

*Ijarah* Creation User Guide

# **Oracle FLEXCUBE Universal Banking**

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*Ijarah* Creation User Guide  
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# 1. Preface

## 1.1 Introduction

This manual is designed to help you quickly get acquainted with the workflow of *ljarah* finance, maintaining the prospect details, and other features supported in Oracle FLEXCUBE.

## 1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Corporate Customer Service Executive	Collection of applications
Trade Finance Executive	Updation of details of contracts
Trade Finance Manager	Verification and authorization of contracts
Compliance Executive	Performance of compliance details of all parties in a contract
Compliance Manager	Verification of compliance check carried out by Compliance Executive

## 1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

## 1.4 Abbreviations

The following abbreviations are used in this User Manual:

Abbreviation	Description
BPEL	Business Process Execution Language
WF	Workflow

## 1.5 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>ljarah Origination</i> explains the workflow of <i>ljarah</i> finance and process of maintaining the prospect details.





<b>Chapter 3</b>	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.
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## 1.6 Related Documents

- Procedures User Manual

## 1.7 Glossary of Icons

This User Manual may refer to all or some of the following icons:

Icons	Function
	Exit
	Add row
	Delete row
	Option List

---

## 2. *Ijarah* Origination

The process of *Ijarah* 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.

This chapter contains the following sections:

- [Section 2.1, "Stages in Ijarah"](#)
- [Section 2.2, "Finance Prospect Details Maintenance"](#)
- [Section 2.3, "Credit Rating Rules"](#)
- [Section 2.4, "Credit Ratio"](#)
- [Section 2.5, "Override Maintenance"](#)
- [Section 2.6, "Document Checklist and Advices"](#)
- [Section 2.7, "Application Category"](#)
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- [Section 2.11, "Application Verification Stage"](#)
- [Section 2.12, "Application Management Verification Stage"](#)
- [Section 2.13, "Internal Blacklist Check Stage"](#)
- [Section 2.14, "External Blacklist Check Stage"](#)
- [Section 2.15, "Underwriting"](#)
- [Section 2.16, "Finance Approval Stage"](#)
- [Section 2.17, "Document Verification Stage"](#)
- [Section 2.18, "Message Generation"](#)
- [Section 2.19, "Finance Applications Details Upload"](#)
- [Section 2.20, "User Acceptance Stage"](#)
- [Section 2.21, "Disbursement of Ijarah Stage"](#)
- [Section 2.22, "Manual Liquidation Stage"](#)
- [Section 2.23, "Asset Capture Stage"](#)

### 2.1 Stages in *Ijarah*

*Ijarah* 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 *Ijarah*:

- Finance Application Capture
- Application Verification
- Application Management Verification (Configurable)
- Internal Blacklist Check
- External Blacklist Check
- Underwriting (Credit Evaluation)
- Finance Approval
- Document Verification
- Finance details upload
- User Acceptance
- Disbursement
- Manual Liquidation
- Asset Capture

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

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

- Vehicle
- Property
- Equipment
- Goods
- Service Ijarah
- Project
- Home

## **2.2 Finance Prospect Details Maintenance**

This section contains the following topics:

- [Section 2.2.1, "Maintaining Finance Prospect Details"](#)
- [Section 2.2.2, "Main Tab"](#)
- [Section 2.2.3, "Details Tab"](#)
- [Section 2.2.4, "Requested Tab"](#)
- [Section 2.2.5, "Viewing Finance Prospect Summary"](#)

### **2.2.1 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 loan customer.

#### **Request ID**

The system generates the request ID.

#### **Channel**

Specify the channel.

#### **Promotion Code**

Specify the promotion code, if any.

#### **Branch**

Specify the branch code in which the application is processed.

#### **Date of Request**

The system displays the current system date as the date of request.

#### **New Account Number**

The system displays the new account number.

#### **Application Type**

Select the application type from the adjoining drop-down list. The available options are:

- Retail
- Corporate
- CASA
- Ijarah

- Istisna
- Mudarabah
- Murabaha
- Musharaka

#### **Current Status**

The system displays the current status.

#### **New Status**

Select the new status from the option list.

#### **Conversation ID**

Select the conversation ID from the adjoining option list.

### **2.2.2 Main 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 dependants 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

### 2.2.3 Details Tab

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

#### 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.

## 2.2.4 Requested Tab

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

The screenshot shows the 'Prospect Details' form with the 'Requested' tab selected. The form contains several sections for data entry:

- Top Section:** Includes fields for Lead ID, Description, Branch (000), Date of Request (2011-01-04), New Account Number, Application Type (Retail), Current Status (NEW), New Status, and Conversation ID.
- Requested Loan Details:** Includes Requested Currency, Requested Amount, Rate, Tenor (in Months) (12), Loan Type (Vehicle Loan), and Loan Purpose.
- Vehicle Details:** Includes Vehicle Type (Four Wheeler) and Purchase Type (New).
- Requested CASA Details:** Includes Type of Account (Current Account) and Purpose of Account.
- Footer:** Includes a 'Cancel' button and a status bar with fields for Maker, Checker, Date Time, and Authorization Status.

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.

## 2.2.5 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.

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.

## 2.3 Credit Rating Rules

This section contains the following topics:

- [Section 2.3.1, "Maintaining Credit Rating Rules"](#)
- [Section 2.3.2, "Main Tab"](#)
- [Section 2.3.3, "Risk Factor Tab"](#)
- [Section 2.3.4, "Specifying Credit Grades"](#)
- [Section 2.3.5, "Specifying Auto Decision Details"](#)
- [Section 2.3.6, "Viewing Credit Rule Summary"](#)

### 2.3.1 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

## 2.3.2 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.

## 2.3.3 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 Maintenance' window with the 'Risk Factor' tab selected. The interface includes a 'New' button, an 'Enter Query' button, and a 'Rule Id \*' field. Below these is an 'Account Description' field. To the right, there is a 'Type' dropdown menu set to 'Retail' and a 'New Route' checkbox which is checked. The main area displays a table with columns: 'Risk Id \*', 'Account Description', and 'Formula'. The first row is highlighted, and the 'Formula' column has a 'Formula' button next to it. At the bottom, there is a 'Rating' tab and an 'Auto Decision' tab. The footer contains fields for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status', along with an 'Exit' 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.

### 2.3.3.1 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 with a table and several dropdown menus. The table has three columns: 'Sequence Number', 'Condition', and 'Result'. Below the table, there are six dropdown menus labeled 'Elements', 'Index', 'Functions', 'Braces', 'Operators', and 'Logical Operators'. At the bottom right, there are 'Ok' and 'Exit' 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'.

## 2.3.4 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.

## **2.3.5 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
		Recommend Reject

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..

### 2.3.6 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.

The screenshot shows the 'Rule Maintenance' window. At the top, there are buttons for 'Search', 'Advanced Search', and 'Reset'. Below these are two dropdown menus: 'Authorization Status' and 'Record Status'. There is also a text field for 'Rule Id' with a search icon. Below the filters, there is a section for 'Records per page' set to 15, and a pagination bar showing '1 Of 1' records. The main area contains a table with the following columns: 'Authorization Status', 'Record Status', 'Rule Id', and 'Account Description'. The table is currently empty. 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
- 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.

## 2.4 Credit Ratio

This section contains the following topics:

- [Section 2.4.1, "Maintaining Credit Ratios"](#)
- [Section 2.4.2, "Specifying Formula Details"](#)
- [Section 2.4.3, "Viewing Credit Ratio Summary"](#)



## 2.4.1 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.

LMC Eligibility Ratio

New Enter Query

Group Id \* Description Type ☒ New Route Retail

Ratio Id

Ratio Id *	Description	Formula
		Formula

Range

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

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.

## 2.4.2 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.

Ratio Type *	Condition	Condition Builder
Stated Before		Condition Builder

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 '/'.

## 2.4.3 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.

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.

## 2.5 Override Maintenance

This section contains the following topics:

- [Section 2.5.1, "Maintaining Override Details"](#)
- [Section 2.5.2, "Viewing Override Summary"](#)

### 2.5.1 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'.

**2.5.2 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.

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.

## 2.6 Document Checklist and Advices

This section contains the following topics:

- [Section 2.6.1, "Maintaining Document Checklist and Advices"](#)
- [Section 2.6.2, "Process Flow \(BPEL\) Report"](#)
- [Section 2.6.3, "Viewing Document Checklist Summary"](#)

### 2.6.1 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.

**Document verify Maintenance**

New Enter Query

Process Code \*

Application Category \*

**Process Stages**

Stage \*

Stage Description

**Document Details**

Document Category \* Document Type \* Mandatory

**BI Advices**

Report Name *	Description	Template	Type	Format	Locale	Outcome
			Query	PDF	en-US	

**Checklist Details**

Sequence Number \* Checklist Item \* Mandatory

Maker Date Time: Mod No

Checker Date Time: Record Status

Authorization Status

Exit

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

## **2.6.2 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

## **2.6.3 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.

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.

## 2.7 Application Category

This section contains the following topics:

- [Section 2.7.1, "Maintaining Application Category Details"](#)
- [Section 2.7.2, "Main Tab"](#)
- [Section 2.7.3, "Agency Tab"](#)
- [Section 2.7.4, "Viewing Application Category Summary"](#)

### 2.7.1 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 Detail' screen by typing 'ORDCATMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the LBL\_APPMT application window. At the top, there are fields for 'Application Category', 'Category Description', 'Category Type' (set to 'Retail'), 'Application Type' (set to 'Others'), 'Rule Id', 'Ratio Id', and 'Pricing Group'. Below these are four main tabs: 'Main', 'Agency', 'Loan Product Details', 'Loan Offer Details', 'Account Class Details', and 'Card/Cheque Product Details'. The 'Main' tab is currently selected. The 'Loan Product Details' tab shows a table with columns: Product Code, Description, Default, External Credit Check Required, External Credit Check Required for, and Amount Basis. The 'Loan Offer Details' tab shows a table with columns: Offer Id, No of Installments, Units, Frequency, Rate, Rate Code, and Default. The 'Account Class Details' tab shows a table with columns: Account Class and Description. The 'Card/Cheque Product Details' tab shows a table with columns: Facility Type, Product Code, and Description. At the bottom, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' 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 ljarah application category. The option list displays all valid pricing groups applicable. Choose the appropriate one.

## 2.7.2 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

**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.

## 2.7.3 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.

LBL\_APPMT

New Enter Query

Application Category \* Category Description Category Type Retail Application Type Others Rule Id Ratio Id Pricing Group

Main Agency

Credit Agency

1 Of 1 Go

Agency Code *	Agency Name

Bureau Details

1 Of 1 Go

Bureau Code *	Bureau	Call Priority
		1

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

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.

## 2.7.4 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.

Category Details

Search Advanced Search Reset

Authorization Status  Record Status

Application Category  Category Type

Records per page 15 1 Of 1 Go

	Authorization Status	Record Status	Application Category	Category Description	Category Type
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					

Exit

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.

## 2.8 Maintaining Pricing Details

Oracle FLEXCUBE allows you to maintain pricing groups and apply a suitable pricing rule to an application category during ijarah 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 Maintenance**

New Enter Query

Price Group ID \*  Price Type Retail

Description

**Pricing Details**

1 Of 1 Go

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

Maker  
Checker  
Mod No

Date Time:  
Date Time:  
Record Status  
Authorization Status

Exit

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.

The screenshot shows the 'Formula Maintenance' window. It features a table with columns for 'Sequence Number \*', 'Condition', and 'Score'. Below the table, there are input fields for 'Elements' and 'Index', and dropdown menus for 'Functions', 'Braces', 'Operators', and 'Logical Operators'. The window includes standard navigation and control buttons at the top and bottom.

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". Inside, there is a table with the following columns: Sequence Number, Score From, Score Up To, Rate, No of Installments, Frequency, and Units. The "Units" column has a dropdown menu currently showing "Monthly". Above the table, there is a navigation bar with "1 Of 1" and a "Go" button. At the bottom right of the window, there are "Ok" and "Exit" buttons.

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.

## 2.9 Stages in *Ijarah* Finance Origination

The different stages in *Ijarah* 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.

This section contains the following topics:

- [Section 2.9.1, "Stages"](#)
- [Section 2.9.2, "Process Flow Diagram"](#)
- [Section 2.9.3, "Process Matrix"](#)

## **2.9.1 Stages**

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

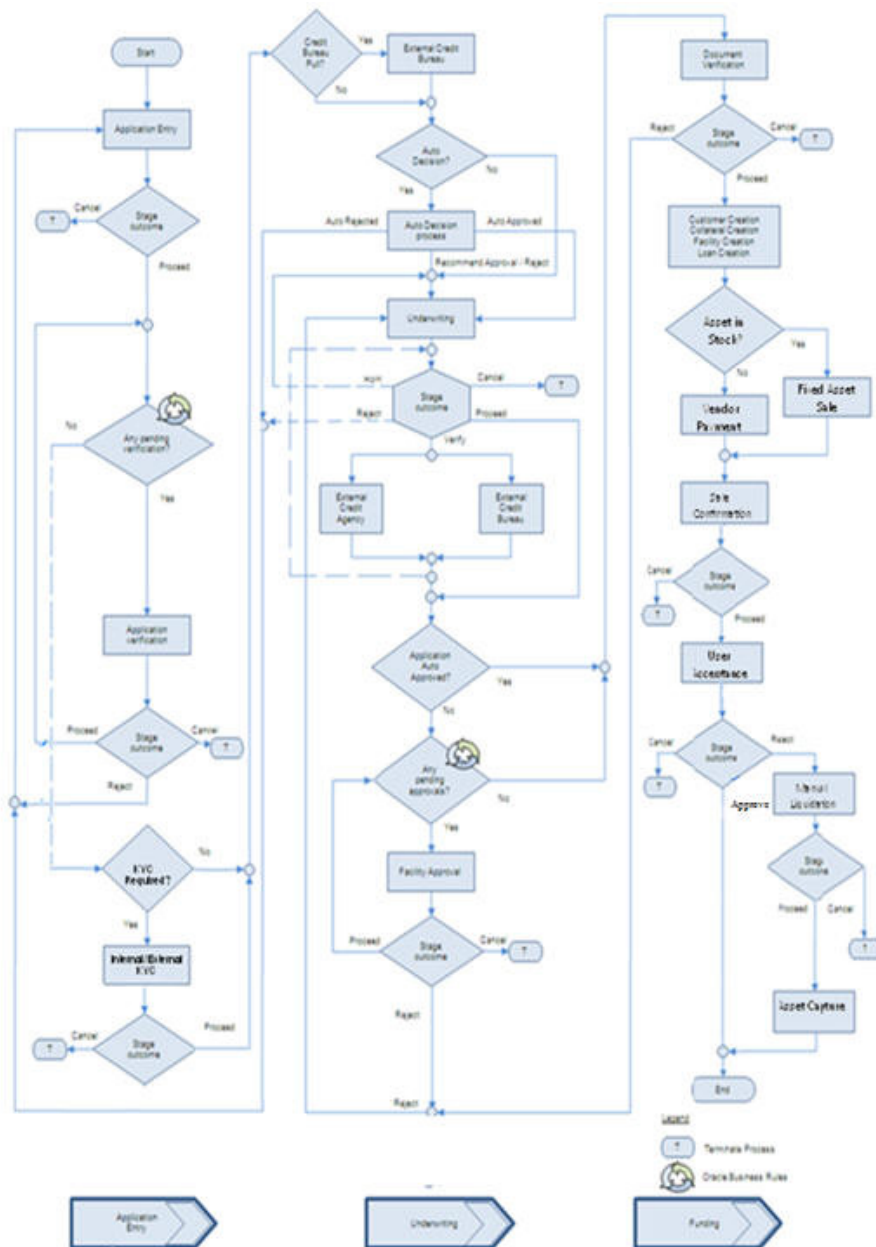
- Application Entry – the following details are captured in this stage
  - Applicant Information
  - Application details
  - Requested Finance Details
  - Collateral Details
  - Checklist
  - Documents
  - Advice Generation
- Application Verification
  - Information captured during 'Application Entry' stage is verified
  - 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
- Underwriting
  - Collateral Valuation Information
  - Applicant Financial Ratios
  - Applicant Credit Score
  - Applicant Bureau Report
  - Finance Offers
  - Finance Schedules
  - FINANCE Charges
  - Field Investigation
  - Document Capture
- 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
- Customer, Customer Account Contract / Collateral Creation
  - Customer Creation
  - Customer Account Creation
  - Finance Account Creation
  - Collateral Creation
  - Advice Generation
- User Acceptance
- Disbursement of Ijarah
- Manual Liquidation
- Asset Capture

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

### **2.9.2 Process Flow Diagram**

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



### 2.9.3 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	ORDIJAAE	PROCEED, CANCEL
2	Application Verification	The details captured as part of 'Application Entry' stage is verified	ORDIJAAV	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.	ORDIJAMV	PROCEED, RETURN, CANCEL
4	Internal Blacklist Check	The Customer details captured as part of 'Application Entry' stage can be verified for Internal Blacklist check	ORDIJAKI	PROCEED, CANCEL
5	External Blacklist Check	The Customer details captured as part of 'Application Entry' stage can be verified for External Blacklist check	ORDIJAKE	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	ORDIJAUD	VERIFY, PROCEED, RETURN, CANCEL

Stage	Stage Title	Description	Function Id	Exit point
7	Finance Approval	Finance Approval	ORDIJAAR	PROCEED, RETURN, CANCEL
8	Document Verification	Document Verification Final Verification Customer Creation Finance Account Creation Advice Generation	ORDIJADV	PROCEED, RETURN, CANCEL
9	Customer / Account / Liability / Finance / Collateral Creation	The system task is used to create the following Customer Creation Ijarah Account Creation Liability Creation Collateral Creation Finance Creation	ORDIJMCU	PROCEED
10	User Acceptance	The outcome of the User acceptance on sale confirmation of the underlying assets triggers the Ijarah origination in the next stage.	ORDIJUAC	ACCEPT, REJECT
11	Disbursement of Ijarah	If outcome of stage 13 is ACCEPT the disbursement of Ijarah for the underlying asset happens		N/A
12	Manual Liquidation	If outcome of stage 13 is REJECT the manual liquidation happens	ORDIJPMT	PROCEED, CANCEL

Stage	Stage Title	Description	Function Id	Exit point
13	Add to Inventory or Move to Stock	<p>Based on the outcome of the User Acceptance stage, the manual liquidation/ moving the asset to inventory is decided.</p> <p>This stage is applicable only to a finance created with products that have a fixed asset product linked to it.</p> <p>If there is no fixed asset product linked to the finance product, then the application does not move to this stage.</p>	ORDIJPRO	PROCEED, CANCEL

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

## 2.10 Finance Application Details Entry Stage

In this stage, the bank receives an application for 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.

This section contains the following topics:

- [Section 2.10.1, "Making Application Entry"](#)
- [Section 2.10.2, "Main Tab"](#)
- [Section 2.10.3, "Capturing Customer MIS"](#)
- [Section 2.10.4, "Capturing Customer Account MIS"](#)
- [Section 2.10.5, "Details Tab"](#)
- [Section 2.10.6, "Financials Tab"](#)
- [Section 2.10.7, "Requested Tab"](#)
- [Section 2.10.8, "Limits Tab"](#)
- [Section 2.10.9, "Collaterals Tab"](#)
- [Section 2.10.10, "Vehicle Asset"](#)
- [Section 2.10.11, "Equipment Asset"](#)
- [Section 2.10.12, "Property Asset"](#)
- [Section 2.10.13, "Comments Tab"](#)
- [Section 2.10.14, "Capturing Document Details"](#)

## 2.10.1 Making Application Entry

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

Islamic Ijarah Loan Application Entry

Save Hold

Application Category \* Lead Id Application Number \* OR1ORU1580

Product Code \* Enquiry ID User Reference \*

Description \* Default Application Priority Low

Application Branch \* OR1 Application Status Application Entry

Application Date \* 2014-04-13

Main Details Financial Requested Limit Collateral Comments

Channel \* KYC Required External Credit Check Required

Intermediary Group \* Auto Decision Required

Applicant Details

1 Of 1 Go

Type	Existing	Spl Customer	Local Branch	Customer No	Default	Short Name	Customer Name	National Id	Responsibility	Liability
------	----------	--------------	--------------	-------------	---------	------------	---------------	-------------	----------------	-----------

Documents | Multiple Asset | Customer Channel | Account Channel | Customer Dedupe | Finance Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields | SWIFT Message Details

Previous Remarks Remarks Audit Outcome Exit

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

### 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**

Specify the user reference number for the finance application.

**Application Priority**

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

- Low
- Medium
- High

**Application Status**

The status of the application gets displayed here.

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

## **2.10.2 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-Applicant

#### **Existing**

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

#### **Special Customer No Generation**

Check this box to generate a special customer number in the 'Customer Number' field.

#### **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.

#### **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.

#### **Short Name**

Specify the short name of the applicant.

#### **Customer Name**

Specify the customer name.

#### **National Id**

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

#### **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 ISD Code +**

Specify the international dialling code for the mobile number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

**Mobile Number**

Specify the mobile number of the customer.

**Telephone ISD Code +**

Specify a valid international dialling code for the telephone number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

**Landline Number**

Specify the landline number of the customer.

**E-mail**

Specify the E-mail address of this customer.

**Fax ISD Code**

Specify the international dialling code for the fax number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

**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

**Birth Place**

Specify the birth place of the customer.

**Birth Country**

Specify the birth country of the customer. If 'FATCA Applicable' is enabled at the bank level, then it is mandatory to specify the birth country.

**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 Details**

### **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.

## **Power of Attorney**

---

### **Note**

If the FATCA is enabled at the bank and the check box 'Power of Attorney' is checked here, then it is mandatory to specify the Power of Attorney information.

---

### **Power of Attorney**

Check this box to indicate that the customer account is to be operated by the power of attorney holder.

### **Holder Name**

The person who has been given the power of attorney.

### **Address**

Specify the address of the power of attorney holder.

### **Country**

Specify the country of the power of attorney holder.

### **Nationality**

Specify the nationality of the power of attorney holder.

### **Telephone ISD Code +**

Specify the international dialling code for the telephone number of the power of attorney holder. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

### **Telephone Number**

Specify the telephone number of the power of attorney holder.

## **Account Details**

### **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.

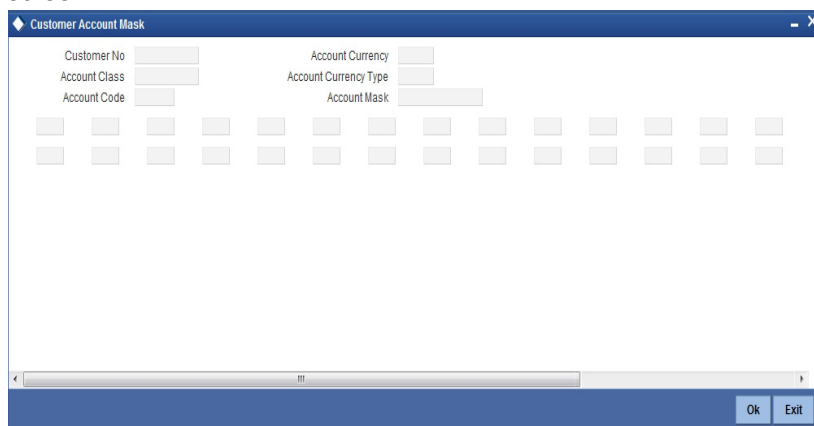
### **Account Class**

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

### **Special Account No Generation**

Check this box to generate a special account number in the 'Account' field.

Click 'Default' button to view the account generation details through 'Customer Account Mask' screen.



## **US Resident Status**

### **Permanent US Resident Status**

Check this box to indicate that the corresponding director is a permanent US resident.

### **Visited US in last 3 years?**

Check this box to indicate that the beneficial owner has visited U S in the last three years.

## **2.10.3 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.

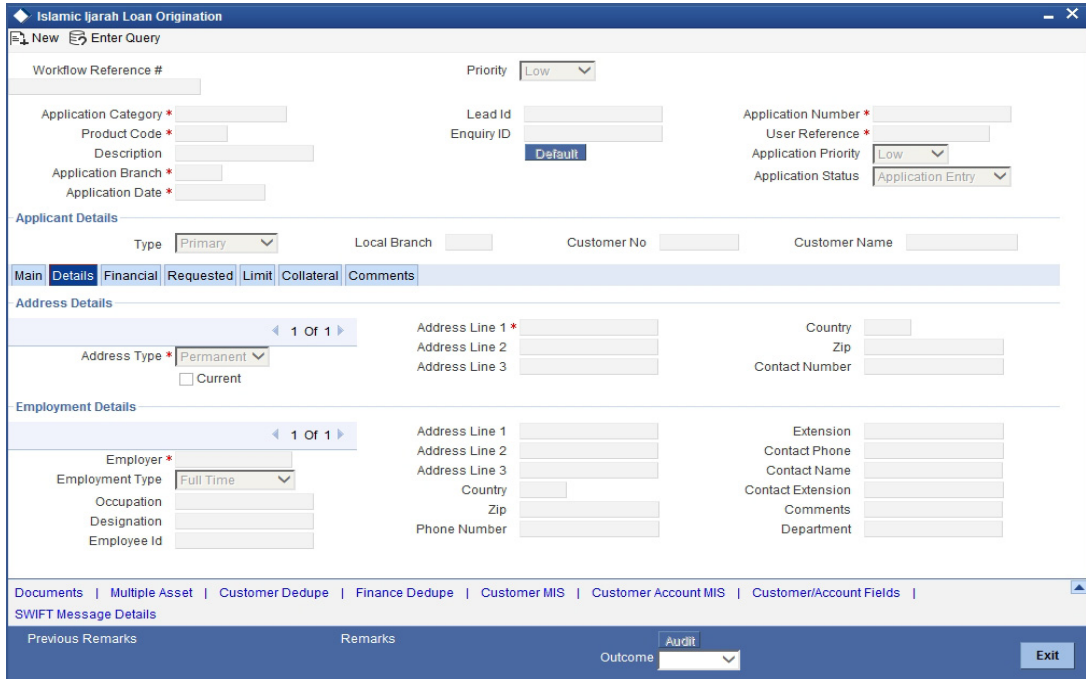
## 2.10.4 Capturing Customer Account MIS

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.

## 2.10.5 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 displays the 'Islamic Ijarah Loan Origination' application window, specifically the 'Details' tab. The interface is organized into several sections for data entry:

- Workflow Reference #**: A text field for tracking the application process.
- Priority**: A dropdown menu currently set to 'Low'.
- Application Information**: Fields for Application Category, Product Code, Description, Application Branch, and Application Date. It also includes Lead Id, Enquiry ID, Application Number, User Reference, Application Priority (set to 'Low'), and Application Status (set to 'Application Entry').
- Applicant Details**: A section with a 'Type' dropdown (set to 'Primary') and fields for Local Branch, Customer No, and Customer Name.
- Navigation Tabs**: A row of tabs including Main, Details (active), Financial, Requested, Limit, Collateral, and Comments.
- Address Details**: A section with a '1 Of 1' indicator and a dropdown for Address Type (set to 'Permanent'). It includes checkboxes for 'Current' and fields for Address Line 1, 2, and 3, Country, Zip, and Contact Number.
- Employment Details**: A section with a '1 Of 1' indicator and fields for Employer, Employment Type (set to 'Full Time'), Occupation, Designation, Employee Id, Address Line 1, 2, and 3, Country, Zip, Phone Number, Extension, Contact Phone, Contact Name, Contact Extension, Comments, and Department.
- Footer**: A navigation bar with links to Documents, Multiple Asset, Customer Dedupe, Finance Dedupe, Customer MIS, Customer Account MIS, and Customer/Account Fields. Below this is a 'SWIFT Message Details' section with Previous Remarks, Remarks, and Outcome (set to 'Audit') fields, and an 'Exit' button.

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

## 2.10.6 Financials Tab

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

**Islamic Ijarah Loan Origination**

New Enter Query

Workflow Reference #  Priority

Application Category \*  Lead Id  Application Number \*

Product Code \*  Enquiry ID  User Reference \*

Description   Application Priority

Application Branch \*  Application Status

Application Date \*

**Applicant Details**

Type  Local Branch  Customer No  Customer Name

**Main | Details | Financial | Requested | Limit | Collateral | Comments**

**Income Details**

1 Of 1

Income Type *	Frequency	Currency *	Amount *
<input type="text" value="Salary"/>	<input type="text" value="Monthly"/>	<input type="text"/>	<input type="text"/>

**Liability Details**

1 Of 1

Liability Type *	Liability Sub Type *	Frequency	Currency *	Amount *	Account Balance	Start Date	End Date
<input type="text" value="Loan"/>	<input type="text"/>	<input type="text" value="Monthly"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Asset Details**

1 Of 1

Type *	Asset Sub Type *	Description	Currency *	Asset Value
<input type="text" value="Vehicle"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Vehicle**

Make  Model  Manufacture Year  Body  Reg#

**Home**

Address Line 1  Address Line 2  Address Line 3  Width  Length  Occupancy

**Documents | Multiple Asset | Customer Dedupe | Finance Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields**

**SWIFT Message Details**

Previous Remarks  Remarks  Outcome

### 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.

**2.10.7 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.

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

## **Requested Details**

### **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.

## 2.10.8 Limits Tab

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

The screenshot shows the 'Islamic Ijarah Loan Origination' application window. The 'Limits' tab is selected, displaying fields for 'Liability Details', 'Line Details', and 'Pool Details'. The 'Liability Details' section includes fields for Liability No, Liability Name, Main Liability No, Liability Branch, Liability Currency, and Overall Limit. The 'Line Details' section includes fields for Line Code, Line Serial, Main Line Code, Line Branch, Line Currency, Limit Amount, Collateral Amount, Effective Line Amount Basis, and Effective Line Amount. The 'Pool Details' section includes fields for Pool Code, Pool Description, Pool Currency, Pool Amount, and Pool Utilized. The 'Effective Line Amount Basis' dropdown is set to 'Limit + Collateral'. The 'Outcome' dropdown is set to 'Audit'. The 'Exit' button is visible in the bottom right corner.

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.

### **2.10.9 Collaterals Tab**

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

**Islamic Ijarah Loan Origination**

New Enter Query

Workflow Reference # \_\_\_\_\_ Priority **Low**

Application Category \* \_\_\_\_\_ Lead Id \_\_\_\_\_ Application Number \* \_\_\_\_\_  
 Product Code \* \_\_\_\_\_ Enquiry ID \_\_\_\_\_ User Reference \* \_\_\_\_\_  
 Description \_\_\_\_\_ Default Application Priority **Low**  
 Application Branch \* \_\_\_\_\_ Application Status **Application Entry**  
 Application Date \* \_\_\_\_\_

**Applicant Details**

Type **Primary** Local Branch \_\_\_\_\_ Customer No \_\_\_\_\_ Customer Name \_\_\_\_\_

**Main | Details | Financial | Requested | Limit | Collateral | Comments**

**Collateral Details**

1 Of 1

Collateral Branch \* \_\_\_\_\_ Start Date \_\_\_\_\_ End Date \_\_\_\_\_  
 Collateral ID \* \_\_\_\_\_ Collateral Category \* **Normal** Revaluation Date \_\_\_\_\_  
 Collateral Description \_\_\_\_\_ Linked Percent (%) \_\_\_\_\_ Revision Date \_\_\_\_\_  
 Collateral Currency \* **Default** Linked Amount \_\_\_\_\_ Charge Type **Mortgage**  
 Collateral Value \* \_\_\_\_\_ Haircut % \_\_\_\_\_ Utilization Order \_\_\_\_\_  
 Commitment Product \_\_\_\_\_

**Market Value Based**

Security Id \_\_\_\_\_  
 Number Of Units / Nominal Value \_\_\_\_\_  
 Cap Amount \_\_\_\_\_

**Guarantor Based**

Guarantor Id \_\_\_\_\_  
 Rating \_\_\_\_\_

**Haircut Schedule**

1 Of 1

☐ Effective Date \* ☐ Haircut %

**Vehicle Details**

1 Of 1

Vehicle ID \* \_\_\_\_\_  
 Vehicle Number \_\_\_\_\_  
 Year \_\_\_\_\_  
 Make \_\_\_\_\_  
 Model \_\_\_\_\_  
 Body \_\_\_\_\_  
 Usage \_\_\_\_\_  
 Valuation Source **None**  
 Valuation Status **Not Required**

**Covenant Details**

1 Of 1

<input type="checkbox"/>	Covenant Name *	Description	Reversal Date	Mandatory	Grace Days	Notice Days	Due Date On	Frequency
<input type="checkbox"/>				<input type="checkbox"/>				<b>Monthly</b>

Documents | Multiple Asset | Customer Dedupe | Finance Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields |

SWIFT Message Details

Previous Remarks \_\_\_\_\_ Remarks \_\_\_\_\_ Outcome **Audit** Exit

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.

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

**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

**2.10.10 Vehicle Asset**

Click 'Vehicle Asset' button 'Ijarah Application Entry' screen to invoke 'Vehicle Asset' screen

Here you can capture the following details:

### Account Number

The account number is defaulted from the 'Account Details - Main' screen.

### Asset Sequence Number

The system generates a sequence number for the asset and displays it here.

### Status

The status of the asset is displayed here. The statuses available are 'Active' and 'Settled'. During account initiation the status will be 'Active'. Once the prepayment of the asset begins the asset will be completely settled. Then the status will change to 'Settled'. An asset can only be completely settled. No partial payment is allowed.

### Vehicle Information

#### Asset Type

Select the type of asset from the drop-down list. The options available are:

- New - New Asset
- Used - Used Asset

**Asset Category**

Select the category to which the asset belongs from the option list. This list displays all options maintained using the 'Limits Type Maintenance' screen.

**Application Number**

Specify the application number for the asset here.

**Color**

Specify the color of the vehicle.

**Class**

Specify the class of the vehicle.

**Number of Cylinder**

Specify the number of cylinders for the vehicle. This has to be a numeric value.

**Vehicle Condition**

Describe the condition of the vehicle.

**Vehicle Description**

Enter a description for the vehicle. For example: Car, Van etc.

**Make**

Select the code indicating the make of the vehicle from the option list. All the vehicle maker codes, that you have maintained in the 'Vehicle Maker Details' screen, are listed for selection.

**Sub Model**

Select the sub-model of the vehicle from the adjoining option list. This list displays all models maintained using the 'Vehicle Maker Details' screen.

**Year Model**

Specify the year when the model was first launched.

**Year of Manufacture**

Specify the year in which the vehicle was manufactured.

**Engine Number**

Specify the engine number of the vehicle here. This can be an alphanumeric value.

**Chassis Number**

Specify the chassis number of the vehicle here.

**Registration Details****Type**

Specify the registration type here. You can choose from the following values in the adjoining drop-down list:

- S – Self
- TP – Third Party
- N - None

**Name**

Specify the name in which the vehicle is registered.

**Emirate**

Select the emirate in which the vehicle was registered, from the option list. All the emirates maintained using the 'Limits Type Maintenance' screen will be listed for you to select.

**Registration Number**

Specify the registration number of the vehicle here.

**Date**

Specify the date on which the vehicle was registered.

**Delivery Date**

Specify the date on which the vehicle was delivered.

**Specifying Vendor Details****Vendor Code**

Select the vendor code from the option list. All the vendor codes maintained using the 'Vendor Maintenance' screen, are listed for you to select.

**Vendor Name**

Once the Vendor code is selected the corresponding vendor name is defaulted here.

**Agent Sales Staff Name**

Specify the name of the agent sales staff.

**Agent Name**

Specify the name of the agent.

**Agent Branch**

Specify the agent branch.

**Amount Details****Currency**

Specify the currency of the account.

**Requested Amount**

Specify the amount requested to be financed.

**% Amt Financed/Appraised Value**

Specify the percentage of amount financed that is appraised.

**Appraiser Details****Appraiser Name**

Specify the name of the appraiser here.

**Appraised Value**

Specify the value appraised.

**Appraisal Date**

Specify the date on which the appraisal was done.

**Total Amount Details****Downpayment**

Specify the amount paid as down payment.

**Vehicle Value**

Specify the value of the vehicle.

**Maintenance Cost**

Specify the maintenance cost of the vehicle.

**Insurance Amount**

Specify the insurance amount for the vehicle.

**Asset Finance Amount**

Specify the amount financed for the asset.

**Insurance Details****Insured By Bank**

Check this box to indicate that the asset is insured by the bank.

**Insurance Company**

Select the name of the company through which the assets is insured.

**Premium Amount**

Specify the premium amount to be paid for the insurance.

**Balance Details****Outstanding Principal**

The outstanding principal on the account for this vehicle is displayed here.

**Outstanding Profit**

The outstanding profit on the account for this vehicle is displayed here.

**2.10.11 Equipment Asset**

Click 'Equipment Asset' button 'Islamic *Ijarah* Application Entry' screen to invoke 'Equipment Asset' screen.

Here you can capture the following details:

### Account Number

The account number is defaulted from the 'Account Details - Main' screen.

### Asset Sequence Number

The system generates a sequence number for the asset and displays it here.

### Status

The status of the asset is displayed here. The statuses available are 'Active' and 'Settled'. During account initiation the status will be 'Active'. Once the prepayment of the asset begins the asset will be completely settled. Then the status will change to 'Settled'. An asset can only be completely settled. No partial payment is allowed.

### Equipment Details

#### Engine Number

Specify the engine number of the equipment here.

#### Equipment Location

Specify the location where the equipment is.

#### Street

Specify the name of the street where the equipment is.

**Area**

Select the area where the equipment is from the option list. The different areas that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

**City**

Select the city where the equipment is from the option list. The different cities that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

**Country**

Select the country where the equipment is from the option list. The different countries that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

**Owners**

Specify the name of the person who owns the equipment.

**Description**

Enter a description for the equipment.

**Currency**

Specify the currency of the account.

**Downpayment**

Specify the amount paid as down payment.

**Asset Finance Amount**

Specify the amount financed for the asset.

**Seller Details****Vendor Code**

Select the vendor code from the option list. All the vendor codes maintained using the 'Vendor Maintenance' screen is listed for you to select.

**Vendor Name**

The vendor name corresponding to the vendor code selected is displayed here.

**Selling Date**

Specify the date on which the equipment was sold.

**Invoice Date**

Specify the date on which the invoice was created.

**Invoice Number**

Specify the invoice number here.

**Balance Details****Outstanding Principal**

The outstanding principal on the account for this equipment is displayed here.

**Outstanding Profit**

The outstanding profit on the account for this equipment is displayed here.

## **Evaluator Details**

### **Name**

Specify the name of the evaluator here.

### **Value**

Specify the evaluated value of the equipment.

### **Date**

Specify the date of evaluation.

## **2.10.12 Property Asset**

Click 'Property Asset' button 'Ijarah Application Entry' screen to invoke "Property Asset" screen.

The screenshot shows the 'Multiple Asset' application window with the 'Property' tab selected. The window contains several sections for data entry:

- Vehicle** (selected): Application Number \*
- Property** (selected): Asset Sequence Number 1, Asset Status A.
- Project**: LBL\_PROPERTY\_DET, New Property Type (No), Property Type, Description, Building Name, Builder Name, Project Name, Wing Name, District/Area, Area In Other Country, Plot Number, Lot Number, Property Status, Property Area, Property Usage, Property Area In.
- Goods**: Date of Completion, Title Deed Number, Registration On Name Of, Reg#, Registration Date, Title Deed Issue Date, Title Deed Issue From, Villa/Apartment Number, Building compound Name, Street Name, Post Box Number, Emirate, Area In Emirate, City, Country, Mortgage Degree.
- Build Materials**: Amount Details (Currency, Requested Amount, Hamish Jiddayah Amount, Valuation, Insurance Value, Asset Finance Amount).
- Service Ijarah**: Insurance Details (Insurance Company, Insurance Paid By, Premium Amount, Insurance Name, Expiry Date).
- Equipment**: Property Management (Company Name, Managed By, Contact Person, Contact Number).
- Vendor Details**: Vendor Code \*, Vendor Name.
- Property Evaluation Details**: Evaluation Name \*, Evaluation Value, Evaluation Date.
- Property Vendor Details**: Vendor Type (Contractor), Vendor Code \*, Chosen By (Bank), Account Value, Account Date, Account Start Date, Account End Date.

Here you can capture the following details:

### **Account Number**

The account number is defaulted from the 'Account Details - Main' screen.

### **Asset Sequence Number**

The system generates a sequence number for the asset and displays it here.

### **Status**

The status of the asset is displayed here. The statuses available are 'Active' and 'Settled'. During account initiation the status will be 'Active'. Once the prepayment of the asset begins



the asset will be completely settled. Then the status will change to 'Settled'. An asset can only be completely settled. No partial payment is allowed.

## **Property Details**

### **Property Type New**

Select if the property is new or old. The options available are:

- Y - Yes
- N - No

### **Type of Property**

Select the type of property from the option list. The types of properties that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

### **Description**

Specify a description for the property.

### **Builder Name**

Specify the name of the builder of the property.

### **Project Name**

Specify the name of the project.

### **Building Name**

Specify the name of the building for which finance is taken.

### **Wing Name**

Specify the name of the wing in which the property is.

### **District/Area (Hoz Raqam)**

Select the district or area within the selected Emirate by clicking on the option list. The different districts within the Emirates that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

### **City**

Select the city where the property is by clicking on the option list. The different cities that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

### **Area in Another Country**

Select the area in another country where the property is by clicking on the option list. The different areas in another country that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

### **Plot Number**

Specify the plot number here.

### **Property Status**

Specify the status of the property financed.

### **Property Area**

Specify the area of the property.

### **Property Usage**

Specify the usage of the property here. For example: Primary, Secondary etc.

### **Date of Completion**

Specify the date of completion of the property construction.

**Title Deed Number**

Specify the title deed number. This has to be an alphanumeric value.

**Registered on Name**

Specify on whose name the property is registered.

**Title Deed Issued From**

Specify from where the title deed was issued.

**Registration Number**

Specify the registration number of the property here.

**Date**

Specify the date on which the property was registered.

**Title Deed Issue Date**

Specify the date on which the title deed was issued.

**Villa/Apartment Number**

Specify the number of the villa or the apartment.

**Building Compound Name**

Specify the name of the compound in which the building is located.

**Street Name**

Specify the name of the street in which the property is located.

**PO Box**

Specify the post office box number of the location where the property is located.

**Emirate**

Select the Emirate where the property is by clicking on the option list. The Emirates that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

**Area within Emirate**

Specify the area within the selected Emirate by clicking on the option list. The different areas with Emirate that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

**Country**

Specify the country where the property.

**Mortgage Degree**

Specify the degree of mortgage of the property.

**Lot Number**

Specify the lot number of the property.

**Vendor Details****Vendor Code**

Select the vendor code from the option list. All the vendor codes maintained using the 'Vendor Maintenance' screen, are listed for you to select.

**Vendor Name**

The vendor name corresponding to the vendor code selected is displayed here.

### **Amount Details**

#### **Currency**

Specify the currency of the account.

#### **Requested Amount**

Specify the amount requested for finance.

#### **Downpayment**

Specify the amount paid as down payment.

#### **Property Value**

Specify the value of the property here.

#### **Insurance Value**

Specify the amount for which the property is insured.

#### **Asset Finance Amount**

Specify the amount financed for the asset.

### **Insurance Details**

#### **Insurance Company**

Select the name of the company from which insurance coverage is taken for the property.

#### **Insurance Paid By**

Specify by whom the insurance for the property is paid.

#### **Premium Amount**

Specify the premium amount to be paid for the insurance.

#### **Insured Name**

Specify on whose name the insurance is taken.

#### **Insurance Expiry Date**

Specify the date on which the insurance expires.

### **Evaluator Details**

#### **Name**

Specify the name of the evaluator in this field.

#### **Value**

Specify the evaluation value in this field.

#### **Date**

Specify the date of evaluation in this field.

### **Balance Details**

#### **Outstanding Principal**

The outstanding principal on the finance contract for this property is displayed here.

#### **Outstanding Profit**

The outstanding profit on the finance contract for this property is displayed here.

#### **Vendor Type**

Select the vendor type from the drop-down list. The options available are:

- C - Contractor
- N - Consultant
- P - Project Manager

### Chosen By

Select by whom the property is chosen from the drop-down list. The options available are:

- B - Bank
- C - Customer

### Code

Select the vendor code from the options list available.

### Name

The name of the vendor is displayed here.

### Account Value

Specify the value of the account here.

### Date

Specify the date of the contract here.

### Construction Start Date

Specify the date on which the construction of the property started.

### Proposed Completion Date

Specify the proposed date of completion of the property.

## 2.10.13 Comments Tab

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

The screenshot shows the 'Islamic Ijarah Loan Origination' application window. The 'Comments' tab is selected, displaying a table for adding comments. The form includes various input fields for application details and applicant information.

Serial No	Comments *	Comment By	Comment Date

At the bottom of the window, there is a 'Previous Remarks' section and an 'Outcome' dropdown menu set to 'Audit'. An 'Exit' button is located in the bottom right corner.

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

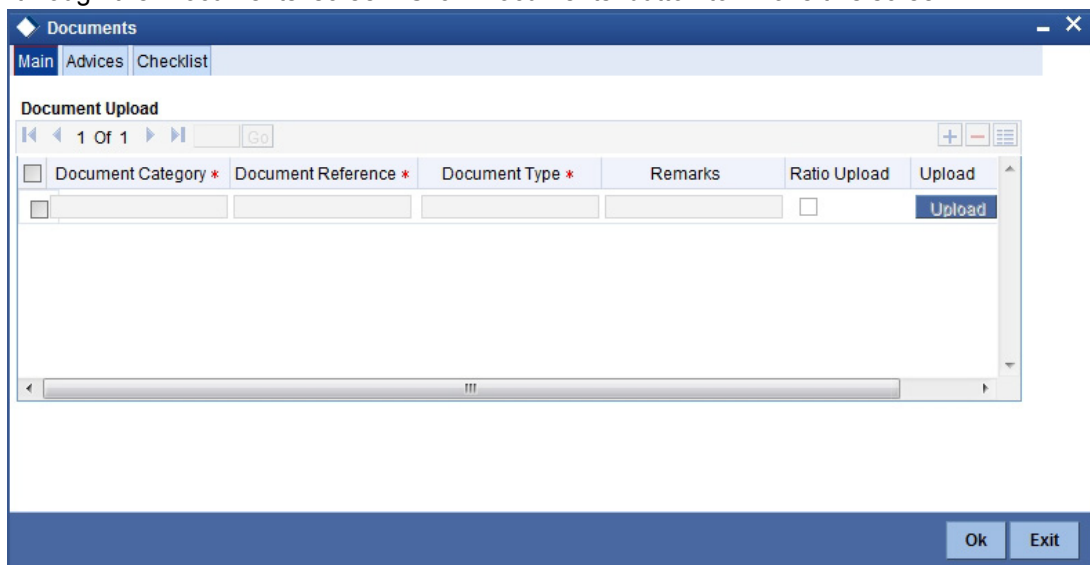
The system defaults the name of the commenter.

### Comment Date

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

## 2.10.14 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.



The screenshot shows a web application window titled 'Documents'. It has a tabbed interface with 'Main', 'Advices', and 'Checklist' tabs. The 'Main' tab is active, displaying a 'Document Upload' sub-screen. This sub-screen includes a table with the following columns: 'Document Category \*', 'Document Reference \*', 'Document Type \*', 'Remarks', 'Ratio Upload', and 'Upload'. The first row of the table contains input fields for the first four columns, a checkbox for 'Ratio Upload', and an 'Upload' button. Below the table is a horizontal scrollbar. At the bottom right of the window are 'Ok' and 'Exit' buttons.

Here, you need to specify the following details:

### Document Category

Specify the category of the document to be uploaded.

### Document Reference

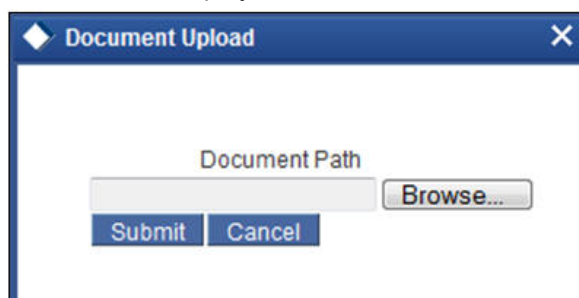
The system generates and displays a unique identifier for the document.

### 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:



The screenshot shows a 'Document Upload' dialog box. It contains a text input field labeled 'Document Path'. To the right of the input field is a 'Browse...' button. Below the input field are 'Submit' and 'Cancel' buttons.

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

<b>Stage Title</b>	<b>Function Id</b>	<b>Doc Callform Exists</b>	<b>Upload(Available/Not Available)</b>	<b>View(Available/Not Available)</b>
Application Entry	ORDIJAAE	Available	Available	Available
Application Verification	ORDIJAAV	Available	Available	Available
Application Management Verification	ORDIJAMV	Available	Available	Available
Internal Black-list Check	ORDIJAKI	Available	Available	Available
External Black-list Check	ORDIJAKE	Available	Available	Available
Underwriting	ORDIJAUD	Available	Available	Available
Finance Approval	ORDIJAAR	Available	Available	Available
Document Verification	ORDIJADV	Available	Available	Available
Customer / Account / Liability / Finance / Collateral Creation	ORDIJMCU	Available	Available	Available
User Acceptance	ORDIJUSA	Not Available		
Manual Liquidation	ORDIJPMT	Not Available		
Add to Inventory or Move to Stock	ORDIJPRO	Not Available		

### **2.10.15 Customer Channel Button**

You can capture the information of channels like Internet Banking, Interactive Voice Response, Mobile, ATM, and Credit Card at customer level. Click 'Customer Channels' button to specify the details relating to channels.

Banking Channels Subscription Details

Banking Channels Details

1 Of 1 Go

Banking Channel Name	Remarks
----------------------	---------

Ok Exit

Specify the following details:

#### **Banking Channels**

Specify the banking channels code. Alternatively, you can select the list of channels from the option list. The list displays the channels maintained in the system.

#### **Banking Channel Name**

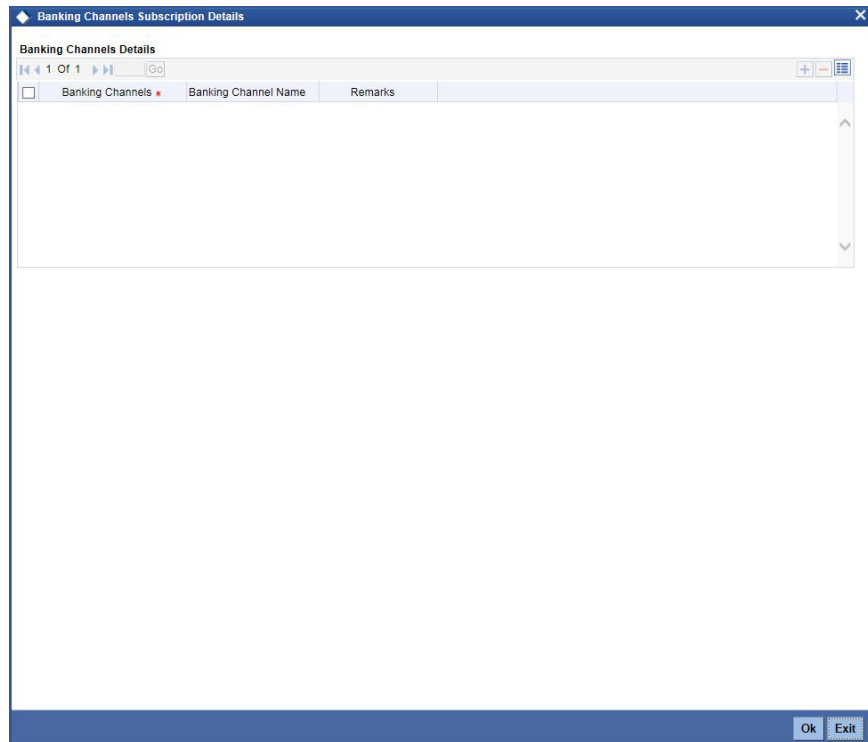
The system displays the name of the banking channel.

#### **Remarks**

Specify remarks for the banking channel subscription.

### **2.10.16 Account Channel Button**

You can capture the information of channels like Internet Banking, Interactive Voice Response, Mobile, ATM, and Credit Card at customer level. Click 'Account Channels' button to specify the details relating to channels.



The image shows a software window titled "Banking Channels Subscription Details". Inside the window, there is a section labeled "Banking Channels Details". Below this label is a table with two columns: "Banking Channel Name" and "Remarks". The table is currently empty. Above the table, there is a navigation bar with a "Go" button and a "1 Of 1" indicator. At the bottom right of the window, there are "Ok" and "Exit" buttons.

Banking Channel Name	Remarks
----------------------	---------

Specify the following details:

**Banking Channels**

Specify the banking channels code. Alternatively, you can select the list of channels from the option list. The list displays the channels maintained in the system.

**Banking Channel Name**

The system displays the name of the banking channel.

**Remarks**

Specify remarks for the banking channel subscription.



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

The screenshot shows the Oracle iJarah 'Assigned-Task List' screen. The top navigation bar includes 'Home', 'Interactions', 'Customer', 'Workflow', 'Tasks', and 'Preferences'. The 'Tasks' menu is active, showing 'Assigned' tasks. The left sidebar contains a 'Quick Search' bar and a list of application categories: 'Application #', 'Application', 'Origination', 'Dashboard', 'Queue', 'Search', 'Administrative', 'Application Statuses Across Various Parameters', 'Applications', 'Count Across Conventional High', 'Count Across Conventional Low', 'Count Across Conventional Medium', 'Count Across Islamic High', 'Count Across Islamic Low', 'Count Across Islamic Medium', 'High Alert', 'My Islamic Tasks', 'My Loan Tasks', 'My Reminders', 'Pending Tasks', 'Quick View', 'Quick View Detail', 'SLA', 'Standard', 'Acquired(0)', 'Assigned(11)', 'Completed(0)', 'New Assigned(11)', 'Pending(0)', 'Supervisor(0)', 'Supervisor', and 'Today'. The main area displays a table of assigned tasks with columns: 'Workflow Reference', 'Transaction Reference', 'Title', 'Customer Name', 'Creation Date(FromTo)', 'Priority', 'Channel', 'Originated By', 'Status', and 'Comment'. The table lists 10 tasks, each with a checkbox in the 'Acquire' column. The tasks include 'OpenSavingsAccount5975', 'RetailLending6015', 'RetailLending6018', 'IslamicistisnaAccount6028', 'RetailLending6035', 'RetailLending6036', 'OpenSavingsAccount6045', 'OpenSavingsAccount6063', 'RetailLending6077', and 'RetailLending6112'. The table also shows 'Creation Date(FromTo)', 'Priority', 'Channel', 'Originated By', 'Status', and 'Comment' for each task.

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 system displays the information message as "...xxx Acquire Successful"

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 'Ijarah Application Verification' screen.

## 2.11 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 'Ijarah Application Verification' screen.

**Islamic Ijarah Loan Origination**

New Enter Query

Workflow Reference # \_\_\_\_\_ Priority **Low**

Application Category \* \_\_\_\_\_ Lead Id \_\_\_\_\_ Application Number \* \_\_\_\_\_  
 Product Code \* \_\_\_\_\_ Enquiry ID \_\_\_\_\_ User Reference \* \_\_\_\_\_  
 Description \_\_\_\_\_ Application Priority **Low** \_\_\_\_\_  
 Application Branch \* \_\_\_\_\_ Application Status **Application Entry** \_\_\_\_\_  
 Application Date \* \_\_\_\_\_

**Applicant Details**

Type **Primary** Local Branch \_\_\_\_\_ Customer No \_\_\_\_\_ Customer Name \_\_\_\_\_

**Main** | **Details** | **Financial** | **Requested** | **Limit** | **Collateral** | **Comments**

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

**Applicant Details**

Type	Existing	Local Branch *	Customer No *	Default	Short Name	Customer Name	National Id	Responsib
<b>Primary</b>	<input checked="" type="checkbox"/>	_____	_____	<b>Default</b>	_____	_____	_____	_____

Country \* \_\_\_\_\_ First Name \_\_\_\_\_ **Power of Attorney**  
 Nationality \* \_\_\_\_\_ Middle Name \_\_\_\_\_ ☐ Power of Attorney  
 Language \* \_\_\_\_\_ Last Name \_\_\_\_\_ Holder Name \_\_\_\_\_  
 SSN \_\_\_\_\_ Salutation **Mr.** Address \_\_\_\_\_  
 Customer Category \* \_\_\_\_\_ Gender **Male** Country \_\_\_\_\_  
 Financial Currency \* \_\_\_\_\_ Birth Place \_\_\_\_\_ Nationality \_\_\_\_\_  
 Group Code \_\_\_\_\_ Birth Country \_\_\_\_\_ Telephone ISD Code + \_\_\_\_\_  
 Home Phone ISD+ \_\_\_\_\_ Date of Birth \* \_\_\_\_\_ Telephone Number \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Mothers Maiden Name \_\_\_\_\_  
 Work Phone ISD+ \_\_\_\_\_ Marital Status **Married**  
 Work Phone \_\_\_\_\_ Dependents \_\_\_\_\_  
 Mobile ISD Code + \_\_\_\_\_  
 Mobile Number \_\_\_\_\_  
 Email \_\_\_\_\_  
 Fax ISD Code + \_\_\_\_\_  
 Fax \_\_\_\_\_  
 Passport Number \_\_\_\_\_  
 Passport Issue Date \_\_\_\_\_  
 Passport Expiry Date \_\_\_\_\_

**Corporate Details**

Date \_\_\_\_\_  
 Capital \_\_\_\_\_  
 Net Worth \_\_\_\_\_  
 Business Description \_\_\_\_\_  
 Country \_\_\_\_\_

**Account Details**

Account Branch \_\_\_\_\_  
 Account Class \_\_\_\_\_  
 Account Number \_\_\_\_\_ **Default**

**US Resident Status**

☐ Permanent US Resident Status  
☐ Visited US in last 3 years ?

☐ Sanction Check Required for Transaction

**Documents** | **Multiple Asset** | **Customer Dedupe** | **Finance Dedupe** | **Customer MIS** | **Customer Account MIS** | **Customer/Account Fields**

**SWIFT Message Details**

Previous Remarks	Remarks	Outcome
_____	_____	<b>Audit</b>

**Exit**

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 system displays the information message as "xxx Acquire Successful"

## 2.12 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 'Ijarah Application Management Verification' screen.

The screenshot shows the 'Islamic Ijarah Loan Origination' application management verification screen. The interface includes a top navigation bar with 'New' and 'Enter Query' buttons. Below this, there are sections for 'Workflow Reference #', 'Priority' (set to 'Low'), and 'Application Category' (with fields for Product Code, Description, Application Branch, and Application Date). The 'Applicant Details' section includes 'Type' (set to 'Primary'), 'Local Branch', 'Customer No', and 'Customer Name'. A tabbed interface shows 'Main', 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', and 'Comments'. The 'Requested' tab is active, displaying a table with columns: Type, Existing, Local Branch, Customer No, Default, Short Name, Customer Name, National Id, and Responsibility. Below the table, there are sections for 'Country', 'Nationality', 'Language', 'SSN', 'Customer Category', 'Financial Currency', 'Group Code', 'Home Phone ISD+', 'Home Phone', 'Work Phone ISD+', 'Work Phone', 'Mobile ISD Code +', 'Mobile Number', 'Email', 'Fax ISD Code +', 'Fax', 'Passport Number', 'Passport Issue Date', and 'Passport Expiry Date'. The 'Power of Attorney' section includes 'Holder Name', 'Address', 'Country', 'Nationality', 'Telephone ISD Code +', and 'Telephone Number'. The 'Account Details' section includes 'Account Branch', 'Account Class', and 'Account Number'. The 'US Resident Status' section includes 'Permanent US Resident Status' and 'Visited US in last 3 years?'. The 'Sanction Check Details' section includes 'Requested Date', 'Response Date', and 'Sanction Check Status' (set to 'Not Required'). The bottom of the screen features a 'Documents' section with links to 'Multiple Asset', 'Customer Dedupe', 'Finance Dedupe', 'Customer MIS', 'Customer Account MIS', and 'Customer/Account Fields'. The 'SWIFT Message Details' section includes 'Previous Remarks', 'Remarks', 'Outcome' (set to 'Audit'), and an 'Exit' button.

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 system displays the information message as "xxx Acquire Successful"

## 2.13 Internal Blacklist Check Stage

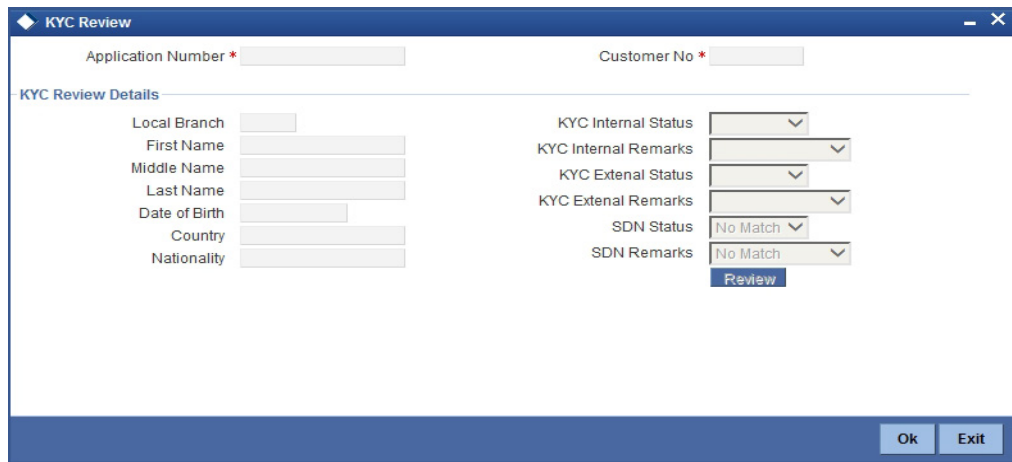
The information against Internal KYC and SDN checks are verified in Internal blacklist check stage.

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.

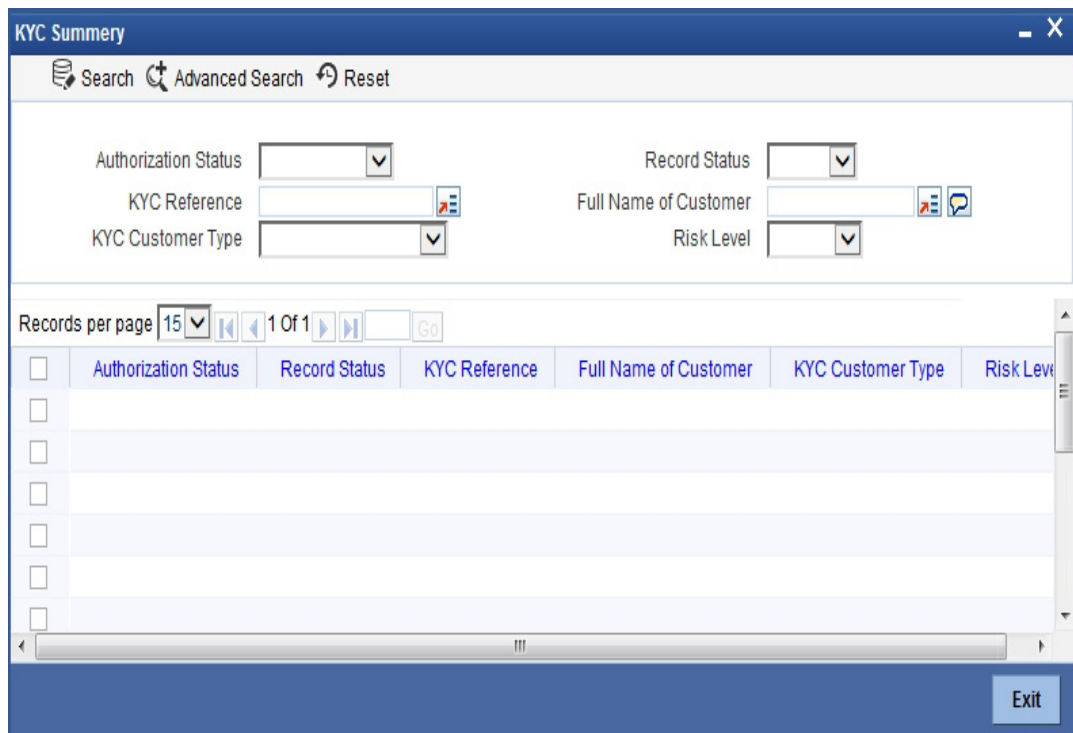
The system displays all the customers associated with the finance application with internal status displaying whether the customer information is available or not.

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



The 'KYC Review' window is a form for reviewing customer information. It features a title bar with a diamond icon and the text 'KYC Review'. Below the title bar, there are two input fields: 'Application Number \*' and 'Customer No \*'. The main section is titled 'KYC Review Details' and contains two columns of fields. The left column includes 'Local Branch', 'First Name', 'Middle Name', 'Last Name', 'Date of Birth', 'Country', and 'Nationality'. The right column includes 'KYC Internal Status', 'KYC Internal Remarks', 'KYC External Status', 'KYC External Remarks', 'SDN Status', and 'SDN Remarks'. Each of these fields is a dropdown menu. At the bottom right of the form, there is a 'Review' button. At the bottom of the window, there are 'Ok' and 'Exit' buttons.

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



The 'KYC Summary' window is a summary screen for customer information. It has a title bar with the text 'KYC Summary'. Below the title bar, there are three buttons: 'Search', 'Advanced Search', and 'Reset'. The main section contains several fields: 'Authorization Status', 'Record Status', 'KYC Reference', 'Full Name of Customer', 'KYC Customer Type', and 'Risk Level'. Each of these fields is a dropdown menu. Below the fields, there is a section for 'Records per page' with a dropdown menu set to '15', and a '1 Of 1' indicator. Below this, there is a table with columns: 'Authorization Status', 'Record Status', 'KYC Reference', 'Full Name of Customer', 'KYC Customer Type', and 'Risk Level'. The table has several rows, each with a checkbox in the first column. At the bottom right of the window, there is an 'Exit' button.

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 system displays the information message as "The task is completed successfully. The Workflow Reference Number is ...xxx"

## 2.14 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.

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.



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:

Export Search Advanced Search Refresh Reset

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 AAPOL	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

Exit

**Alias Names Summary**

Name:  Date of Birth:   
 Country:

Export Search Advanced Search Refresh Reset

Records per page: 15 1 Of 1

	Name	Date of Birth	Country
<input type="checkbox"/>	BHARAT		

Exit

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 system displays the information message as "The task is completed successfully. The Workflow Reference Number is ...xxx"

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 '*Ijarah* Underwriting' screen.

## 2.15 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 '*Ijarah* 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.

This section contains the following topics:

- [Section 2.15.1, "Collateral Tab"](#)
- [Section 2.15.2, "Credit Score Tab"](#)
- [Section 2.15.3, "Bureau Tab"](#)
- [Section 2.15.4, "Credit Details"](#)
- [Section 2.15.5, "External Credit Rating"](#)
- [Section 2.15.6, "Ratios Tab"](#)
- [Section 2.15.7, "Financing Tab"](#)
- [Section 2.15.8, "Component Tab"](#)
- [Section 2.15.9, "Charges Tab"](#)
- [Section 2.15.10, "Investigation Tab"](#)
- [Section 2.15.11, "Comments Tab"](#)

## 2.15.1 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 'Islamic Ijarah Loan Origination' application window, specifically the 'Collateral Tab'. The interface is divided into several sections:

- Workflow Reference #**: A text field for tracking the application.
- Priority**: A dropdown menu set to 'Low'.
- Application Details**: Fields for Application Category, Product Code, Description, Application Branch, and Application Date.
- Lead Id** and **Enquiry ID**: Text fields for identification.
- Application Number**, **User Reference**, **Application Priority**, and **Application Status**: Fields for application tracking.
- Applicant Details**: Fields for Type (Primary), Local Branch, Customer No, and Customer Name.
- Collateral Details**: Fields for Collateral Branch, Collateral Id, Collateral Description, Collateral Currency, and Collateral Value. It also includes a 'Collateral Category' dropdown set to 'Normal' and a 'Collateral Type' dropdown set to 'Mortgage'.
- Market Value Based**: Fields for Security Id, Number Of Units / Nominal Value, and Cap Amount.
- Guarantor Based**: Fields for Guarantor Id and Rating.
- Haircut Schedule**: A table with columns for Effective Date and Haircut %.
- Vehicle Details**: Fields for Vehicle ID, Vehicle Number, Year, Make, Model, Body, Usage, Valuation Source, and Valuation Status.
- Covenant Details**: A table with columns for Covenant Name, Description, Reversal Date, Mandatory, Grace Days, Notice Days, Due Date On, and Frequency.

The bottom of the window features a navigation bar with links to various modules and a status bar with 'Previous Remarks', 'Remarks', 'Outcome' (set to 'Audit'), and an 'Exit' button.

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 system displays the information message as "...xxx Acquire Successful"

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 'Ijarah Finance Underwriting Stage' 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.

Vehicle Evaluator

Application Number \*      Vehicle Id \*      Collateral Code \*

**Vehicle Details**

Valuation Source      Model  
Identification Number      Body  
Year      Usage  
Make

**Vehicle Valuations**

Wholesale Value      Attribute Value  
Retail Value      Total Value  
Usage Value

**Vehicle Attributes**

1 Of 1

Attribute Description	Attribute Code	Attribute Value	Package Included	Selected
			<input type="checkbox"/>	<input type="checkbox"/>

Ok      Exit

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.

## 2.15.2 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 set of questions used to assess the credit rating of a prospective finance customer, associated Rule Id are displayed in this screen.

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

You can select the Answer from the option list.

You can specify the following details here:

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.

### 2.15.3 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.

The screenshot shows the 'Islamic Ijarah Loan Origination' application window. The 'Bureau' tab is selected in the top navigation bar. The interface includes several input fields for application details, applicant information, and external credit rating. The 'External Credit Rating' section shows a 'Recommended' status of 'Not Recommended' and a 'Status' of 'Not Required'. The bottom of the window features a 'Remarks' field and an 'Outcome' dropdown menu.

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.

### 2.15.4 Credit 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.

### 2.15.5 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 system displays the information message as "...xxx Acquire Successful"

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 '*ljarah* 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 \*  Customer No \*   
Requested Id \*  Bureau Code \*

**Report Header**

Bureau  Credit Report Id   
First Name  Report Date   
MiddleName  Unique Id   
Last Name  On File Date   
Birth Date  ☐ 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 <input type="text"/>	Chapter7 <input type="text"/>	Chapter7 <input type="text"/>
Chapter11 <input type="text"/>	Chapter11 <input type="text"/>	Chapter11 <input type="text"/>
Chapter13 <input type="text"/>	Chapter13 <input type="text"/>	Chapter13 <input type="text"/>
Total <input type="text"/>	Total <input type="text"/>	Total <input type="text"/>

1

Ok Exit

## Summary 2

**Credit Bureau Report**

Application Number \*  Customer No \*   
Requested Id \*  Bureau Code \*

**Report Header**

Bureau  Credit Report Id   
First Name  Report Date   
MiddleName  Unique Id   
Last Name  On File Date   
Birth Date  ☐ Best Match

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

**Inquiries**

Auto <input type="text"/>	6M <input type="text"/>
Bank <input type="text"/>	12M <input type="text"/>
Card <input type="text"/>	24M <input type="text"/>
Retail <input type="text"/>	Total <input type="text"/>
Financing <input type="text"/>	Newest <input type="text"/>
Sales Finance <input type="text"/>	Oldest <input type="text"/>

Ok Exit

## Trade Lines

**Credit Bureau Report**

Application Number \*  Customer No \*   
Requested Id \*  Bureau Code \*

**Report Header**

Bureau  Credit Report Id   
First Name  Report Date   
MiddleName  Unique Id   
Last Name  On File Date   
Birth Date  ☐ Best Match

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

**Trade Lines**

1 Of 1

Creditors Name	Status	Type	Type Code	Past Due Amt	Balance	Balance Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Ok Exit



## Public Records

**Credit Bureau Report**

Application Number \*  Customer No \*   
Requested Id \*  Bureau Code \*

**Report Header**

Bureau  Credit Report Id   
First Name  Report Date   
MiddleName  Unique Id   
Last Name  On File Date   
Birth Date  ☐ Best Match

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

**Public Records**

1 Of 1

<input type="checkbox"/>	Record Type	Status	Amount	Filed Date	Satisfied Date	
<input type="checkbox"/>						1

## Collections

**Credit Bureau Report**

Application Number \*  Customer No \*   
Requested Id \*  Bureau Code \*

**Report Header**

Bureau  Credit Report Id   
First Name  Report Date   
MiddleName  Unique Id   
Last Name  On File Date   
Birth Date  ☐ Best Match

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

**Collections**

1 Of 1

<input type="checkbox"/>	Creditors Name	Account #	Acct Balance	High Balance	Term Type	Balance Date	Open Date	Last Activi
<input type="checkbox"/>								

## Fraud Messages

**Credit Bureau Report**

Application Number \*  Customer No \*   
Requested Id \*  Bureau Code \*

**Report Header**

Bureau  Credit Report Id   
First Name  Report Date   
MiddleName  Unique Id   
Last Name  On File Date   
Birth Date  ☐ Best Match

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

**Fraud Messages**

1 Of 1

<input type="checkbox"/>	Product	Message	
<input type="checkbox"/>			1

## Inquiries

**Credit Bureau Report**

Application Number \*  Customer No \*   
Requested Id \*  Bureau Code \*

**Report Header**

Bureau  Credit Report Id   
First Name  Report Date   
MiddleName  Unique Id   
Last Name  On File Date   
Birth Date  ☐ Best Match

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

**Inquiries**

1 Of 1

<input type="checkbox"/>	Inquirer Name	Inquirer Subscriber #	Inquirer Industry Code	Inquiry Date	Rate Shopping	Duplicate	
<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>	1

## Also Known As

**Credit Bureau Report**

Application Number \*  Customer No \*   
Requested Id \*  Bureau Code \*

**Report Header**

Bureau  Credit Report Id   
First Name  Report Date   
MiddleName  Unique Id   
Last Name  On File Date   
Birth 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**

1 Of 1

<input type="checkbox"/>	First Name	MI	Last Name	Suffix	Spouse First Name	
<input type="checkbox"/>						1

## Consumer Statements

**Credit Bureau Report**

Application Number \*  Customer No \*   
Requested Id \*  Bureau Code \*

**Report Header**

Bureau  Credit Report Id   
First Name  Report Date   
MiddleName  Unique Id   
Last Name  On File Date   
Birth Date  ☐ Best Match

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

**Consumer Statement**

1 Of 1

<input type="checkbox"/>	Reported Date	Text	
<input type="checkbox"/>			1

## Credit Score Details

**Credit Bureau Report**

Application Number \*  Customer No \*   
Requested Id \*  Bureau Code \*

**Report Header**

Bureau  Credit Report Id   
First Name  Report Date   
Middle Name  Unique Id   
Last Name  On File Date   
Birth Date  ☐ Best Match

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

**Credit Scores**

Score Model  Score Factor   
Score

Ok Exit

### 2.15.5.1 Capturing Loan MIS Details

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

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

**Loan MIS**

Application Number \*  Product \*   
Loan Account Number \*  Loan Branch \*  MIS Group  ☐ Link  
Financing Currency \*

**Input**

Link To Group ☐ Related Reference ☐ Related Account  
Related Account  Rate Code   
Related Reference  Spread   
MIS Head

**Rate At**

Rate Type  Interest Method   
☐ Pool Code ☐ Contract Level  
Reference Rate   
Pool Code

Cost Code 1   
Cost Code 2   
Cost Code 3   
Cost Code 4   
Cost Code 5

**Transaction MIS** | **Composite MIS** | **Fund MIS**

MIS Group   
Transaction MIS 1   
Transaction MIS 2   
Transaction MIS 3   
Transaction MIS 4   
Transaction MIS 5

MIS Group   
Composite MIS 1   
Composite MIS 2   
Composite MIS 3   
Composite MIS 4   
Composite MIS 5

MIS Group   
Fund MIS 1   
Fund MIS 2   
Fund MIS 3   
Fund MIS 4   
Fund MIS 5

### 2.15.5.2 Capturing Loan UDF Details

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

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

## 2.15.6 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'.

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

## 2.15.7 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 Bank Loan Origination' application window. The 'Financing' tab is active, showing a comprehensive form for loan application details. Key sections include:

- Application Details:** Fields for Workflow Reference #, Priority (Low), Application Category, Product Code, Description, Application Branch, Application Date, Lead Id, Enquiry ID, Application Number, User Reference, Application Priority (Low), and Application Status (Application Entry).
- Applicant Details:** Fields for Type (Primary), Local Branch, Customer No, and Customer Name.
- Multiple Offers:** A table with columns: Offer Id, No of Installments, Frequency, Unit, Rate, Rate Code, Check, and Apply. One offer is listed with Offer Id 12, 12 installments, Monthly frequency, and a Monthly unit.
- Financing Details:** Fields for Branch, Account Number, Financing Currency, Financing Amount, Hamish Jiddayah, Value Date, Maturity Date, Installment Start Date, Status Change Mode (Auto), End Construction Date, Property Handover Date, No of Installments (12), Frequency (Monthly), Unit (Monthly), and Property Handover (checkbox).
- Sanction Check Details:** Fields for Request Date, Response Date, and Sanction Check Status (Not Required).
- Effective Date:** A field for Effective Date.
- User Defined Element Value:** Fields for User Defined Element Id and User Defined Element.
- Intermediary:** Fields for Intermediary Code and Intermediary Ratio (100).

The bottom of the window features a navigation bar with links to Documents, Multiple Asset, KYC Review, Customer Dedupe, Finance Dedupe, Customer MIS, Customer Account MIS, Customer/Account Fields, Vehicle Evaluator, Bureau Report, Finance MIS, Finance Fields, and SWIFT Message Details. The bottom right corner has buttons for Previous Remarks, Remarks, Outcome, Audit, 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.

### **Property Handover**

Check this box to indicate whether the handover period is allowed or not.

### **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 Inetrmediary group mainatined in Application Entry stage.However, you can modify it.

The payment schedules are derived based on the offer selected.

---

### Note

You can select only one finance offer in this screen.

---

The payment schedules are derived based on the offer selected.

---

### Note

You can select only one finance offer in this screen.

---

## 2.15.8 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.

The screenshot displays the 'Islamic Ijarah Loan Origination' application window, specifically the 'Component' tab. The interface is divided into several sections:

- Workflow Reference #**: A text field for tracking the application.
- Priority**: A dropdown menu currently set to 'Low'.
- Application Details**: Fields for Application Category, Product Code, Description, Application Branch, and Application Date.
- Lead ID**: A text field for the lead identifier.
- Enquiry ID**: A text field with a 'Default' button next to it.
- Application Number**: A text field for the application number.
- User Reference**: A text field for user reference.
- Application Priority**: A dropdown menu set to 'Low'.
- Application Status**: A dropdown menu set to 'Application Entry'.
- Applicant Details**: Fields for Type (set to 'Primary'), Local Branch, Customer No, and Customer Name.
- Component Details**: Fields for Component Name, Component Currency, and Liquidity Mode (set to 'Auto').
- Options**: Checkboxes for 'Main Component', 'Capitalized', 'Waive', and 'Verify Funds'.
- Schedules**: A table with columns for Schedule Type, Schedule Flag, Formula, First Due Date, No of Schedules, Frequency, Units, Schedule Start Date, and End Date. The first row shows 'Payment' as the schedule type and 'Normal' as the flag.
- Buttons**: 'Explode Schedule', 'Disburse Details', and 'Schedule Details' buttons are visible on the right side of the component details section.
- Footer**: A navigation bar with links to various modules like Documents, Multiple Asset, KYC Review, etc., and an 'Exit' button.

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.

## 2.15.9 Charges Tab

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

The screenshot shows the 'Islamic Ijarah Loan Origination' application window. At the top, there are buttons for 'New' and 'Enter Query'. Below this, there are input fields for 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Category', 'Product Code', 'Description', 'Application Branch', 'Application Date', 'Lead Id', 'Enquiry ID', 'Application Number', 'User Reference', 'Application Priority' (set to 'Low'), and 'Application Status' (set to 'Application Entry'). A section titled 'Applicant Details' includes 'Type' (set to 'Primary'), 'Local Branch', 'Customer No', and 'Customer Name'. Below this is a tabbed interface with tabs for 'Main', 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', 'Credit Score', 'Bureau', 'Ratio', 'Financing', 'Component', 'Charge', 'Investigation', 'Comments', and 'Asset Details'. The 'Charge' tab is selected, showing a '1 Of 1' indicator. The 'Charge' tab contains fields for 'Component Name', 'Component Currency', 'Effective Date', 'Due Date', 'Amount Due', and 'Amount Waived'. There is a 'Waive' checkbox and an 'Outcome' dropdown menu. At the bottom, there are sections for 'Previous Remarks', 'Remarks', and 'Outcome' (set to 'Audit'). An 'Exit' button is located at the bottom right.

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.



## 2.15.10 Investigation Tab

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

Islamic Ijarah Loan Origination

New Enter Query

Workflow Reference # Priority Low

Application Category \* Product Code \* Description Application Branch \* Application Date \*

Lead Id Enquiry ID Default

Application Number \* User Reference \* Application Priority Low Application Status Application Entry

Applicant Details

Type Primary Local Branch Customer No Customer Name

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

Invest

1 Of 1

Verification Type	Agency *	Status
Internal		Not Required

Documents | Multiple Asset | KYC Review | Customer Dedupe | Finance Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields | Vehicle Evaluator | Bureau Report | Finance MIS | Finance Fields | SWIFT Message Details

Previous Remarks Remarks Outcome Audit 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.

## 2.15.11 Comments Tab

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

Islamic Ijarah Loan Origination

New Enter Query

Workflow Reference # Priority Low

Application Category \* Product Code \* Description Application Branch \* Application Date \*

Lead Id Enquiry ID Default

Application Number \* User Reference \* Application Priority Low Application Status Application Entry

Applicant Details

Type Primary Local Branch Customer No Customer Name

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

Comments

1 Of 1

Serial No	Comments *	Comment By	Comment Date

Documents | Multiple Asset | KYC Review | Customer Dedupe | Finance Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields | Vehicle Evaluator | Bureau Report | Finance MIS | Finance Fields | SWIFT Message Details

Previous Remarks Remarks Outcome Audit 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.

The system displays the information message as "...xxx Acquire Successful"

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 '*Ijarah* Approval' screen.

## **2.16 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 '*Ijarah* 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 system displays the information message as "...xxx Acquire Successful"

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 'Islamic Ijarah Finance 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.

## **2.17 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 'Ijarah 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.

## 2.18 Message Generation

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

## 2.19 Finance Applications 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 [ORDIJMCU](#) screen.

## 2.20 User Acceptance Stage

In this stage based on the outcome of the previous stage, the sale confirmation of *Ijarah* origination in the next stage.

Manual disbursement is done for the accounts created with a manual disbursement product. For accounts created with auto disbursement products, disbursement occurs on save of document verification stage.

The screenshot shows a software window titled "Ijarah User Acceptance". It contains several input fields: "Application Number", "Application Branch" (with value 000), "Application Date" (2011-01-04), "Status" (User Acceptance), "Branch" (000), "Account", "Sale Date" (2011-01-04), and "Remarks". At the bottom of the window, there are buttons for "Previous Remarks", "Remarks", "Audit", "Outcome" (a dropdown menu), and "Exit".

The system creates a task 'Manual Liquidation' in the 'Reject' task list.

The screenshot shows a software window titled "Task List". It has a "Task Details" pane on the left and a "Task List" pane on the right. The "Task Details" pane shows a list of tasks: "Acquired(0)", "Assigned(8)", "Completed(1)", "Pending(1)", and "Supervisor(0)". The "Task List" pane shows a table with the following columns: "Branch's Module", "Work Id", "Work Title", "Customer", "Job", "Job Amt", "Job Currency", "User", "Product", "Assigned Date", and "Actions". The table contains one row with the following data: "Branch's Module": "OMO", "Work Id": "IslemMunbahaAccounts00009", "Work Title": "Manual Liquidation", "Customer": "", "Job": "", "Job Amt": "", "Job Currency": "", "User": "", "Product": "", "Assigned Date": "Fri Jul 25 11:10:07 GMT+05:30 2011", and "Actions": "Acquire".

## 2.21 Disbursement of *Ijarah* Stage

In this stage based on the outcome of the previous stage, the disbursement of *Ijarah* for the underlying asset or moving the asset to inventory is decided.

If sale is confirmed, the system will trigger the disbursement of *Ijarah* based on the value date.

If the sale is rejected, the system will display the asset detail capture detail.

## 2.22 Manual Liquidation Stage

Manual Liquidation is possible only if disbursement is done.

**Manual Liquidation**

New Enter Query

Workflow Reference # Priority Low

Application Number Application Date Status Movement Manual Liquidation  
Application Priority Low

Account \* Customer Id Product Product Description BranchCode \* Event Sequence Number \*

**Payment Details** | Penalty Rates | Check List

Value Date Execution Date Limit Date Main Interest Rate

☐ Installment(s) ☐ Allocate

Mudarabah

Gross Profit Excess Profit Customer Incentive Bank Profit

**Payment Details**

1 Of 1

Reversed	Payment Mode	Settlement Currency	Settlement Amount	Financing Currency Equivalent	Original Exchange Rate	Exchange Rate
<input type="checkbox"/>	Account					

**Component Details**

1 Of 1

Component Name	Currency	Amount Due	Adjustment Due	Amount Overdue	Amount Not Due	Amount Waived

**Prepayment of Amortized Finance**

Recomputation Basis New Maturity Date  
Recomputation Effective From Value Date Next Schedule Date Old Maturity Date

**Prepayment of Simple Finance**

Recomputation Basis New Maturity Date  
Recomputation Effective From Value Date Next Schedule Date Old Maturity Date

**Fields**

Previous Remarks Remarks Outcome Audit Exit

If everything is found acceptable, select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and the process is completed. Otherwise the process displays the following screen.

### Note

This screen is identical to the 'CI Payment Detailed' screen of Oracle FLEXCUBE. Refer the chapter titled 'Operations' in the Islamic Financing User Manual for further details about the other fields in the screen.

## 2.23 Asset Capture Stage

During Asset Capture stage, the asset is moved to the inventory of the bank. You will be navigated to the Asset Capture stage only if the outcome of Manual Liquidation is 'PROCEED'. Business validations are not done as part of this stage.

**Ijarah Asset Capture**

Save Hold

Application Number: \_\_\_\_\_ Application Date: 2011-01-04 Status: Asset Capture

Branch: 000

Product Code: \_\_\_\_\_ Contract Reference: \_\_\_\_\_ Version Number: \_\_\_\_\_

Product Description: \_\_\_\_\_ User Reference: \_\_\_\_\_ Version Number: \_\_\_\_\_

Source Reference: \_\_\_\_\_

**Asset Details** | Depreciation Details | Inventory Details

Category: \_\_\_\_\_ Useful Life: \_\_\_\_\_

Location: \_\_\_\_\_ Year: ☒ Year ☐ Months

Location Description: \_\_\_\_\_

Fund Id: \_\_\_\_\_

Vendor Code: \_\_\_\_\_

Asset Currency: \_\_\_\_\_ Acquired Depreciation: \_\_\_\_\_

Asset Cost: \_\_\_\_\_ Residual Value: \_\_\_\_\_

Asset Description: \_\_\_\_\_ Original Reference: \_\_\_\_\_

Status: \_\_\_\_\_ Capitalization date: \_\_\_\_\_

Book Date: \_\_\_\_\_ Effective Depreciation date: \_\_\_\_\_

Acquisition Date: \_\_\_\_\_

**Depreciation Suspension**

☐ Suspended Depreciation

Suspension Date: \_\_\_\_\_

Asset Details | Ad hoc Schedule | Linkage Details | Settlements | Advices | Charges | MIS | Fields

Previous Remarks: \_\_\_\_\_ Remarks: \_\_\_\_\_ Audit Outcome: \_\_\_\_\_ Exit

This stage is applicable only to a finance created with products that have a fixed asset product linked to it.

If there is no fixed asset product linked to the finance product, then the application does not move to this stage.



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### 3. Function ID Glossary

#### O

ORDCATMT .....	2-23
ORDDOCMT .....	2-20
ORDIJAAE .....	2-37
ORDLEADM .....	2-3
ORDOVDMT .....	2-17
ORDPRCMT .....	2-27

ORDRATMT .....	2-15
ORDRULMT .....	2-9
ORSCATMT .....	2-27
ORSDOCMT .....	2-23
ORSLEADM .....	2-9
ORSOVDMT .....	2-19
ORSRATMT .....	2-17
ORSRULMT .....	2-14