

Oracle FLEXCUBE Direct Banking

**Retail Loans-Islamic Finance User Manual
Release 12.0.3.0.0**

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April 2014

ORACLE®

Retail Loans-Islamic Finance User Manual
April 2014

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to OFSS Support

<https://support.us.oracle.com>

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual

Transaction Host Integration Matrix provides information on host integration requirements for the transactions covered in the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual

Chapters post Introduction are dedicated to individual transactions and its details, covered in the User Manual

1.5 Related Information Sources

For more information on Oracle FLEXCUBE Direct Banking Release 12.0.3.0.0, refer to the following documents:

- Oracle FLEXCUBE Direct Banking Licensing Guide
- Oracle FLEXCUBE Direct Banking Installation Manuals

2. Transaction Host Integration Matrix

Legends

| | |
|-----------|--|
| NH | No Host Interface Required. |
| ★ | Host Interface to be developed separately. |
| ✓ | Pre integrated Host interface available. |
| × | Pre integrated Host interface not available. |

| Transaction Name | FLEXCUBE UBS | Third Party Host System |
|-----------------------------|---------------------|--------------------------------|
| Financing Details | ✓ | ★ |
| Financing Account Activity | ✓ | ★ |
| Financing Schedule | ✓ | ★ |
| Financing Settlement | ✓ | ★ |
| Financing Repayment Inquiry | ✓ | ★ |
| Financing Profit Percentage | ✓ | ★ |

3. Introduction

The Islamic Finance module includes transactions which enable you to view financing details, financing transaction activity, repayments done, repayment schedule and the available profit percentage for various financing products.

4. Financing Details

Using this option allows you to view the details of active and closed Islamic Finance accounts. You can view transactions such as Financing Repayment Inquiry, Financing Details, Financing Account Activity, and Financing Settlement from the Financing Details screen. You can view the details of individual financing account number by clicking the account number link.

To view financing details

1. Click **Accounts > Islamic Finance > Financing Details**. The system displays the **Financing Details** screen.

Financing Details

The screenshot displays the 'Loan Account Details' interface. It is divided into two main sections: 'Active Loans' and 'Close Loans'. Each section contains a table of loan accounts with their respective currencies and amounts in GBP Equivalent. The 'Active Loans' section lists various loan products like 'Packing Credit Loan Product' and 'Home Loans' with a total of 1,021,441,814.09 GBP Equivalent. The 'Close Loans' section shows a single 'TD Rate pickup' loan with a total of 0.00 GBP Equivalent. A 'Click here to call' button is visible at the bottom right of the screen.

| Account Description - Active Loans | Currency | Outstanding Loan | GBP Equivalent |
|---|----------|---|------------------|
| 00003171-OATS_AUTO_KYC_R | | | |
| 000LPC110040007-Packing Credit Loan Product-000-Bank Futura | GBP | 10,000.00 | 10,000.00 |
| 000LPC110040012-Packing Credit Loan Product-000-Bank Futura | GBP | 1,000.00 | 1,000.00 |
| 000LDM1110040002-Discounted Loans-000-Bank Futura | GBP | 37,397.26 | 37,397.26 |
| 000LRE2110040233-Vehicle/Personal Loans-000-Bank Futura | GBP | 102,758.22 | 102,758.22 |
| 000LRRR110040001-Home Loans -000-Bank Futura | GBP | 20,000.00 | 20,000.00 |
| 000LRRR110040501-Home Loans -000-Bank Futura | GBP | 9,213.39 | 9,213.39 |
| 000PMGT110040011-Home Loans -000-Bank Futura | GBP | 1,000.00 | 1,000.00 |
| 001BAD1141810001-Vehicle/Personal Loans-001-Bank Futura -Branch 001 | GBP | 1,000,000,000.00 | 1,000,000,000.00 |
| 00008109-OATS_HNI | | | |
| 000LPC110040004-Packing Credit Loan Product-000-Bank Futura | USD | 10,000.00 | 6,711.41 |
| 000LCT2110040011-Long Term Loans-000-Bank Futura | GBP | 0.00 | 0.00 |
| 000PICK110041506-TD Rate pickup-000-Bank Futura | GBP | 68,460.27 | 68,460.27 |
| 000PICK110041509-TD Rate pickup-000-Bank Futura | GBP | 9,917.36 | 9,917.36 |
| 000PICK110041510-TD Rate pickup-000-Bank Futura | GBP | 9,917.36 | 9,917.36 |
| 000PICK110041512-TD Rate pickup-000-Bank Futura | GBP | 1,333.33 | 1,333.33 |
| 000PICK110042004-TD Rate pickup-000-Bank Futura | GBP | 26,750.00 | 26,750.00 |
| 000PICK110042506-TD Rate pickup-000-Bank Futura | GBP | 90,000.00 | 90,000.00 |
| 000PICK11004A0E4-TD Rate pickup-000-Bank Futura | GBP | 23,114.43 | 23,114.43 |
| 000TOP110042502-Vehicle/Personal Loans-000-Bank Futura | GBP | 6,431.66 | 6,431.66 |
| 000TOP110043504-Vehicle/Personal Loans-000-Bank Futura | GBP | 31,061.23 | 31,061.23 |
| 001PMGT141819001-Home Loans -001-Bank Futura -Branch 001 | GBP | 100,000.00 | 100,000.00 |
| L01TOP110040501-Vehicle/Personal Loans-L01-Bank Futura-Loans | GBP | 100,000.00 | 100,000.00 |
| | | Total for Loan Account (GBP Equivalent) | 1,021,441,814.09 |
| | | Grand Total for All Loan Accounts (GBP Equivalent) | 1,021,441,814.09 |

| Account Description - Close Loans | Currency | Loan Amount | GBP Equivalent |
|---|----------|---|----------------|
| 00003171-OATS_AUTO_KYC_R | | | |
| AT1PICK132140001-TD Rate pickup-AT1-Bank Futura -Branch AT1 | GBP | 0.00 | 0.00 |
| | | Total for Loan Account (GBP Equivalent) | 0.00 |
| | | Grand Total for All Loan Accounts (GBP Equivalent) | 0.00 |

| Field description | |
|---|---|
| Field Name | Description |
| Account Description | [Display] This column displays the Finance Account number in predefined format (Account Number-Product Description-Branch Code-Branch Name). |
| Currency | [Display] This column displays the base currency of the Financing account. |
| Outstanding Amount Financed | [Display] This field displays the total amount financed. |
| Base Currency Equivalent | [Display] This field displays the total amount in base currency equivalent. |
| Total Outstanding Finance Amount | [Display] This field displays total Outstanding Finance Amount for each customer |
| Grand Total for All Islamic Finance Accounts | [Display] This field displays total Outstanding Finance Amount for all Islamic Finance Accounts |

2. Click the **Financing details** link on the pop up to view the individual Financing account details. The system displays the **Financing Details** screen.

Financing Details

Financing Details
07-08-2014 12:38:43 GMT +0530 ? 🖨️ ⭐ 📄 ✕

Account Details

| | |
|---------------------------|----------------------------------|
| Customer Id: 000003171 | Account Number: 000ARH1110040001 |
| Financing Tenure: 2 Years | Product Name: Ar-Rahnu Financing |
| Facility/Line Number: 0 | Associated with: |
| Currency: GBP | Status: Active-Regular |

Financing Details

| | |
|--|--|
| Amount Financed: 100,000.00 | Finance Amount Disbursed: 100,000.00 |
| Opening Date: 04-01-2011 | Value Date: 04-01-2013 |
| Maturity Date: 04-01-2013 | Financing Issuing Branch: 000 |
| Customer Grace Period and Frequency: 0 Monthly | Supplier Grace Period and Frequency: 0 Monthly |
| Linked Murabaha Bill: | |
| Bank Profit Share: .00% | Customer Profit Share: .00% |
| Lease Type: | Lease Payment Mode: |
| Bank's share: 0 | Customer's Share: 0 |

Repayment Details

| | |
|-------------------------------------|--------------------------------------|
| Profit Rate: .00% | Finance Repayment Frequency: Monthly |
| Total Amount to be Repaid: 0.000000 | Amount Paid Till Date: 0.000000 |
| No. Of Installments: 0 | Installments Paid: 0 |
| Remaining Installments: 4 | Repayment Mode: |
| Purpose Of Financing: | |

Advance Payment Details

| | |
|------------------|---------------------------------------|
| Advance Payment: | Profit Rate for Advance Payment: .00% |
|------------------|---------------------------------------|

Disbursement Details

| Disbursed Amount | Disbursal Date | Disbursal Date |
|------------------|----------------|----------------|
| 100000.000000 | 04-01-2011 | 000 |

Outstanding Financing Details

| | |
|-----------------------------------|------------------------------------|
| Next Installment Date: 31-12-2011 | Next Installment Amount: 25,000.00 |
| Principal Balance: 100,000.00 | Installment Arrears: 0.00 |
| Fees And Charges: 0.00 | Outstanding Finance: 100,000.00 |
| Bank's Profit Due: 0.00 | |

Back | Financing Account Activity

| Field Description | |
|---------------------------------|--|
| Field Name | Description |
| Account Details | |
| Customer Id | [Display] This field displays the customer ID's mapped. |
| Account Number | [Display] This field displays the Financing Account number. |
| Financing Tenure | [Display] This field displays the tenure of the financing or duration for which the financing amount is sanctioned. The financing tenure will be shown in years and months. |
| Product Name | [Display] This field displays the financing product name. |
| Facility/Line Number | [Display] This field displays the Linkage Number of the collaterals linked to the loan |
| Associated with | [Display] This field displays the Type of trade instrument/ bill with which this loan is associated with and its contract number |
| Currency | [Display] This field displays the base currency of the financing account. |
| Status | [Display] This field displays the status of loan. The values are: Active - Regular Active - Overdue |
| Financing Details | |
| Amount Financed | [Display] This field displays the sanctioned financing amount. |
| Finance Amount Disbursed | [Display] This field displays the finance amount disbursed till date. |
| Opening Date | [Display] This field displays the opening date of the financing account. |
| Maturity Date | [Display] This field displays the maturity date of the financing account. |

| Field Name | Description |
|--|---|
| Financing Issuing Branch | [Display] This field displays the bank branch in which financing was issued |
| Customer Grace Period and Frequency | [Display] This field will display customer grace period and frequency This field will be available only for Mudaraba product. |
| Supplier Grace Period and Frequency | [Display] This field will display supplier grace period and frequency This field will be available only for Mudaraba product. |
| Linked Murabaha Bill | [Display] This field displays the bill reference number associated with Murabaha finance contract. |
| Bank Profit Share | [Display] This field displays the bank profit share (percentage) details i.e. It will specify the percentage of profit that the bank will get in case of a profitable return on the Mudaraba account. This field will be available only for Mudaraba product. |
| Customer Profit Share | [Display] This field displays the customer profit share (percentage) details i.e. It will specify the percentage of profit that the customer will get in case of a profitable return on the Mudaraba account This field will be available only for Mudaraba product. |
| Lease Type | [Display] This field displays the type of the lease. This field will be displayed when the selected account is opened under IJARAH or TAWAROOQ product. |
| Lease Payment Mode | [Display] This field displays the type of payment mode opted This field will be displayed when the selected account is opened under IJARAH or TAWAROOQ product. |
| Bank's Share | [Display] This field displays the finance sharing ratio of the bank. This field will be available only for Mudaraba product. |
| Customer's Share | [Display] This field displays the finance sharing ratio of the customer This field will be available only for Mudaraba product. |

| Field Name | Description |
|------------------------------------|--|
| Repayment Details | |
| Profit Rate | [Display] This field displays the profit rate applicable to the financed account. |
| Finance Repayment Frequency | [Display] This field displays the repayment frequency of the financed amount. |
| Total Amount to be Paid | Display] This field displays total amount to be repaid by the customer towards the Finance on closure. This amount includes all the installments as well as charges, if any. |
| No of Installments | [Display] This field displays the total number of installments paid till date. |
| Installments Paid | [Display] This field displays the total number of installments paid till date. |
| Remaining Installments | [Display] This field displays the number of installments remaining for payment of the loan account. |
| Repayment Mode | [Display] This field displays financing repayment mode (ECS/ Cheque/Credit card). |
| Total Amount to be Repaid | [Display] This field displays total amount to be repaid by the customer towards the Finance on closure. This amount will include all the installments as well as charges, if any. |
| Purpose of Financing | [Display] This field displays the purpose of financing the amount. |
| Staff Financing | [Display] This field displays the amount that has been disbursed as part of staff financing. This field will be available for all Islamic products except the Mudaraba product. |
| Advance Payment Details | |

| Field Name | Description |
|--|---|
| Advance Payment | [Display] This field displays the amount paid in advance. This field will be available only for Mudaraba product. |
| Profit Rate For Advance Payment | [Display] This field displays the profit rate for advance payment. This field will be available only for Mudaraba product. |
| Disbursement Details | |
| Disbursed Amount | [Display] This field displays the amount of loan disbursed |
| Disbursal Date | [Display] This field displays the date of disbursal of loan |
| Disbursal Branch | [Display] This field displays the bank branch from which disbursal took place |
| Outstanding Financing Details | |
| Next Installment Date | [Display] This field displays the due date of the next installment. |
| Next Installment Amount | [Display] This field displays the next installment amount. |
| Principal Balance | [Display] This field displays the outstanding principle balance on the loan account as on date. |
| Installment Arrears | [Display] This field displays the unpaid installment amount. |
| Fees And Charges | [Display] This field displays the fees and service charges applied on the financing account. |
| Outstanding Finance | [Display] This field displays the outstanding finance amount to be paid. |
| Bank's Profit Due | Display] This field displays the outstanding profit to be repaid. |

| Field Name | Description |
|-------------------------------|--|
| Remaining installments | [Display] This field displays the total number of remaining installments. |

3. Click the **Back** button. The system displays the initial **Financing Account Details** screen.
OR
Click the **Financing Account Activity** button. The system displays the Financing Account Activity screen.

Note: Please refer to the **Financing Account Activity** section for more information on Financing Account Activity.

5. Financing Schedule

Customers may have financing accounts pertaining to different products, amounts and variants. This option allows you to view individual loan parameters.

This is similar to the amortization schedule prepared for every loan. Every equated monthly installment consists of two components:

- Principal
- Interest

The schedule shows how every installment is part profit and part principal.

Loan summary will be distributed into two sections.

- Active Loans
- Closed Loans

To view financing schedule

1. Click **Accounts > Islamic Finance > Financing Details**. The system displays the **Financing Details** screen.

Financing Schedule

| Account Description - Active Loans | Currency | Outstanding Finance | GBP Equivalent |
|---|----------|---------------------|----------------|
| 000003171-OATS_AUTO_KYC_R | | | |
| 000ARH110040001- Ar-Rahnu Financing -000-Bank Futura | GBP | 100,000.00 | 100,000.00 |
| 000UJF3110040008- Ijara-Financial with asset-Arrear-000-Bank Futura | GBP | 1,000.00 | 1,000.00 |
| 000UJF3110040009- Ijara-Financial with asset-Arrear-000-Bank Futura | GBP | 1,000.00 | 1,000.00 |
| 000UJF3110040010- Ijara-Financial with asset-Arrear-000-Bank Futura | GBP | 1,000.00 | 1,000.00 |
| 000UJF3110040011- Ijara-Financial with asset-Arrear-000-Bank Futura | GBP | 1,000.00 | 1,000.00 |
| 000UJF3110040013- Ijara-Financial with asset-Arrear-000-Bank Futura | GBP | 10,000.00 | 10,000.00 |
| 000UJF3110040016- Ijara-Financial with asset-Arrear-000-Bank Futura | GBP | 1,000.00 | 1,000.00 |
| 000UJF3110040020- Ijara-Financial with asset-Arrear-000-Bank Futura | GBP | 1,000.00 | 1,000.00 |
| 000UJFA110040001- -000-Bank Futura | GBP | 1,000.00 | |
| 000UJFA110040008- -000-Bank Futura | GBP | 916.67 | |
| 000UJFA110040009- -000-Bank Futura | GBP | 916.67 | |
| 000UJFA110040010- -000-Bank Futura | GBP | 916.67 | |
| 002AMR1141810002- Murabaha Amort-002-BANK FUTURA - Branch Office 002 | GBP | 109,856.25 | 109,856.25 |
| 002U88141810501- ijarah principal accrual-002-BANK FUTURA - Branch Office 002 | GBP | 0.00 | 0.00 |
| 002UJPA141810005- ijarah principi accrual with man di-002-BANK FUTURA - Branch Office 002 | GBP | 0.00 | 0.00 |
| 002ISN3141810501- Istisna Home Financing-002-BANK FUTURA - Branch Office 002 | GBP | 0.00 | 0.00 |
| 002MRH1141812001- Diminishing Musharaka Financing-002-BANK FUTURA - Branch Office 002 | GBP | 100,000.00 | 100,000.00 |
| 002MUS1141810501- Musharaka-002-BANK FUTURA - Branch Office 002 | GBP | 0.00 | 0.00 |
| 002MUS1141811001- Musharaka-002-BANK FUTURA - Branch Office 002 | GBP | 0.00 | 0.00 |
| 002MUS1141811002- Musharaka-002-BANK FUTURA - Branch Office 002 | GBP | 0.00 | 0.00 |
| 002MUSK141810001- Musharaka-002-BANK FUTURA - Branch Office 002 | GBP | 0.00 | 0.00 |
| 002MUSK141810501- Musharaka-002-BANK FUTURA - Branch Office 002 | GBP | 0.00 | 0.00 |
| 004AMR1141812503- Murabaha Amort-004-Bank Futura- Branch 004 | GBP | 94,849.32 | 94,849.32 |
| 004AMR1141812505- Murabaha Amort-004-Bank Futura- Branch 004 | GBP | 9,240.90 | 9,240.90 |
| 004HRM2141810001- -004-Bank Futura- Branch 004 | GBP | 100,000.00 | 100,000.00 |
| 004HRM2141810501- -004-Bank Futura- Branch 004 | GBP | 100,000.00 | 100,000.00 |
| 004HRM2141811001- -004-Bank Futura- Branch 004 | GBP | 100,000.00 | 100,000.00 |
| 004MRH3141810002- Murabaha Financing Auto-004-Bank Futura- Branch 004 | GBP | 1,000,000.00 | 1,000,000.00 |

Field Description

| Column Name | Description |
|--|---|
| Customer ID | [Display] This column displays customer id's of the accounts & customer name |
| Account Number | [Display] This column displays the account number of the Islamic Finance. |
| Currency | [Display] This column displays the currency of the Financing amount. |
| Outstanding Finance Amount | [Display] This column displays the total amount financed. |
| Note: This field will be displayed for Active Finance only | |

| Column Name | Description |
|---|--|
| Finance Amount | [Display] This column displays sanctioned Finance Amount for an account. <hr/> Note: This field will be displayed for Closed Finance only. |
| Equivalent Balance | [Display] This column displays current ledger balance in the Currency selected for calculating equivalent balance. |
| Total Financing Account in equivalent currency | [Display] This field displays the total of all active and closed financing accounts in each of the Active & Closed for each customer in the Currency selected for calculating equivalent balance. |
| Grand Total of all Islamic Financing accounts in equivalent currency | [Display] This field displays grand total of all active and closed Islamic Financing in equivalent currency in each of the active & closed finances section. |

- To view the schedule of a particular account, click on the appropriate link under the **Account Number** column. The system displays the schedule details of the Financing in the **Financing Schedule** screen.

Financing Schedule

Financing Schedule
07-08-2014 12:47:35 GMT +0530 ?

Account Details

| | |
|---------------------------|----------------------------------|
| Customer Id: 000003171 | Account Number: 000ARH1110040001 |
| Financing Tenure: 2 Years | Product Name: Ar-Rahnu Financing |
| Facility/Line Number: 0 | Associated with: |
| Currency: GBP | Status: Active-Regular |

Financing Details

| | |
|--|--|
| Amount Financed: 100,000.00 | Finance Amount Disbursed: 100,000.00 |
| Opening Date: 04-01-2011 | Value Date: 04-01-2013 |
| Maturity Date: 04-01-2013 | Financing Issuing Branch: 000 |
| Customer Grace Period and Frequency: 0 Monthly | Supplier Grace Period and Frequency: 0 Monthly |
| Linked Murabaha Bill: | |
| Bank Profit Share: .00% | Customer Profit Share: .00% |
| Lease Type: | Lease Payment Mode: |
| Bank's share: 0 | Customer's Share: 0 |

Repayment Details

| | |
|--------------------------------------|--------------------------------------|
| Profit Rate: .00% | Finance Repayment Frequency: Monthly |
| Total Amount to be Repaid: 0.0000000 | Amount Paid Till Date: 0.0000000 |
| No. Of Installments: 0 | Installments Paid: 0 |
| Remaining Installments: 4 | Repayment Mode: |
| Purpose Of Financing: | |

Advance Payment Details

| | |
|------------------|---------------------------------------|
| Advance Payment: | Profit Rate for Advance Payment: .00% |
|------------------|---------------------------------------|

Disbursement Details

| Disbursed Amount | Disbursal Date | Disbursal Date |
|------------------|----------------|----------------|
| 1000000.0000000 | 04-01-2011 | 000 |

Word Wrap | [Customize Columns](#) | [Download](#) | [Print](#)

| Installment No | Due Date | Principal | Profit Amount | Charge Amount | Installment Amount | Unpaid Installment Amount |
|----------------|------------|---------------|---------------|---------------|--------------------|---------------------------|
| 1 | 31-12-2011 | GBP 25,000.00 | GBP 0.00 | GBP 0.00 | GBP 25,000.00 | GBP 25,000.00 |
| 2 | 14-09-2012 | GBP 25,000.00 | GBP 0.00 | GBP 0.00 | GBP 25,000.00 | GBP 25,000.00 |
| 3 | 31-12-2012 | GBP 25,000.00 | GBP 0.00 | GBP 0.00 | GBP 25,000.00 | GBP 25,000.00 |
| 4 | 04-01-2013 | GBP 25,000.00 | GBP 0.00 | GBP 0.00 | GBP 25,000.00 | GBP 25,000.00 |

Records 1 to 4 of 4

Page 1 of 1

Back

Field Description

| Field Name | Description |
|-------------------|--------------------|
|-------------------|--------------------|

Account Details

| | |
|-----------------------------|--|
| Customer Id | [Display] This field displays the customer ID's mapped. |
| Account Number | [Display] This field displays the Financing Account number. |
| Financing Tenure | [Display] This field displays the tenure of the financing or duration for which the financing amount is sanctioned. The financing tenure will be shown in years and months. |
| Product Name | [Display] This field displays the financing product name. |
| Facility/Line Number | [Display] This field displays the Linkage Number of the collaterals linked to the loan |
| Associated with | [Display] This field displays the Type of trade instrument/ bill with which this loan is associated with and its contract number |
| Currency | [Display] This field displays the base currency of the financing account. |
| Status | [Display] This field displays the status of loan. The values are: Active - Regular Active - Overdue |

Financing Details

| | |
|---------------------------------|--|
| Amount Financed | [Display] This field displays the sanctioned financing amount. |
| Finance Amount Disbursed | [Display] This field displays the finance amount disbursed till date. |
| Opening Date | [Display] This field displays the opening date of the financing account. |
| Maturity Date | [Display] This field displays the maturity date of the financing account. |

| Field Name | Description |
|--|---|
| Financing Issuing Branch | [Display] This field displays the bank branch in which financing was issued |
| Customer Grace Period and Frequency | [Display] This field will display customer grace period and frequency This field will be available only for Mudaraba product. |
| Supplier Grace Period and Frequency | [Display] This field will display supplier grace period and frequency This field will be available only for Mudaraba product. |
| Linked Murabaha Bill | [Display] This field displays the bill reference number associated with Murabaha finance contract. |
| Bank Profit Share | [Display] This field displays the bank profit share (percentage) details i.e. It will specify the percentage of profit that the bank will get in case of a profitable return on the Mudaraba account. This field will be available only for Mudaraba product. |
| Customer Profit Share | [Display] This field displays the customer profit share (percentage) details i.e. It will specify the percentage of profit that the customer will get in case of a profitable return on the Mudaraba account This field will be available only for Mudaraba product. |
| Lease Type | [Display] This field displays the type of the lease. This field will be displayed when the selected account is opened under IJARAHA or TAWAROOQ product. |
| Lease Payment Mode | [Display] This field displays the type of payment mode opted This field will be displayed when the selected account is opened under IJARAHA or TAWAROOQ product. |
| Bank's Share | [Display] This field displays the finance sharing ratio of the bank. This field will be available only for Mudaraba product. |
| Customer's Share | [Display] This field displays the finance sharing ratio of the customer This field will be available only for Mudaraba product. |

| Field Name | Description |
|------------------------------------|--|
| Repayment Details | |
| Profit Rate | [Display] This field displays the profit rate applicable to the financed account. |
| Finance Repayment Frequency | [Display] This field displays the repayment frequency of the financed amount. |
| Total Amount to be Paid | [Display] This field displays total amount to be repaid by the customer towards the Finance on closure. This amount includes all the installments as well as charges, if any. |
| No of Installments | [Display] This field displays the total number of installments paid till date. |
| Installments Paid | [Display] This field displays the total number of installments paid till date. |
| Remaining Installments | [Display] This field displays the number of installments remaining for payment of the loan account. |
| Repayment Mode | [Display] This field displays financing repayment mode (ECS/ Cheque/Credit card). |
| Total Amount to be Repaid | [Display] This field displays total amount to be repaid by the customer towards the Finance on closure. This amount will include all the installments as well as charges, if any. |
| Purpose of Financing | [Display] This field displays the purpose of financing the amount. |
| Staff Financing | [Display] This field displays the amount that has been disbursed as part of staff financing. This field will be available for all Islamic products except the Mudaraba product. |

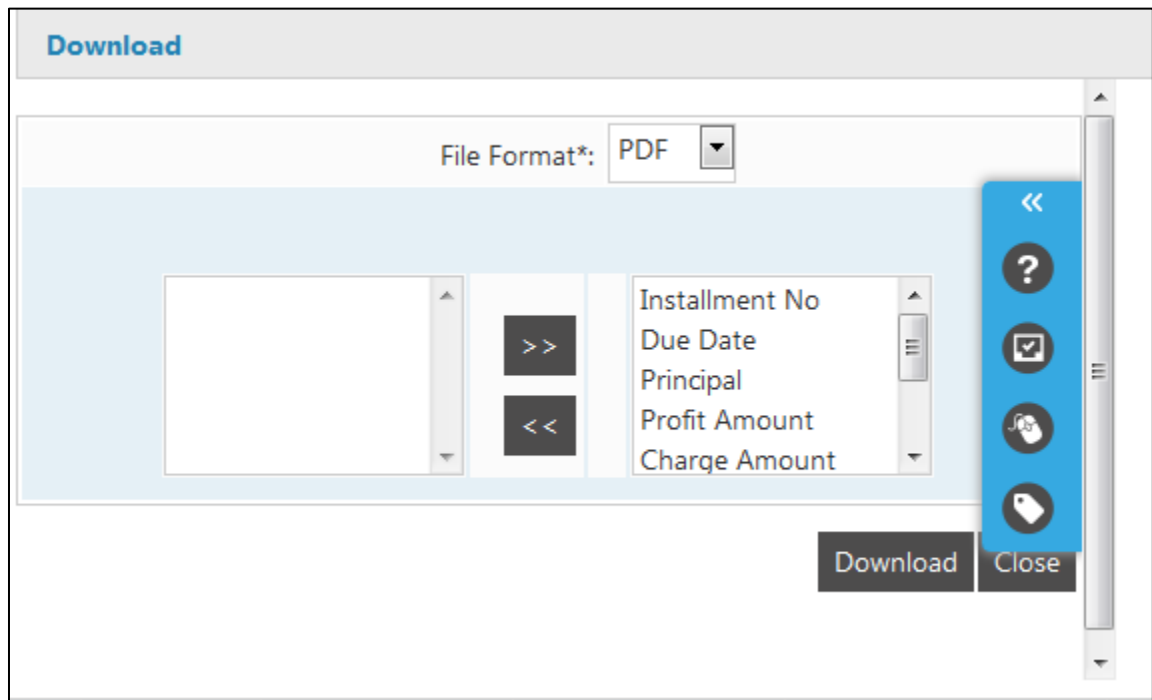
Advance Payment Details

| Field Name | Description |
|--|---|
| Advance Payment | [Display] This field displays the amount paid in advance. This field will be available only for Mudaraba product. |
| Profit Rate For Advance Payment | [Display] This field displays the profit rate for advance payment. This field will be available only for Mudaraba product. |
| Disbursement Details | |
| Disbursed Amount | [Display] This field displays the amount of loan disbursed |
| Disbursal Date | [Display] This field displays the date of disbursal of loan |
| Disbursal Branch | [Display] This field displays the bank branch from which disbursal took place |
| Amount Financed | [Display] This field displays the total financed amount. |
| Column Name | Description |
| Financing Schedule Details | |
| Installment No. | [Display] This column displays the serial number of the installment. The schedule lists all the installments in serial order. |
| Due Date | [Display] This column displays the date on which the installment becomes payable. If paid after this date, it might attract a penalty. |
| Principal | [Display] This column displays the principal amount due on the due date. |
| Profit Amount | [Display] This column displays the profit component of the installment amount. |
| Charge Amount | [Display] This column displays any penalty or additional charges levied on the financed account. |

| Field Name | Description |
|----------------------------------|--|
| Installment Amount | [Display] This column displays the total installment amount payable. |
| Unpaid Installment Amount | [Display] This column displays the total unpaid installment amount from the total finance amount. |
| Status | [Display] This column displays the status of the financing. |

1. To download the complete financing schedule details, click the **Download** button. The system displays the Download dialog box.
2. Click **Customize Columns** to reorder the columns or select the columns that appear in the list.
3. Click **Print** to print the data.
4. Click the Word Wrap checkbox to apply word-wrap to the columns.

Download



Field Description

| Field Name | Description |
|--------------------|---|
| File Format | [Conditional, Drop-Down] Select the appropriate type of file format from the drop-down list. The options available are <ul style="list-style-type: none"> • PDF • XLS • HTML • RTF |
| Included | This box lists all the fields that will be included in the report. |
| Excluded | This box lists all the fields that will be excluded from the report. |

5. Select the format from the **Select Download Format** drop-down list.

6. Select the columns that are to be excluded from the Included box and click the button. The **Excluded** box appears on the left-side of the dialog box.



7. Select the columns that are to be included from the **Excluded** box and click the button. The **Included** box appears on the right-side of the dialog box. All the fields are, by default, selected and included.



8. Click the **Download** button to download the file.

9. Click the **Open** button to open the file.

OR

Click the **Save** to download and save. The system will save the file at the specified location.

10. Click the button at the bottom of the financing schedule details columns to navigate through the loan schedule details

11. Click the **Back** button to navigate to the **Financing Schedule** main screen.

6. Financing Repayment Inquiry

Using this option allows you to inquire and view the Financing repayment details along with the outstanding balance for active and closed finance accounts. The Financing Repayment inquiry can be done directly from the Financing details screen.

To inquire Financing Repayment Inquiry details.

1. Click **Accounts >Islamic Finance > Financing Details**. The system displays the **Financing Details** screen.

Financing Details

| Account ID | Description | Currency | Balance 1 | Balance 2 |
|--|--------------------------------------|---------------------------------|---------------------|--------------|
| 000JFA110040009--000-Bank Futura | | GBP | 916.67 | 916.67 |
| 000JFA110040010-000 | | GBP | 916.67 | |
| | Financing Details | BANK FUTURA - Branch Office 002 | 109,856.25 | 109,856.25 |
| | Financing Account Activity | BANK FUTURA - Branch Office 002 | 0.00 | |
| | Financing Repayment Inquiry | BANK FUTURA - Branch Office 002 | 10,000.00 | 10,000.00 |
| | Financing Settlement | BANK FUTURA - Branch Office 002 | 100,000.00 | 100,000.00 |
| | Financing Schedule | BANK FUTURA - Branch Office 002 | 0.00 | 0.00 |
| | Ad hoc Statement For Islamic Finance | BANK FUTURA - Branch Office 002 | 0.00 | 0.00 |
| 004AMR1141812503-Murabaha Amort-004-Bank Futura- Branch 004 | | GBP | 94,849.32 | 94,849.32 |
| 004AMR1141812505-Murabaha Amort-004-Bank Futura- Branch 004 | | GBP | 9,240.90 | 9,240.90 |
| 004HRM2141810001--004-Bank Futura- Branch 004 | | GBP | 100,000.00 | 100,000.00 |
| 004HRM2141810001--004-Bank Futura- Branch 004 | | GBP | 100,000.00 | 100,000.00 |
| 004HRM2141810501--004-Bank Futura- Branch 004 | | GBP | 100,000.00 | 100,000.00 |
| 004HRM2141810501--004-Bank Futura- Branch 004 | | GBP | 100,000.00 | 100,000.00 |
| 004HRM2141811001--004-Bank Futura- Branch 004 | | GBP | 100,000.00 | 100,000.00 |
| 004HRM2141811001--004-Bank Futura- Branch 004 | | GBP | 100,000.00 | 100,000.00 |
| 004MRH3141810002-Murabaha Financing Auto-004-Bank Futura- Branch 004 | | GBP | 1,000,000.00 | 1,000,000.00 |
| 004MRH9141810001-Tawarooq Auto Disbursement-004-Bank Futura- Branch 004 | | GBP | 100,000.00 | 100,000.00 |
| 004TAW1141810002-Diminishing Musharaka Financing-004-Bank Futura- Branch 004 | | GBP | 100,000.00 | 100,000.00 |
| 004TAW1141810004-Diminishing Musharaka Financing-004-Bank Futura- Branch 004 | | GBP | 100,000.00 | 100,000.00 |
| Total for Islamic Finance Account (GBP Equivalent) | | | 2,468,696.48 | |
| 00008109-OATS_HNI | | | | |
| 002JUF3140910020-Ijara-Financial with asset-Arrear-002-BANK FUTURA - Branch Office 002 | | GBP | 25,000.00 | 25,000.00 |
| Total for Islamic Finance Account (GBP Equivalent) | | | 2,468,696.48 | |
| Grand Total for All Islamic Finance Accounts (GBP Equivalent) | | | 2,468,696.48 | |

2. Click the **Financing Repayment Inquiry** hyperlink on the pop up of a particular Financing account. The system displays the **Financing Repayment Inquiry** screen with details.

OR

Navigate through **Accounts > Islamic Finance > Financing Repayment Inquiry**. The system displays the **Financing Repayment Inquiry** screen.

Financing Repayment Inquiry

Field Description

| Field Name | Description |
|----------------------------|---|
| Status | [Mandatory, Radio Button] Select the Status of the loan, whether Active or Closed. The values are: <ul style="list-style-type: none"> • Active • Closed |
| Financing Account | [Mandatory, Drop-Down] Select the Financing account for which the Repayment inquiry is to be done from the drop-down list. |
| Repaid Amount | [Optional, Numeric, 10] Type the repaid amount for search criterion. |
| Repayment From Date | [Conditional, Pick List] Select the start date of the period for the search criterion. |
| Repayment To Date | [Conditional, Pick List] Select the end date of the period for the search criterion. |

1. Enter the search criteria.
2. Click the **Submit** button. The system displays the **Financing Repayment Inquiry** screen with the details.

Financing Repayment Inquiry

| Financing Repayment Inquiry | | | |
|--|--------|---|-------------------------------------|
| Financing Account*: <input type="text" value="QT2001774 QT1MUR8110460004 QT1-LONDON"/> ▼ | | | Repaid Amount: <input type="text"/> |
| Repayment From Date: <input type="text"/> | | Repayment To Date: <input type="text"/> | |
| <input type="button" value="Submit"/> | | | |
| Account No. | Status | Initiated Date | Repaid Amount |
| QT1MUR8110460004 | Active | 28-02-2011 | 4,375.00 |
| QT1MUR8110460004 | Active | 28-03-2011 | 4,548.61 |
| * Indicates mandatory fields.** Indicates mandatory if particular option is enabled. | | | |

Field Description

| Column Name | Description |
|-----------------------|--|
| Account Number | [Display] This column displays the selected financing account numbers. |
| Status | [Display] This column displays the financing account status. |
| Initiated Date | [Display] This column displays the financing repayment initiation date. |
| Repaid Amount | [Display] This column displays the repaid financing amount. |

- Click the **Account Number** hyperlink to view the individual loan account repayment details. The system displays the **Financing Repayment Inquiry** screen with the details

Financing Repayment Inquiry

| Financing Repayment Inquiry | | 31-03-2011 13:00:00 GMT +0530 |
|---|---|-------------------------------|
| Financing Details | | |
| Account Number: QT1MUR8110460004 | Product: Murabaha Manual DSBR_new product | |
| Financing Tenure: 1 Years | | |
| Account Currency: AED | Branch: QT1 | |
| Amount Financed: 50,000.00 | Disbursed Financing Amount: 50,000.00 | |
| Value Date: 31-01-2011 | Maturity Date: 31-01-2012 | |
| Repayment Details | | |
| User Reference Number: QT1ZSTL110590063 | Debit Branch: QT1 | |
| Debit Account: 171300001 | Debit Amount: 4,375.00 | |
| Debit Currency: AED | Installment Paid: 2 | |
| Repayment Break Up | | |
| Component Name | | Amount |
| PRINCIPAL | | 4,166.67 |
| PROFIT | | 208.33 |
| Outstanding Balance | | |
| Component Name | | Amount Currency |
| PROFIT | | 23.15 AED |
| PRINCIPAL | | 41,666.66 AED |
| Total Outstanding Balance | | 41,689.81 AED |
| Remaining Installments | 10 | |

Field Description

| Field Name | Description |
|-----------------------------|--|
| Account Details | |
| Customer Id | [Display] This field displays the customer ID's mapped. |
| Account Number | [Display] This field displays the Financing Account number. |
| Financing Tenure | [Display] This field displays the tenure of the financing or duration for which the financing amount is sanctioned. The financing tenure will be shown in years and months. |
| Product Name | [Display] This field displays the financing product name. |
| Facility/Line Number | [Display] This field displays the Linkage Number of the collaterals linked to the loan |
| Associated with | [Display] This field displays the Type of trade instrument/ bill with which this loan is associated with and its contract number |
| Currency | [Display] This field displays the base currency of the financing account. |

| Field Name | Description |
|--|---|
| Status | [Display] This field displays the status of loan. The values are: Active - Regular Active - Overdue |
| Financing Details | |
| Amount Financed | [Display] This field displays the sanctioned financing amount. |
| Finance Amount Disbursed | [Display] This field displays the finance amount disbursed till date. |
| Opening Date | [Display] This field displays the opening date of the financing account. |
| Maturity Date | [Display] This field displays the maturity date of the financing account. |
| Financing Issuing Branch | [Display] This field displays the bank branch in which financing was issued |
| Customer Grace Period and Frequency | [Display] This field will display customer grace period and frequency This field will be available only for Mudaraba product. |
| Supplier Grace Period and Frequency | [Display] This field will display supplier grace period and frequency This field will be available only for Mudaraba product. |
| Linked Murabaha Bill | [Display] This field displays the bill reference number associated with Murabaha finance contract. |
| Bank Profit Share | [Display] This field displays the bank profit share (percentage) details i.e. It will specify the percentage of profit that the bank will get in case of a profitable return on the Mudaraba account. This field will be available only for Mudaraba product. |
| Customer Profit Share | [Display] This field displays the customer profit share (percentage) details i.e. It will specify the percentage of profit that the customer will get in case of a profitable return on the Mudaraba account This field will be available only for Mudaraba product. |

| Field Name | Description |
|------------------------------------|--|
| Lease Type | [Display] This field displays the type of the lease. This field will be displayed when the selected account is opened under IJARAHA or TAWAROOQ product. |
| Lease Payment Mode | [Display] This field displays the type of payment mode opted This field will be displayed when the selected account is opened under IJARAHA or TAWAROOQ product. |
| Bank's Share | [Display] This field displays the finance sharing ratio of the bank. This field will be available only for Mudaraba product. |
| Customer's Share | [Display] This field displays the finance sharing ratio of the customer This field will be available only for Mudaraba product. |
| Repayment Details | |
| Profit Rate | [Display] This field displays the profit rate applicable to the financed account. |
| Finance Repayment Frequency | [Display] This field displays the repayment frequency of the financed amount. |
| Total Amount to be Paid | [Display] This field displays total amount to be repaid by the customer towards the Finance on closure. This amount includes all the installments as well as charges, if any. |
| No of Installments | [Display] This field displays the total number of installments paid till date. |
| Installments Paid | [Display] This field displays the total number of installments paid till date. |
| Remaining Installments | [Display] This field displays the number of installments remaining for payment of the loan account. |
| Repayment Mode | [Display] This field displays financing repayment mode (ECS/ Cheque/Credit card). |

| Field Name | Description |
|--|--|
| Total Amount to be Repaid | [Display] This field displays total amount to be repaid by the customer towards the Finance on closure. This amount will include all the installments as well as charges, if any. |
| Purpose of Financing | [Display] This field displays the purpose of financing the amount. |
| Staff Financing | [Display] This field displays the amount that has been disbursed as part of staff financing. This field will be available for all Islamic products except the Mudaraba product. |
| Advance Payment Details | |
| Advance Payment | [Display] This field displays the amount paid in advance. This field will be available only for Mudaraba product. |
| Profit Rate For Advance Payment | [Display] This field displays the profit rate for advance payment. This field will be available only for Mudaraba product. |
| Disbursement Details | |
| Disbursed Amount | [Display] This field displays the amount of loan disbursed |
| Disbursal Date | [Display] This field displays the date of disbursal of loan |
| Disbursal Branch | [Display] This field displays the bank branch from which disbursal took place |
| Details of Repayment | |
| User Reference Number | [Display] This field displays the reference number generated at the time of the repayment. |
| Debit Account | [Display] This field displays the account from which the financing repayment is completed. |

| Field Name | Description |
|------------------------------|--|
| Debit Currency | [Display] This field displays the currency in which the financing repayment is completed. |
| Debit Branch | [Display] This field displays the branch of the debit account. |
| Debit Amount | [Display] This field displays the amount of repayment |
| Installment Paid | [Display] This field displays the number of instalments paid for the financing account. |
| Repayment Mode | [Display] This field displays financing repayment mode (ECS/ Cheque/Credit card). |
| Date of Payment | [Display] This field displays the date of repayment. |
| Repayment Breakup | |
| Component Name | [Display] This field displays the various components of the repayment instalment. |
| Amount | [Display] This field displays the amount of the repayment corresponding to the component. |
| Outstanding Balance | |
| Component Name | [Display] This field displays the components under which the financing amount is outstanding. |
| Amount | [Display] This field displays the amount outstanding corresponding to the component. |
| Currency | [Display] This field displays the currency of the financing account |
| Remaining Instalments | [Display] This field displays the number of instalments remaining for payment of the financing account. |

4. Click the **OK** button. The system displays the initial **Financing Repayment Inquiry** screen.

displays the **Financing Settlement** screen.

Financing Settlement

| Account Description - Active Loans | Currency | Outstanding Finance | GBP Equ |
|--|----------|---------------------|------------|
| 000003171-OATS_AUTO_KYC_R | | | |
| 000ARH1110040001- Ar-Rahnu Financing -000-Bank Futura | GBP | 100,000.00 | 100,000.00 |
| 000JF3110040008- Ijara-Financial with asset-Arrear-000- Bank Futura | GBP | 1,000.00 | 1,000.00 |
| 000JF3110040009- Ijara-Financial with asset-Arrear-000- Bank Futura | GBP | 1,000.00 | 1,000.00 |
| 000JF3110040010- Ijara-Financial with asset-Arrear-000- Bank Futura | GBP | 1,000.00 | 1,000.00 |
| 000JF3110040011- Ijara-Financial with asset-Arrear-000- Bank Futura | GBP | 1,000.00 | 1,000.00 |
| 000JF3110040013- Ijara-Financial with asset-Arrear-000- Bank Futura | GBP | 10,000.00 | 10,000.00 |
| 000JF3110040016- Ijara-Financial with asset-Arrear-000- Bank Futura | GBP | 1,000.00 | 1,000.00 |
| 000JF3110040020- Ijara-Financial with asset-Arrear-000- Bank Futura | GBP | 1,000.00 | 1,000.00 |
| 000JFA110040001- -000-Bank Futura | GBP | 1,000.00 | 1,000.00 |
| 000JFA110040008- -000-Bank Futura | GBP | 916.67 | 916.67 |
| 000JFA110040009- -000-Bank Futura | GBP | 916.67 | 916.67 |
| 000JFA110040010- -000-Bank Futura | GBP | 916.67 | 916.67 |
| 002AMR1141810002- Murabaha Amort-002-BANK FUTURA - Branch Office 002 | GBP | 109,856.25 | 109,856.25 |
| 002J88141810501- ijarah principal accrual-002-BANK FUTURA - Branch Office 002 | GBP | 0.00 | 0.00 |
| 002JPA141810005- ijarah principi accrual with man di-002-BANK FUTURA - Branch Office 002 | GBP | 0.00 | 0.00 |
| 002ISN3141810501- Istisna Home Financing-002-BANK FUTURA - Branch Office 002 | GBP | 0.00 | 0.00 |
| 002ISN3141810502- Istisna Home Financing-002-BANK FUTURA - Branch Office 002 | GBP | 10,000.00 | 10,000.00 |
| 002MRH1141812001- Diminishing Musharaka Financing-002-BANK FUTURA - Branch Office 002 | GBP | 100,000.00 | 100,000.00 |
| 002MRH1141812001- Diminishing Musharaka Financing-002-BANK FUTURA - Branch Office 002 | GBP | 100,000.00 | 100,000.00 |
| 002MUS1141810501- Musharaka-002-BANK FUTURA - Branch Office 002 | GBP | 0.00 | 0.00 |
| 002MUS1141811001- Musharaka-002-BANK FUTURA - Branch Office 002 | GBP | 0.00 | 0.00 |
| 002MUS1141811002- Musharaka-002-BANK FUTURA - Branch Office 002 | GBP | 0.00 | 0.00 |
| 002MUSK141810001- Musharaka-002-BANK FUTURA - Branch Office 002 | GBP | 0.00 | 0.00 |
| 002MUSK141810501- Musharaka-002-BANK FUTURA - Branch Office 002 | GBP | 0.00 | 0.00 |
| 004AMR1141812503- Murabaha Amort-004-Bank Futura- Branch 004 | GBP | 94,849.32 | 94,849.32 |
| 004AMR1141812505- Murabaha Amort-004-Bank Futura- Branch 004 | GBP | 9,240.90 | 9,240.90 |
| 004HRM2141810001- -004-Bank Futura- Branch 004 | GBP | 100,000.00 | 100,000.00 |
| 004HRM2141810001- -004-Bank Futura- Branch 004 | GBP | 100,000.00 | 100,000.00 |
| 004HRM2141810501- -004-Bank Futura- Branch 004 | GBP | 100,000.00 | 100,000.00 |
| 004HRM2141810501- -004-Bank Futura- Branch 004 | GBP | 100,000.00 | 100,000.00 |

Field Description

| Column Name | Description |
|--------------------------------|--|
| Account description | [Display] This column displays the account number of the Islamic Finance. |
| Currency | [Display] This column displays the currency of the Islamic Finance. |
| Outstanding Loan Amount | [Display] This column displays the total amount Financed. |

| Column Name | Description |
|---------------------------------|--|
| Base Currency Equivalent | [Display] This column displays the total amount Financed in Base Currency Equivalent. |

6. Click the link under the **Account Number** column, to view the settlement of a particular account. The system displays the **Financing Settlement** screen with the schedule detail.

Financing Settlement - Details

Financing Settlement
07-08-2014 12:55:01 GMT +0530 ? 🖨️ ⭐ 📄 ✕

Account Details

| | |
|-------------------------------|----------------------------------|
| Customer Id: 000003171 | Account Number: 000ARH1110040001 |
| Financing Tenure: 24 | Product Name: Ar-Rahnu Financing |
| Facility/Line Number: 2 Years | Associated with: |
| Currency: GBP | Status: Active-Regular |

Financing Details

| | |
|--|--|
| Amount Financed: 100,000.00 | Finance Amount Disbursed: 100,000.00 |
| Opening Date: 04-01-2011 | Value Date: 04-01-2013 |
| Maturity Date: 04-01-2013 | Financing Issuing Branch: 000 |
| Customer Grace Period and Frequency: 0 Monthly | Supplier Grace Period and Frequency: 0 Monthly |
| Linked Murabaha Bill: | |
| Bank Profit Share: .00% | Customer Profit Share: .00% |
| Lease Type: | Lease Payment Mode: |
| Bank's share: 0 | Customer's Share: 0 |

Disbursement Details

| Disbursed Amount | Disbursal Date | Disbursal Date |
|------------------|----------------|----------------|
| 100000.000000 | 04-01-2011 | 000 |

Outstanding Financing Details

| | |
|-----------------------------------|------------------------------------|
| Next Installment Date: 31-12-2011 | Next Installment Amount: 25,000.00 |
| Principal Balance: 100,000.00 | Installment Arrears: 0.00 |
| Fees And Charges: 0.00 | Outstanding Finance: 100,000.00 |
| Bank's Profit Due: 0.00 | |

Transfer Details

Source Account*: 🔍

Transfer Amount*: GBP

Back
Submit


Field Description

| Field Name | Description |
|------------------------|--|
| Account Details | |
| Customer Id | [Display] This field displays the customer ID's mapped. |
| Account Number | [Display] This field displays the Financing Account number. |

| Field Name | Description |
|--|--|
| Financing Tenure | [Display] This field displays the tenure of the financing or duration for which the financing amount is sanctioned. The financing tenure will be shown in years and months. |
| Product Name | [Display] This field displays the financing product name. |
| Facility/Line Number | [Display] This field displays the Linkage Number of the collaterals linked to the loan |
| Associated with | [Display] This field displays the Type of trade instrument/ bill with which this loan is associated with and its contract number |
| Currency | [Display] This field displays the base currency of the financing account. |
| Status | [Display] This field displays the status of loan. The values are: Active - Regular Active - Overdue |
| Financing Details | |
| Amount Financed | [Display] This field displays the sanctioned financing amount. |
| Finance Amount Disbursed | [Display] This field displays the finance amount disbursed till date. |
| Opening Date | [Display] This field displays the opening date of the financing account. |
| Maturity Date | [Display] This field displays the maturity date of the financing account. |
| Financing Issuing Branch | [Display] This field displays the bank branch in which financing was issued |
| Customer Grace Period and Frequency | [Display] This field will display customer grace period and frequency This field will be available only for Mudaraba product. |

| Field Name | Description |
|--|---|
| Supplier Grace Period and Frequency | [Display] This field will display supplier grace period and frequency This field will be available only for Mudaraba product. |
| Linked Murabaha Bill | [Display] This field displays the bill reference number associated with Murabaha finance contract. |
| Bank Profit Share | [Display] This field displays the bank profit share (percentage) details i.e. It will specify the percentage of profit that the bank will get in case of a profitable return on the Mudaraba account. This field will be available only for Mudaraba product. |
| Customer Profit Share | [Display] This field displays the customer profit share (percentage) details i.e. It will specify the percentage of profit that the customer will get in case of a profitable return on the Mudaraba account This field will be available only for Mudaraba product. |
| Lease Type | [Display] This field displays the type of the lease. This field will be displayed when the selected account is opened under IJARAH or TAWAROOQ product. |
| Lease Payment Mode | [Display] This field displays the type of payment mode opted This field will be displayed when the selected account is opened under IJARAH or TAWAROOQ product. |
| Bank's Share | [Display] This field displays the finance sharing ratio of the bank. This field will be available only for Mudaraba product. |
| Customer's Share | [Display] This field displays the finance sharing ratio of the customer This field will be available only for Mudaraba product. |
| Repayment Details | |
| Profit Rate | [Display] This field displays the profit rate applicable to the financed account. |

| Field Name | Description |
|--|--|
| Finance Repayment Frequency | [Display] This field displays the repayment frequency of the financed amount. |
| Total Amount to be Paid | Display] This field displays total amount to be repaid by the customer towards the Finance on closure. This amount includes all the installments as well as charges, if any. |
| No of Installments | [Display] This field displays the total number of installments paid till date. |
| Installments Paid | [Display] This field displays the total number of installments paid till date. |
| Remaining Installments | [Display] This field displays the number of installments remaining for payment of the loan account. |
| Repayment Mode | [Display] This field displays financing repayment mode (ECS/ Cheque/Credit card). |
| Total Amount to be Repaid | [Display] This field displays total amount to be repaid by the customer towards the Finance on closure. This amount will include all the installments as well as charges, if any. |
| Purpose of Financing | [Display] This field displays the purpose of financing the amount. |
| Staff Financing | [Display] This field displays the amount that has been disbursed as part of staff financing. This field will be available for all Islamic products except the Mudaraba product. |
| Advance Payment Details | |
| Advance Payment | [Display] This field displays the amount paid in advance. This field will be available only for Mudaraba product. |
| Profit Rate For Advance Payment | [Display] This field displays the profit rate for advance payment. This field will be available only for Mudaraba product. |

| Field Name | Description |
|--------------------------------------|--|
| Disbursement Details | |
| Disbursed Amount | [Display] This field displays the amount of loan disbursed |
| Disbursal Date | [Display] This field displays the date of disbursal of loan |
| Disbursal Branch | [Display] This field displays the bank branch from which disbursal took place |
| Outstanding Financing Details | |
| Next Installment Date | [Display] This field displays the due date of the next installment. |
| Next Installment Amount | [Display] This field displays the next installment amount. |
| Principal Balance | [Display] This field displays the outstanding principle balance on the loan account as on date. |
| Installment Arrears | [Display] This field displays the unpaid installment amount. |
| Fees And Charges | [Display] This field displays the fees and service charges applied on the financing account. |
| Outstanding Finance | [Display] This field displays the outstanding finance amount to be paid. |
| Bank's Profit Due | Display] This field displays the outstanding profit to be repaid. |
| Source Account | [Mandatory, Drop-Down] Select the appropriate account from the drop-down list. The account should have the necessary funds for debit and transfer to the finance account. Click the  button. The system will automatically fetch and display the available balance for the selected source account. |

| Field Name | Description |
|------------------------|---|
| Transfer Amount | [Mandatory, Numeric, 15] Type the amount that is to be transferred from the source account to the finance account. This is the amount that will get reduced from the principal of finance. |

7. Click the **Submit** button. The system displays the **Partial Settlement - Verification** screen.
OR
Click the **Back** button to return to the previous screen.

Partial Settlement - Verify

8. Click the **Confirm** button. The system displays the **Partial Settlement - Confirmation** screen.
OR
Click the **Change** button to change any of the parameters of payment.

Partial Settlement - Confirm

9. Click the **Settle Another Finance** button. The system returns you to the **Financing details** screen.

8. Financing Account Activity

This option allows you to view all the activity that has occurred in your account for a given period for active and closed loans. The option allows you to select a transaction type (debit, credit or both), a date range, and a sorting order. It allows you to view the outstanding balance in your Financing account.

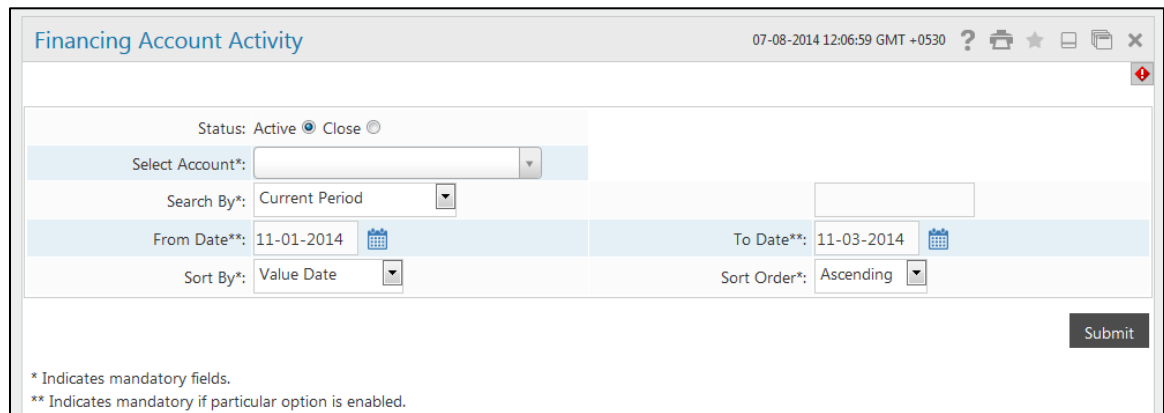
The statement displays the transaction date, the value date and the amount of debit or credit depending on what you have selected. It also gives you an option of downloading the statement in Microsoft Excel format.

This option should ideally be used when you want to check the activity in your financing account over a period of time. It is a useful method of tracking any discrepancies or reconciling it with other budgetary activities.

To view the financing account activity

1. Click **Accounts > Islamic Finance > Financing Details**. The system displays the Financing Details screen.

Financing Account Activity



Financing Account Activity 07-08-2014 12:06:59 GMT +0530

Status: Active Close

Select Account*:

Search By*: Current Period

From Date**: 11-01-2014 To Date**: 11-03-2014

Sort By*: Value Date Sort Order*: Ascending

Submit

* Indicates mandatory fields.
** Indicates mandatory if particular option is enabled.

Field Description

| Field Name | Description |
|-----------------------|---|
| Status | [Mandatory, Radio Button] Select the Status of the loan , whether Active or Closed The values are: <ul style="list-style-type: none"> • Active • Closed |
| Select Account | [Mandatory, Drop-Down] Select the financing account for which you will view the activity/ statement from the drop-down list. |

| Field Name | Description |
|-------------------------------------|---|
| Search By | <p>[Mandatory, Drop-Down]</p> <p>Select the search period from the dropdown list.</p> <p>The options are as follows:</p> <ul style="list-style-type: none"> • Current Period • Previous Period • Last n Transactions • Last n days • Today's Transactions • Yesterdays transactions • Previous week • Previous fortnight • Previous month • Previous Quarter • Last 6 months • Specified Period |
| No of days/ Transactions | <p>[Conditional, Numeric, 15]</p> <p>Type the number of days/ transaction depending upon the type of selection for days or transaction</p> <p>This field is enabled if you have selected no of days/transactions in the search by field.</p> |
| From Date | <p>[Conditional, Pick List]</p> <p>Select the start date of the period.</p> <p>This field is enabled if the Specified Period is selected from the Search By drop-down list.</p> |
| To Date | <p>[Conditional, Pick List]</p> <p>Select the end date of the period.</p> <p>This field is enabled if the Specified Period is selected from the Search By drop-down list.</p> |
| Transaction Type | <p>[Mandatory, Drop-Down]</p> <p>Select the type of transaction from the dropdown list.</p> <p>The options are as follows:</p> <ul style="list-style-type: none"> • Both Debits and Credits • Only Debits • Only Credits |

| Field Name | Description |
|-------------------|--|
| Sort By | [Mandatory, Drop-Down] Select the type of sorting from this drop-down list. The options are as follows: <ul style="list-style-type: none"> • Transaction Date • Amount • Value Date |
| Sort Order | [Mandatory, Drop-Down] Select the sort order from the drop-down list. The options are as follows: <ul style="list-style-type: none"> • Ascending • Descending |

4. Select the search criteria from the drop-down list.
5. Click the **Submit** button. The system displays the **Financing Account Activity screen** with the search results.

Financing Account Activity

Field Description

| Field Name | Description |
|-------------------------|--|
| Account Number | [Display] This field displays the loan account number for which you have generated the statement. |
| Account Currency | [Display] This field displays the default currency in which the account transactions are conducted. |
| Column Name | Description |
| Transaction Date | [Display] This column displays the date on which the transaction has taken place. |

| Field Name | Description |
|-------------------------------|---|
| Value Date | [Display] This column displays the date on which the transaction has actually been credited or debited into the account. This date could be different from the transaction date. |
| Reference | [Display] This column displays any reference description for the said transaction. |
| Description | [Display] This column displays description about the transaction. |
| Debit | [Display] This column displays the amount of debit. |
| Credit | [Display] This column displays the amount of credit. |
| Select Download Format | [Optional, Drop-Down] Select the appropriate format in which you want to download the activity statement from the drop-down list. The options are: <ul style="list-style-type: none"> • Excel Format • PDF Format • QIF Format • - QFX Format |

6. Select the format from the **Select Download Format** drop-down list.
7. Click the **Download** button to download the data.
8. Click the **Open** button to open the file.
OR
Click the **Save** to download and save.

9. Financing Profit Percentage

This option allows you to view the different interest rates for financing.

To view financing profit percentage:

1. Navigate through **Tools > Financing Profit Percentage Inquiry**. The system displays the Financing Profit Percentage Inquiry screen.

Financing Profit Rate Inquiry

| Financing Profit Percentage | | | | |
|-------------------------------|-----------------------|-------------------|------------------------|----------------|
| Product Name | Component Name | Profit Percentage | Profit Percentage Type | Effective Date |
| Ijara-Operational Lease | main profit | 10.00% | FIXED | 28-11-2007 |
| Ijarah-Financial Advance | Main Profit Component | 10.00% | FIXED | 28-11-2007 |
| Ijara-Financial with Asset | Main Profit Component | 10.00% | FIXED | 28-11-2007 |
| Ijara-Financial without Asset | Main Profit Component | 10.00% | FIXED | 28-11-2007 |

Field Description

| Field Name | Description |
|-------------------------------|---|
| Product Name | [Display] This field displays the name of the product. |
| Component Name | [Display] This field displays the name of the component. |
| Profit Percentage | [Display] This field displays the profit percentage. |
| Profit Percentage type | [Display] This field displays the type of the profit percentage. |
| Effective date | [Display] This field displays the effective date for the profit rate to be applicable. |