

Tawaroq Creation
Version-11.3
ORACLE FCUBS 11.3.0.0.0.0.0
[May] [2011]
Oracle Part Number E51511-01

ORACLE®
FINANCIAL SERVICES

ORACLE®

Table of Contents

1. TAWAROOQ ORIGINATION.....	1-1
1.1 INTRODUCTION	1-1
1.2 STAGES IN <i>TAWAROOQ</i>	1-1
1.3 MAINTAINING FINANCE PROSPECT DETAILS	1-2
1.3.1 <i>Customer Tab</i>	1-3
1.3.2 <i>Details Tab</i>	1-5
1.3.3 <i>Requested Tab</i>	1-8
1.4 VIEWING FINANCE PROSPECT SUMMARY	1-9
1.5 MAINTAINING CREDIT RATING RULES	1-9
1.5.1 <i>Main Tab</i>	1-10
1.5.2 <i>Risk Factor Tab</i>	1-11
1.5.3 <i>Specifying Credit Grades</i>	1-13
1.6 VIEWING CREDIT RULE SUMMARY.....	1-13
1.7 MAINTAINING CREDIT RATIOS	1-14
1.7.1 <i>Specifying Formula Details</i>	1-15
1.8 VIEWING CREDIT RATIO SUMMARY	1-17
1.9 MAINTAINING OVERRIDE DETAILS.....	1-18
1.10 VIEWING OVERRIDE SUMMARY.....	1-19
1.11 MAINTAINING DOCUMENT CHECKLIST AND ADVICES.....	1-20
1.12 VIEWING DOCUMENT CHECKLIST SUMMARY	1-22
1.13 MAINTAINING APPLICATION CATEGORY DETAILS	1-23
1.13.1 <i>Main Tab</i>	1-24
1.13.2 <i>Agency Tab</i>	1-26
1.14 VIEWING APPLICATION CATEGORY SUMMARY	1-27
1.15 STAGES IN <i>TAWAROOQ</i> FINANCE ORIGINATION	1-28
1.15.1 <i>Process Flow Diagram</i>	1-29
1.15.2 <i>Process Matrix</i>	1-30
1.15.3 <i>Main Tab</i>	1-35
1.15.4 <i>Details Tab</i>	1-41
1.15.5 <i>Financials Tab</i>	1-42
1.15.6 <i>Requested Tab</i>	1-45
1.15.7 <i>Limits Tab</i>	1-46
1.15.8 <i>Collaterals Tab</i>	1-49
1.15.9 <i>Vehicle Asset</i>	1-50
1.15.10 <i>Capturing Vehicle Information</i>	1-50
1.15.11 <i>Specifying Registration Details</i>	1-52
1.15.12 <i>Specifying Vendor Details</i>	1-52
1.15.13 <i>Specifying Amount Details</i>	1-53
1.15.14 <i>Specifying Appraiser Details</i>	1-53
1.15.15 <i>Specifying Total Amount Details</i>	1-53
1.15.16 <i>Specifying Insurance Details</i>	1-53
1.15.17 <i>Specifying Balance Details</i>	1-54
1.15.18 <i>Equipment Asset</i>	1-54
1.15.19 <i>Specifying Equipment Details</i>	1-55
1.15.20 <i>Specifying Seller Details</i>	1-55
1.15.21 <i>Specifying Balance Details</i>	1-56
1.15.22 <i>Specifying Evaluator Details</i>	1-56
1.15.23 <i>Property Asset</i>	1-57
1.15.24 <i>Capturing Property Details</i>	1-58
1.15.25 <i>Specifying Vendor Details</i>	1-60

<i>1.15.26</i>	<i>Specifying Amount Details.....</i>	<i>1-60</i>
<i>1.15.27</i>	<i>Specifying Insurance Details</i>	<i>1-61</i>
<i>1.15.28</i>	<i>Specifying Evaluator Details</i>	<i>1-61</i>
<i>1.15.29</i>	<i>Specifying Balance Details</i>	<i>1-61</i>
<i>1.15.30</i>	<i>Comments Tab</i>	<i>1-62</i>
<i>1.15.31</i>	<i>Capturing Document Details.....</i>	<i>1-63</i>
<i>1.15.32</i>	<i>Collateral Tab.....</i>	<i>1-73</i>
<i>1.15.33</i>	<i>Credit Score Tab.....</i>	<i>1-76</i>
<i>1.15.34</i>	<i>Bureau Tab</i>	<i>1-77</i>
<i>1.15.35</i>	<i>Ratios Tab.....</i>	<i>1-83</i>
<i>1.15.36</i>	<i>Financing Tab.....</i>	<i>1-84</i>
<i>1.15.37</i>	<i>Schedule Tab.....</i>	<i>1-84</i>
<i>1.15.38</i>	<i>Charges Tab.....</i>	<i>1-86</i>
<i>1.15.39</i>	<i>Investigation Tab</i>	<i>1-87</i>
<i>1.15.40</i>	<i>Checklist Tab</i>	<i>1-88</i>
<i>1.15.41</i>	<i>Comments Tab</i>	<i>1-89</i>
1.16	MESSAGE GENERATION.....	1-91

1. Tawaroq Origination

1.1 Introduction

The process of *Tawaroq* 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.

Finance applications can also be captured in an offline mode at client sites by authorised users. These can be subsequently brought into the main system and processed through the normal finance origination process.

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

1.2 Stages in Tawaroq

Tawaroq 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 *Tawaroq*:

- 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
- Sale Confirmation
- User Acceptance
- Disbursement
- Manual Liquidation

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

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

- Vehicle

- Equipment
- Home

1.3 Maintaining Finance Prospect Details

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

The following details are captured as part of this maintenance:

- Prospective customer's personal and location details
- Prospective customer's employment details
- Requested finance details

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

The screenshot shows the 'Prospect Details' window. At the top, there are four input fields: 'Lead Id *' (with a red asterisk), 'Description' (with a red asterisk), 'Reason' (with a red asterisk), and 'Date of Enquiry' (with a red asterisk). Below these are three tabs: 'Customer' (selected), 'Details', and 'Requested'. A toolbar with buttons for 'Go to Page', 'New', 'Delete', and 'Edit' is visible. A large grid table below the toolbar has columns for Sequence Number, Type, Salutation, First Name, Middle Name, Last Name, and National Id. The main data entry area contains the following fields:

Short Name *	Country *	Passport Number
Gender: Male	Nationality *	Passport Issue Date
Date of Birth	Language *	Passport Expiry Date
Mothers Maiden Name	Mobile Number *	Passport Issue Place
Customer Category *	Landline Number	E-mail
	Office Number	Dependents
	Fax	Marital Status: Married
Maker	Date Time:	Record Status
Checker	Date Time:	Authorization Status

At the bottom right of the data entry area is a 'Cancel' button.

You can specify the following details in this screen:

Lead Id

Specify a unique identification for the prospective finance customer.

Description

Specify a suitable description for the prospective finance customer.

Reason

Specify the reason for the finance enquiry.

Date of Enquiry

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

1.3.1 Customer Tab

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

Type

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

- Primary
- Co-Applicant

Salutation

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

- Mr
- Mrs
- Miss
- Dr

First Name

Specify the first name of the customer.

Middle Name

Specify the middle name of the customer.

Last Name

Specify the last name of the customer.

National Id

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

Short Name

Specify the short name of the customer.

Gender

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

Date of Birth

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

Mother's Maiden Name

Specify the customer's mother's maiden name.

Customer Category

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

Country

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

Nationality

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

Language

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

Mobile Number

Specify the mobile phone number of the prospective customer.

Landline No

Specify the land phone number of the prospective customer.

Office No

Specify the office phone number of the prospective customer.

Fax

Specify the fax number of the prospective customer.

Passport No

Specify the passport number of the prospective customer.

Passport Issue Date

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

Passport Expiry Date

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

Passport Issue Place

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

E-mail

Specify the e-mail Id of the prospective customer.

Dependents

Specify the number of dependents for the customer.

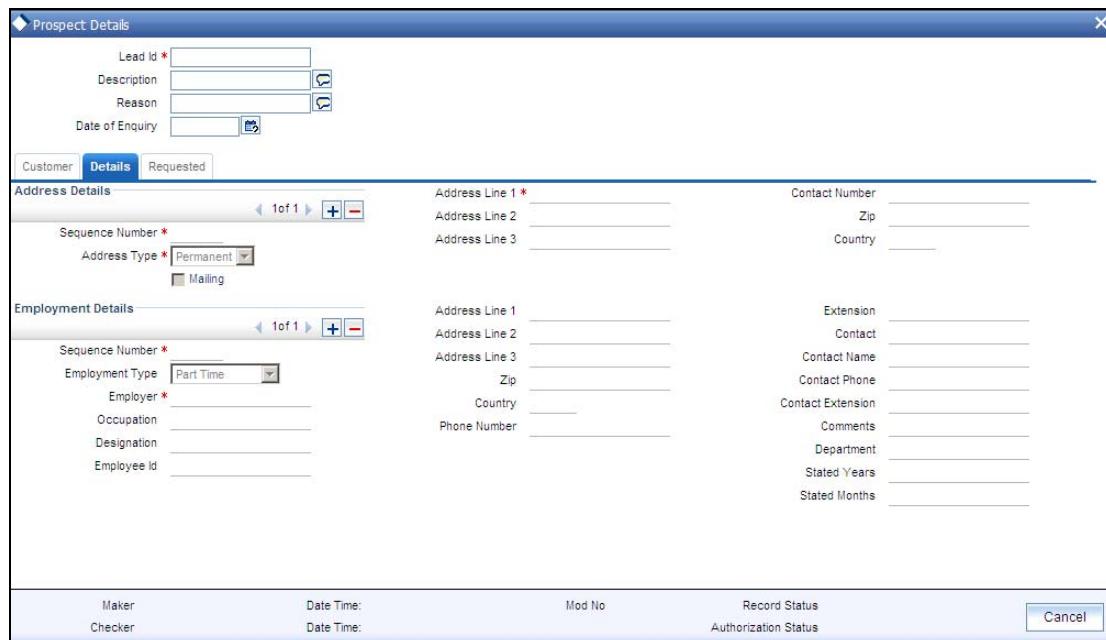
Marital Status

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

- Married
- Unmarried
- Divorcee

1.3.2 Details Tab

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



The screenshot shows the 'Prospect Details' window with the 'Details' tab selected. The window is organized into several sections:

- Customer:** Fields for Lead Id, Description, Reason, and Date of Enquiry.
- Address Details:** A section for capturing physical addresses. It includes:
 - Address Line 1*
 - Address Line 2
 - Address Line 3
 - Contact Number
 - Zip
 - Country
- Employment Details:** A section for capturing employment information. It includes:
 - Sequence Number*
 - Address Type (Permanent or Mailing)
 - Employment Type (Part Time or Full Time)
 - Employer
 - Occupation
 - Designation
 - Employee Id
 - Address Line 1
 - Address Line 2
 - Address Line 3
 - Zip
 - Country
 - Phone Number
 - Extension
 - Contact
 - Contact Name
 - Contact Phone
 - Contact Extension
 - Comments
 - Department
 - Stated Years
 - Stated Months
- Bottom Section:** Fields for Maker, Date Time, Mod No, Record Status, Authorization Status, and a Cancel button.

Address Details

Seq No

The sequence number is automatically generated by the system.

Address Type

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

- Permanent
- Home
- Work
- Temporary
- Others

Mailing

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

Address Line 1 – 3

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

Contact Number

Specify the contact telephone number of the customer.

Zip

Specify the zip code associated with the address specified.

Country

Specify the country associated with the address specified.

Employment Details**Seq No**

The sequence number is automatically generated by the system.

Employment Type

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

- Part Time
- Full Time
- Contract Based

Employer

Specify the name of the employer of the prospective customer.

Occupation

Specify the occupation of the prospective customer.

Designation

Specify the designation of the prospective customer.

Employee Id

Specify the employee Id of the prospective customer.

Address Line 1 – 3

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

Zip

Specify the zip code associated with the office address specified.

Country

Specify the country associated with the employment address specified.

Phone No

Specify the official phone number of the prospective customer.

Extn

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

Contact

Specify the contact number of the prospective customer.

Contact Name

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

Contact Phone

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

Contact Extn

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

Comments

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

Department

Specify the department to which the customer belongs.

Stated Years

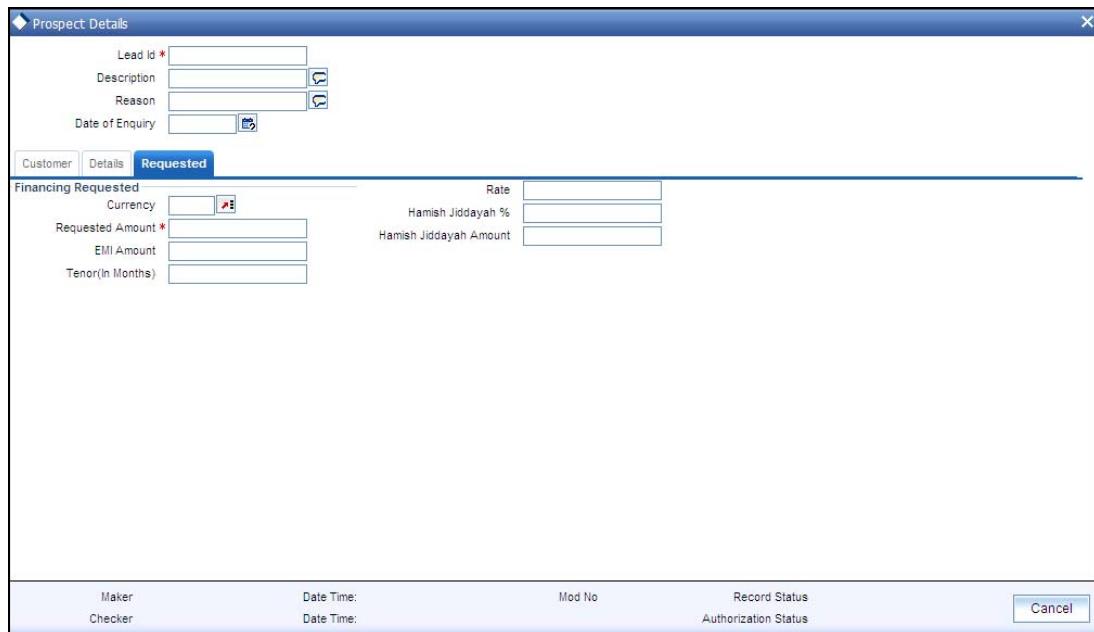
Specify the number of years the customer has spent with his current employer.

Stated Months

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

1.3.3 Requested Tab

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



The screenshot shows a software interface titled 'Prospect Details'. At the top, there are fields for 'Lead Id *', 'Description', 'Reason', and 'Date of Enquiry'. Below these are three tabs: 'Customer', 'Details', and 'Requested', with 'Requested' being the active tab. Under the 'Requested' tab, there are several input fields: 'Currency' (with a dropdown arrow), 'Requested Amount *', 'EMI Amount', 'Tenor(in Months)', 'Rate' (with a dropdown arrow), 'Hamish Jiddayah %' (with a dropdown arrow), and 'Hamish Jiddayah Amount'. At the bottom of the window, there is a footer with columns for 'Maker' and 'Checker', and rows for 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status'. A 'Cancel' button is located in the bottom right corner.

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.

Hamish Jiddayah %

Specify the percentage of amount that the prospective customer can provide as *Hamish Jiddayah*.

Hamish Jiddayah Amount

Specify the preferred amount that the prospective customer can provide as *Hamish Jiddayah*.

1.4 Viewing Finance Prospect Summary

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

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

The screenshot shows a window titled 'Prospect Details'. At the top, there are four search fields: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Lead Id' (text input with a red 'X' button), and 'Date of Enquiry' (text input with a calendar icon). Below these are buttons for 'Search', 'Advanced Search', 'Refresh', and 'Reset'. A 'Records per page' dropdown is set to 15. The main area is a grid table with columns: 'Authorization Status', 'Record Status', 'Lead Id', and 'Date of Enquiry'. The first row of the grid is highlighted in yellow. At the bottom right of the grid is an 'Exit' button.

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

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

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

1.5 Maintaining Credit Rating Rules

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

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

The screenshot shows the 'Rule Details' window with the 'Main' tab selected. At the top, there are fields for 'Rule Id *' and 'Description', and a 'Type' section with radio buttons for 'Retail' (selected) and 'Corporate'. Below this, the 'Question Details' section contains a table with one row (Question Id: 1, Category: empty, Question: empty). The 'Answer Details' section contains a table with one row (Sequence Number: 1, Possible Answer: empty, Score: empty). At the bottom, the 'Rating' section shows fields for 'Maker' and 'Checker' (both empty), and 'Date Time:' and 'Mod No' (both empty). There are also 'Record Status' and 'Authorization Status' fields, and a 'Cancel' button.

You can specify the following details in this screen:

Rule Id

Specify a unique identification for the credit rating rule.

Description

Specify a suitable description for the credit rating rule.

Type

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

- Retail
- Corporate

1.5.1 Main Tab

You can maintain the following details in this tab:

Question Details

Question Id

The question Id is automatically generated by the system.

Category

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

Question

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

Answer Details

Sequence Number

The sequence number is automatically generated by the system.

Possible Answer

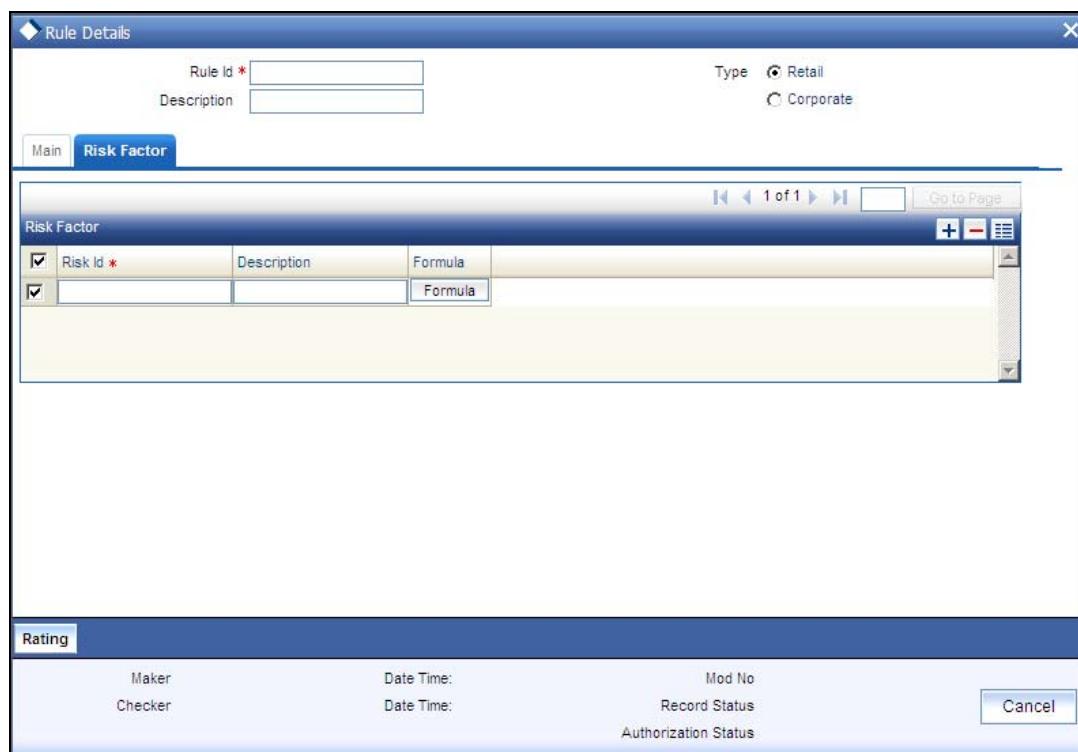
Specify a set of possible answers to be associated with a question.

Score

Specify the score associated with an answer.

1.5.2 Risk Factor Tab

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



The screenshot shows the 'Rule Details' window with the 'Risk Factor' tab selected. The window has a header with 'Rule Details' and a close button. Below the header, there are fields for 'Rule Id *' (a required text input field) and 'Description' (a text input field). To the right of these fields is a 'Type' section with two radio buttons: 'Retail' (selected) and 'Corporate'. The 'Risk Factor' tab is active, showing a table with two rows. The first row has a checked checkbox in the first column, followed by 'Risk Id *' and 'Description' (empty). The second row has a checked checkbox, followed by empty 'Description' and 'Formula' columns. Below the table are buttons for navigating through pages and a 'Go to Page' input field. At the bottom of the window, there is a 'Rating' section with fields for 'Maker' (empty), 'Date Time:' (empty), 'Mod No' (empty), 'Checker' (empty), 'Date Time:' (empty), 'Record Status' (empty), 'Authorization Status' (empty), and a 'Cancel' button.

You can specify the following details here:

Risk Id

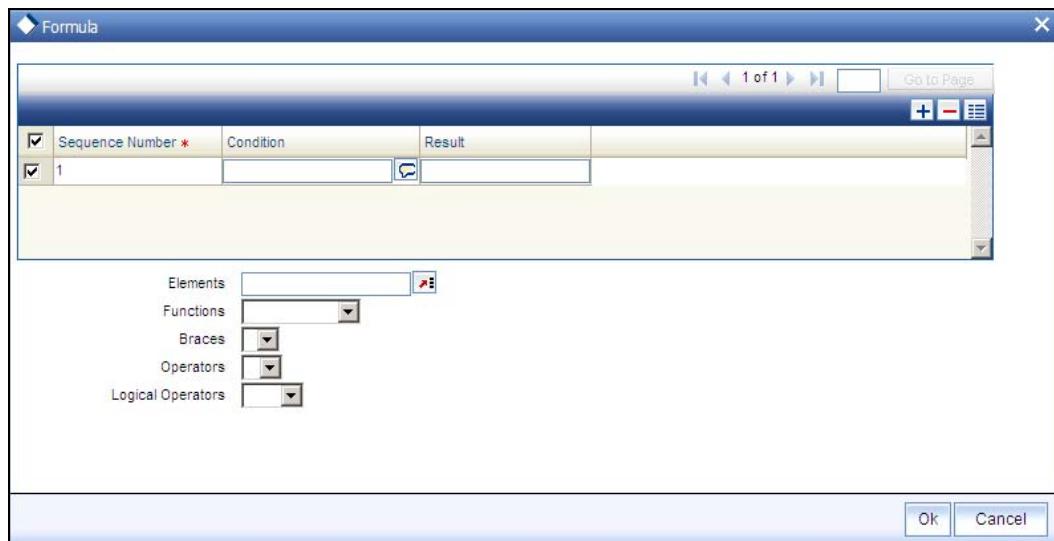
Specify a unique identifier for the credit risk being maintained.

Description

Specify a suitable description for the credit risk.

1.5.2.1 Specifying Formula Details

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



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

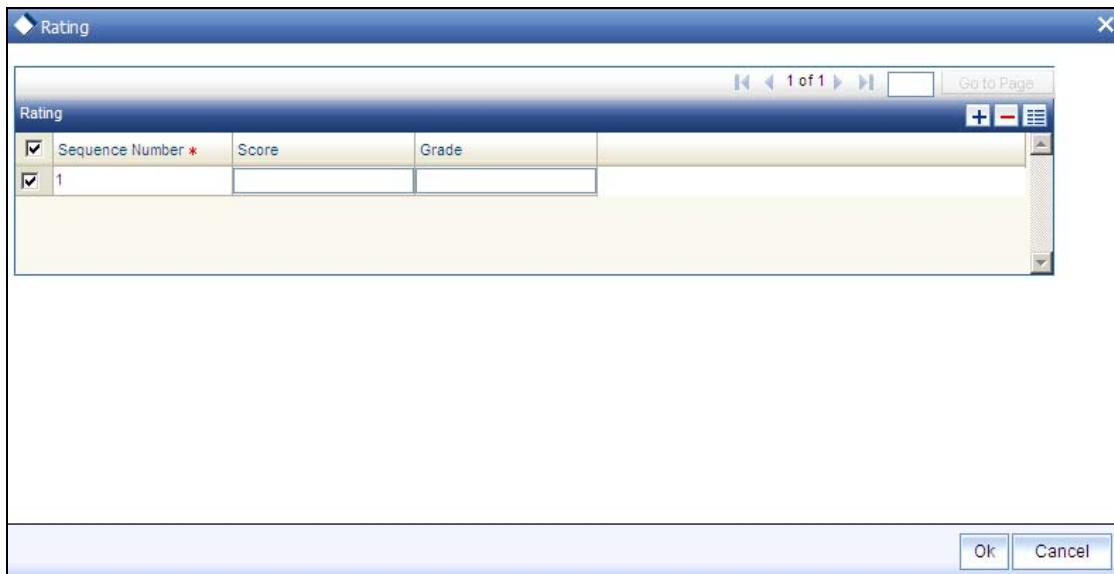
Select the mathematical operator to be used to define the credit score calculation formula. You can select '+', '−', '∗', or '÷'.

Logical Operators

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

1.5.3 Specifying Credit Grades

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



You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Score

Specify the score associated with a credit risk.

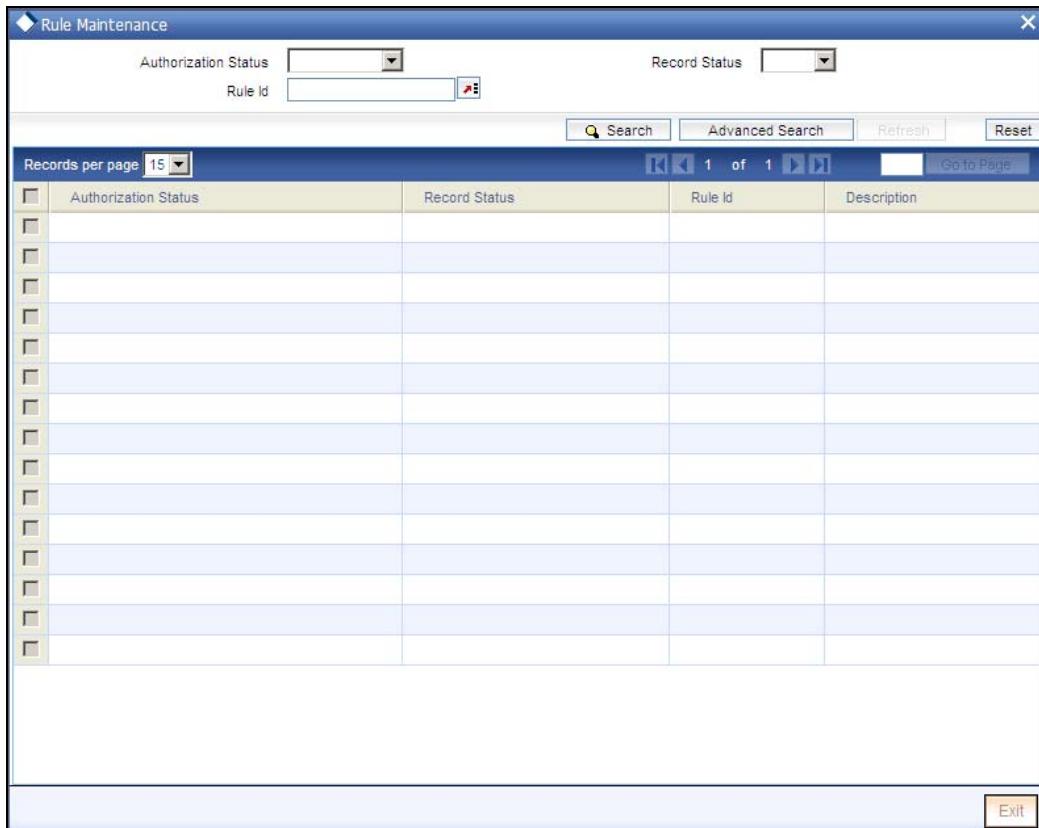
Grade

Specify the credit grade based on the score obtained.

1.6 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 a Windows application window titled 'Rule Maintenance'. At the top, there are three dropdown menus: 'Authorization Status', 'Record Status', and 'Rule Id'. Below these are buttons for 'Search', 'Advanced Search', 'Refresh', and 'Reset'. A dropdown menu 'Records per page' is set to 15. The main area is a grid table with four columns: 'Authorization Status', 'Record Status', 'Rule Id', and 'Description'. The grid contains 15 empty rows, each with a small checkbox in the first column. At the bottom right of the grid is a yellow '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.

1.7 Maintaining Credit Ratios

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

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

The screenshot shows the 'Credit Ratio Maintenance' window. At the top, there are fields for 'Group Id *' and 'Description', and a radio button group for 'Type' (with 'Retail' selected). Below this is a table titled 'Ratio Id' with three columns: 'Ratio Id *', 'Description', and 'Formula'. The table contains two rows, both of which have a checked checkbox in the first column. At the bottom of the window, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with a 'Cancel' button.

You can specify the following details in this screen:

Group Id

Specify a unique identification code for the ratio group.

Description

Specify a suitable description for the ratio group.

Type

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

- Retail
- Corporate

Ratio Id

Specify a unique identification for the credit ratio being maintained.

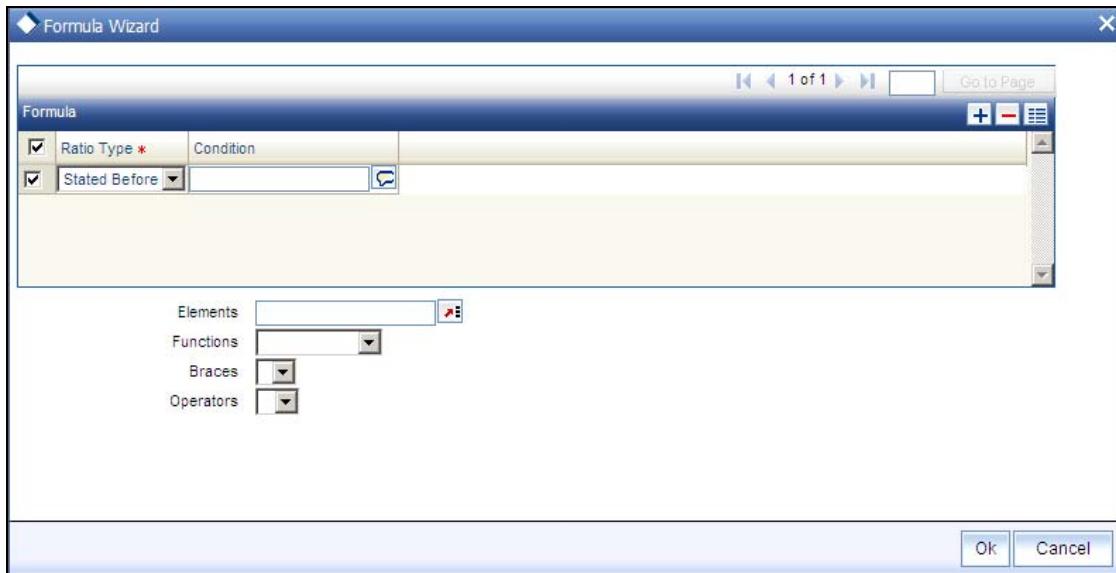
Description

Specify a suitable description for the credit ratio.

1.7.1 Specifying Formula Details

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

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



You can specify the following details here:

Ratio Type

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

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

Condition

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

Elements

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

Functions

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

Braces

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

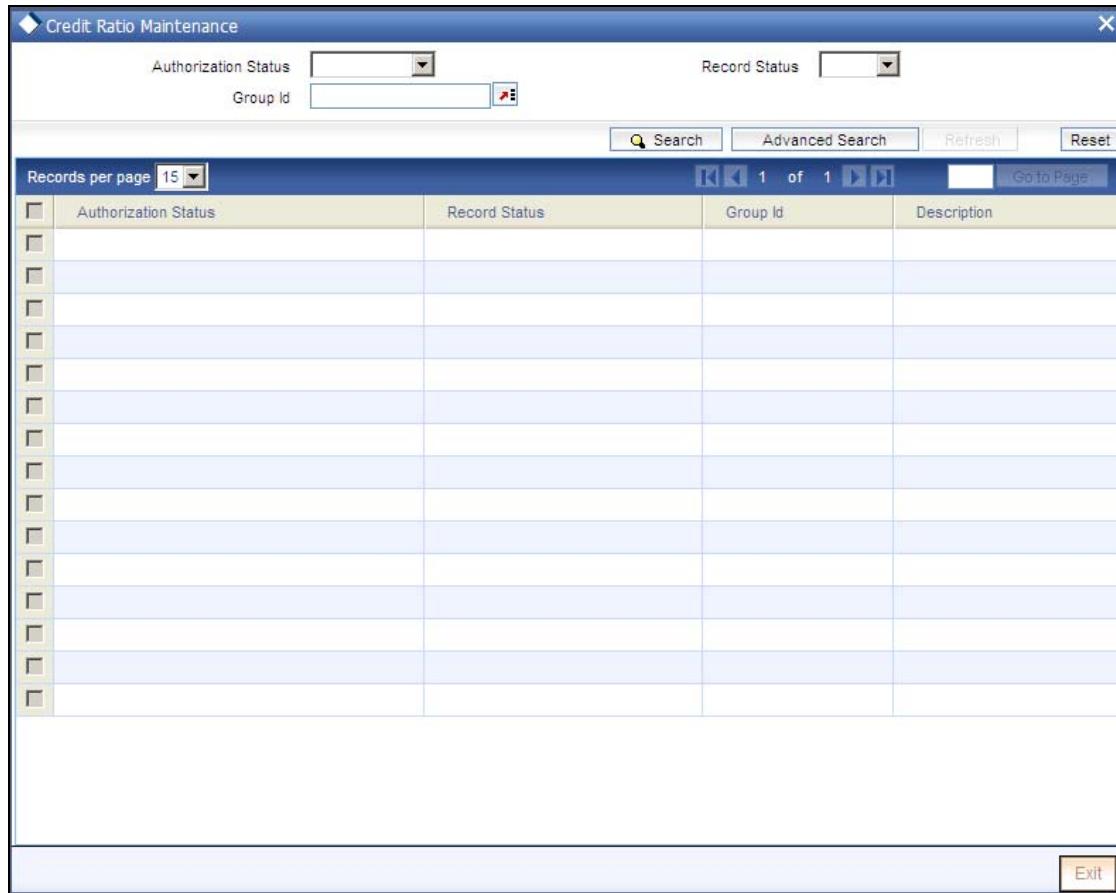
Operators

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

1.8 Viewing Credit Ratio Summary

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

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



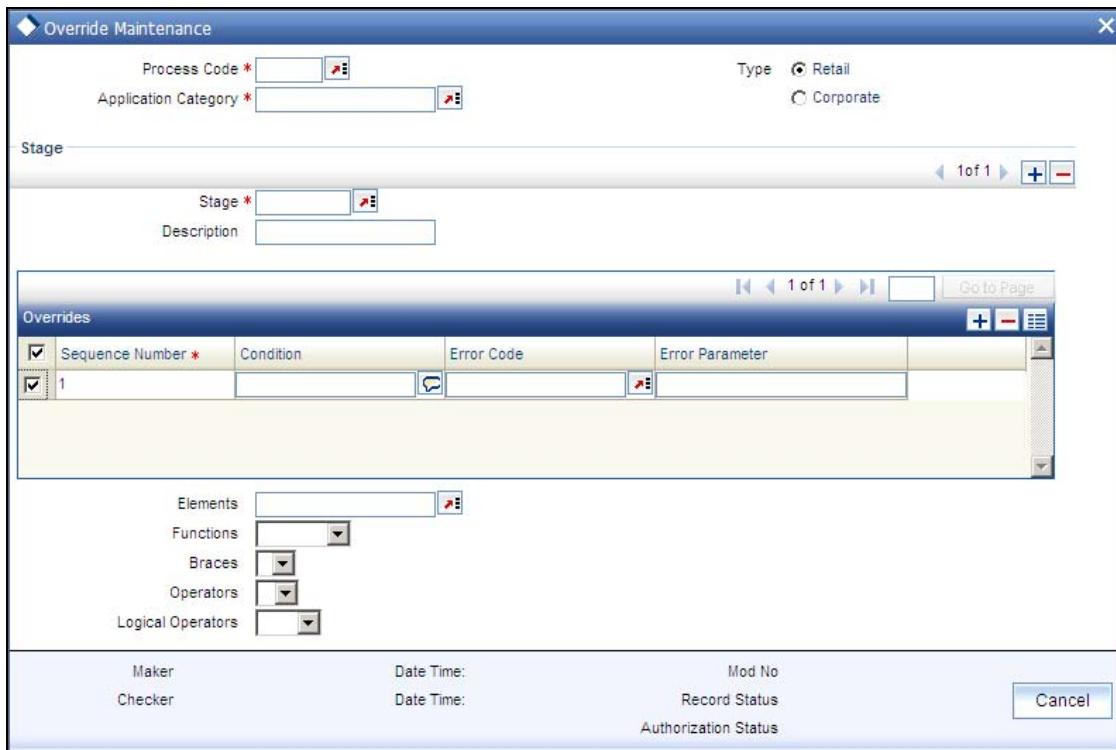
You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Group Id

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

1.9 Maintaining Override Details

You can maintain the formulae to verify if overrides need to be generated dynamically, in 'Override Maintenance' screen. You can invoke this screen by typing 'ORDOVDMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The screenshot shows the 'Override Maintenance' window. At the top, there are fields for 'Process Code' and 'Application Category', both marked with asterisks, indicating they are required. To the right of these are radio buttons for 'Type' (with 'Retail' selected) and 'Corporate'. Below this is a 'Stage' section with a 'Stage' field marked with an asterisk and a 'Description' field. The main area is titled 'Overrides' and contains a table with four columns: 'Sequence Number', 'Condition', 'Error Code', and 'Error Parameter'. The first row in the table has a checked checkbox in the first column and the value '1' in the second column. Below the table are dropdown menus for 'Elements', 'Functions', 'Braces', 'Operators', and 'Logical Operators'. At the bottom of the window are fields for 'Maker' (with 'Checker' below it), 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with a 'Cancel' button.

You can specify the following details in this screen:

Process Code

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

Application Category

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

Type

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

- Retail
- Corporate

Stage

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

Description

Specify a suitable description for the finance origination stage.

Overrides

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

Sequence Number

The sequence number is automatically generated by the system.

Condition

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

Error Code

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

Error Parameter

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

Elements

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

Functions

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

Braces

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

Operators

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

Logical Operators

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

1.10 Viewing Override Summary

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

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

The screenshot shows a software interface titled 'Override Maintenance'. At the top, there are four search fields: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Process Code' (text input with a clear button), and 'Application Category' (text input with a clear button). Below these are buttons for 'Search', 'Advanced Search', 'Refresh', and 'Reset'. A dropdown for 'Records per page' is set to 15. The main area is a grid table with four columns: 'Authorization Status', 'Record Status', 'Process Code', and 'Application Category'. The grid has 15 empty rows. At the bottom right of the grid is an 'Exit' button.

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

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

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

1.11 **Maintaining Document Checklist and Advices**

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

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

The screenshot shows the 'Document & Advice Maintenance' screen. At the top, there are fields for 'Process Code *' and 'Application Category *'. Below these are sections for 'Process Stages' and 'Document Details'. The 'Document Details' section contains tables for 'Document Category *', 'Document Type *', and 'Mandatory'. The 'BI Advices' section contains tables for 'Report Name *', 'Template', 'Format', and 'Locale'. At the bottom, there are fields for 'Maker' and 'Checker' with 'Date Time:' dropdowns, and fields for 'Mod No', 'Record Status', and 'Authorization Status'. A 'Cancel' button is located at the bottom right.

You can specify the following details in this screen:

Process Code

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

Application Category

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

Stage

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

Stage Title

Specify a suitable description for the finance origination stage.

Document Details

Document Category

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

Document Type

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

Mandatory

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

- Mandatory
- Overridden
- Others

BI Advices

Report Name

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

Template

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

Format

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

- PDF
- RTF

Locale

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

- en-US

1.12 Viewing Document Checklist Summary

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

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

The screenshot shows a software interface titled 'Documents Details'. At the top, there are four search fields: 'Authorization Status', 'Record Status', 'Process Code', and 'Application Category', each with a dropdown arrow. Below these are buttons for 'Search', 'Advanced Search', 'Refresh', and 'Reset'. A 'Records per page' dropdown is set to 15. The main area is a grid table with four columns: 'Authorization Status', 'Record Status', 'Process Code', and 'Application Category'. Each row in the grid has a checkbox in the first column. Navigation buttons at the top of the grid include back, forward, and page number controls. A 'Go to Page' input field and an 'Exit' button are at the bottom right.

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

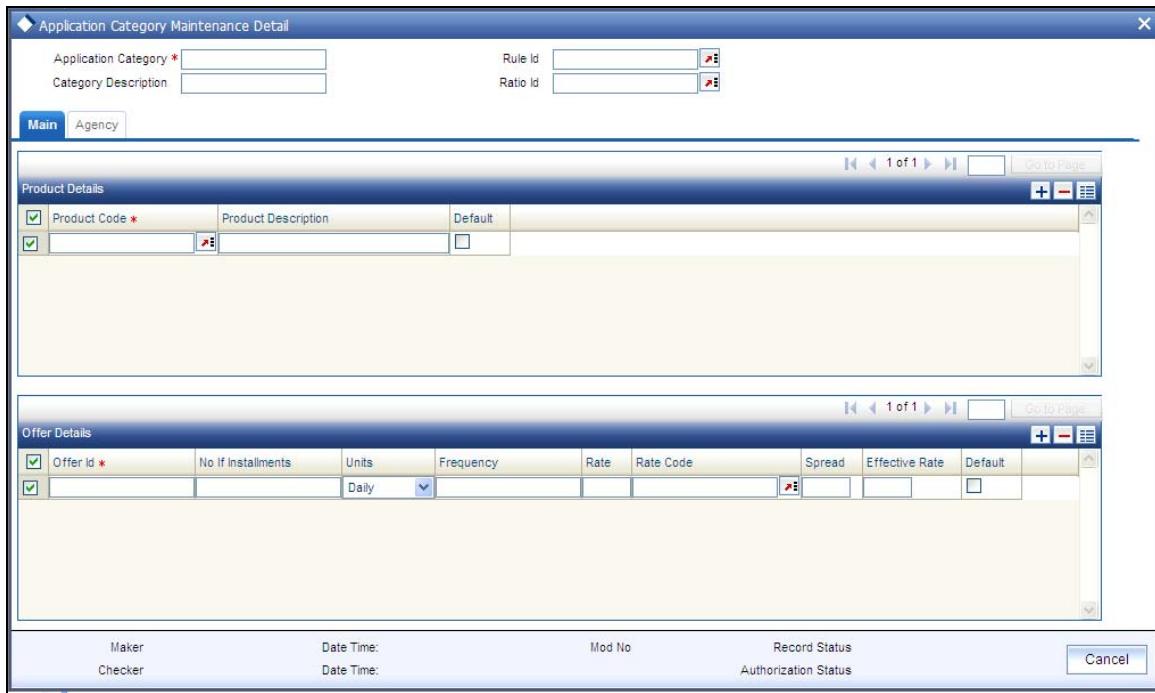
- Authorization Status
- Record Status
- Process Code
- Application Category

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

1.13 Maintaining Application Category Details

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

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



The screenshot shows the 'Application Category Maintenance Detail' window. At the top, there are fields for 'Application Category *' (containing '1000'), 'Rule Id' (empty), and 'Category Description' (empty). Below this is a tab bar with 'Main' (selected) and 'Agency'. The main content area is divided into two sections: 'Product Details' and 'Offer Details'. The 'Product Details' section contains a table with columns: Product Code * (checkbox checked), Product Description (empty), and Default (checkbox empty). The 'Offer Details' section contains a table with columns: Offer Id * (checkbox checked), No If Installments (empty), Units (empty), Frequency (empty), Rate (empty), Rate Code (empty), Spread (empty), Effective Rate (empty), and Default (checkbox empty). At the bottom, there are status fields for 'Maker' (empty), 'Date Time:' (empty), 'Mod No' (empty), 'Record Status' (empty), 'Checker' (empty), 'Date Time:' (empty), 'Authorization Status' (empty), and a 'Cancel' 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.

1.13.1 Main Tab

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

Product Details

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

Product Code

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

Product Description

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

Default

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

Other Details

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

Offer Id

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

No of Installments

Specify the number of instalments 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

Frequency

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

Rate

Specify the profit rate to be associated with the finance.

Rate Code

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

Spread

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

Effective Rate

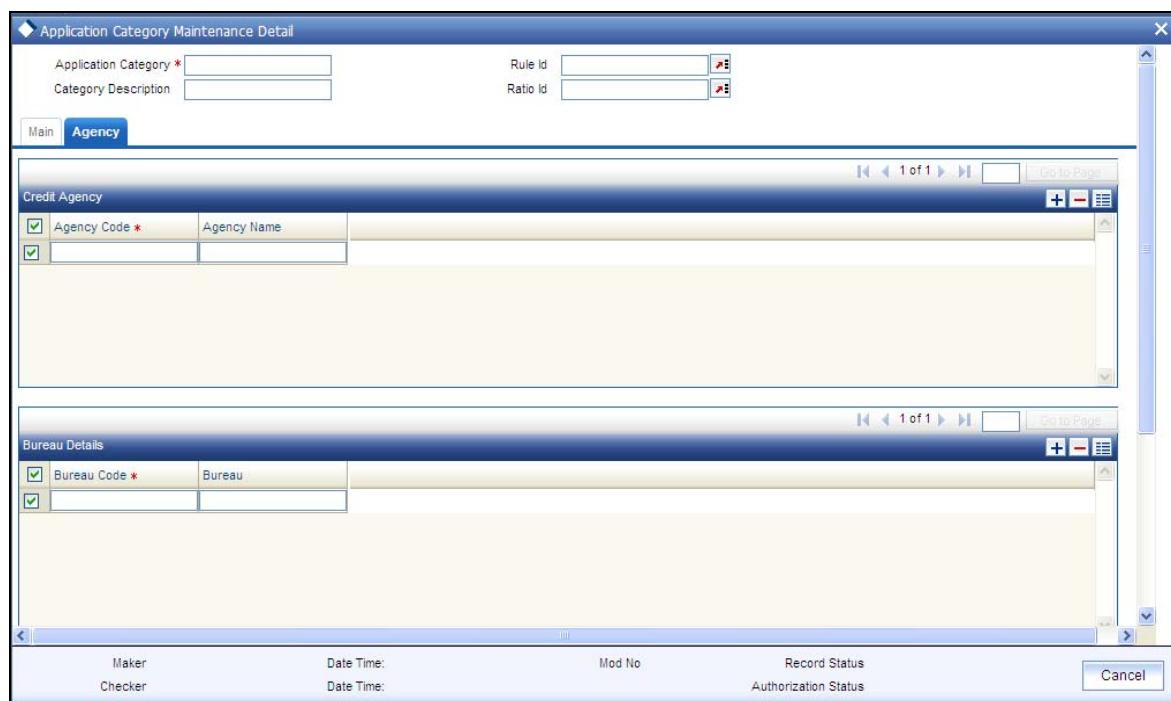
The effective profit rate gets displayed here, based on the profit and the spread specified.

Default

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

1.13.2 Agency Tab

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



Agency Code *	Agency Name

Bureau Code *	Bureau

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

You can specify the following details in this screen:

Credit Agency

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

Agency Code

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

Agency Name

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

Bureau Details

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

Bureau Code

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

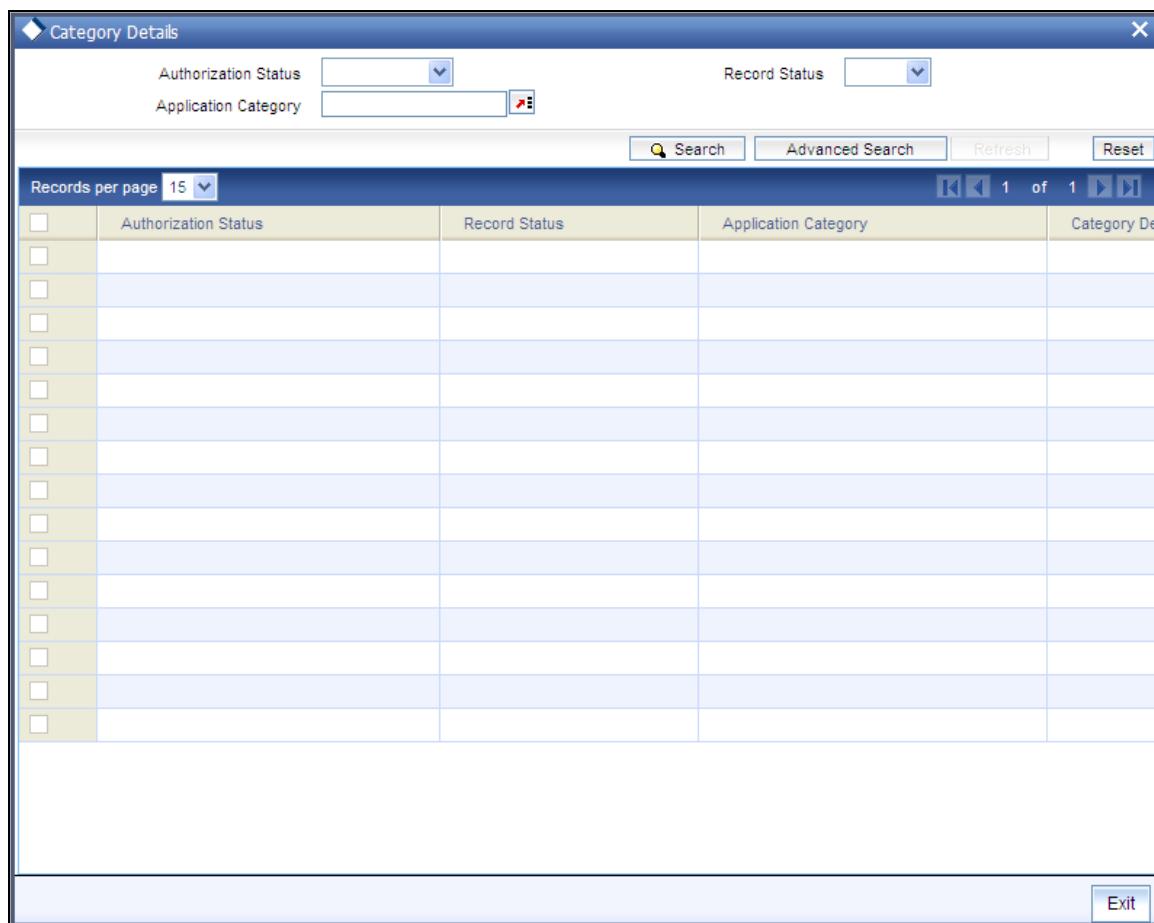
Bureau

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

1.14 Viewing Application Category Summary

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

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



The screenshot shows a software application window titled 'Category Details'. At the top, there are two dropdown menus: 'Authorization Status' and 'Record Status'. Below these is a text input field for 'Application Category' with a red 'X' button. To the right of the input field are buttons for 'Search', 'Advanced Search', 'Refresh', and 'Reset'. Below the search area, there is a 'Records per page' dropdown set to '15' and a navigation bar showing '1 of 1'. The main area is a grid table with columns: 'Authorization Status', 'Record Status', 'Application Category', and 'Category De'. The first column contains checkboxes. The grid is currently empty, showing only the column headers and a few empty rows. In the bottom right corner of the grid area, there is a small 'Exit' button.

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

- Authorization Status
- Record Status

- Application Category

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

1.15 **Stages in Tawaroog Finance Origination**

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

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

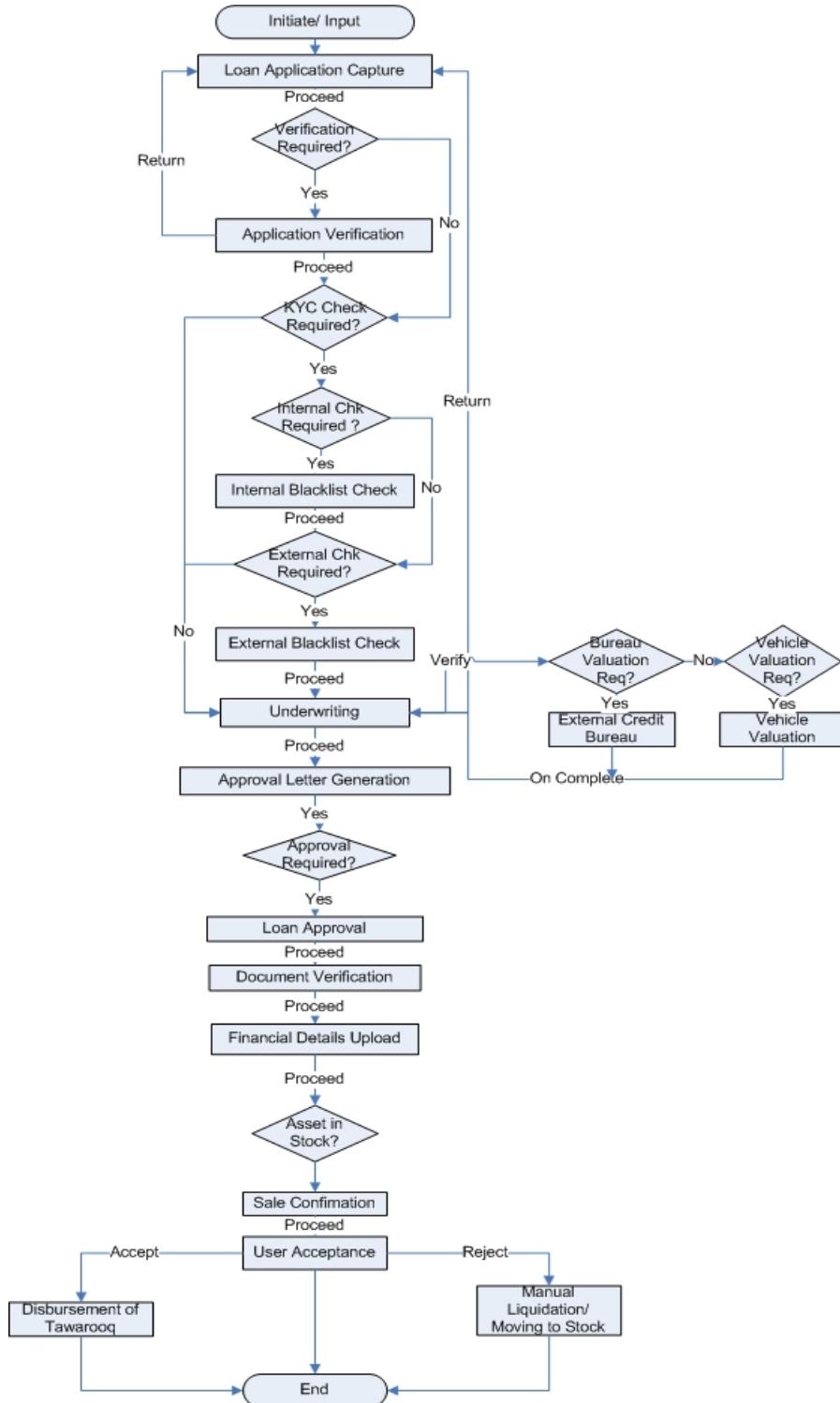
- Application Entry – the following details are captured in this stage
 - Applicant Information
 - Application details
 - Requested Finance Details
 - Collateral Details
 - Checklist
 - Documents
 - Advice Generation
- Application Verification
 - Information captured during 'Application Entry' stage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

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

1.15.1 Process Flow Diagram

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



1.15.2 Process Matrix

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

Stage	Stage Title	Description	Roles	Function Id	Exit point
-------	-------------	-------------	-------	-------------	------------

Stage	Stage Title	Description	Roles	Function Id	Exit point
1	Application Entry	<p>The following details are captured as part of this stage</p> <p>Application Details</p> <p>Applicant Details</p> <p>Requested Finance Details</p> <p>Limits Information</p> <p>Collateral Details</p> <p>Check List</p> <p>User Defined Fields and Comments</p> <p>Document Capture</p>	CEROLE	ORDTAWAE	PROCEED
2	Application Verification	The details captured as part of 'Application Entry' stage is verified	CMROLE	ORDTAWAV	PROCEED
3	Application Management Verification	The details captured as part of 'Application Entry' stage is verified if approval level is more than 1.		ORDTAWMV	PROCEED
4	Internal Blacklist Check	The Customer details captured as part of 'Application Entry' stage can be verified for Internal Blacklist check		ORDTAWKI	PROCEED
5	External Blacklist Check	The Customer details captured as part of 'Application Entry' stage can be verified for External Blacklist check		ORDTAWKE	PROCEED

Stage	Stage Title	Description	Roles	Function Id	Exit point
6	Underwriting	<p>The following details are captured as part of this stage</p> <p>Applicant Financial Ratios</p> <p>Applicant Credit Score</p> <p>Applicant Bureau Report</p> <p>Finance Offers</p> <p>Finance Schedules</p> <p>Finance Charges</p> <p>Collateral Valuation</p> <p>Document Capture</p>	CMROLE	ORDTAWUD	VERIFY, PROCEED
7	Finance Approval	Finance Approval	CMROLE	ORDTAWAR	PROCEED
8	Document Verification	<p>Document Verification</p> <p>Final Verification</p> <p>Customer Creation</p> <p>Finance Account Creation</p>	CMROLE	ORDTAWDV	PROCEED, REJECT, CANCEL
9	Customer / Finance / Collateral / Facility / Account Creation	<p>The system task is used to create the following</p> <p>Customer creation</p> <p>Tawarооq Account Creation</p> <p>Facility Creation</p> <p>Collateral Creation</p> <p>Finance Creation</p>	N/A	ORDTWCUS / ORDTWLIA / ORDTWLOA / ORDTWCOL	RETRY OR TERMINATE
10	Sale Confirmation	The outcome of the sale confirmation of the underlying assets triggers the <i>Tawarооq</i> origination in the next stage.		ORDTWSAC	PROCEED

Stage	Stage Title	Description	Roles	Function Id	Exit point
11	User Acceptance	The outcome of the User acceptance on sale confirmation of the underlying assets triggers the <i>Tawaroq</i> origination in the next stage.		ORDTWUSA	ACCEPT, REJECT
12	Disbursement of <i>Tawaroq</i>	If outcome of the previous stage is ACCEPT the disbursement of <i>Tawaroq</i> for the underlying asset happens			N/A
13	Manual Liquidation	If outcome of the previous stage is REJECT the manual liquidation happens		ORDTWPMT	PROCEED

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

Step 1. Finance Application Details Entry Stage

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

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

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

You can key-in the finance application details required in '*Tawaroq* Application Entry' screen.

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

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

Application Category

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

Product Code

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

Branch Code

The system displays the branch code here.

Lead ID

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

Enquiry ID

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

Offline Application Number

Specify the offline application number, if the finance application has been created using the offline facility. You can also select the application number from the adjoining option list. The list contains all the application numbers for finance applications that have been created offline.

After specifying the finance number, click the 'Sync' button. All the details for the selected offline application will be displayed in this screen. You can modify the required details.

Application Number

Specify the application number of the customer.

User Reference Number

Specify the user reference number for the finance application.

Priority

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

- Low
- Medium
- High

Status

The status of the application gets displayed here.

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

1.15.3 Main Tab

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

Channel

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

Intermediary Code

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

KYC Required

Check this box if the KYC is required.

For existing customers of the bank, you need to specify the following details:

Existing

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

Customer No

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.

Type

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

- Primary
- Co Applicant

Customer Name

Specify the name of customer.

Short Name

Specify the short name of the customer.

National Id

Specify the notional identification of the customer.

Applicant Details**Country**

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

Language

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

Customer Category

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

Nationality

Specify the nationality of the customer.

Financial Currency

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

Mobile Number

Specify the mobile number of the customer.

Landline Number

Specify the landline number of the customer.

E-mail

Specify the E-mail address of this customer.

Fax

Specify the fax number of the customer.

Retail

First Name

Specify the First name of the customer.

Middle Name

Specify the Middle name of the customer.

Last Name

Specify the Last name of the customer.

Salutation

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

- Mr.
- Mrs
- Miss
- Dr

Gender

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

- Male
- Female

Date of Birth

Specify the date of birth of the customer.

Mother Maiden Name

Specify the mother maiden name.

Passport Number

Specify the passport number of beneficial owner.

Passport Issue Date

Specify the issue date of the passport.

Passport Expiry Date

Specify the expiry date of the passport.

Marital Status

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

- Single

- Married
- ◆ Divorcee

Dependents

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

Corporate

Incorp Date

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

Capital

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

Net Worth

Specify the Net worth of the customer organization,

Business Description

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

Country

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

Account

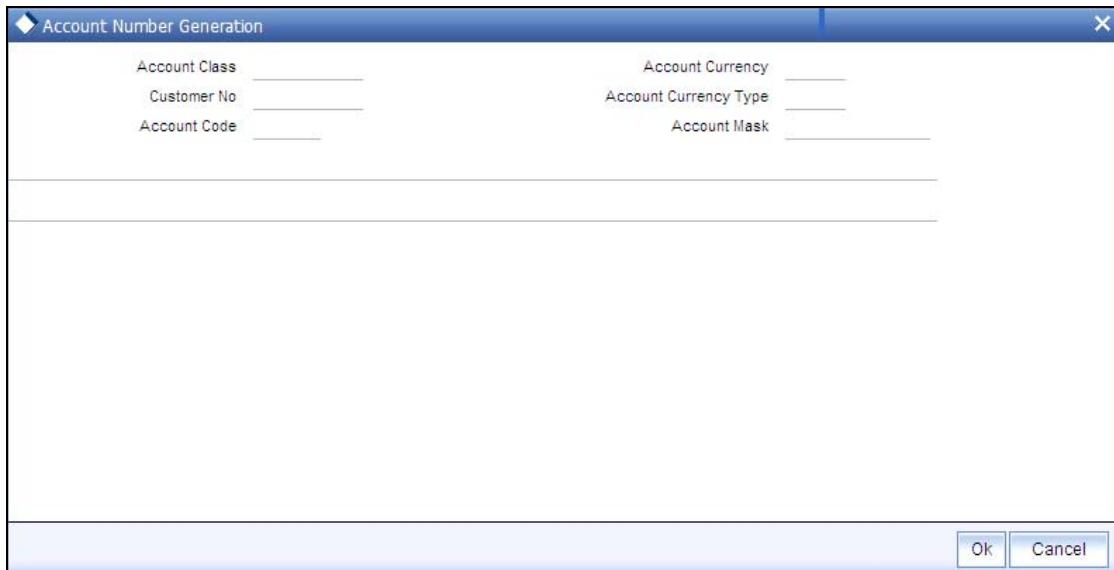
Account Number

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

Account Class

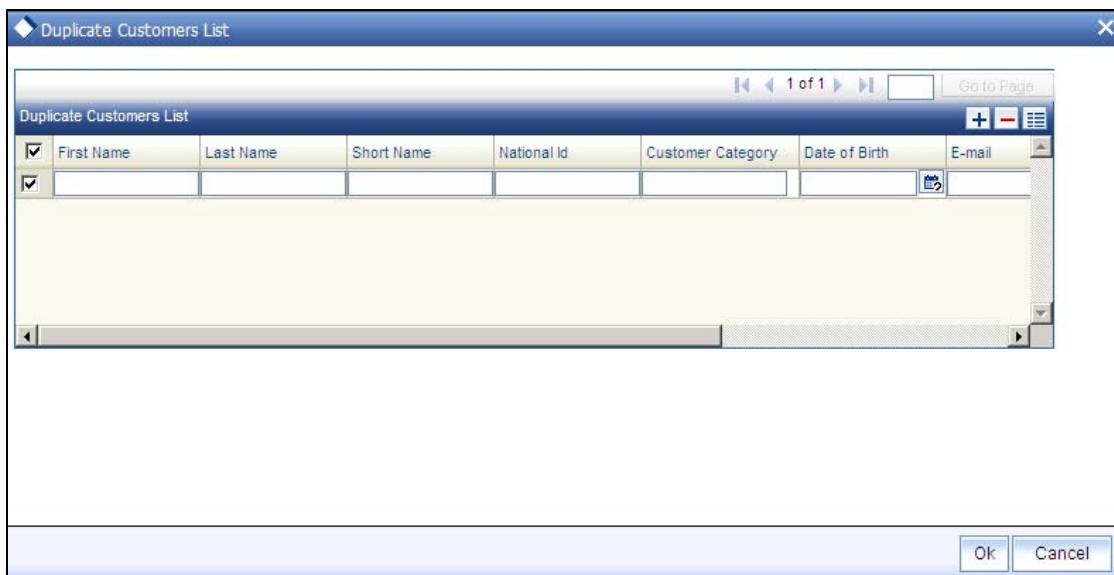
Specify the account class or select the account class of the customer from the option list provided.

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



1.15.3.1 Dedupe

You can verify if the customer details are duplicated by clicking the 'Dedupe' button. 'Duplicate Customer List' screen gets displayed where any duplicate customer details are displayed.



You can enter the following details;

First Name

Specify the First name of the customer.

Last Name

Specify the Last name of the customer.

Short Name

Specify the short name of the customer.

National Id

Specify the National Identification Number of this customer.

Customer Category

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

Date of Birth

Specify the date of birth of the customer.

E-Mail

Specify the E-mail address of this customer.

Passport Number

Specify the passport number of customer.

Mobile Number

Specify the customer's mobile phone number on which they can be reached any time.

1.15.3.2 Finance

You can view the existing finance for the customer by clicking the 'Finances' button against the Applicant record.

Currency	Amount	Value Date	Maturity Date	Amount	Rate

1.15.4 Details Tab

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

The screenshot shows the 'Tawaroq Application Entry' application interface. The 'Details' tab is selected. At the top, there are fields for Application Category, Product Code, Branch Code, Lead Id, Enquiry ID, Offline Application Number, Application Number (set to 'IslamicTawaroqAccount3267'), User Reference, Priority (set to 'Low'), and Status (set to 'New Application'). Below this, the 'Address Details' section is expanded, showing a list of addresses (1 of 1) with fields for Address Type (Permanent/Mailing), Address Line 1-3, Country, Zip, and Contact Number. The 'Employment Details' section is also expanded, showing fields for Employer, Employment Type (Part Time), Occupation, Designation, Employee Id, Address Line 1-3, Country, Zip, Extension, Contact Phone, Contact Name, Contact Extension, Comments, and Department. At the bottom, there are tabs for Documents, KYC Review, Home Asset, Vehicle Asset, Equipment Asset, and Inventory Tracking. Below these tabs are fields for Prev Remarks, Remarks (with a dropdown for Audit), Outcome (with a dropdown), and an Exit button.

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

1.15.5 Financials Tab

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

Income Details

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

Income Type

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

- Salary
- Rent
- Business
- Others

Currency

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

Amount

Specify the amount that the customer draws as his income.

Frequency

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

- Daily

- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly

Liability Details

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

Liability Type

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

- Finance
- Lease
- Rent
- Others

Liability Sub Type

Specify the sub type corresponding to the liability.

Frequency

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

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

Amount

Specify the amount that the customer pays as his liability.

Account Balance

Specify the balance associated with the liability account.

Start Date

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

End Date

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

Asset Details

Type

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

- Vehicle
- Home
- Others

Asset Sub Type

Specify the sub type associated with the asset.

Description

Specify a suitable description for the asset type.

Asset Value

Specify the value associated with the asset.

Vehicle

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

Make

Specify the make of the vehicle.

Model

Specify the model of the vehicle.

Manufacturing Year

Specify the year of manufacture of the vehicle.

Body

Specify the body details of the vehicle.

Reg#

Specify the registration number of the vehicle.

Home

Address Line 1-3

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

Width

Specify the width of the customer's residence.

Length

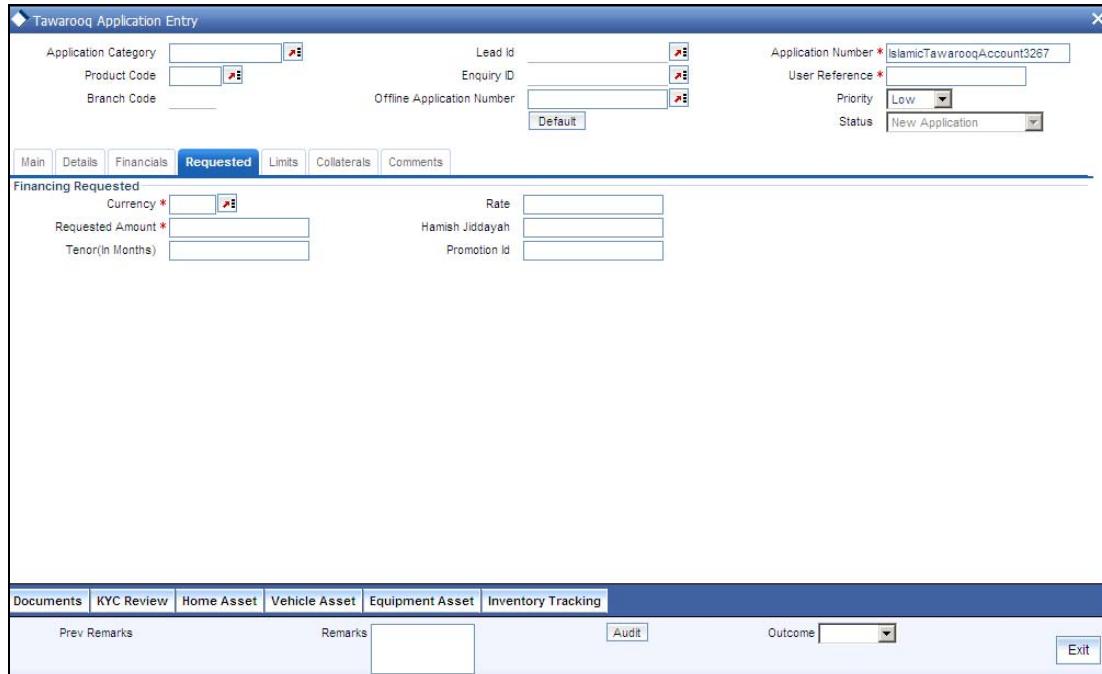
Specify the length of the customer's residence.

Occupancy

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

1.15.6 Requested Tab

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



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

LoanFinance 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 of interestrate for the loanfinance.

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..

1.15.7 Limits Tab

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

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.

Main Line Code

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

Line Currency

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

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

Once the entry is authorized you cannot change the currency.

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

Expected Limit Amount

Enter the expected limit amount.

Collateral Amount

The system displays the collateral amount here.

Effective Line Amount Basis

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

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

Effective Line Amount

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

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

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

Additional Line Amount

Enter the effective line amount.

Pool Details

Pool Code

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

Pool Description

Specify a brief description of the collateral pool here.

Pool Currency

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

Pool Amount

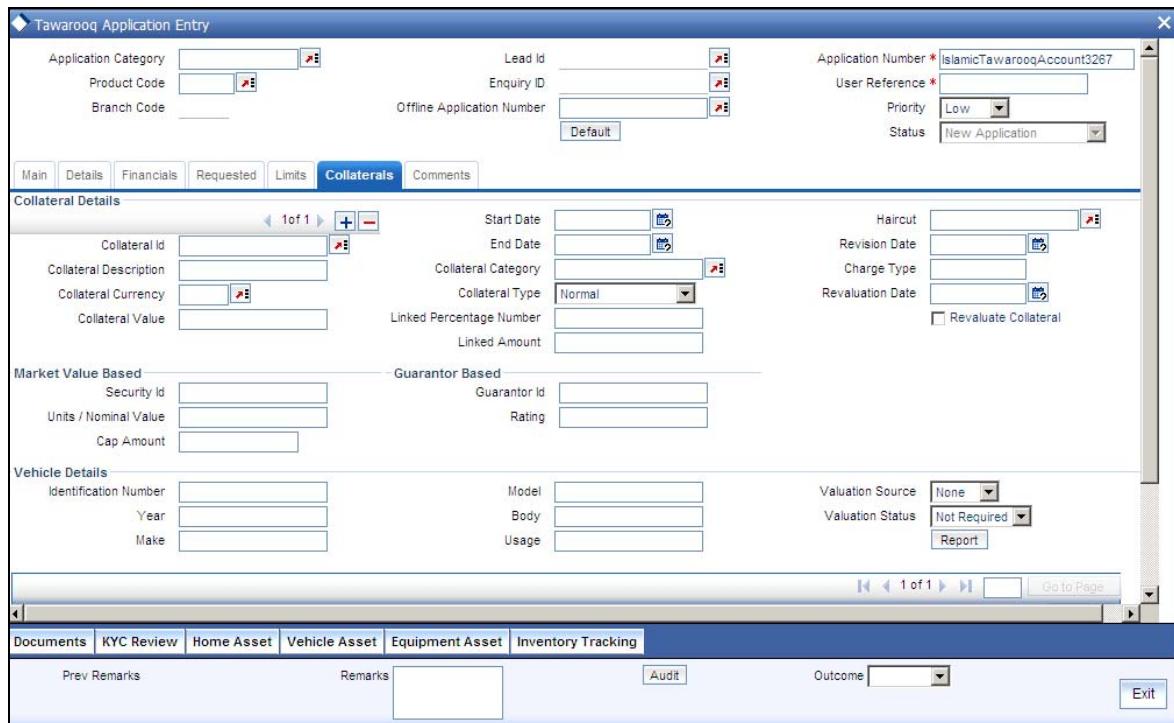
The entire Collateral Linked amount will be displayed in this field.

Pool Utilized

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

1.15.8 Collaterals Tab

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



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

Vehicle Details

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

Identification Number

Enter the unique identification number associated with the vehicle.

Year

Specify the year of manufacture for the vehicle.

Make

Specify the make of the vehicle.

Model

Specify the vehicle model.

Body

Specify the vehicle body details.

Usage

Specify the mileage used by the vehicle till date.

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

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

1.15.9 Vehicle Asset

Click 'Vehicle Asset' button 'Tawarооq Application Entry' screen to invoke 'Vehicle Asset' screen.

The screenshot shows the 'Vehicle Asset' entry screen. At the top, the application number is set to 'IslamicTawarооqAccount3267'. The screen is divided into several sections:

- Vehicle Details:** Includes fields for Asset Sequence Number, Asset Status (Active), Asset Type (New Asset), Asset Category, Chassis Number, Class, Color, No of Cylinders, Vehicle Condition, Description, Year of Manufacturing, Maker Code, Sub Model, Year Model, and Engine Number.
- Registered:** Includes fields for Registration Type, Registration Name, Registration Emirate, Registration Number, Registration Date, and Delivery Date. Corresponding fields for Vendor Details (Vendor Code, Agent Sales Name, Agent Name, Agent Branch) and Appraiser Details (Appraiser Name, Appraiser Value, Appraiser Date) are also present.
- Amount Details:** Includes fields for Currency, Requested Finance Amount, Percentage Amount Appraised, Down Payment, Vehicle Value, Maintenance Cost, Insurance Amount, Asset Finance Amount, and Insurance Details (Insured By Bank, Insurance Company, Premium Amount).
- Total Amount Details:** Includes fields for Asset Finance Amount and Balance Details (Outstanding Asset Amount).

At the bottom right are 'Ok' and 'Cancel' buttons.

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.

1.15.10 Capturing 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.

1.15.11 Specifying 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.

1.15.12 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.

1.15.13 Specifying 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.

1.15.14 Specifying 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.

1.15.15 Specifying 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.

1.15.16 Specifying 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.

1.15.17 Specifying Balance Details

Outstanding Principal

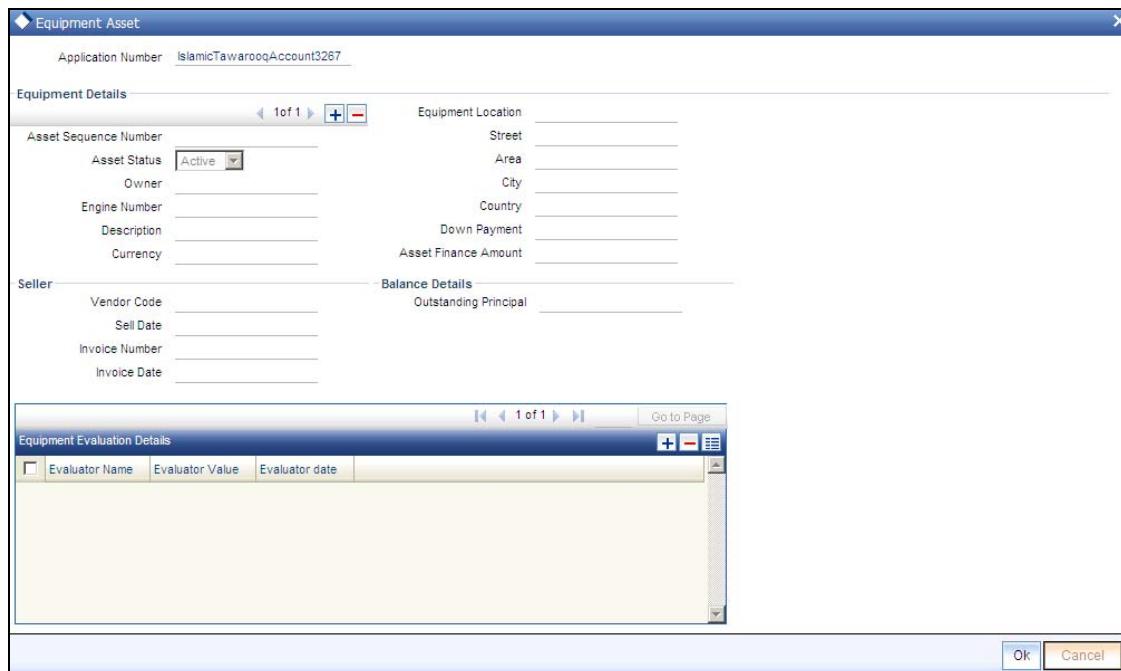
The outstanding principal on the account for this vehicle is displayed here.

Outstanding Profit

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

1.15.18 Equipment Asset

Click 'Equipment Asset' button '*Tawaroq Application Entry*' screen to invoke "Equipment Asset" screen.



The screenshot shows the 'Equipment Asset' dialog box. At the top, the application number is listed as 'IslamicTawaroqAccount3267'. The 'Equipment Details' section contains fields for Asset Sequence Number, Asset Status (set to 'Active'), Owner, Engine Number, Description, Currency, Equipment Location (Street, Area, City, Country), Down Payment, Asset Finance Amount, and Outstanding Principal. The 'Seller' section includes fields for Vendor Code, Sell Date, Invoice Number, and Invoice Date. Below these, the 'Equipment Evaluation Details' section contains fields for Evaluator Name, Evaluator Value, and Evaluator date. At the bottom right of the dialog are 'Ok' and 'Cancel' buttons.

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.

1.15.19 Specifying 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.

1.15.20 Specifying 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.

1.15.21 Specifying 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.

1.15.22 Specifying Evaluator Details**Name**

Specify the name of the evaluator here.

Value

Specify the evaluated value of the equipment.

Date

Specify the date of evaluation.

1.15.23 Property Asset

Click 'Home Asset' button 'Tawaroq Application Entry' screen to invoke 'Home Asset' screen.

The screenshot shows the 'Home Asset' application window. At the top, the application number is listed as 'IslamicTawaroqAccount3267'. The window is divided into several sections:

- Property Detail:** Contains fields for Asset Sequence Number, Asset Status (Active), New Property Type (Yes), Property Type, Description, Builder Name, Building Name, Project Name, Wing Name, District/Area, City, and Area in Another Country. It also includes fields for Plot Number, Property Status, Property Area, Property Usage, Date of Completion, Title Deed Number, Registration Name, Title Deed Issue From, Registration Number, Registration Date, Title Deed Issue Date, Villa/Apt. Number, Building compound Name, Street Name, Post Box No., Emirate, Area in Emirate, Country, Mortgage Degree, and Lot Number.
- Amount Detail:** Includes fields for Currency, Requested Amount, Down Payment Amount, Valuation, Insurance Value, and Asset Finance Amount. It also lists Vendor Details (Vendor Code) and Insurance Details (Insurance Company, Insurance Paid By, Premium Amount, Insured Name, Expiry Date).
- Evaluation Details:** A table with columns for Evaluator Name, Evaluation Value, and Evaluation Date. It shows two rows of data with checkboxes in the first column.
- Vendor Details:** A table with columns for Vendor Type (Contractor selected), Vendor Code, Chosen By (Bank selected), Account Value, Account Date, Account Start Date, and Account End Date. It shows one row of data with checkboxes in the first column.
- Management:** Includes fields for Company Name, Contact Person, Contact Number, and Managed By.

At the bottom right are 'Ok' and 'Cancel' buttons.

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.

1.15.24 Capturing 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.

1.15.25 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

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

1.15.26 Specifying 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.

1.15.27 Specifying 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.

1.15.28 Specifying 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.

1.15.29 Specifying 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.

1.15.30 Comments Tab

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

The screenshot shows the 'Tawaroq Application Entry' window. At the top, there are fields for Application Category, Product Code, Branch Code, Lead Id, Enquiry ID, Offline Application Number, Application Number (set to 'IslamicTawaroqAccount3267'), User Reference, Priority (set to 'Low'), and Status (set to 'New Application'). Below these are tabs for Main, Details, Financials, Requested, Limits, Collaterals, and Comments. The Comments tab is selected, showing a table with columns for Sequence Number, Comments, Comment By, and Comment Date. Two rows are present: one with Sequence Number 1 and another with Sequence Number 2, which is checked. At the bottom, there are tabs for Documents, KYC Review, Home Asset, Vehicle Asset, Equipment Asset, and Inventory Tracking, along with fields for Prev Remarks, Remarks, Audit, Outcome, and Exit.

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 Type

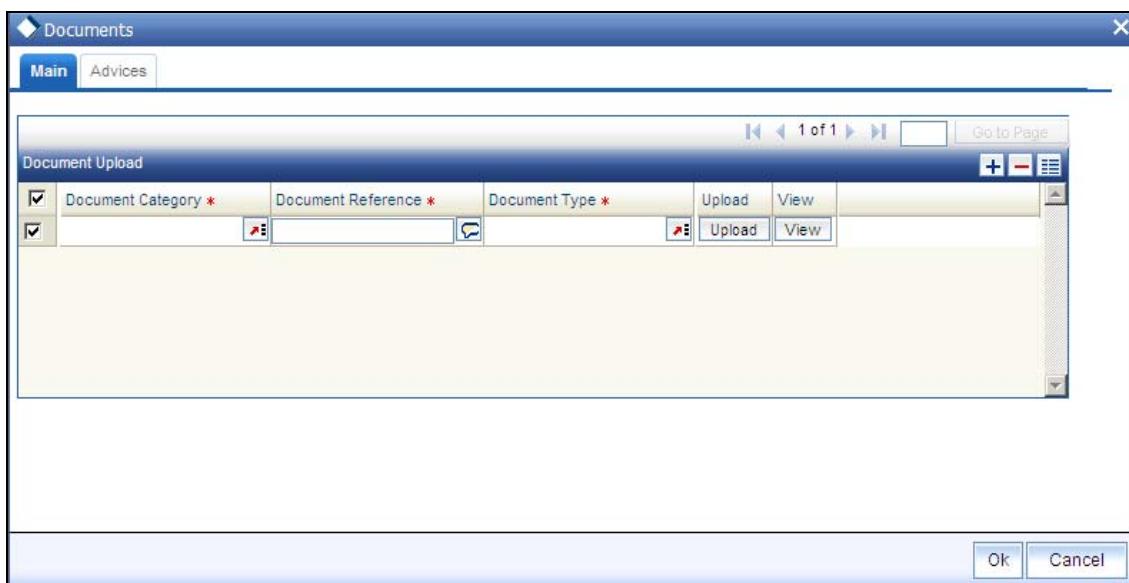
Specify the type of the comment given.

Comment Date

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

1.15.31 Capturing Document Details

You can upload the scanned documents in 'Documents' sub screen. To invoke this screen, click 'Documents' button in *Tawaroog Application Entry* screen.



You can capture the following details in this screen:

Document Category

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

Document Reference Number

Specify a unique reference number for the document being uploaded.

Document Type

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

Click 'Upload' button to upload the documents or 'View' button to view the documents.

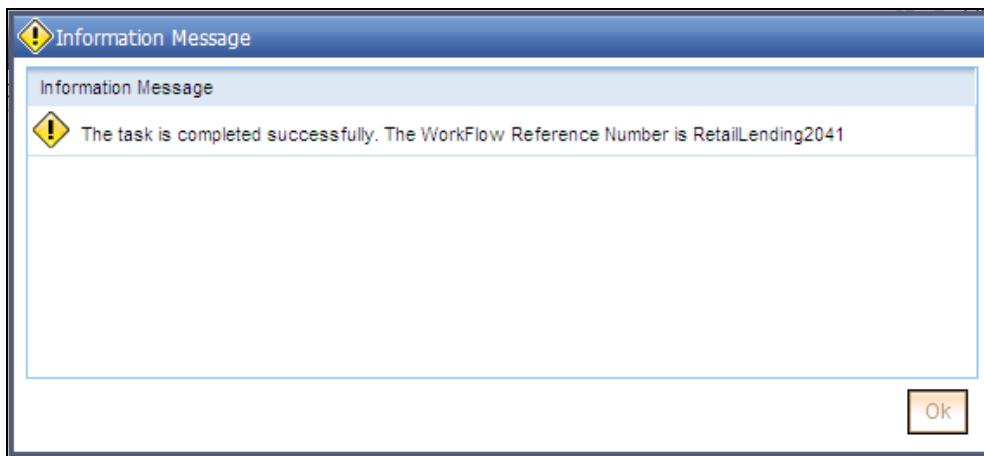
After specifying the mandatory details in Application Entry screen, select the 'Outcome' that you wish in the lower portion of the screen. To move to the next stage select 'PROCEED' as the outcome and click the 'Save' icon. You can select 'CANCEL' to terminate the process, if required.

The following validations are carried out in this stage:

- If any of the mandatory documents are missing, the system displays an error message
- If any of the override documents are missing, the system displays an override message
- If any mandatory customer information is missing, the system displays error messages

You will not be able to proceed to the next stage without correcting the errors, if any.

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

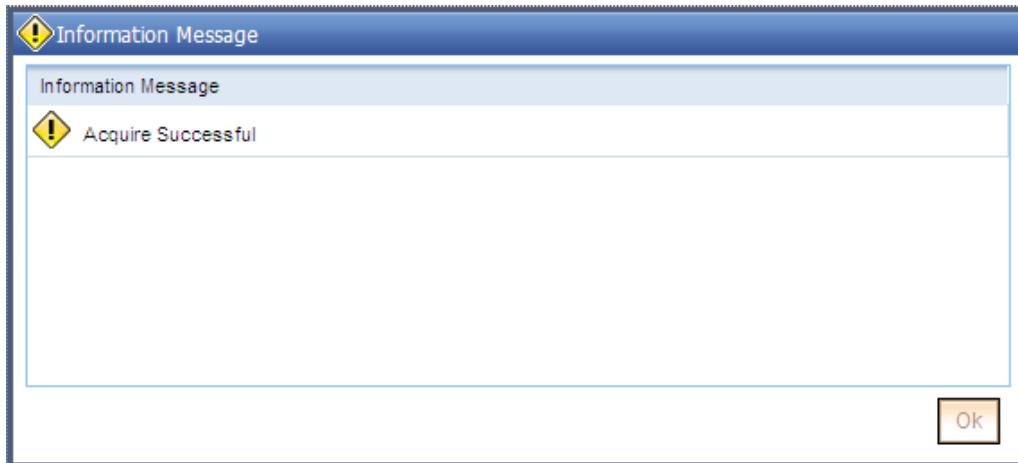


To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option.

Workflow Ref No	Txn Ref No	Title	Assignee Group	Assignee Users	Customer Name	Amount	Creation Date	Priority
RetailLending1382		Document Verification	ALLROLES_ALLREAD				2010-06-29 20:13:10 IST	Low
RetailLending1481		Application Entry	ALLROLES_ALLREAD				2010-07-01 18:41:27 IST	
RetailLending1484		Application Entry	ALLROLES_ALLREAD				2010-07-01 18:57:11 IST	
OpenSavingsAccount1465		Receive And Verify	ALLROLES_ROSEROLE_ALLREAD				2010-07-01 19:06:37 IST	
OpenCurrentAccount1488		ReceiveAndVerifyCustDetails	ALLROLES_ALLREAD				2010-07-01 19:07:20 IST	
RetailLending1487		Application Entry	ALLROLES_ALLREAD				2010-07-01 19:07:44 IST	
RetailLending1489		Application Entry	ALLROLES_ALLREAD				2010-07-01 19:45:10 IST	
RetailLending1471		Application Entry	ALLROLES_ALLREAD				2010-07-01 19:55:02 IST	
RetailLending1384		Document Verification	ALLROLES_ALLREAD				2010-07-02 11:24:34 IST	Low
RetailLending1478		Underwriting	ALLROLES_ALLREAD				2010-07-02 14:14:12 IST	Low

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

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



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

Step 2. Application Verification Stage

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

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

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

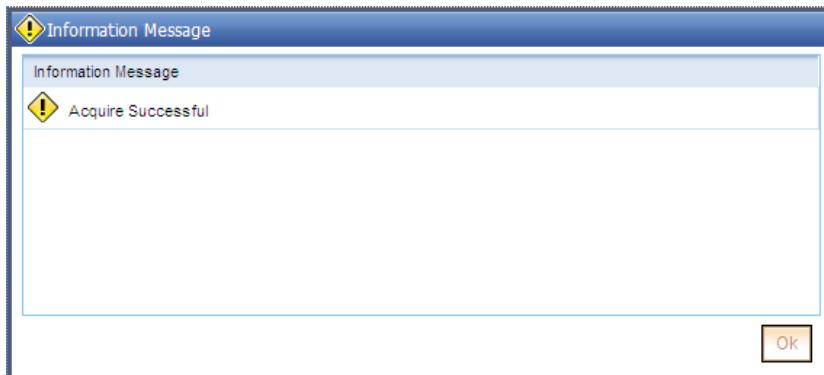
The verifier can either send the application back to the previous stage if the information provided is not adequate or can cancel it if the information captured is not satisfactory.

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 following message gets displayed on successful acquisition of the task.



Step 3. Application Management Verification Stage

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

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

 A screenshot of the 'Tawaroq Application Management Verification' application window. The top header shows the title and a toolbar with buttons for Main, Details, Financials, Requested, Limits, Collaterals, and Comments. The main area is divided into sections: 'Applicant Details' (with tabs for Existing, Customer No, Default, Type, Customer Name, Short Name, National Id, De-dupe, and Finances), 'Retail' (with fields for Country, Nationality, Language, Customer Category, Financial Currency, Mobile Number, Landline Number, and E-mail), 'Corporate' (with fields for First Name, Middle Name, Last Name, Salutation, Gender, Date of Birth, Mothers Maiden Name, Passport Number, Incorporation Date, Capital, Net Worth, Business Description, Country, Account Number, and Branch Code), and 'Account' (with fields for Account Number and Branch Code). At the bottom are tabs for Documents, KYC Review, Home Asset, Vehicle Asset, Equipment Asset, and Inventory Tracking, along with buttons for Prev Remarks, Remarks, Audit, Outcome, and 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.

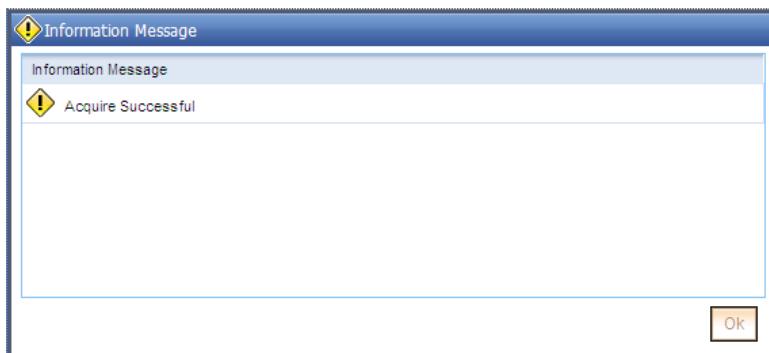
The verifier can either send the application back to the previous stage if the information provided is not adequate or can cancel it if the information captured is not satisfactory.

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 following message gets displayed on successful acquisition of the task.



Step 4. Internal Blacklist Check Stage

The information against an Internal Black list of customers is 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. You can also invoke 'Tawaroq KYC Internal Review' screen by typing 'ORDTAWKI' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The task will be moved to the 'Assigned' task list. Go to the 'Assigned' 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 'KYC Review' button to view all customer information and check against black listed customer lists.

You can perform a check on the customer record against the blacklisted customer database. You need to query on the records using all or a combination of the following criteria:

- Customer Number
- First Name
- Last Name

- Date Of Birth
- Country
- Internal
- Internal Remarks
- External
- External Remarks
- SDN status
- Review

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

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



Step 5. External Blacklist Check Stage

The information against an external Black list of customers is 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. You can also invoke 'Tawaroor KYC External Review' screen by typing 'ORDTAWKE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The task will be moved to the 'Assigned' task list. Go to the 'Assigned' 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 'KYC Review' button to view all customer information and check against black listed customer lists.

You can perform a check on the customer record against the blacklisted customer database. You need to query on the records using all or a combination of the following criteria:

- Customer Number
- First Name
- Last Name

- Date Of Birth
- Country
- Internal
- Internal Remarks
- External
- External Remarks
- SDN status
- Review

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

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



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

Step 6. Underwriting

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

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

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

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

1.15.32 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 shows the Tawaroq Underwriting application interface. At the top, there are tabs for Application Category, Product Code, Branch Code, Lead Id, Enquiry ID, Offline Application Number, Application Number, User Reference, Priority, and Status. Below these are tabs for Main, Details, Financials, Requested, Limits, Collaterals, Credit Score, Bureau, Ratio, Financing, Schedule, Charges, Investigation, Check List, and Comments. The Collaterals tab is selected. The main area is titled 'Collateral Details' and contains sections for 'Collateral Details' and 'Vehicle Details'. The 'Collateral Details' section includes fields for Collateral Id, Collateral Description, Collateral Currency, Collateral Value, Start Date, End Date, Collateral Category, Collateral Type (set to 'Normal'), Linked Percentage Number, Linked Amount, Haircut, Revision Date, Charge Type, and Revaluation Date. There is also a checkbox for 'Reevaluate Collateral'. The 'Vehicle Details' section includes fields for Identification Number, Year, Make, Model, Body, Usage, Valuation Source (set to 'None'), Valuation Status (set to 'Not Required'), and a 'Report' button. At the bottom, there are tabs for Documents, KYC Review, Home Asset, Vehicle Asset, Equipment Asset, and Inventory Tracking. Below these tabs are fields for Prev Remarks, Remarks, Audit, Outcome, and Exit.

In this screen, capture the following details:

Vehicle Details

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

Identification Number

Enter the unique identification number associated with the vehicle.

Year

Specify the year of manufacture for the vehicle.

Make

Specify the make of the vehicle.

Model

Specify the vehicle model.

Body

Specify the vehicle body details.

Usage

Specify the mileage used by the vehicle till date.

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

- Year
- Make
- Model
- Body
- Usage

Valuation Source

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

- INTERNAL
- NONE

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

Status

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

- RECOMMENDED
- NOT RECOMMENDED
- COMPLETE
- NO DATA

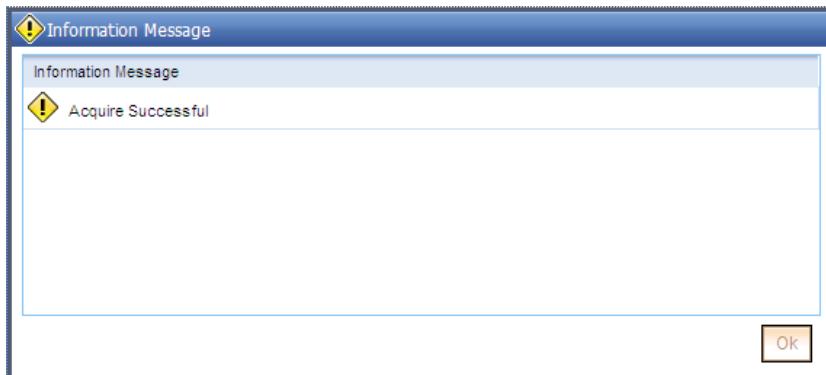
The evaluation will be done only if the valuation source is selected as 'INTERNAL' and the status is 'RECOMMENDED'. For any other combination of values for the two fields, the system will display an error message and will not proceed with the evaluation till the values are set as specified above.

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

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

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

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



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



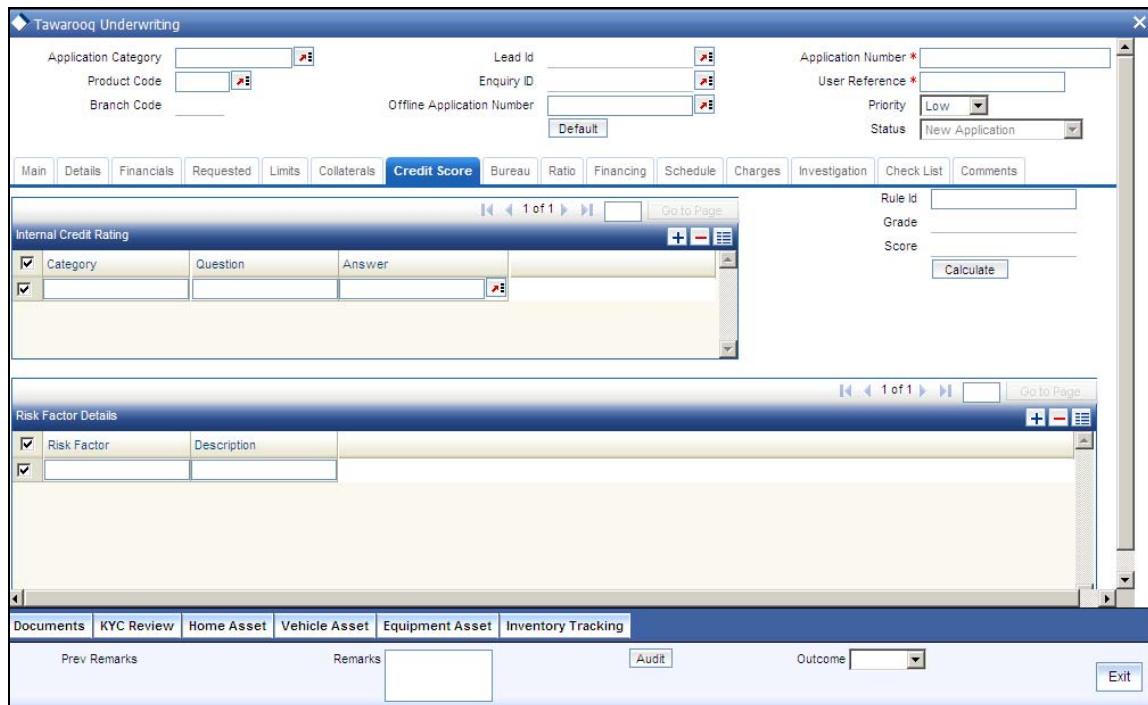
In this screen, you can view the information available for the vehicle based on the information provided by you. If the information in this screen matches the details available in the system database for the same vehicle, the status is updated to 'COMPLETED' in the collateral tab. If it does not match,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

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

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

1.15.33 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. You can specify the following details here:

Answer

Specify the answer to be associated with the question used for calculating the credit score.

Risk Factor

Specify the risk factor associated with the finance, if any.

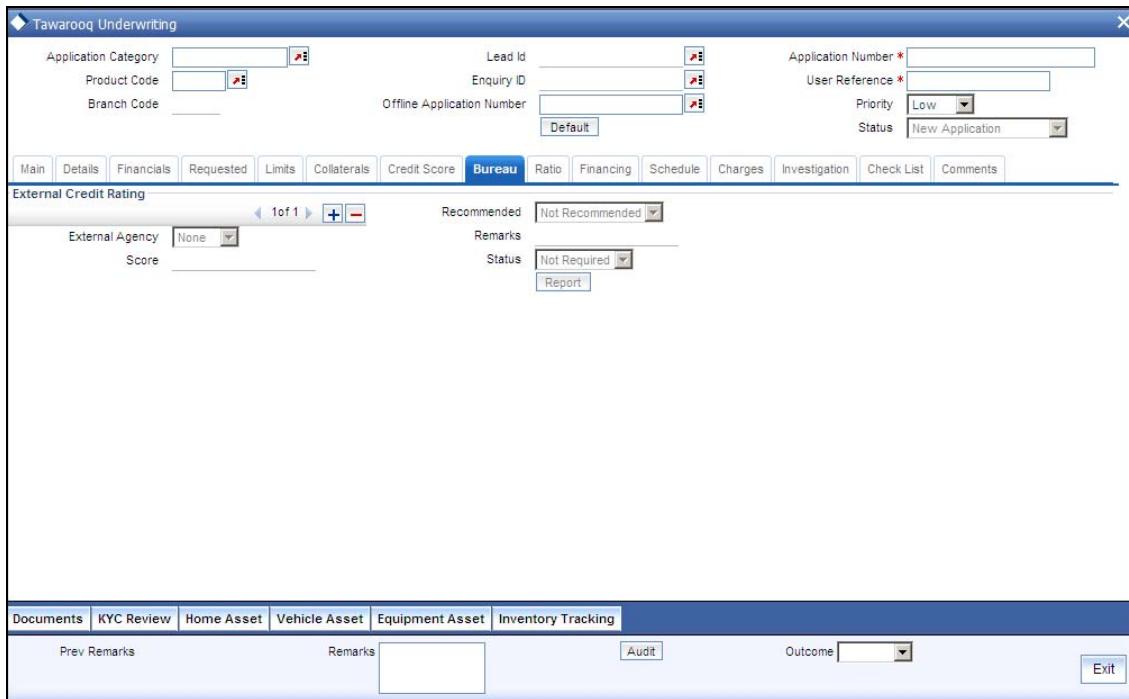
Description

Specify a suitable description for the risk factor associated with the finance.

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

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

Credit Bureau Details

Customer Id

The identification of the finance customer gets displayed here.

Bureau

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

Status

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

- Completed
- Pending

Remarks

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

External Credit Rating

External Agency

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

Recommended

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

- Recommended
- Not Recommended

Remarks

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

Status

The following statuses are available:

- Initiated
- Completed

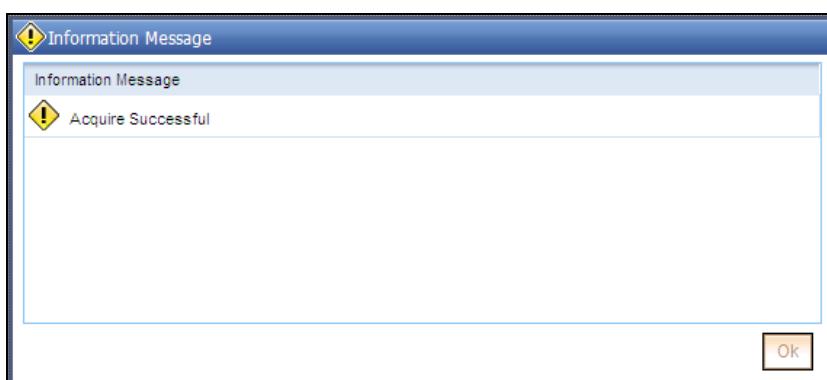
The evaluation will be done only if the external agency has been specified and the 'Recommended' field has the value 'Recommended' status is 'RECOMMENDED'. For any other combination of values for the two fields, the system will display an error message and will not proceed with the evaluation till the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

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

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

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

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



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

Summary 2

Trade Lines

◆ Creditbureau Report

Report Header

Bureau	TEST1	Credit Report Id	3
First Name	Mani	Report Dt	2009-10-10
MI	M	Unique Id	1422314
Last Name	M	Onfile Dt	2009-10-10
Birth Dt	1976-10-02	<input checked="" type="checkbox"/> Best Match	

Summary1 | Summary2 | **Trade Lines** | Public Records | Collections | Fraud Messages | Inquiries | Also Known As | Consumer Statement | Credit Scores

Trade Lines

Creditors Name	Status	Type	Type Code	Past Due Amt	Balance	Balance Dt	Op
<input checked="" type="checkbox"/> RAMESH	Initiated	Bank	B	0.00	35,000.00	2007-10-08	200
<input type="checkbox"/> SURESH	Completed	Bank	B	0.00	35,000.00	2008-10-08	200

Cancel

Public Records

◆ Creditbureau Report

Report Header

Bureau	TEST1	Credit Report Id	3
First Name	Mani	Report Dt	2009-10-10
MI	M	Unique Id	1422314
Last Name	M	Onfile Dt	2009-10-10
Birth Dt	1976-10-02	<input checked="" type="checkbox"/> Best Match	

Summary1 | Summary2 | Trade Lines | **Public Records** | Collections | Fraud Messages | Inquiries | Also Known As | Consumer Statement | Credit Scores

Public Records

Record Type	Status	Amount	Filed Dt	Satisfied Dt
<input checked="" type="checkbox"/> Annual	Completed	250,000.00	2009-10-10	2010-10-02
<input type="checkbox"/> Annual	Completed	350,000.00	2009-11-10	2010-10-06

Cancel

Collections

◆ Creditbureau Report

Report Header

Bureau	TEST1	Credit Report Id	3
First Name	Mani	Report Dt	2009-10-10
MI	M	Unique Id	1422314
Last Name	M	Onfile Dt	2009-10-10
Birth Dt	1976-10-02	<input checked="" type="checkbox"/> Best Match	

Summary1 | Summary2 | Trade Lines | Public Records | **Collections** | Fraud Messages | Inquiries | Also Known As | Consumer Statement | Credit Scores

Collections

Creditors Name	Account #	Acct Balance	High Balance	Term Type	Balance Dt	Open Dt	La
<input checked="" type="checkbox"/> RAMESH	324324234	35,000.00	100,000.00	Monthly	2009-10-08	2007-10-11	201
<input type="checkbox"/> SURESH	57567745	35,000.00	200,000.00	Monthly	2009-10-08	2008-10-10	201

Cancel

Fraud Messages

Creditbureau Report

Report Header		Credit Report Id 3	
Bureau	TEST1	Report Dt	2009-10-10
First Name	Mani	Unique Id	1422314
MI	M	Onfile Dt	2009-10-10
Last Name	M	<input checked="" type="checkbox"/> Best Match	
Birth Dt	1976-10-02		

Summary1 Summary2 Trade Lines Public Records Collections Fraud Messages Inquiries Also Known As Consumer Statement Credit Scores

Fraud Messages

Product	Message
<input type="checkbox"/> Fraud Message	No Fraud Message Found 
<input type="checkbox"/> Fraud Message	No Fraud Message 

Cancel

Inquiries

Creditbureau Report

Report Header		Credit Report Id 3	
Bureau	TEST1	Report Dt	2009-10-10
First Name	Mani	Unique Id	1422314
MI	M	Onfile Dt	2009-10-10
Last Name	M	<input checked="" type="checkbox"/> Best Match	
Birth Dt	1976-10-02		

Summary1 Summary2 Trade Lines Public Records Collections Fraud Messages Inquiries Also Known As Consumer Statement Credit Scores

Inquiries

Inquirer Name	Inquirer Subscriber #	Inquirer Industry Code	Inquiry Dt	Rate Shopping	Duplicate
<input checked="" type="checkbox"/> RAMESH	1234	IND	2010-10-08	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> SURESH	123467	IND	2010-10-08	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Cancel

Also Known As

Creditbureau Report

Report Header		Credit Report Id 3	
Bureau	TEST1	Report Dt	2009-10-10
First Name	Mani	Unique Id	1422314
MI	M	Onfile Dt	2009-10-10
Last Name	M	<input checked="" type="checkbox"/> Best Match	
Birth Dt	1976-10-02		

Summary1 Summary2 Trade Lines Public Records Collections Fraud Messages Inquiries Also Known As Consumer Statement Credit Scores

Also Known As

First Name	MI	Last Name	Suffix	Spouse First Name
<input checked="" type="checkbox"/> RAMESH	R	R	Mr	
<input type="checkbox"/> SURESH	S	S	Mr	Rani

Cancel

Consumer Statements

Creditbureau Report

Report Header		Credit Report Id 3	
Bureau	TEST1	Report Dt	2009-10-10
First Name	Mani	Unique Id	1422314
MI	M	Onfile Dt	2009-10-10
Last Name	M	<input checked="" type="checkbox"/> Best Match	
Birth Dt	1976-10-02		

Summary1 | Summary2 | Trade Lines | Public Records | Collections | Fraud Messages | Inquiries | Also Known As | **Consumer Statement** | Credit Scores

1 of 1 | Go to Page |

Consumer Statement

<input type="checkbox"/> Reported Dt	Text
<input checked="" type="checkbox"/> 2010-10-10	Completed
<input type="checkbox"/> 2010-10-09	Completed

Credit Score Details

Creditbureau Report

Report Header		Credit Report Id 3	
Bureau	TEST1	Report Dt	2009-10-10
First Name	Mani	Unique Id	1422314
MI	M	Onfile Dt	2009-10-10
Last Name	M	<input checked="" type="checkbox"/> Best Match	
Birth Dt	1976-10-02		

Summary1 | Summary2 | Trade Lines | Public Records | Collections | Fraud Messages | Inquiries | Also Known As | Consumer Statement | **Credit Scores**

Credit Scores

Score Model	Applicant Verification	Score Factor	No issue with Applicant D
Score	500		

1.15.35 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

1.15.36 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 details related to the finance offer like the number of installments, 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 payment schedules are derived based on the offer selected.



You can select only one finance offer in this screen.

1.15.37 Schedule Tab

In 'Schedule' 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.

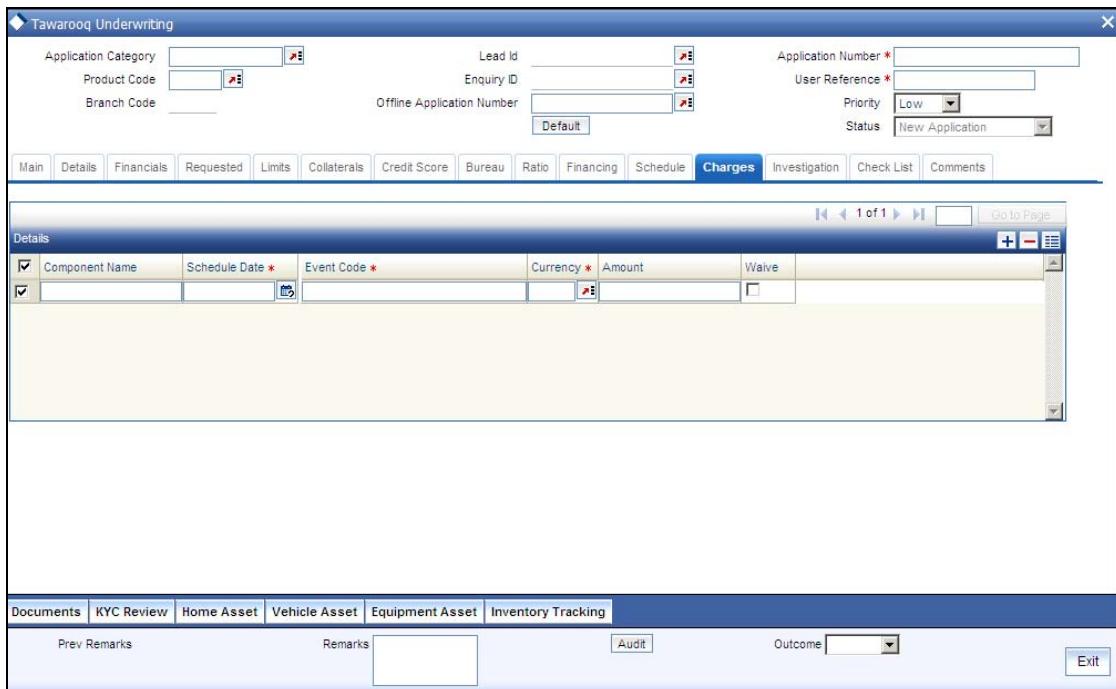
The following details related to the schedule are displayed here:

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

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

1.15.38 Charges Tab

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



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

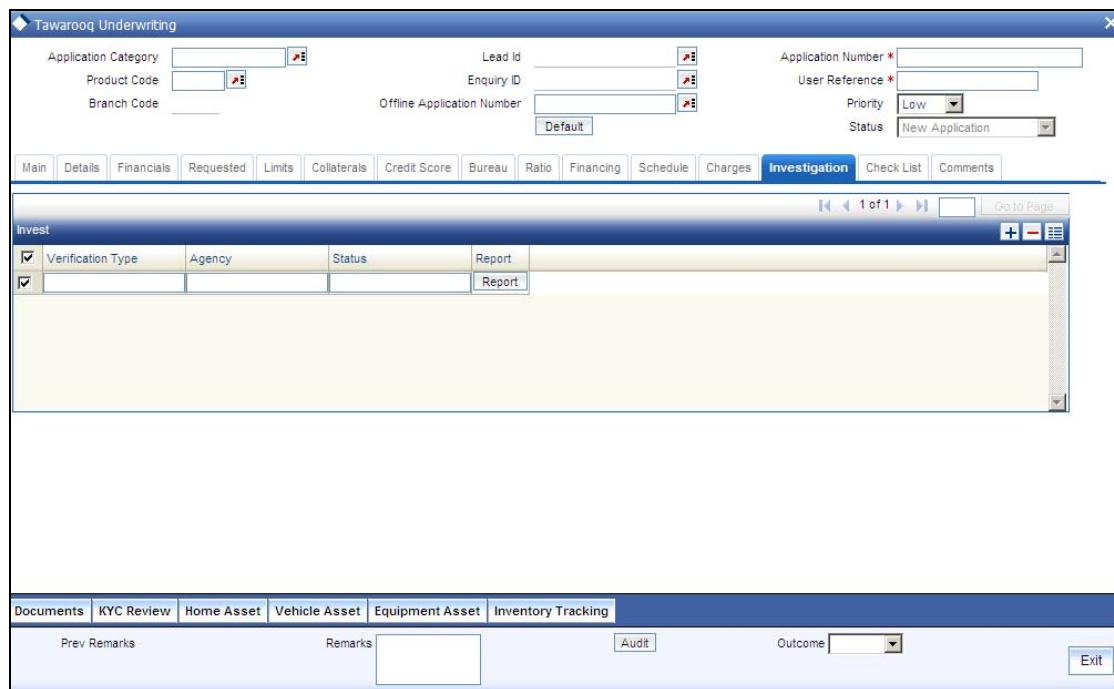
- Component Name
- Event Code
- Associated currency
- Amount

Waive

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

1.15.39 Investigation Tab

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



The screenshot shows the Tawaroq Underwriting application interface. At the top, there are several input fields for application details: Application Category, Product Code, Branch Code, Lead Id, Enquiry ID, Offline Application Number, Application Number, User Reference, Priority (set to Low), and Status (set to New Application). Below these are tabs for Main, Details, Financials, Requested, Limits, Collaterals, Credit Score, Bureau, Ratio, Financing, Schedule, Charges, Investigation (which is selected and highlighted in blue), Check List, and Comments. The main content area is titled 'Invest' and contains a table with four columns: Verification Type, Agency, Status, and Report. The 'Report' button is the only one with a visible label. At the bottom, there are tabs for Documents, KYC Review, Home Asset, Vehicle Asset, Equipment Asset, and Inventory Tracking. Below these tabs are fields for Prev Remarks, Remarks, Audit, Outcome (with a dropdown menu), and an Exit button.

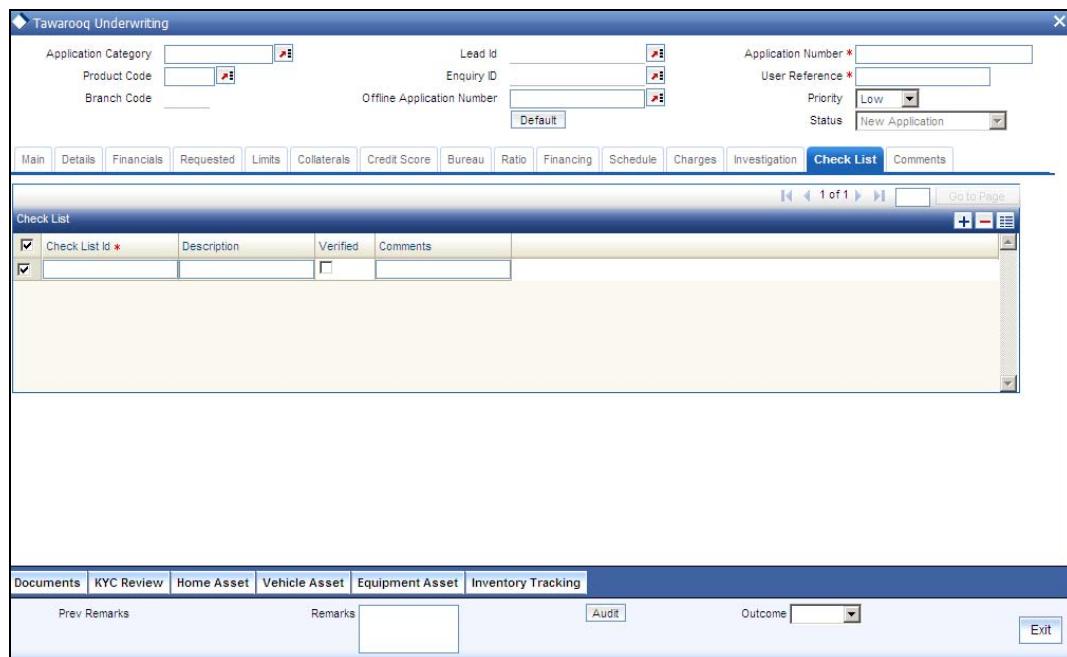
The following details related to the customer can be captured here:

- Verification Type
- Verification agency

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

1.15.40 Checklist Tab

In this tab, the system lists the checklists that are associated with the application category.



The screenshot shows the Tawaroq Underwriting application interface. At the top, there are several input fields for application details: Application Category, Product Code, Branch Code, Lead Id, Enquiry ID, Offline Application Number, Application Number, User Reference, Priority (set to Low), and Status (set to New Application). Below these are tabs for Main, Details, Financials, Requested, Limits, Collaterals, Credit Score, Bureau, Ratio, Financing, Schedule, Charges, Investigation, Check List (which is selected), and Comments. The main content area is titled 'Check List' and contains a table with the following data:

Check List Id *	Description	Verified	Comments
1	Checklist Description 1	<input checked="" type="checkbox"/>	
2	Checklist Description 2	<input type="checkbox"/>	

At the bottom of the screen, there are tabs for Documents, KYC Review, Home Asset, Vehicle Asset, Equipment Asset, and Inventory Tracking. Below these tabs are fields for Prev Remarks, Remarks (with a text input box), Audit (with a button), Outcome (with a dropdown menu), and an Exit button.

The following details are displayed in this screen:

- Checklist Id
- Description

Verified

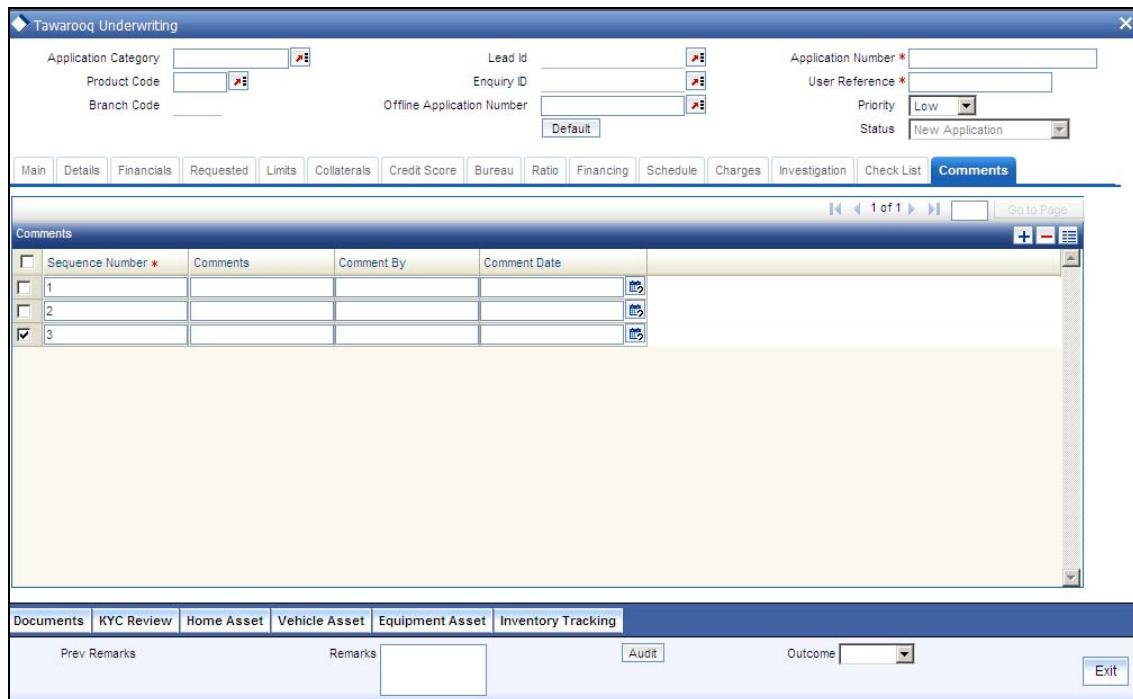
Check this box to indicate that checklist maintained has been verified for the customer.

Comments

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

1.15.41 Comments Tab

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



Sequence Number *	Comments	Comment By	Comment Date
1			
2			
<input checked="" type="checkbox"/> 3			

You can capture the following details:

Comments

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

Comment Type

Specify the type of the comment given.

Comment Date

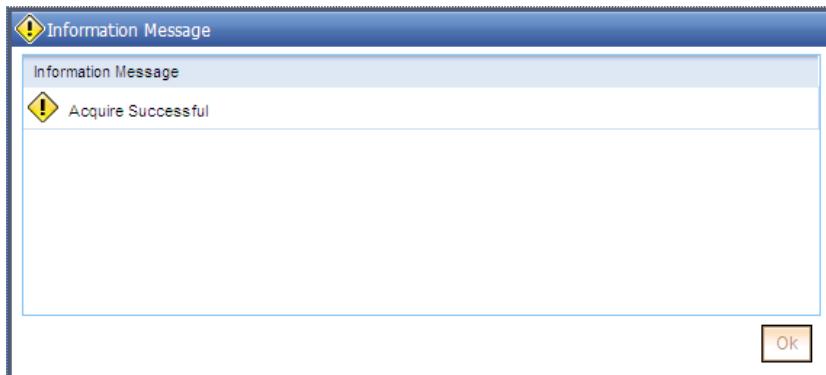
Specify the date on which the comment was given or select the date by clicking the 'Calendar' icon.

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

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

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

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



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

Step 7. Finance Approval Stage

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

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

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

A screenshot of the 'Tawaroq Application Approval' application window. The top header includes fields for Application Category, Product Code, Branch Code, Lead Id, Enquiry ID, Offline Application Number, Application Number, User Reference, Priority, Status, and buttons for Main, Details, Financials, Requested, Limits, Collaterals, Credit Score, Bureau, Ratio, Financing, Schedule, Charges, Investigation, Check List, and Comments. Below this is a Date field, Channel, Intermediary Code, and a KYC Required checkbox. The main area is titled 'Applicant Details' and contains tabs for Existing, Customer No, Default, Type, Customer Name, Short Name, National Id, De-dupe, and Finances. Below this are sections for Retail (Country, Nationality, Language, Customer Category, Financial Currency, Mobile Number, Landline Number, E-mail) and Corporate (Incorp Date, Capital, Net Worth, Business Description, Country, Account, Account Number, Branch Code). At the bottom are tabs for Documents, KYC Review, Home Asset, Vehicle Asset, Equipment Asset, and Inventory Tracking, followed by Prev Remarks, Remarks, Audit, Outcome, and an Exit button.

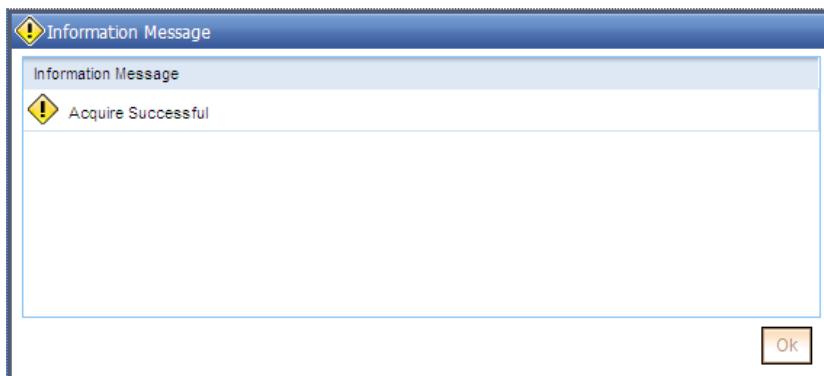
The approver can send the application back to the previous stage if the information provided is not adequate or choose to cancel it if the information captured is not satisfactory.

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

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

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

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



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

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

1.16 Message Generation

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

Step 8. Document Verification Stage

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

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

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

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

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.

Step 9. Customer, Finance, Collateral, Facility, Account Creation

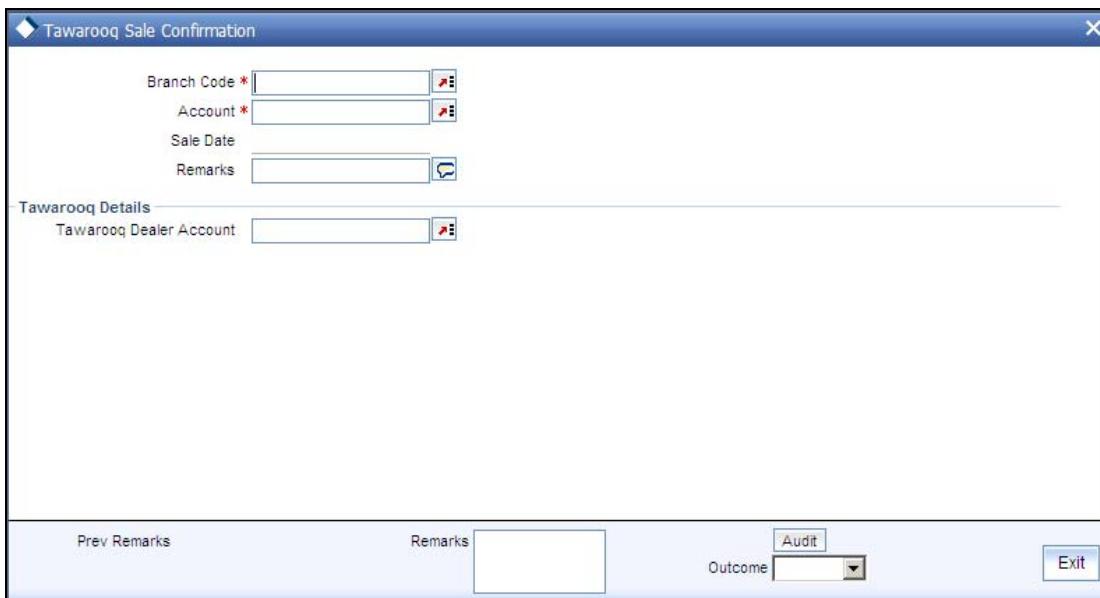
In this final stage, the finance and collateral are created. Customer is also created if the applicant is a new customer. Customer account is also created if information is captured for the same.

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 ORDTWCUS/ ORDTWLIA / ORDTWLOA / ORDTWCOL screens respectively.

If everything is found acceptable, select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the 'Save' icon in the tool bar. The following screen will be displayed.

Step 10. Sale Confirmation Stage

In this stage the sale confirmation of the underlying assets generate the *Tawaroq* origination through 'Tawaroq Sale Confirmation' screen. You can invoke this screen by typing 'ORDTWSAC' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can maintain the following details:

Branch Code

You can specify the branch code from the option list.

Account Number

You can specify the account number of the customer from the option list. The option list displays all the authorized, uninitiated accounts of the product whose 'Sale Confirmation Required' option is checked in the 'Preference' screen.

Sale Date

In this field the current application date will get defaulted.

Remarks

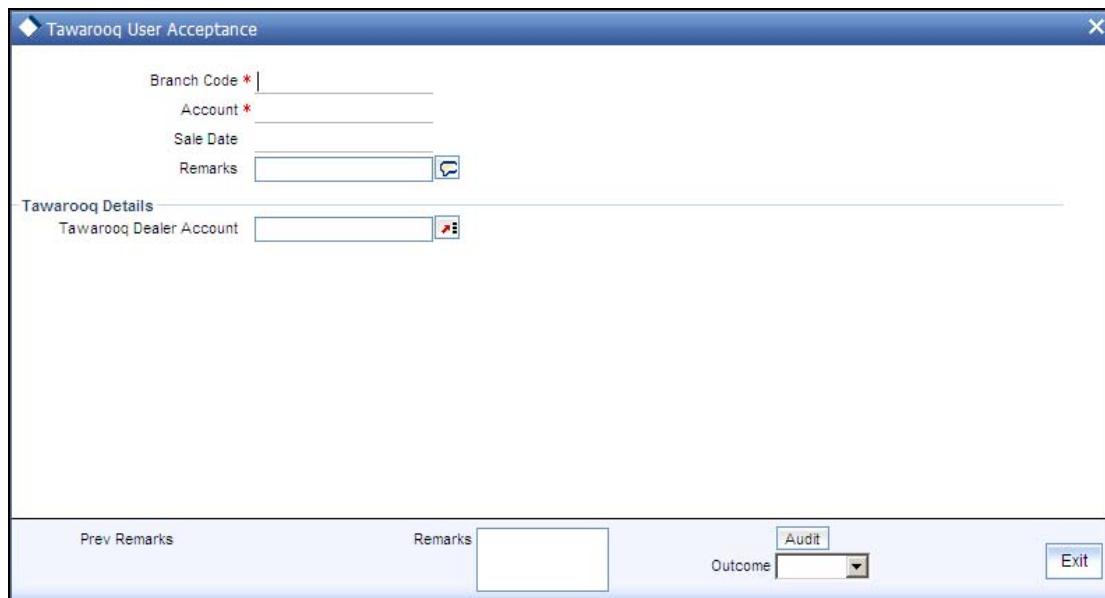
You can specify the remarks for the sale confirmation. This field is applicable only for the accounts under the product whose 'Sale Confirmation Required' option is checked in the 'Preference' screen.

If everything is found acceptable, select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the 'Save' icon in the tool bar. The following screen will be displayed.

Step 11. User Acceptance Stage

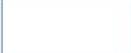
In this stage based on the outcome of the previous stage, the sale confirmation of *Tawaroq* origination in the next stage.

You can also invoke 'Tawaroq User Acceptance' screen by typing 'ORDTWUAC' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

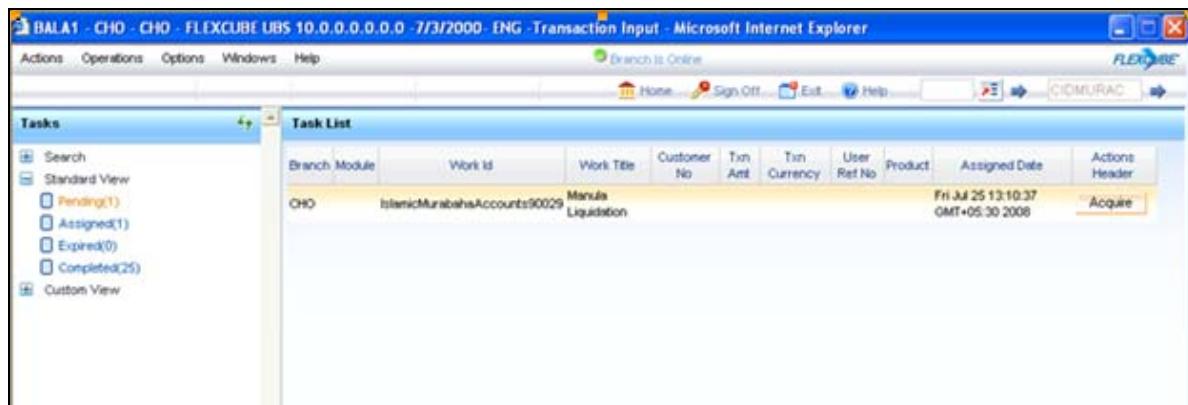


Branch Code * | _____
Account * | _____
Sale Date | _____
Remarks | _____ 

Tawaroq Details
Tawaroq Dealer Account | _____ 

Prev Remarks | _____
Remarks | _____ 
Audit | _____
Outcome | _____ 
Exit

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



Branch	Module	Work Id	Work Title	Customer No	Txn Amt	Txn Currency	User Ref No	Product	Assigned Date	Actions Header
CHO	IslamicMunabahaAccounts90029	Manual Liquidation							Fri Jul 25 12:10:37 2008 GMT+05:30 2008	

Step 12. Disbursement of *Tawaroq* Stage

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

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

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

Step 13. Manual Liquidation Stage

You can also invoke 'Tawaroq Manual Liquidation' screen by typing 'ORDTWPMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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.

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.

If everything is found acceptable, select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the 'Save' icon in the tool bar. The following screen will be displayed.



Tawaroq Creation

[May] [2011]

Version 11.3

Oracle Corporation
World Headquarters
500 Oracle Parkway
Redwood Shores, CA 94065
U.S.A.

Worldwide Inquiries:

Phone: +1.650.506.7000

Fax: +1.650.506.7200

www.oracle.com/financial_services/

Copyright © [2011] Oracle Financial Services Software Limited. All rights reserved.

No part of this work may be reproduced, stored in a retrieval system, adopted or transmitted in any form or by any means, electronic, mechanical, photographic, graphic, optic recording or otherwise, translated in any language or computer language, without the prior written permission of Oracle Financial Services Software Limited.

Due care has been taken to make this document and accompanying software package as accurate as possible. However, Oracle Financial Services Software Limited makes no representation or warranties with respect to the contents hereof and shall not be responsible for any loss or damage caused to the user by the direct or indirect use of this document and the accompanying Software System. Furthermore, Oracle Financial Services Software Limited reserves the right to alter, modify or otherwise change in any manner the content hereof, without obligation of Oracle Financial Services Software Limited to notify any person of such revision or changes.

All company and product names are trademarks of the respective companies with which they are associated.