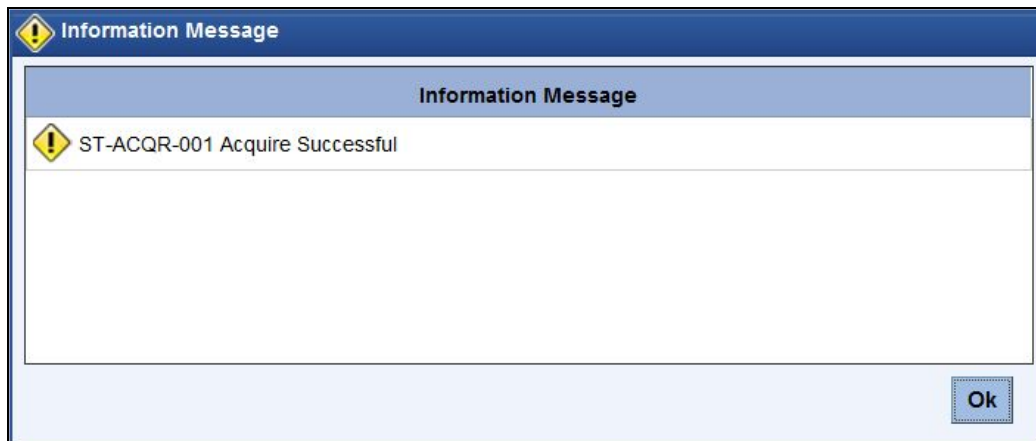
Specify the date on which the comment was given or select the date by clicking the 'Calendar' icon.

If the underwriting stage is successfully completed, the underwriter can proceed with the processing of the application by selecting 'PROCEED' as the Outcome. The underwriter can select 'REJECT' to return the process to previous stage for data correction or 'CANCEL' to terminate the process.

On successful completion a message, stating that the task is successfully completed, gets displayed.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The following message gets displayed on successful acquisition of the task.



Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open '*Mudarabah* Application Approval' screen.

## Step 7. Finance Approval Stage

In the Finance Approval stage, the approver verifies the finance application, analyzes the applicant's financial status, credit rating and field investigation reports and based on the credit worthiness of the customer approves the finance offered to the customer.

You can key-in the finance application details required in '*Mudarabah* Application Approval' screen.

Users belonging to user role 'CMROLE' are authorized to perform these tasks.

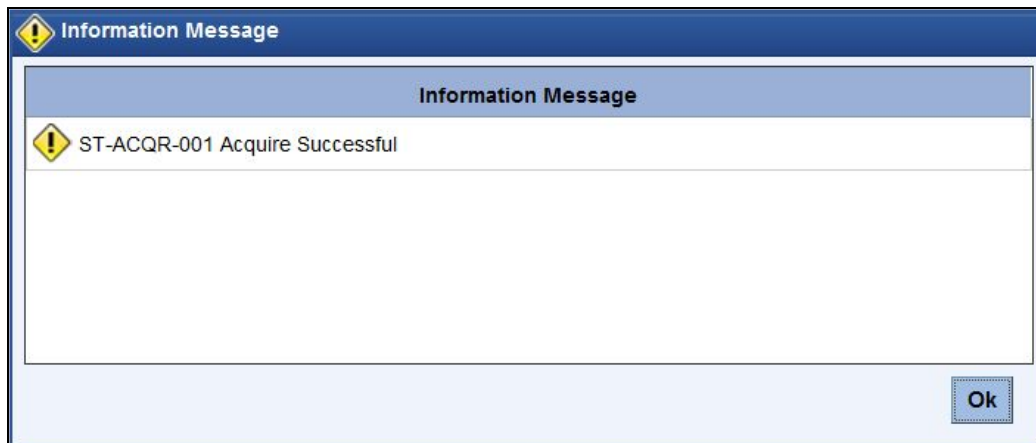
The approver can send the application back to the previous stage if the information provided is not adequate or choose to cancel it if the information captured is not satisfactory.

If the application details are verified successfully, the approver can proceed with the processing of the application by selecting 'PROCEED' as the Outcome. The approver can select 'RETURN' to return the process to previous stage for data correction or 'CANCEL' to terminate the process.

On successful completion, a message stating that the task is successfully completed gets displayed.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The following message gets displayed on successful acquisition of the task.



Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open '*Mudarabah* Document Verification' screen.

If you have checked the option 'Auto Decision Required' during Application Entry stage, the based on the applicant credit score – auto decision mapping maintained in 'Auto Decision' screen, the system decides whether to approve the finance or not. The system makes one of the following decisions in that case:

- Auto Approved
- Recommend Approval
- Recommend Reject
- Auto Rejected

If the auto decision made by the system is 'Auto Approval', you can skip the finance approval stage.

If the auto decision made by the system is 'Recommend Approval' or 'Recommend Reject', you need to manually verify and confirm the decision at this stage.

If the auto decision made by the system is 'Auto-Reject' then the application moves back to the application entry stage.

If any price group is associated with the application category, then the system will apply auto pricing after proceeding the Application Entry stage by considering the default 'Price ID' linked to the pricing group. Further, based on the selected finance offer, the finance is applied and schedules are defaulted. However, at underwriting stage, the underwriter may proceed or re-apply the finance by selecting a different finance offer.

Any advices maintained for this stage are generated after the completion of the stage.

## Step 8. Document Verification Stage

In the Document Verification stage, the documents captured in the previous stages are verified. It is ensured that all documents in the checklist maintained are obtained from the customer. In this stage, the application and applicant information captured as part of the previous stages undergoes a final verification.

Users belonging to user role 'CMROLE' are authorized to perform these tasks.

You can key-in the Finance application details required in 'Mudarabah Document Verification' screen.

The verifier can choose to send the application back to the previous stage if the information provided is not adequate or choose to cancel it if the information captured is not satisfactory.

If the applicant, application and document details are verified successfully, the verifier can proceed with the processing of the application by selecting 'PROCEED' as the Outcome. The verifier can select 'RETURN' to return the process to underwriting stage for data correction or 'CANCEL' to terminate the process.

On successful completion, a message stating that the task is successfully completed gets displayed. The customer, customer account, collateral etc. are created in the system on completion of the Document verification stage.

## 1.17 **Message Generation**

In this stage generation of offer letter and sending the contractual agreements takes place.

### **Step 9. Finance Application Details Upload**

In this final stage, the finance and collateral are created. Customer is also created if the applicant is a new customer. Customer account is also created if information is captured for the same.

The system creates a Customer / Finance / Collateral / Facility / Account in Oracle FLEXCUBE with details captured from previous stages. A user in manager level role handles this stage. The creation of customer, collateral and finance can be verified in ORDISCUS/ ORDISLIA / ORDISLOA / ORDISCOL screens respectively.

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## 2. Screen Glossary

### 2.1 Function ID List

The following table lists the function id and the function description of the screens covered as part of this User Manual.

Function ID	Function Description
ORDLEADM	Prospect Details
ORSLEADM	Finance Prospect Details
ORDRULMT	Rule Details
ORSRULMT	Rule Maintenance
ORDRATMT	Credit Ratio Maintenance
ORSRATMT	Credit Ratio Summary
ORDOVDMT	Override Maintenance
ORSOVDMT	Override Summary
ORDDOCMT	Document Verify Maintenance
ORSDOCMT	Document Details
ORDCATMT	Application Category Maintenance Detail
ORSCATMT	Category Details
ORDPRCMT	Pricing Details
ORDMUDAE	Islamic Mudarabah Application Entry





*Mudarabah Creation*

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