

Istisna Corporate Islamic Financing User Guide

# Oracle FLEXCUBE Universal Banking

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Istisna Corporate Islamic Financing User Guide  
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# Contents

|  |            |
|--|------------|
| <b>1. Preface .....</b>  | <b>1-1</b> |
| 1.1 Introduction.....  | 1-1        |
| 1.2 Audience.....  | 1-1        |
| 1.3 Documentation Accessibility.....                                     | 1-1        |
| 1.4 Acronyms and Abbreviations.....                                      | 1-1        |
| 1.5 Organization .....   | 1-2        |
| 1.6 Related Documents .....  | 1-2        |
| 1.7 Glossary of Icons.....   | 1-2        |
| <b>2. Istisna Corporate Islamic Financing .....</b>                      | <b>2-1</b> |
| 2.1 Process Flow Diagram .....   | 2-2        |
| 2.2 Process Matrix.....  | 2-3        |
| 2.3 Stages in Corporate Islamic Financing Process Flow .....             | 2-9        |
| 2.4 Corporate Islamic Financing Application Details .....                | 2-26       |
| 2.4.1 Processing Corporate Istisna Financing Transaction Initiation..... | 2-27       |
| 2.4.2 Applicant Tab.....   | 2-29       |
| 2.4.3 Financials Tab .....   | 2-32       |
| 2.4.4 Financing Tab.....   | 2-35       |
| 2.4.5 Components Tab.....  | 2-40       |
| 2.4.6 Credit Settlement Mode.....  | 2-44       |
| 2.4.7 Charges Tab.....   | 2-54       |
| 2.4.8 Credit Settlement Mode .....                                       | 2-55       |
| 2.4.9 Limits Tab .....   | 2-60       |
| 2.4.10 Asset Details Tab .....   | 2-63       |
| 2.4.11 Hamish Jiddayah Tab.....  | 2-64       |
| 2.4.12 Terms Tab .....   | 2-65       |
| 2.4.13 Deviations Tab.....   | 2-66       |
| 2.4.14 Summary Tab .....   | 2-67       |
| 2.4.15 Comments Tab .....  | 2-69       |
| 2.4.16 Documents Button.....   | 2-71       |
| 2.4.17 Advices Tab.....  | 2-72       |
| 2.4.18 Checklist Tab.....  | 2-73       |
| 2.4.19 Dedupe Button.....  | 2-73       |
| 2.4.20 Financing Asset Button.....                                       | 2-75       |
| 2.4.21 Insurance Tab.....  | 2-76       |
| 2.4.22 Preference Button.....  | 2-78       |
| 2.4.23 Covenant Button.....  | 2-82       |
| 2.4.24 Evaluation Button .....   | 2-84       |
| 2.4.25 Risk Tab .....  | 2-84       |
| 2.4.26 Quantitative Analysis Tab.....                                    | 2-85       |
| 2.4.27 Qualitative Analysis Tab .....                                    | 2-86       |
| 2.4.28 Credit Agency Tab.....  | 2-87       |
| 2.4.29 Legal Details Tab.....  | 2-88       |
| 2.4.30 MIS Button.....   | 2-89       |
| 2.4.31 Fields Button.....  | 2-89       |

|           |   |            |
|-----------|---|------------|
| 2.4.32    | <i>SWIFT Message Button</i>                 | 2-90       |
| 2.4.33    | <i>Payment Mode Button</i>                  | 2-91       |
| 2.4.34    | <i>Inventory Tracking Button</i>            | 2-96       |
| 2.4.35    | <i>Multi Finance Button</i>                 | 2-97       |
| 2.4.36    | <i>Hamish Jiddayah Details Button</i>       | 2-99       |
| 2.4.37    | <i>Multiple Asset Button</i>                | 2-100      |
| 2.5       | Manual Liquidation                          | 2-115      |
| 2.5.1     | <i>Capturing Manual Liquidation Details</i> | 2-115      |
| 2.5.2     | <i>Payment Details Tab</i>                  | 2-117      |
| 2.5.3     | <i>Penalty Rates Tab</i>                    | 2-121      |
| 2.5.4     | <i>Check List Tab</i>                       | 2-122      |
| 2.5.5     | <i>Specifying Events Details</i>            | 2-123      |
| <b>3.</b> | <b>Reports</b>                              | <b>3-1</b> |
| 3.1       | BIP Reports                                 | 3-1        |
| 3.1.1     | <i>Pipeline Deals</i>                       | 3-1        |
| 3.1.2     | <i>Approved Deals Over a Period</i>         | 3-2        |
| 3.1.3     | <i>Trend Analysis Over a Period</i>         | 3-4        |
| <b>4.</b> | <b>Function ID Glossary</b>                 | <b>4-1</b> |

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# 1. Preface

## 1.1 Introduction

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

## 1.2 Audience

This manual is intended for the following Users/User Roles

## 1.3 Documentation Accessibility

| Role                       | Function   |
|----------------------------|--|
| Relationship Manager       | Collects applications and initiates the islamic Financing requirements of the customer.  |
| Document Support Team      | Follow up on documents not received. The collected documents will be scanned and uploaded along with application.  |
| Credit Analyst             | Verifies the basic information of the deal and update missing details. Prepares basic analysis, which is submitted for further processing                |
| Underwriter                | Reviews the analysis prepared by the Credit Analyst and qualify for further processing. Evaluates the application on various risk and credit parameters. |
| Legal Team                 | Performance of legal and regulatory compliance.  |
| Collateral Evaluation Team | Evaluates the collaterals attached along with the application.   |
| Credit Admin               | Decides whether to support the application based on initial credit write up and process the application further.   |
| Process Admin              | Reprocess the CI contract creation in case of exceptions   |

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

## 1.4 Acronyms and Abbreviations

The following are some of the acronyms and abbreviations you are likely to find in the manual:

| Abbreviation | Description                                |
|--------------|--|
| FCUBS        | Oracle FLEXCUBE Universal Banking Solution |
| UI           | User Interface                             |
| BPEL         | Business Process Execution Language        |

|      |                                     |
|------|-------------------------------------|
| BPMN | Business Process Model and Notation |
| BIP  | Business Intelligence Publisher     |

## 1.5 Organization

This manual is organized as follows:

| Chapter          | Description  |
|------------------|--|
| <b>Chapter 1</b> | <i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual                  |
| <b>Chapter 2</b> | <i>Corporate Islamic Financing</i> describes about the available options and stages involved in Corporate Islamic Financing.               |
| <b>Chapter 4</b> | <i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation. |

## 1.6 Related Documents

- The Procedures User Manual
- The Products User Manual
- The Retail Lending User Manual

## 1.7 Glossary of Icons

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

| Icons   | Function    |
|---|-------------|
|  | Exit        |
|  | Add row     |
|  | Delete row  |
|  | Option List |

---

## 2. *Istisna* Corporate Islamic Financing

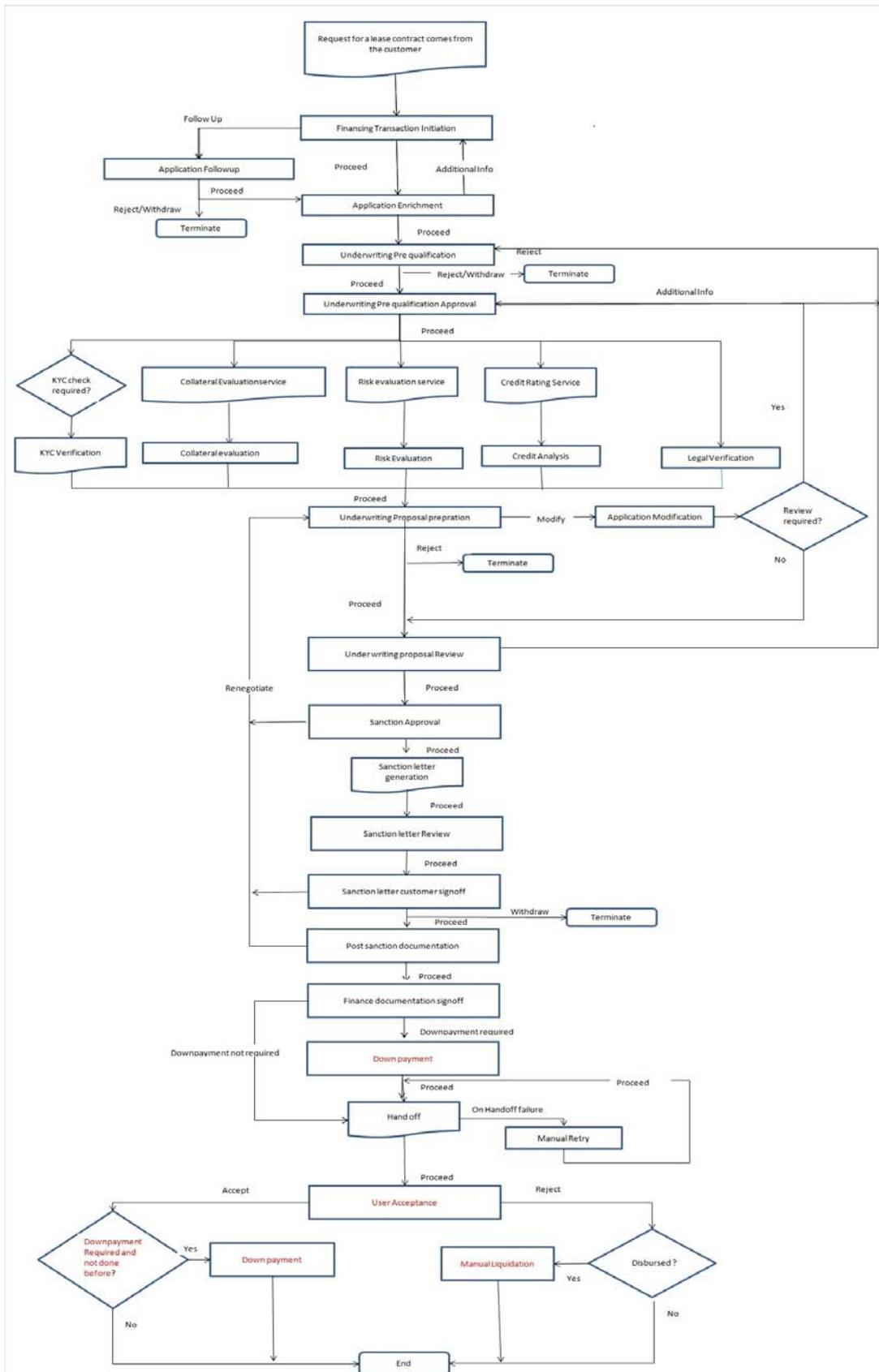
Oracle FLEXCUBE facilitates Corporate Islamic Financing through a process flow. Istisna' is a sale transaction where a commodity is transacted before it comes into existence. The price in Istisna' does not necessarily need to be paid in full in advance. It is not even necessary to pay the full price at delivery. It can be deferred to any time according to the agreement of the parties. The payment may also be made in instalments.

This chapter contains the following topics:

- [Section 2.1, "Process Flow Diagram"](#)
- [Section 2.2, "Process Matrix"](#)
- [Section 2.3, "Stages in Corporate Islamic Financing Process Flow"](#)
- [Section 2.4, "Corporate Islamic Financing Application Details"](#)
- [Section 2.5, "Manual Liquidation"](#)

## 2.1 Process Flow Diagram

The process flow diagram given below illustrates the activities carried out during various stages of Corporate Islamic Financing.



## 2.2 Process Matrix

The process matrix given below lists out the different stages, condition to move to next stage, target stage and remarks for each condition.

| Sl. No | Source stage                     | Rules / Conditions for the flow Movement | Target stage                            | Remarks   |
|--------|----------------------------------|--|---|---|
| 1      | Financing transaction initiation | outcome = "PROCEED"                      | Application Enrichment                  | Instance is moved to 'Application Enrichment' stage, when the user selects the outcome "PROCEED" and saves the task.                  |
|        |                                  | outcome = "FOLLOW UP"                    | Application Follow up                   | Instance is moved to 'Application Follow up' stage, when the user selects the outcome "FOLLOW UP" and saves the task.                 |
| 2      | Application Follow up            | outcome = "PROCEED"                      | Application Enrichment                  | Instance is moved to 'Application Enrichment' stage, when the user selects the outcome "PROCEED" and saves the task.                  |
|        |                                  | outcome = "REJECT"                       | Terminate                               | Instance will be terminated when the user selects the outcome "REJECT" and saves the task.  |
| 3      | Application Enrichment           | outcome = "PROCEED"                      | Underwriting Pre-qualification          | Instance is moved to 'Underwriting Pre-qualification' stage, when the user selects the outcome "PROCEED" and saves the task.          |
|        |                                  | outcome = "RETURN"                       | Financing transaction initiation        | Instance is moved to 'Financing transaction initiation' stage, when the user selects the outcome "RETURN" and saves the task.         |
| 4      | Underwriting Pre-qualification   | outcome = "PROCEED"                      | Underwriting Pre-qualification Approval | Instance is moved to 'Underwriting Pre-qualification Approval' stage, when the user selects the outcome "PROCEED" and saves the task. |
|        |                                  | outcome = "REJECT"                       | Terminate                               | Instance will be terminated when the user selects the outcome "REJECT" and saves the task.  |

|   |   |   |   |  |
|---|---|---|---|--|
| 5 | Underwriting Pre-qualification Approval | outcome = "PROCEED" and if Risk evaluation is required  | Risk evaluation                           | Instance is moved to 'Risk evaluation' stage, when the user selects the outcome "PROCEED" and saves the task.  |
|   |   | outcome = "PROCEED" and if Legal Verification is required   | Legal Verification                        | Instance is moved to 'Legal Verification' stage, when the user selects the outcome "PROCEED" and saves the task.                                       |
|   |   | outcome = "PROCEED" and if KYC verification is required   | Invoke KYC Verification service call      | KYC verification service call will be invoked when the user selects the outcome "PROCEED" and saves the task.  |
|   |   | outcome = "PROCEED" and if Collateral evaluation is required  | Invoke Collateral evaluation service call | Invoke the Collateral evaluation service call and move to collateral evaluation stage, when the user selects the outcome "PROCEED" and saves the task. |
|   |   | outcome = "PROCEED" and if Risk evaluation, collateral evaluation, KYC verification and Legal Verification are not required | Underwriting Proposal preparation         | Instance is moved to 'Underwriting Proposal preparation' stage, when the user selects the outcome "PROCEED" and saves the task.                        |
|   |   | outcome = "RETURN"  | Underwriting Pre-qualification            | Instance is moved to 'Underwriting Pre-qualification' stage, when the user selects the outcome "RETURN" and saves the task.                            |
| 6 | Risk Evaluation                         | outcome = "PROCEED"   | Underwriting proposal preparation         | Instance is moved to 'Underwriting proposal preparation' stage, when the user selects the outcome "PROCEED" and saves the task.                        |
| 7 | Legal Verification                      | outcome = "PROCEED"   | Underwriting proposal preparation         | Instance is moved to 'Underwriting proposal preparation' stage, when the user selects the outcome "PROCEED" and saves the task.                        |

|    |                                   |                             |   |   |
|----|-----------------------------------|-----------------------------|---|---|
| 8  | Credit analysis                   | outcome = "PROCEED"         | Underwriting proposal preparation       | Instance is moved to 'Underwriting proposal preparation' stage, when the user selects the outcome "PROCEED" and saves the task.       |
| 9  | Collateral Evaluation             | outcome = "PROCEED"         | Underwriting proposal preparation       | Instance is moved to 'Underwriting proposal preparation' stage, when the user selects the outcome "PROCEED" and saves the task.       |
| 10 | Underwriting proposal preparation | outcome = "PROCEED"         | Underwriting proposal Review            | Instance is moved to 'Underwriting proposal Review' stage, when the user selects the outcome "PROCEED" and saves the task.            |
|    |                                   | outcome = "ADDITIONAL INFO" | Application Modification                | Instance is moved to 'Application Modification' stage, when the user selects the outcome "ADDITIONAL INFO" and saves the task.        |
|    |                                   | outcome = "REJECT"          | Terminate                               | Instance will be terminated when the user selects the outcome "REJECT" and saves the task.  |
| 11 | Application Modification          | outcome = "PROCEED"         | Underwriting Proposal Review            | Instance is moved to 'Underwriting proposal Review' stage, when the user selects the outcome "PROCEED" and saves the task.            |
|    |                                   | outcome = "REVIEW"          | Underwriting Pre-qualification approval | Instance is moved to 'Underwriting Pre-qualification approval' stage, when the user selects the outcome "PROCEED" and saves the task. |
| 12 | Underwriting proposal Review      | outcome = "PROCEED"         | Sanction Approval                       | Instance is moved to 'Sanction Approval' stage, when the user selects the outcome "PROCEED" and saves the task.                       |
|    |                                   | outcome = "RETURN"          | Underwriting proposal Preparation       | Instance is moved to 'Underwriting Proposal preparation' stage, when the user selects the outcome "RETURN" and saves the task.        |

|    |                                    |   |                                    |   |
|----|------------------------------------|---|------------------------------------|---|
| 13 | Sanction Approval                  | outcome = "PROCEED"                                 | Sanction Letter Review             | Instance is moved to 'Sanction Letter Review' stage, when the user selects the outcome "PROCEED" and saves the task.                    |
|    |                                    | outcome = "RETURN"                                  | Underwriting Proposal Preparation  | Instance is moved to 'Underwriting proposal Preparation' stage, when the user selects the outcome "RETURN" and saves the task.          |
| 14 | Sanction letter Review             | outcome = "PROCEED"                                 | Sanction Letter Customer signoff   | Instance is moved to 'Sanction Letter Customer signoff' stage, when the user selects the outcome "PROCEED" and saves the task.          |
| 15 | Sanction Letter Customer Signoff   | outcome = "PROCEED"                                 | Documentations and TC verification | Instance is moved to 'Documentations and TC verification' stage, when the user selects the outcome "PROCEED" and saves the task.        |
|    |                                    | outcome = "WITHDRAW"                                | Terminate                          | Instance will be terminated when the user selects the outcome "WITHDRAW" and saves the task.  |
|    |                                    | outcome = "RENEGOTIATE"                             | Underwriting Proposal Preparation  | Instance is moved to 'Underwriting Proposal Preparation' stage, when the user selects the outcome "RENEGOTIATE" and saves the task.     |
| 16 | Documentations and TC verification | outcome = "PROCEED" and Down-payment required = 'Y' | Down payment                       | Instance is moved to 'Down payment' stage, when the user selects the outcome "PROCEED" and saves the task.                              |
|    |                                    | outcome = "PROCEED" and Down-payment required = 'N' | Hand-off                           | Instance is moved to 'CI Core' stage, when the user selects the outcome "PROCEED" and saves the task.                                   |
|    |                                    | outcome = "FOLLOW UP"                               | Documentation Follow Up            | Instance is moved to 'Documentation Follow Up' stage, when the user selects the outcome "FOLLOW UP" and saves the task.                 |
|    |                                    | outcome = "ADDITIONAL_INFO"                         | Underwriting Proposal preparation  | Instance is moved to 'Underwriting Proposal Preparation' stage, when the user selects the outcome "ADDITIONAL_INFO" and saves the task. |

|    |                         |  |                                 |  |
|----|-------------------------|--|---------------------------------|--|
| 17 | Documentation follow up | outcome = "PROCEED"  | Documentation & TC verification | Instance is moved to 'Documentations and TC verification' stage, when the user selects the outcome "PROCEED" and saves the task. |
| 18 | Down payment            | outcome = "PROCEED"  | Hand-off                        | Details will be hand off to CI core when the user selects the outcome "PROCEED" and saves the task.                              |
| 19 | Hand-off                | Successful Hand off to Core & 'Post Approval documentation' is 'YES' | Final Documentation             | Instance is moved to 'Final Documentation' stage, if 'Post Approval documentation' is 'YES' and outcome is "PROCEED".            |
|    |                         | Successful Hand off to Core & 'Post Approval documentation' is 'NO'  | User Acceptance                 | Instance is moved to 'User Acceptance' stage, when the user selects the outcome "PROCEED" and saves the task.                    |
|    |                         | For any system exceptions  | Manual Retry                    | For any system exception, task will be moved to Manual retry stage   |
| 20 | Manual Retry            | outcome = "PROCEED"  | Hand-off                        | Details will be hand off to CI core when the user selects the outcome "PROCEED" and saves the task.                              |
| 21 | Final Documentation     | outcome = "PROCEED"  | User Acceptance                 | Instance is moved to 'User Acceptance' stage, when the user selects the outcome "PROCEED" and saves the task.                    |

|    |                    |   |                    |   |
|----|--------------------|---|--------------------|---|
| 22 | User Acceptance    | outcome = "ACCEPT" and Down payment Required and not done before is 'YES' | Down Payment       | Instance is moved to 'Down Payment' stage, when the user selects the outcome "ACCEPT" and saves the task.       |
|    |                    | outcome = "REJECT" and Disbursed is 'YES'                                 | Manual Liquidation | Instance is moved to 'Manual Liquidation' stage, when the user selects the outcome "REJECT" and saves the task. |
|    |                    | outcome = "ACCEPT" and Down payment Required and not done before is 'NO'  | END                | Task will be changed to completed status and it will not be available for further movement                      |
|    |                    | outcome = "REJECT" and Disbursed is 'NO'                                  | END                | Task will be changed to completed status and it will not be available for further movement                      |
| 23 | Down Payment       | outcome = "PROCEED"   | END                | Task will be changed to completed status and it will not be available for further movement                      |
| 24 | Manual Liquidation | outcome = "PROCEED"   | END                | Task will be changed to completed status and it will not be available for further movement                      |

## Acquiring a Stage

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

| Workflow Reference  | Transaction Reference | Title                              | Assignee Group | Assignee Users | Customer Name | Comments | Amount | Creation Date (FromTo)  | Priority | RM ID  | Channel |
|---------------------|-----------------------|------------------------------------|----------------|----------------|---------------|----------|--------|-------------------------|----------|--------|---------|
| CRPProcess3154      |                       | Credit appraisal enrichment        | ALLROLES-001   |                |               |          |        | 2014-11-25 10:24:19 IST | Low      |        |         |
| CRPProcess3147      |                       | Credit appraisal application entry | ALLROLES-000   |                |               |          |        | 2014-11-25 10:01:51 IST | Low      |        |         |
| BPELLimitReview3142 |                       | Credit Decision Task               | ALLROLES-000   | SANGITA        |               |          |        | 2014-11-24 17:27:39 IST | Low      |        |         |
| COLLATProcess3133C1 |                       | External Check                     | ALLROLES-000   |                |               |          |        | 2014-11-24 16:55:36 IST | Low      |        |         |
| COLLATProcess3074C1 |                       | Review                             | ALLROLES-000   |                |               |          |        | 2014-11-24 16:27:16 IST | Low      |        |         |
| BPELCRPProcess3130  |                       | Customer acceptance                | ALLROLES-000   |                |               |          |        | 2014-11-24 16:10:22 IST | Low      | 123123 |         |

You can acquire a task by performing the following tasks:

1. Search for the application from the Quick search / Standard search options (or) look for the application in the assigned Queue.
2. Select the task and click on Acquire button.

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

The system displays the message as 'Acquire Successful' 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 the required screen.

## 2.3 Stages in Corporate Islamic Financing Process Flow

Istisna 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.

Following are the stages involved in Istisna Corporate Islamic Financing:

## Step 1. Financing Transaction Initiation

In the application entry stage, you can initiate the Istisna contract and capture the requested details. The system populates the applicants details maintained. You can capture the purchase details of the asset in the Purchase Details tab. The system defaults the Asset type from the product. Click 'Multiple Asset' button to enter the details about the asset. You can pull Lead data and simulate application details. You can attach interactions to the application and upload the documents maintained for this stage.

The screenshot displays the Oracle Corporate Istisna Financing transaction initiation application form. The form is divided into several sections:

- Application Information:** Includes fields for Application Number (000ITCL4143), Applicant Branch (000), Application Date (2015-01-03), Application Category, Application Type (Istisna), and Asset Type (Home).
- Interaction Information:** Includes Interaction Id, Stage (Financing transaction init), Sub-Stage (Application Entry), Status (Initiated), and Priority (High, Medium, Low).
- Channel Information:** Includes Channel, Channel Reference, External Source, External Reference, and User Reference.
- Applicant Information:** Includes Lead Id, Enquiry ID, and a Default button.
- Preferences:** Includes checkboxes for KYC Required, Collateral Valuation Required, Risk Evaluation Required, Legal Verification Required, and External Check.
- Buyer Details:** Includes Branch, Type (Existing), Customer Id, Customer Name, and Liability Id.
- Industry Details:** Includes Industry Category, Main Industry, Sub Industry, Sector, and Sub Sector.
- Incorporation Details:** Includes Incorp Date, Incorporation Country, Currency, Capital, and Net Worth.
- Product Details:** A table with columns for Facility, Product, Description, Summary, Branch, Reference Id, Details, Link to Finance, Purpose, and Other Applicant.

The form also includes a navigation bar at the bottom with options like Documents, Dedupe, Financing Assets, Covenants, Multiple Asset, Audit, Outcome, and Exit.

## Step 2. Application Follow-up

At this stage, you can upload the documents collected from the applicant and follow up if necessary documents are not submitted by the applicant. The Document Support team verifies and uploads the documents which are provided by the customer. The system does not allow modification of any other data in this stage. The collected documents are scanned and uploaded along with application.

### Step 3. Application Enrichment

At this stage, the application is enriched with the details like Director Details, Financial Details, Linkages, and so on. The user can modify the customer details, if required. In this stage, the user can enter the asset details and multiple asset details. Along with other details, the user can provide Hamish Jiddayah details and asset details in this stage. The system validates duplication of applications and applicants for CIF, CASA, Collaterals, Facilities, Cheque Book validation during SAVE operation.

## Step 4. Underwriting Pre-Qualification

In this stage, the Credit Admin retrieves the documents and reviews it. Financial statements are put in a standard template and basic analysis is done including bank policy Islamic financing norms compliance checks. Details such as Terms and Conditions, Deviations, Summary, Comments, Documents can be captured in this stage.

You can view the details of the property such as, 'Property Handover', 'Property Handover Date', 'Original construction Date' and 'End Of Construction Date'. You can also view the nominal disbursement details in 'Nominal Disbursement' screen.

**Corporate Istisna Financing Underwriting Pre-Qualification**

Save Hold

Application Number \*  Interaction Id  View Channel

Applicant Branch \* 000 Stage Underwriting Pre-Qualific Channel Reference

Application Date \* 2015-01-03 Sub-Stage PreQualification External Source

Application Category \*  Status Initiated  External Reference

Application Type Istisna  Default User Reference \*   Additional Approval Required

Asset Type Home  Priority  High  Medium  Low

**Applicant** Financials Limits Terms Deviations Summary Comments

Financing Enquiry Preferences

Lead Id   KYC Required  Risk Evaluation Required

Enquiry ID   Collateral Valuation Required  Legal Verification Required

External Check

User Details Industry Details Incorporation Details

Branch \*  Industry Category  Incorp Date

Type Existing  Main Industry  Incorporation Country

Customer Id \*  Sub Industry  Currency

Customer Name  Sector  Capital

Liability Id \*  Sub Sector  Net Worth

Product Details

1 Of 1 Go

| Facility | Product * | Description | Summary | Branch * | Reference Id * | Details | Link to Finance | Purpose * | Other Applicant |
|----------|-----------|-------------|---------|----------|----------------|---------|-----------------|-----------|-----------------|
|          |           |             |         |          |                |         |                 |           |                 |

Documents | Dedupe | Financing Assets | Covenants | Multiple Asset

Audit Outcome

## Step 5. Underwriting Pre-Qualification Approval

At this stage, underwriter reviews the basic analysis done by the credit along with the application and supporting documents. Underwriter will decide whether to proceed with the deal or not based on the given information. The system allows modification of initial credit analysis done.

The underwriter evaluates the financial documents and project details provided by the customer and prepares the initial credit write up in this stage that includes standard set of terms and conditions. This credit write up is submitted to the credit admin for review and support. The system does not allow modification of customer data and other data provided in the previous stages.

Corporate Istisna Financing Underwriting Pre-Qualification Approval

Save Hold

Application Number \*  Interaction Id  View Channel

Applicant Branch \* 000 Stage Pre-Qualification Approvi Channel Reference

Application Date \* 2015-01-03 Sub-Stage PreQualification External Source

Application Category \*  Status Initiated External Reference

Application Type Istisna Default Priority  High User Reference \*

Asset Type Home  Medium  Low  Additional Approval Required

Applicant | Financials | Limits | Terms | Deviations | Summary | Comments

Financing Enquiry Preferences

Lead Id   KYC Required  Risk Evaluation Required

Enquiry ID   Collateral Valuation Required  Legal Verification Required

External Check

Buyer Details Industry Details Incorporation Details

Branch \*  Industry Category  Incorp Date

Type Existing  Main Industry  Incorporation Country

Customer Id \*  Sub Industry  Currency

Customer Name  Sector  Capital

Liability Id \*  Sub Sector  Net Worth

Product Details

1 Of 1 Go

| Facility | Product * | Description | Summary | Branch * | Reference Id * | Details | Link to Finance | Purpose * | Other Applicant |
|----------|-----------|-------------|---------|----------|----------------|---------|-----------------|-----------|-----------------|
|          |           |             |         |          |                |         |                 |           |                 |

Documents | Dedupe | Financing Assets | Covenants | Multiple Asset

Audit Outcome

## Step 6. Risk Evaluation

At this stage, the user can evaluate the risk associated with the applicant and the application. The user can capture the risk based on credit scores and credit ratios. The user can perform horizontal and vertical analysis. The system does not allow modification of customer data and other data provided in the previous stages.

**Corporate Istisna Financing Risk evaluation**

Save Hold

Application Number \*   
 Applicant Branch \* 000  
 Application Date \* 2015-01-03  
 Application Category \*   
 Application Type Istisna   
 Asset Type Home

Interaction Id    
 Stage Risk evaluation  
 Sub-Stage Pre-Underwriting  
 Status Initiated   
 Priority  High  
 Medium  
 Low

Channel   
 Channel Reference   
 External Source   
 External Reference   
 User Reference \*   
 Additional Approval Required

**Applicant** | Financials | Limits | Terms | Deviations | Summary | Comments

Financing Enquiry    
 Enquiry ID

Preferences  
 KYC Required  
 Collateral Valuation Required  
 Risk Evaluation Required  
 Legal Verification Required  
 External Check

Buyer Details   
 Type Existing   
 Customer Id \*   
 Customer Name   
 Liability Id \*

Industry Details  
 Industry Category   
 Main Industry   
 Sub Industry   
 Sector   
 Sub Sector

Incorporation Details  
 Incorp Date   
 Incorporation Country   
 Currency   
 Capital   
 Net Worth

Product Details  
 1 of 1 | Go

| Facility | Product * | Description | Summary | Branch * | Reference Id * | Details | Link to Finance | Purpose * | Other Applicant |
|----------|-----------|-------------|---------|----------|----------------|---------|-----------------|-----------|-----------------|
|          |           |             |         |          |                |         |                 |           |                 |

Documents | Dedupe | Financing Assets | Covenants | Evaluation | Multiple Asset

Audit Outcome

## Step 7. Legal Verification

At this stage, any legal constraints associated with the applicant and the finance application are evaluated. The system does not allow modification of customer data and other data provided in the previous stages.

**Corporate Istisna Financing Legal opinion**

Save Hold

Application Number \*   
 Applicant Branch \* 000  
 Application Date \* 2015-01-03  
 Application Category \*   
 Application Type Istisna   
 Asset Type Home

Interaction Id    
 Stage Legal opinion  
 Sub-Stage Pre-Underwriting  
 Status Initiated   
 Priority  High  
 Medium  
 Low

Channel   
 Channel Reference   
 External Source   
 External Reference   
 User Reference \*   
 Additional Approval Required

**Applicant** | Financials | Limits | Terms | Deviations | Summary | Comments

Financing Enquiry    
 Enquiry ID

Preferences  
 KYC Required  
 Collateral Valuation Required  
 Risk Evaluation Required  
 Legal Verification Required  
 External Check

Buyer Details   
 Type Existing   
 Customer Id \*   
 Customer Name   
 Liability Id \*

Industry Details  
 Industry Category   
 Main Industry   
 Sub Industry   
 Sector   
 Sub Sector

Incorporation Details  
 Incorp Date   
 Incorporation Country   
 Currency   
 Capital   
 Net Worth

Product Details  
 1 of 1 | Go

| Facility | Product * | Description | Summary | Branch * | Reference Id * | Details | Link to Finance | Purpose * | Other Applicant |
|----------|-----------|-------------|---------|----------|----------------|---------|-----------------|-----------|-----------------|
|          |           |             |         |          |                |         |                 |           |                 |

Documents | Dedupe | Financing Assets | Covenants | Evaluation | Multiple Asset

Audit Outcome

## Step 8. Credit Analysis

In this stage, the Underwriter evaluates the financial documents and project details provided by the customer. The underwriter prepares the initial credit write up in this stage that includes standard set of terms and conditions. This credit write up is submitted to the credit admin for review and support. The system does not allow modification of customer data and other data provided in the previous stages.

The screenshot shows the Oracle Corporate Istisna Financing Credit analysis application. The interface includes a top navigation bar with 'Save' and 'Hold' buttons. The main form is divided into several sections:

- Application Information:** Fields for Application Number, Applicant Branch (000), Application Date (2015-01-03), Application Category, Application Type (Istisna), and Asset Type (Home).
- Interaction Details:** Fields for Interaction Id (with a 'View' button), Stage (Credit analysis), Sub-Stage (Pre-Underwriting), Status (Initiated), and Priority (High, Medium, Low).
- Channel Information:** Fields for Channel, Channel Reference, External Source, External Reference, and User Reference.
- Preferences:** Checkboxes for KYC Required, Collateral Valuation Required, Risk Evaluation Required, Legal Verification Required, and External Check.
- Buyer Details:** Fields for Branch, Type (Existing), Customer Id, Customer Name, and Liability Id.
- Industry Details:** Fields for Industry Category, Main Industry, Sub Industry, Sector, and Sub Sector.
- Incorporation Details:** Fields for Incorp Date, Incorporation Country, Currency, Capital, and Net Worth.
- Product Details:** A table with columns for Facility, Product, Description, Summary, Branch, Reference Id, Details, Link to Finance, Purpose, and Other Applicant.

At the bottom, there is a navigation bar with 'Documents', 'Dedupe', 'Financing Assets', 'Covenants', 'Evaluation', and 'Multiple Asset' options. The footer includes 'Audit', 'Outcome', and an 'Exit' button.

## Step 9. Collateral Evaluation

At this stage, the collaterals submitted for the finance application are evaluated. After evaluation the details are passed on to the underwriter. In case, if the collateral is new, then Collateral Creation process flow is initiated. The system does not allow modification of customer data and requested details in this stage.

**Corporate Istisna Financing Collateral Evaluation**

Save Hold

Application Number \*   
 Applicant Branch \* 000  
 Application Date \* 2015-01-03  
 Application Category \*   
 Application Type Istisna   
 Asset Type Home

Interaction Id    
 Stage Collateral Evaluation  
 Sub-Stage Pre-Underwriting  
 Status Initiated   
 Priority  High  
 Medium  
 Low

Channel   
 Channel Reference   
 External Source   
 External Reference   
 User Reference \*   
 Additional Approval Required

**Applicant** Financials Limits Terms Deviations Summary Comments

Financing Enquiry    
 Lead Id   
 Enquiry ID

Preferences  
 KYC Required  
 Collateral Valuation Required  
 Risk Evaluation Required  
 Legal Verification Required  
 External Check

Buyer Details    
 Branch \*   
 Type Existing   
 Customer Id \*   
 Customer Name   
 Liability Id \*

Industry Details  
 Industry Category   
 Main Industry   
 Sub Industry   
 Sector   
 Sub Sector

Incorporation Details  
 Incorp Date   
 Incorporation Country   
 Currency   
 Capital   
 Net Worth

Product Details  
 1 Of 1

| Facility | Product * | Description | Summary | Branch * | Reference Id * | Details | Link to Finance | Purpose * | Other Applicant |
|----------|-----------|-------------|---------|----------|----------------|---------|-----------------|-----------|-----------------|
|          |           |             |         |          |                |         |                 |           |                 |

Documents | Dedupe | Financing Assets | Covenants | Multiple Asset

Audit Outcome:

## Step 10. Underwriting Proposal Preparation

At this stage, the credit admin evaluates the application based on the inputs from the previous stages. The credit admin will review the initial credit write up and decides to support or reject the application. The credit admin will also have the option to send the application to underwriter for revision. The underwriter arrives at the interest rate, tenor and the charges, based on the evaluation of the application with details and analysis performed so far. The Underwriter prepares the final credit recommendation summary that will include all aspects of the deal like borrower details, finance details, underwriting details, pricing, justification for recommendation and final term sheet.

Corporate Istisna Financing Underwriting proposal preparation

Save Hold

Application Number \*   
 Applicant Branch \* 000  
 Application Date \* 2015-01-03  
 Application Category \*   
 Application Type Istisna Default  
 Asset Type Home

Interaction Id  View  
 Stage Underwriting proposal pr  
 Sub-Stage Underwriting  
 Status Initiated  
 Priority  High  
 Medium  
 Low

Channel   
 Channel Reference   
 External Source   
 External Reference   
 User Reference \*   
 Additional Approval Required

Applicant Financials Financing Components Charges Limits Terms Deviations Summary Comments

Financing Enquiry Preferences

Lead Id   
 Enquiry ID  Default

KYC Required  
 Collateral Valuation Required  
 Risk Evaluation Required  
 Legal Verification Required  
 External Check

Buyer Details Industry Details Incorporation Details

Branch \*   
 Type Existing  
 Customer Id \*   
 Customer Name    
 Liability Id \*

Industry Category   
 Main Industry   
 Sub Industry   
 Sector   
 Sub Sector

Incorp Date   
 Incorporation Country   
 Currency   
 Capital   
 Net Worth

Product Details

1 of 1

| Facility | Product | Description | Summary | Branch | Reference Id | Details | Link to Finance | Purpose | Other Applicant |
|----------|---------|-------------|---------|--------|--------------|---------|-----------------|---------|-----------------|
|          |         |             |         |        |              |         |                 |         |                 |

Documents | Dedupe | Financing Assets | Preference | Covenants | Evaluation | MIS | Fields | SWIFT Message Details | Payment Mode | Inventory Tracking | Multi Finance |

Audit Outcome  Exit

## Step 11. Underwriting Proposal Review

At this stage, the Credit Admin reviews the credit recommendation summary. If there is any error, then the credit admin routes the application back to underwriter for rectification. The system does not allow any modification of details in this stage by the credit admin.

Corporate Istisna Financing Underwriting proposal Review

Save Hold

Application Number \*   
 Applicant Branch \* 000  
 Application Date \* 2015-01-03  
 Application Category \*   
 Application Type Istisna Default  
 Asset Type Home

Interaction Id  View  
 Stage Underwriting proposal R  
 Sub-Stage Underwriting  
 Status Initiated  
 Priority  High  
 Medium  
 Low

Channel   
 Channel Reference   
 External Source   
 External Reference   
 User Reference \*   
 Additional Approval Required

Applicant Financials Financing Components Charges Limits Terms Deviations Summary Comments

Financing Enquiry Preferences

Lead Id   
 Enquiry ID  Default

KYC Required  
 Collateral Valuation Required  
 Risk Evaluation Required  
 Legal Verification Required  
 External Check

Buyer Details Industry Details Incorporation Details

Branch \*   
 Type Existing  
 Customer Id \*   
 Customer Name    
 Liability Id \*

Industry Category   
 Main Industry   
 Sub Industry   
 Sector   
 Sub Sector

Incorp Date   
 Incorporation Country   
 Currency   
 Capital   
 Net Worth

Product Details

1 of 1

| Facility | Product | Description | Summary | Branch | Reference Id | Details | Link to Finance | Purpose | Other Applicant |
|----------|---------|-------------|---------|--------|--------------|---------|-----------------|---------|-----------------|
|          |         |             |         |        |              |         |                 |         |                 |

Documents | Dedupe | Financing Assets | Preference | Covenants | Evaluation | MIS | Fields | SWIFT Message Details | Payment Mode | Inventory Tracking | Multi Finance |

Audit Outcome  Exit

## Step 12.Application Modification

At this stage, the user modifies the application details as per the underwriter review comments. The user interacts the customer, in case of additional documents which are required for further processing as mentioned by the reviewer. In case of any additional approval, the modified application is sent back to underwriter for pre-qualification approval.

## Step 13.Sanction Approval

At this stage, the Credit Admin approves or rejects the application based on the credit recommendation summary. The Credit Admin can add comments justifying the sanction. The system does not allow modification of data provided in earlier stages. The system generates the sanction letter for approval or regret letter for rejection as the case may be and send it to the account manager.

Corporate Istisna Financing Sanction Approval

Save Hold

Application Number \*   
 Applicant Branch \* 000  
 Application Date \* 2015-01-03  
 Application Category \*   
 Application Type Istisna   
 Asset Type Home

Interaction Id    
 Stage Sanction Approval  
 Sub-Stage Approval  
 Status Initiated   
 Priority  High  
 Medium  
 Low

Channel   
 Channel Reference   
 External Source   
 External Reference   
 User Reference \*   
 Additional Approval Required

Applicant | Financials | Financing | Components | Charges | Limits | Terms | Deviations | Summary | Comments

Financing Enquiry Preferences

Lead Id   
 Enquiry ID    
 KYC Required  
 Collateral Valuation Required  
 Risk Evaluation Required  
 Legal Verification Required  
 External Check

Buyer Details Industry Details Incorporation Details

Branch \*   
 Type Existing   
 Customer Id \*   
 Customer Name   
 Liability Id \*

Industry Category   
 Main Industry   
 Sub Industry   
 Sector   
 Sub Sector

Incorp Date   
 Incorporation Country   
 Currency   
 Capital   
 Net Worth

Product Details

1 Of 1

| Facility | Product * | Description | Summary | Branch * | Reference Id * | Details | Link to Finance | Purpose * | Other Applicant |
|----------|-----------|-------------|---------|----------|----------------|---------|-----------------|-----------|-----------------|
|          |           |             |         |          |                |         |                 |           |                 |

Documents | Dedupe | Financing Assets | Preference | Covenants | Evaluation | MIS | Fields | SWIFT Message Details | Payment Mode | Inventory Tracking | Multi Finance |

Audit Outcome

## Step 14. Sanction Letter Review

At this stage, the account manager reviews the sanction letter or regret letter and sends it to the borrower.

Corporate Istisna Financing Sanction letter Review

Save Hold

Application Number \*   
 Applicant Branch \* 000  
 Application Date \* 2015-01-03  
 Application Category \*   
 Application Type Istisna   
 Asset Type Home

Interaction Id    
 Stage Sanction letter Review  
 Sub-Stage Review  
 Status Initiated   
 Priority  High  
 Medium  
 Low

Channel   
 Channel Reference   
 External Source   
 External Reference   
 User Reference \*   
 Additional Approval Required

Applicant | Financials | Financing | Components | Charges | Limits | Terms | Deviations | Summary | Comments

Financing Enquiry Preferences

Lead Id   
 Enquiry ID    
 KYC Required  
 Collateral Valuation Required  
 Risk Evaluation Required  
 Legal Verification Required  
 External Check

Buyer Details Industry Details Incorporation Details

Branch \*   
 Type Existing   
 Customer Id \*   
 Customer Name   
 Liability Id \*

Industry Category   
 Main Industry   
 Sub Industry   
 Sector   
 Sub Sector

Incorp Date   
 Incorporation Country   
 Currency   
 Capital   
 Net Worth

Product Details

1 Of 1

| Facility | Product * | Description | Summary | Branch * | Reference Id * | Details | Link to Finance | Purpose * | Other Applicant |
|----------|-----------|-------------|---------|----------|----------------|---------|-----------------|-----------|-----------------|
|          |           |             |         |          |                |         |                 |           |                 |

Documents | Dedupe | Financing Assets | Preference | Covenants | Evaluation | MIS | Fields | SWIFT Message Details | Payment Mode | Inventory Tracking | Multi Finance |

Audit Outcome

## Step 15. Customer Sign-off

At this stage, the customer signs off the sanction letter acknowledging the terms mentioned therein. The document support team receives the signed copy of the sanction letter and uploads the same on to the system. If the borrower rejects the sanction, the application is terminated in this stage. The system does not allow modification of data provided in earlier stages.

The screenshot shows the 'Corporate Istisna Financing Customer signoff' window. The top navigation bar includes 'Applicant', 'Financials', 'Financing', 'Components', 'Charges', 'Limits', 'Terms', 'Deviations', 'Summary', and 'Comments'. The main form area is divided into several sections: 'Financing Enquiry' with fields for Lead Id, Enquiry ID, and a 'Default' button; 'Buyer Details' with fields for Branch, Type, Customer Id, Customer Name, and Liability Id; 'Industry Details' with fields for Industry Category, Main Industry, Sub Industry, Sector, and Sub Sector; 'Incorporation Details' with fields for Incorp Date, Incorporation Country, Currency, Capital, and Net Worth; and 'Product Details' with a table for Facility, Product, Description, Summary, Branch, Reference Id, Details, Link to Finance, Purpose, and Other Applicant. The bottom status bar shows 'Audit' and 'Outcome'.

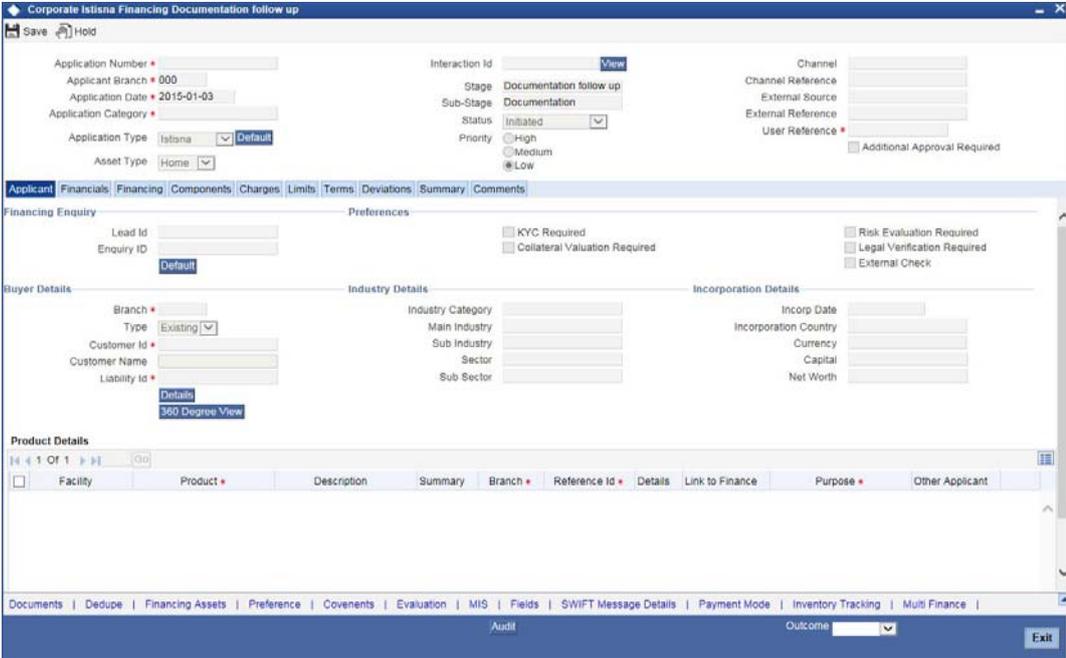
## Step 16. Documentation and TC Verification

At this stage, the finance documentation team prepares the finance documents for execution by the borrower. Once the documents are ready, it is sent to the borrower for sign off. The details entered in earlier stages cannot be modified.

The screenshot shows the 'Corporate Istisna Financing Documentations and TC verification' window. The top navigation bar includes 'Applicant', 'Financials', 'Financing', 'Components', 'Charges', 'Limits', 'Terms', 'Deviations', 'Summary', and 'Comments'. The main form area is divided into several sections: 'Financing Enquiry' with fields for Lead Id, Enquiry ID, and a 'Default' button; 'Buyer Details' with fields for Branch, Type, Customer Id, Customer Name, and Liability Id; 'Industry Details' with fields for Industry Category, Main Industry, Sub Industry, Sector, and Sub Sector; 'Incorporation Details' with fields for Incorp Date, Incorporation Country, Currency, Capital, and Net Worth; and 'Product Details' with a table for Facility, Product, Description, Summary, Branch, Reference Id, Details, Link to Finance, Purpose, and Other Applicant. The bottom status bar shows 'Audit' and 'Outcome'.

# Step 17.Documentation Follow Up

At this stage, a follow up is done on the mandatory documents, which are yet to be collected from the customer or the borrower. Once the documents are received, it is sent to the borrower for sign off. The details entered in earlier stages cannot be modified.



# Step 18.Hamish Jiddayah (Down Payment)

At this stage, the user can do Hamish Jiddayah (Down payment) for the contract. This is an optional stage. The task will come to this stage only when Hamish Jiddayah amount is given. Hamish Jiddayah can be done before or after finance account creation. The user can give the details about the payment amount and settlement account and proceed.

If the user has not given the payment details and preceded, then down payment will not happen for the account and will move to the next stage, but system will throw an override.

If the down payment is done before account creation, then once the account is created system will automatically link the down payment reference number to the finance account on creation.

If the down payment amount is not null and if down payment is not done, then account will be created in 'Uninitiated' status. Once the user does down payment for the entire down payment amount, the account status will be changed to 'Initiated'.

Corporate Istisna Financing Hamish Jiddayah

Save Hold

Application Number \*  Interaction Id  View

Applicant Branch \* 000 Stage Hamish Jiddayah Channel

Application Date \* 2015-01-03 Sub-Stage  Channel Reference

Application Category \*  Status Initiated External Source

Application Type Istisna Default Priority  High External Reference

Asset Type Home  Medium  Low User Reference \*

Additional Approval Required

Applicant Financials Financing Components Charges Limits Hamish Jiddayah Terms Deviations Summary Comments

Financing Enquiry Preferences

Lead Id  KYC Required  Risk Evaluation Required

Enquiry ID  Collateral Valuation Required  Legal Verification Required

External Check

Buyer Details Industry Details Incorporation Details

Branch \*  Industry Category  Incorp Date

Type Existing  Main Industry  Incorporation Country

Customer Id \*  Sub Industry  Currency

Customer Name  Sector  Capital

Liability Id \*  Sub Sector  Net Worth

Details 360 Degree View

Product Details

1 Of 1 Go

| Facility | Product | Description | Summary | Branch | Reference Id | Details | Link to Finance | Purpose | Other Applicant |
|----------|---------|-------------|---------|--------|--------------|---------|-----------------|---------|-----------------|
|          |         |             |         |        |              |         |                 |         |                 |

Documents | Dedupe | Financing Assets | Preference | Covenants | Evaluation | MIS | Fields | SWIFT Message Details | Payment Mode | Inventory Tracking | Multi Finance |

Audit Outcome

Exit

## Step 19. Manual Retry

For any exception during the hand off/ unavailability of CI service, the instance is moved to Manual retry stage where the user is allowed to manually re-initiate the core hand off after core validation.

Corporate Istisna Financing Manual Retry

Save Hold

Application Number \*  Interaction Id  View

Applicant Branch \* 000 Stage Manual Retry Channel

Application Date \* 2015-01-03 Sub-Stage  Channel Reference

Application Category \*  Status Initiated External Source

Application Type Istisna Default Priority  High External Reference

Asset Type Home  Medium  Low User Reference \*

Additional Approval Required

Applicant Financials Financing Components Charges Limits Terms Deviations Summary Comments

Financing Enquiry Preferences

Lead Id  KYC Required  Risk Evaluation Required

Enquiry ID  Collateral Valuation Required  Legal Verification Required

External Check

Buyer Details Industry Details Incorporation Details

Branch \*  Industry Category  Incorp Date

Type Existing  Main Industry  Incorporation Country

Customer Id \*  Sub Industry  Currency

Customer Name  Sector  Capital

Liability Id \*  Sub Sector  Net Worth

Details 360 Degree View

Product Details

1 Of 1 Go

| Facility | Product | Description | Summary | Branch | Reference Id | Details | Link to Finance | Purpose | Other Applicant |
|----------|---------|-------------|---------|--------|--------------|---------|-----------------|---------|-----------------|
|          |         |             |         |        |              |         |                 |         |                 |

Documents | Dedupe | Financing Assets | Preference | Covenants | Evaluation | MIS | Fields | SWIFT Message Details | Payment Mode | Inventory Tracking | Multi Finance |

Audit Outcome

Exit

## Step 20.Final Documentation

This stage is visited only if the 'Final Documentation Required' flag is checked in the 'Documents & TC Verification' stage. At this stage, documentation team will prepare the finance documents for execution.

The screenshot shows the Oracle Corporate Istisna Financing Final Documentation application. The interface includes a top navigation bar with tabs for Applicant, Financials, Financing, Components, Charges, Limits, Terms, Deviations, Summary, and Comments. The main content area is divided into several sections:

- Application Information:** Fields for Application Number, Applicant Branch (000), Application Date (2015-01-03), Application Category, Application Type (Istisna), and Asset Type (Home).
- Interaction Details:** Interaction Id, Stage (Final Documentation), Sub-Stage (Documentation), Status (Initiated), and Priority (High, Medium, Low).
- Channel Information:** Channel, Channel Reference, External Source, External Reference, and User Reference.
- Financing Enquiry:** Lead Id, Enquiry ID, and checkboxes for KYC Required, Collateral Valuation Required, Risk Evaluation Required, Legal Verification Required, and External Check.
- Buyer Details:** Branch, Type (Existing), Customer Id, Customer Name, and Liability Id.
- Industry Details:** Industry Category, Main Industry, Sub Industry, Sector, and Sub Sector.
- Incorporation Details:** Incorp Date, Incorporation Country, Currency, Capital, and Net Worth.
- Product Details:** A table with columns for Facility, Product, Description, Summary, Branch, Reference Id, Details, Link to Finance, Purpose, and Other Applicant.

The bottom of the interface features a navigation bar with links for Documents, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, Payment Mode, Inventory Tracking, and Multi Finance. An Audit section and an Outcome dropdown menu are also present, along with an Exit button.

## Step 21.User Acceptance

At this stage, withdrawal from the lease contract due to some reasons after finance account creation is possible.

Corporate Istisna Financing User Acceptance

Save Hold

Application Number \*

Applicant Branch \* 000

Application Date \* 2015-01-03

Application Category \*

Application Type Istisna

Asset Type Home

Interaction Id

Stage User Acceptance

Sub-Stage

Status Initiated

Priority  High  Medium  Low

Channel

Channel Reference

External Source

External Reference

User Reference \*

Additional Approval Required

Applicant Financials Financing Components Charges Limits Terms Deviations Summary Comments

Financing Enquiry Preferences

Lead Id

Enquiry ID

KYC Required  Risk Evaluation Required

Collateral Valuation Required  Legal Verification Required

External Check

Buyer Details Industry Details Incorporation Details

Branch \*

Type Existing

Customer Id \*

Customer Name

Liability Id \*

Industry Category

Main Industry

Sub Industry

Sector

Sub Sector

Incorp Date

Incorporation Country

Currency

Capital

Net Worth

Product Details

1 Of 1 Go

| Facility | Product * | Description | Summary | Branch * | Reference Id * | Details | Link to Finance | Purpose * | Other Applicant |
|----------|-----------|-------------|---------|----------|----------------|---------|-----------------|-----------|-----------------|
|          |           |             |         |          |                |         |                 |           |                 |

Documents | Dedupe | Financing Assets | Preference | Covenants | Evaluation | MIS | Fields | SWIFT Message Details | Payment Mode | Inventory Tracking | Multi Finance |

Audit Outcome

## Step 22.Manual Liquidation

At this stage, if the disbursement has happened and user has rejected the offer, then there will be a provision to liquidate the contract. For liquidation, full disbursed amount should be selected.

## 2.4 Corporate Islamic Financing Application Details

This section contains the following topics:

- [Section 2.4.1, "Processing Corporate Istisna Financing Transaction Initiation"](#)
- [Section 2.4.2, "Applicant Tab"](#)
- [Section 2.4.3, "Financials Tab"](#)
- [Section 2.4.4, "Financing Tab"](#)
- [Section 2.4.5, "Components Tab"](#)
- [Section 2.4.6, "Credit Settlement Mode"](#)
- [Section 2.4.7, "Charges Tab"](#)
- [Section 2.4.8, "Credit Settlement Mode"](#)
- [Section 2.4.9, "Limits Tab"](#)
- [Section 2.4.10, "Asset Details Tab"](#)
- [Section 2.4.11, "Hamish Jiddayah Tab"](#)
- [Section 2.4.12, "Terms Tab"](#)
- [Section 2.4.13, "Deviations Tab"](#)
- [Section 2.4.14, "Summary Tab"](#)
- [Section 2.4.15, "Comments Tab"](#)
- [Section 2.4.16, "Documents Button"](#)
- [Section 2.4.17, "Advices Tab"](#)
- [Section 2.4.18, "Checklist Tab"](#)
- [Section 2.4.19, "Dedupe Button"](#)
- [Section 2.4.20, "Financing Asset Button"](#)
- [Section 2.4.21, "Insurance Tab"](#)

- Section 2.4.22, "Preference Button"
- Section 2.4.23, "Covenant Button"
- Section 2.4.24, "Evaluation Button"
- Section 2.4.25, "Risk Tab"
- Section 2.4.26, "Quantitative Analysis Tab"
- Section 2.4.27, "Qualitative Analysis Tab"
- Section 2.4.28, "Credit Agency Tab"
- Section 2.4.29, "Legal Details Tab"
- Section 2.4.30, "MIS Button"
- Section 2.4.31, "Fields Button"
- Section 2.4.32, "SWIFT Message Button"
- Section 2.4.33, "Payment Mode Button"
- Section 2.4.34, "Inventory Tracking Button"
- Section 2.4.35, "Multi Finance Button"
- Section 2.4.36, "Hamish Jiddayah Details Button"
- Section 2.4.37, "Multiple Asset Button"

## 2.4.1 Processing Corporate Istisna Financing Transaction Initiation

You can initiate the Istisna contract and capture the requested details in the 'Corporate Islamic Financing' screen, if you have the required access rights. You can invoke this screen by typing 'ORDCITIN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button..

Specify the following in this screen:

**Application Number**

The system displays the application reference number on initiating a process. This number is unique throughout the process.

**Application Branch**

The system displays the branch where application is captured.

**Application Date**

The system defaults the application initiation date.

**Application Category**

Specify the application category. Alternatively, you can select the application category from the option list. The category is used for populating the documents, advices and checklist mapped in Document sub screen.

**Application Type**

The system displays the application type.

**Interaction ID**

The system displays the interaction ID.

**Stage**

The system displays the stage of the application.

**Sub-stage**

The system displays the sub-stage of the application.

**Status**

The system defaults the application status based on the current stage of the process.

**Priority**

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

- High
- Low
- Medium

**Channel**

Specify the channel through which the application is initiated. Alternatively, you can select the channel from the option list. The list displays all valid channels.

**Channel Reference**

Specify the channel reference number.

**External Source**

Specify the external source.

**External Reference**

Specify the external reference number.

**User Reference**

Specify the user reference number.

**Additional Approval Required**

Check this box if additional approval is required for the finance application.

## 2.4.2 Applicant Tab

The screenshot displays the Oracle Corporate Istisna Financing transaction initiation application form, specifically the Applicant tab. The form is organized into several sections:

- Application Information:** Includes fields for Application Number (000ITCL4143), Applicant Branch (000), Application Date (2015-01-03), Application Category, Application Type (Istisna), and Asset Type (Home).
- Interaction Information:** Includes Interaction Id, Stage (Financing transaction init), Sub-Stage (Application Entry), Status (Initiated), and Priority (Low).
- Channel Information:** Includes Channel, Channel Reference, External Source, External Reference, and User Reference.
- Preferences:** Includes checkboxes for KYC Required, Collateral Valuation Required, Risk Evaluation Required, Legal Verification Required, and External Check.
- Buyer Details:** Includes fields for Branch, Type (Existing), Customer Id, Customer Name, and Liability Id.
- Industry Details:** Includes fields for Industry Category, Main Industry, Sub Industry, Sector, and Sub Sector.
- Incorporation Details:** Includes fields for Incorp Date, Incorporation Country, Currency, Capital, and Net Worth.
- Product Details:** A table with columns for Facility, Product, Description, Summary, Branch, Reference Id, Details, Link to Finance, Purpose, and Other Applicant.

The form also includes a navigation bar at the bottom with options like Documents, Dedupe, Financing Assets, Covenants, Multiple Asset, Audit, Outcome, and Exit.

### Financial Enquiry

#### **Lead ID**

Specify the lead ID. Alternatively, you can select the lead ID from the option list. The list displays the lead IDs maintained in the system.

#### **Enquiry ID**

Specify the enquiry ID. Alternatively, you can select the enquiry ID from the option list. The list displays the enquiry IDs maintained in the system.

### Preferences

#### **KYC Required**

Check this box if KYC review is required for the applicant.

#### **Collateral Valuation Required**

Check this box if collateral valuation is required for the collaterals linked to the finance application.

#### **Risk Evaluation Required**

Check this box to evaluate the risk in granting the finance.

#### **Legal Verification Required**

Check this box to evaluate the legal constraints associated with the finance application.

**External Check**

Check this box if external check is required.

**Buyer Details****Branch**

Specify the branch of the customer. Alternatively, you can select the branch from the option list. The list displays all valid branch details.

**Type**

The system displays the type of applicant.

**Customer ID**

Specify the customer ID of the applicant. Alternatively, you can select the customer ID from the option list. The list displays all valid customer IDs.

**Customer Name**

Specify the name of the customer.

**Liability ID**

Specify the liability ID. Alternatively, you can select the liability ID from the option list. The list displays all valid liability IDs.

**360 Degree View**

Click this button for 360 degree applicant view.

**Industry Details****Industry Category**

The system displays the industry category.

**Main Industry**

The system displays the main industry.

**Sub Industry**

The system displays the sub industry.

**Sector**

The system displays the sector details.

**Sub Sector**

The system displays the sub sector details.

**Incorporation Details****Incorp Date**

The system displays the date of incorporation.

**Incorporation Country**

The system displays the country of incorporation.

**Currency**

The system displays the currency details.

**Capital**

The system displays the capital details.

**Net Worth**

The system displays the net worth.

**Product Details****Facility**

Select the required facility from the drop-down list. The list displays the following values:

- CASA
- Finance
- Cheque Book
- Credit Card
- Debit Card

**Product**

The system displays the product based on the facility selected.

**Description**

Give a brief description on the product.

**Summary**

Click this button to view summary details based on the facility selected.

**Branch**

Specify the branch of the customer. Alternatively, you can select the branch from the option list. The list displays all valid branch details.

**Reference ID**

The system displays the reference ID.

**Details**

The system displays the details of the customer.

**Linked to Finance**

Check this box to link the facility to the finance.

**Purpose**

The system displays the finance purpose.

**Other Applicant**

The system displays the other applicant details.

## 2.4.3 Financials Tab

Click 'Financials' tab to maintain financial details.

The screenshot shows the Oracle Financials tab in the Corporate Istisna Financing transaction initiation window. The window title is "Corporate Istisna Financing transaction initiation". The interface includes a header with "Save" and "Hold" buttons. Below the header, there are several input fields and dropdown menus for application details: Application Number (000ITCL4144), Applicant Branch (000), Application Date (2015-01-03), Application Category, Application Type (Istisna), Asset Type (Home), Interaction Id, Stage (Financing transaction init), Sub-Stage (Application Entry), Status (Initiated), Priority (High, Medium, Low), Channel, Channel Reference, External Source, User Reference, and an Additional Approval Required checkbox. Below these fields, there are tabs for Applicant, Financials (selected), Limits, Terms, Deviations, Summary, and Comments. The main content area is divided into two sections: Equity Capital and Debit Capital. The Equity Capital section has input fields for Currency, Authorized Share Capital, Issued Share Capital, Subscribed Share Capital, and Paidup Share Capital. The Debit Capital section has input fields for Currency, Short Term Debt, and Long Term Debt. Below these sections are two tables: Equity Pattern and Debt Pattern. The Equity Pattern table has columns for Holder Type, Currency, Amount, and Percentage. The Debt Pattern table has columns for Debt Type, Lending Institution, Currency, Amount, Percentage, Balance, and Due date. At the bottom of the window, there are buttons for Documents, Dedupe, Financing Assets, Covenants, Multiple Asset, Audit, Outcome, and Exit.

Specify the following details:

### **Equity Capital**

#### **Currency**

Specify the equity currency. Alternatively, you can select the equity currency from the option list. The list displays all the currencies maintained in the system.

#### **Authorized Share capital**

The system displays the authorized share capital.

#### **Issued Share Capital**

The system displays the issued share capital.

#### **Subscribed Share Capital**

The system displays the subscribed share capital.

#### **Paid up Share Capital**

The system displays the paid up share capital.

### **Debit Capital**

#### **Currency**

The system displays the debit currency.

**Short Term Debt**

The system displays the short term debt.\

**Long Term Debt**

The system displays the long term debt.

**Equity Pattern****Currency**

Specify the currency code. Alternatively, you can select the currency code from the option list. The list displays all the currencies maintained in the system.

**Holder Type**

The system displays the holder type.

**Amount**

The system displays the amount.

**Percentage**

The system displays the equity percentage.

**Debt Pattern****Debt Type**

The system displays the debt type

**Lending Institution**

The system displays the lending institution.

**Currency**

Specify the currency code. Alternatively, you can select the currency code from the option list. The list displays all the currencies maintained in the system.

**Amount**

The system displays the debt amount.

**Percentage**

The system displays the debt percentage.

**Balance**

The system displays the balance.

**Due Date**

The system displays the due date.

**Corporate Performance****Financial Year**

The system displays the financial year.

**Currency**

Specify the currency code. Alternatively, you can select the currency code from the option list. The list displays all the currencies maintained in the system.

**Net Sales**

The system displays the net sales.

**Net Profit**

The system displays the net profit.

**Net Worth**

The system displays the worth.

**Promoters****Promoter Name**

The system displays the name of the promoter.

**Acquisition Date**

The system the acquisition date.

**Currency**

Specify the currency code. Alternatively, you can select the currency code from the option list. The list displays all the currencies maintained in the system.

**Share Count**

The system displays the share count.

**Face Value**

The system displays the face value.

**Paid-up Capital %**

The system displays the paid-up capital percentage.

**Associate Groups****Entity**

The system displays the entity.

**Business Type**

The system displays the business type.

**Banking With**

The system displays the banking width.

**Association Nature**

The system displays the nature of association.

**Interest Extent**

The system displays the interest extent.

**Group Performance****Financial Year**

The system displays the financial year.

**Currency**

Specify the currency code. Alternatively, you can select the currency code from the option list. The list displays all the currencies maintained in the system.

**Net Sales**

The system displays the net sales.

## Net Profit

The system displays the net profit.

## Net Worth

The system displays the net worth.

## 2.4.4 Financing Tab

Click 'Financing' tab to maintain finance details.

| Offer ID                                   | No of Instalments | Frequency | Unit    | Profit Rate | Rate Code | Check                    | Apply |
|--|-------------------|-----------|---------|-------------|-----------|--------------------------|-------|
| <input checked="" type="checkbox"/> OFFER1 | 12                |           | Monthly | 15          |           | <input type="checkbox"/> | Apply |
| <input type="checkbox"/> OFFER2            | 10                |           | Monthly | 10          |           | <input type="checkbox"/> | Apply |

Specify the following details:

### **Pricing ID**

Specify the pricing ID. Alternatively, you can select the pricing ID from the option list. The list displays all valid pricing IDs.

### **Promotion Code**

Specify the promotion code. Alternatively, you can select the promotion code from the option list. The list displays all valid promotion codes.

### **Financing Offers**

#### **Offer ID**

Specify the finance offer ID.

#### **No. of Instalments**

Specify the number of installments applicable for the selected finance offer.

#### **Frequency**

Specify the frequency of the finance offer.

**Unit**

Select the unit from the drop-down list.

**Profit Rate**

Specify the profit rate of the finance offer.

**Rate Code**

Specify the rate code. Alternatively, you can select the rate code from the option list. The list displays all valid rate codes.

**Check**

Check this box to apply an offer. You can only check one offer at a time.

**Cost Details****Financing Product**

The system displays the financing product.

**Financing Account**

Specify the financing account number.

**Financing Branch**

Specify the financing branch. Alternatively, you can select the financing branch from the option list. The list displays all valid branch codes.

**Financing Currency**

Specify the financing currency. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

**Amount Financed**

Specify the financed amount.

**Wakala Reference**

Specify the Wakala reference number. Alternatively, you can select wakala reference number from the option list. The list displays all valid Wakala reference number maintained in the system.

**Payment Terms****No of Installments**

Specify the number of installments required to pay the financed amount.

**Installment Frequency**

Specify the installment frequency.

**Installment Unit**

Select the unit of installment from the drop-down list. The list displays the following values:

- Bullet - Select this option for single repayment on maturity date.
- Daily
- Monthly
- Weekly
- Half Yearly
- Quarterly
- Yearly

**Installment Start Date**

Select the installment start date from the adjoining calendar.

**Due Date On**

Select the due date from the adjoining calendar.

**Maturity Type**

Select the maturity type from the drop-down list. The list displays the following values:

- Fixed - this type of a finance has a fixed maturity date
- Call - If the maturity date is not fixed the finance can be liquidated any time

**Maturity Date**

Select the maturity date from the adjoining calendar.

**Tenor (in Days)**

Specify the finance tenor in days.

**URBOUN****Hamish Jiddayah %**

The system displays the Hamish Jiddayah percentage.

**Hamish Jiddayah Amount**

The system displays the Hamish Jiddayah amount.

**Book Date**

The system displays the book date.

**Value Date**

The system displays the value date.

**Balloon Amount**

Specify the amount that is being paid as balloon payment. This value cannot exceed the principal amount of the finance. You will be allowed to specify this value only if the following conditions are met:

- Contract is linked to a Istisna product
- The box 'Balloon Required' is checked in the 'Product Maintenance' screen for the linked product.
- The box 'Recompute schedule on IRR' is checked in the 'Product Maintenance' screen for the linked product.

**Fund ID**

Select the fund id from the adjoining option list. The system defaults the value of 'Default Mudarabah Fund' as fund ID.

The system populates the fund MIS details for a contract which is linked to the Fund ID.

**Future D/P Receivable**

Specify the future D/P receivable. Your customer need not pay the entire down payment amount in a single installment. The customer can pay it in parts. In such cases, you can specify the amount to be received in the future from the customer. The aggregate of down payments received and 'Future D/P Receivable' should be equal to the 'Down Payment' amount.

For instance, suppose the down payment is 10000 BHD, down payment received is 8000 BHD and future down payment is 2000 BHD, then Disbursement event will be triggered.

---

**Note**

Amount specified in this field cannot exceed the total down payment amount for the contract. This field should be operationally controlled, because the system does not track the 'Future D/P Receivable' amount which is received from the customer.

---

**Staff Finance**

Specify the staff finance details.

**Total Amount**

Specify the sum of amount financed and down payment.

**Balloon + Principal**

Specify the total of balloon and principal amount.

**Rab AI MAL****Book Date**

The system displays the booking date.

**Value Date**

Specify the value date.

**Profit Sharing Ratio**

Specify the profit sharing ratio of the bank.

**Customer Share%****Profit Sharing Ratio**

Specify the profit sharing ratio of the customer.

**Taken Over Asset Details****Collateral Taken over**

Check this box to indicate that the collateral is taken over.

**Sale Value****Total Sale Value**

Specify the total sale value. The system displays the total of principal and profit amount as of initiation date. If the 'Recompute schedule on IRR' field is checked in the 'Product Maintenance' screen for the linked product and if you specify the balloon amount, the system will compute this value as the sum of principal, normal profit, balloon principal and balloon profit.

**Asset Details****Asset Type**

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

- New - To indicate the asset is a new asset
- Used - To indicate the asset is an old asset

**Effective Date****Effective Date**

Select the effective date from the adjoining calendar.

## **User Defined Elements**

### **User Data Elements Id**

Specify the user data elements ID. Alternatively, you can select the UDE ID from the option list. The list displays all valid user defined elements ID.

### **Value**

Specify the UDE value.

### **Rate Code**

Specify the rate code of the UDE. Alternatively, you can select the rate code from the option list. The list displays all valid rate codes.

### **Code Usage**

Select the code usage. It can be periodic or automatic.

### **Rate Basis**

Select the rate basis from the drop-down list. The list displays the following values:

- Not Applicable
- Per Annum
- Per Month
- Quote Basis

### **Resolved Value**

Specify the resolved value.

## **Account EMI Change**

### **Effective Date**

Select the effective date from the adjoining calendar.

### **Percentage Change in EMI**

Specify the percentage change in EMI.

### **Amount Change in EMI**

Specify the amount change in EMI.

## 2.4.5 Components Tab

Click 'Components' tab to maintain component details.

The screenshot displays the Oracle Corporate Istisna Financing Underwriting proposal preparation application. The 'Components' tab is active, showing various fields for component details. The top section includes fields for Application Number (000ITCL3828), Applicant Branch (000), Application Date (2015-01-03), Application Category (ISTC1), Application Type (Istisna), and Asset Type (Home). The middle section shows Interaction Id, Stage (Underwriting proposal pri), Sub-Stage (Underwriting), Status (Work In Progress), Priority (Low), and Channel ( ). The bottom section includes Component Name (ODPRI\_COMP), Component Type (Penal Interest), Currency (GBP), Special Interest Amount, and Liquidation Mode ( ). A 'Schedule Definition' table is visible at the bottom, with columns for Schedule Type, Schedule Flag, Formula Name, First Due Date, Start Date, End Date, No of Schedules, Frequency, Units, and Due Date. The table is currently empty. The application also features a navigation bar at the bottom with options like Documents, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, Payment Mode, Inventory Tracking, Multi Finance, Audit, Outcome, and Exit.

### Component Name

The system displays the component name.

### Component Type

Select the component type from the adjoining drop-down list. The list displays the following values:

- Formula with schedule (Component Type - Interest)
- Formula without schedule (Charge)
- Penal Interest
- Prepayment Penalty
- Discount
- Schedule without formula (Principal)
- No schedule No formula (Ad Hoc Charges)
- Penalty Charges

### Currency

The system displays the currency code.

### Special Interest Amount

The system displays the special interest amount.

**Liquidation Mode**

The system defaults the mode of liquidation from the product level. However you can modify the same to indicate the mode of liquidation of the component from the drop-down list. The following options are available for selection:

- Auto
- Manual

**Waive**

Select this option to waive the component for the account.

**Main Component**

Check this box to indicate that the specified component should be main component.

**Verify Funds**

Check this box to verify funds.

**Penal Basis**

The system displays the penal basis.

**Service Branch**

The system displays the service branch.

**Service Account**

The system displays the service account.

**Settlement Currency**

The system displays the settlement currency.

**Internal Rate of Return Applicable**

Check this box if internal rate of return is applicable.

**Special Component**

Check this box if the component is a special Interest type. This implies that the computed value of the component can be overridden with the entered value.

**Funded During Rollover**

Check this box if the component can be funded during the rollover process.

**Funded During Initiation**

Check this box if the component can be funded during the INIT event.

**Exponential Interest Method**

Check this box to provide restrictions for exponential finances. If you check this, the system validates the following for exponential interest method calculation:

- COMPOUND\_VALUE SDE is maintained in book formula
- Compound days is maintained as one.

**Schedule Definition****Schedule Type**

Select the type of schedule from the drop-down list. Schedule can be a payment, a disbursement or a rate revision schedule.

**Schedule Flag**

Select the option for the Schedule flag from the option list. The options are Normal or Moratorium.

You can select the option Moratorium if there are no scheduled repayments for the component for the Moratorium period. However the component is accrued for a certain Moratorium period.

**Formula Name**

Specify the formula name. Alternatively, you can select the formula name from the option list. The list displays all valid formula names.

**First Due Date**

Select the first due date from the adjoining calendar.

**Start Date**

Select the start date from the adjoining calendar.

**End Date**

Select the end date from the adjoining calendar.

**No of Schedules**

Specify the number of schedules.

**Frequency**

Specify the frequency.

**Units**

Select the units from the drop-down list.

**Due Date On**

Select the due date from the adjoining calendar.

**Amount**

Specify the amount.

**EMI Amount**

Specify the EMI amount.

**Compound Days**

Specify the compound days.

**Compound Months**

Specify the compound months.

**Compound Years**

Specify the compound years.

**Days in Month**

Select the number of days that would constitute a month for calculation from the drop-down list. The list displays the following values:

- Actual: The actual number of days in a month is taken
- 30(Euro): Thirty days is considered for all months including February irrespective of leap year or not
- 30(US): Thirty days is considered for all months except February where the actual number of days is considered
- Working Days: Working days in a month is considered

**Days in Years**

Select the number of days that would constitute a year for calculation from the drop-down list. The list displays the following values:

- 252: Number of days in a year is taken as 252, which is the number of working days
- 360: Number of days in a year is taken as 360 irrespective of actual number of calendar days
- 365: Number of days in a year is taken as 365 for leap as well as non leap year
- Actual: Actual number of days in a year is taken for interest calculation which is 366 for leap year and 365 for non leap year

**Waive**

Select this option to specify if you need to allow a waiver of the component payments for the schedule.

**Capitalize**

Select this option if the schedule amounts are to be capitalized.

Click 'Payment Details' button to specify the payment details.

Click 'Credit Settlement Mode' tab to specify the credit settlement mode details.

**Application Number**

The system displays the application number.

**Application Branch**

The system displays the application branch.

**Branch Code**

The system displays the branch code.

**Account Number**

The system displays the account number.

**Component Name**

The system displays the component name.

**2.4.6 Credit Settlement Mode****Credit Payment Mode**

Select the credit settlement mode from the drop-down list. The options are as follows:

- Account
- Credit Card
- Clearing
- Debit Card
- External Account
- Electronic Pay Order
- GIRO
- Internal Cheque Instrument
- Cash/Teller

**Credit Account Branch**

Specify the credit account branch. Alternatively, select the credit account branch from the option list. The displays the valid branch codes maintained in the system.

**Credit Product Account**

Specify the credit product account. Alternatively, select the credit product account from the option list. The displays the valid product accounts maintained in the system.

**Instrument Number**

Specify the instrument number.

**Upload Source Credit**

Specify the upload source credit details. Alternatively, select the source credit details from the option list. The displays the valid credit details maintained in the system.

**End Point**

Specify the end point. Alternatively, select the end point from the option list. The displays the valid end points maintained in the system.

**GIRO Number**

Specify the GIRO number.

**Payer Account**

Specify the payer account.

**Payer Bank Code**

Specify the payer bank code.

**Payer Branch**

Specify the payer branch.

**Payer Bank Address 1**

Specify the payer bank address 1.

**Payer Bank Address 2**

Specify the payer bank address 2.

**Payer Bank Address 3**

Specify the payer bank address 3.

**Payer Bank Address 4**

Specify the payer bank address 4.

**Bank GIRO**

Select the bank GIRO to be maintained. The options are as follows:

- Bank GIRO
- Plus

**External Account Number**

Specify the external account number.

**External Account Name**

The system displays the external account name.

**Clearing Bank Code**

Specify the clearing bank code. Alternatively, select the clearing bank code from the option list. The displays the valid clearing bank code maintained in the system.

**Clearing Branch Code**

Specify the clearing branch code. Alternatively, select the clearing branch code from the option list. The displays the valid branch codes maintained in the system.

**Product Category**

Specify the product category. Alternatively, select the product category from the option list. The displays the valid product categories maintained in the system.

**Routing Number**

Specify the routing number.

**Clearing Product Code**

Specify the clearing product code.

**Sector Code**

Specify the sector code. Alternatively, select the sector code from the option list. The displays the valid sector codes maintained in the system.

**Auto GIRO**

Select the auto GIRO details. The options are as follows:

- Auto
- Manual

**Exchange Rate**

Specify the exchange rate prevailing.

**Negotiated Cost Rate**

Specify the negotiated cost rate.

**Negotiated Reference**

Specify the negotiated reference number.

**Original Exchange Rate**

Specify the original exchange rate.

## 2.4.6.1 Debit Settlement Mode Tab

Click 'Debit Settlement Mode' tab to specify the credit settlement mode details.

The screenshot shows a 'Payment Details' window with the following fields and values:

- Application Number: 000MSCL4465
- Application Branch: 000
- Branch Code: 000
- Account Number: 000SBMS150033501
- Component Name: HANDLNG\_CHG

The 'Debit Settlement Mode' tab is active, showing a 'Debit Payment Mode' dropdown set to 'Account'. Below this are several input fields for account and instrument details:

- Debit Account Branch: TY4
- Debit Product Account: TY400000942013
- Card Number: [Empty]
- Instrument Number Debit: [Empty]
- Upload Source Debit: [Empty]
- End Point: [Empty]

On the right side, there are fields for external account and clearing information:

- External Account Number: [Empty]
- External Account Name: [Empty]
- Clearing Bank Code: [Empty]
- Clearing Branch Code: [Empty]
- Product Category: [Empty]
- Routing Number: [Empty]
- Clearing Product Code: [Empty]
- Sector Code: [Empty]

At the bottom right, there are radio buttons for 'Auto GIRO' (selected) and 'Manual', along with fields for 'Exchange Rate', 'Negotiated Cost Rate', 'Negotiated Reference', and 'Original Exchange Rate'.

Specify the following details:

### Debit Payment Mode

Select the debit settlement mode from the drop-down list. The options are as follows:

- Account
- Credit Card
- Clearing
- Debit Card
- External Account
- Electronic Pay Order
- GIRO
- Internal Cheque Instrument
- Cash/Teller
- PDC

### Debit Account Branch

Specify the debit account branch. Alternatively, select the debit account branch from the option list. The displays the valid branch codes maintained in the system.

### Debit Product Account

Specify the debit product account. Alternatively, select the debit product account from the option list. The displays the valid product accounts maintained in the system.

**Card Number**

Specify the card number.

**Instrument Number Debit**

Specify the instrument number debit.

**Upload Source Debit**

Specify the upload source debit details. Alternatively, select the source debit details from the option list. The displays the valid debit details maintained in the system.

**End Point**

Specify the end point. Alternatively, select the end point from the option list. The displays the valid end points maintained in the system.

**Payer Account**

Specify the payer account.

**Payer Bank Code**

Specify the payer bank code.

**Payer Branch**

Specify the payer branch.

**Payer Bank Address 1**

Specify the payer bank address 1.

**Payer Bank Address 2**

Specify the payer bank address 2.

**Payer Bank Address 3**

Specify the payer bank address 3.

**Payer Bank Address 4**

Specify the payer bank address 4.

**GIRO Number**

Specify the GIRO number.

**Bank GIRO**

Select the bank GIRO to be maintained. The options are as follows:

- Bank GIRO
- Plus

**External Account Number**

Specify the external account number.

**External Account Name**

The system displays the external account name.

**Clearing Bank Code**

Specify the clearing bank code. Alternatively, select the clearing bank code from the option list. The displays the valid clearing bank code maintained in the system.

**Clearing Branch Code**

Specify the clearing branch code. Alternatively, select the clearing branch code from the option list. The displays the valid branch codes maintained in the system.

**Product Category**

Specify the product category. Alternatively, select the product category from the option list. The displays the valid product categories maintained in the system.

**Routing Number**

Specify the routing number.

**Clearing Product Code**

Specify the clearing product code.

**Sector Code**

Specify the sector code. Alternatively, select the sector code from the option list. The displays the valid sector codes maintained in the system.

**Auto GIRO**

Select the auto GIRO details. The options are as follows:

- Auto
- Manual

**Exchange Rate**

Specify the exchange rate prevailing.

**Negotiated Cost Rate**

Specify the negotiated cost rate.

**Negotiated Reference**

Specify the negotiated reference number.

**Original Exchange Rate**

Specify the original exchange rate.

Click 'Schedule Details' button to view the schedule details.

## 2.4.6.2 Payments Schedules Tab

The screenshot shows a window titled "Schedule Details" with a close button (X) in the top right corner. The window is divided into two main sections. The top section contains input fields for application and account information:

|                    |             |                    |                  |
|--------------------|-------------|--------------------|------------------|
| Application Number | 000MSCL4465 | Account            | 000SBMS150033501 |
| Application Branch | 000         | Account Branch     | 000              |
| Component Name     | ODPRI_COMP  | Component Currency | GBP              |

Below this is a tabbed interface with "Payment Schedules" selected and "Disbursement Schedules" visible. Under "Payment Schedules", there is a sub-section titled "Schedule Details" with a "Go" button and a table. The table has the following columns:

| <input type="checkbox"/> | Schedules | Schedule Date | Pay By Date | Amount Settled | Amount Due | EMI Amount | Amortize Principal |
|--------------------------|-----------|---------------|-------------|----------------|------------|------------|--------------------|
| [Empty table body]       |           |               |             |                |            |            |                    |

At the bottom right of the window are "Ok" and "Cancel" buttons.

The system displays the following details.

- Application Number
- Application Branch
- Component Name
- Account
- Account Branch
- Component Currency

### Schedule Details

The system displays the Payment schedule details.

- Schedules
- Schedule Date
- Pay By Date
- Amount Settled
- Amount Due
- EMI Amount
- Amortize Principal
- Accrued Amount
- Capitalized
- Waive

### 2.4.6.3 Disbursement Schedules Tab

The screenshot shows a 'Schedule Details' window with the following fields:

|                    |             |                    |                  |
|--------------------|-------------|--------------------|------------------|
| Application Number | 000MSCL4465 | Account            | 000SBMS150033501 |
| Application Branch | 000         | Account Branch     | 000              |
| Component Name     | ODPRI_COMP  | Component Currency | GBP              |

Payment Schedules: **Disbursement Schedules**

**Disbursals**

| <input type="checkbox"/> Schedule Date | Total Disbursement Amount | Amount To Disburse | Already Disbursed Amount |
|--|---------------------------|--------------------|--------------------------|
|--|---------------------------|--------------------|--------------------------|

**Split Details**

| <input checked="" type="checkbox"/> Settlement Currency | Split Percent (%) | Split Amount | Payment Mode | Settlement Branch | Settlement Account Number |
|---|-------------------|--------------|--------------|-------------------|---------------------------|
| <input checked="" type="checkbox"/>                     |                   |              | ACC          |                   |                           |

Ok Cancel

### Disbursals

The system displays the Disbursement schedule details.

- Schedule Date
- Total Disbursement Amount
- Amount to Disburse
- Already Disbursed Amount
- Split Details
- Settlement Currency
- Split Percent (%)
- Split Amount
- Payment Mode
- Settlement Branch
- Settlement Account Number
- Account Description
- Customer

### 2.4.6.4 Guarantor Button

Click 'Guarantor' button to specify the guarantor details.

Application Number 000MSCL4465 Account Number 000SBMS150033501  
 Application Branch 000 Component Name ODPRI\_COMP

Guarantor Details Other Accounts

**Guarantor Customer**

1 Of 1 Go

| <input checked="" type="checkbox"/> | Customer Number | Customer Name |
|-------------------------------------|-----------------|---------------|
| <input checked="" type="checkbox"/> |                 |               |

**Guarantor Customer Accounts**

1 Of 1 Go

| <input checked="" type="checkbox"/> | Account Number | Account Branch | Currency |
|-------------------------------------|----------------|----------------|----------|
| <input checked="" type="checkbox"/> |                |                |          |

Ok Cancel

Specify the following details.

**Application Number**

The system displays the application number.

**Application Branch**

The system displays the application branch.

**Account Number**

The system displays the account number.

**Component Name**

The system displays the component name.

**Guarantor Details**

Guarantor Customer

**Customer Number**

Specify the customer number of the guarantor customer. Alternatively, you can select the customer number from the option list. The list displays the valid customer number maintained in the system.

**Customer Name**

The system displays the name of the guarantor customer.

**Guarantor Customer Accounts**

**Account Number**

Specify the account number of the guarantor customer. Alternatively, you can select the account number from the option list. The list displays the valid account number maintained in the system.

### Account Branch

The system displays the account branch of the guarantor customer.

### Currency

The system displays the currency of the guarantor customer.

### Other Accounts

Click 'Other Accounts' tab to specify other details of the account.

The screenshot shows the 'Guarantor Details' window with the 'Other Accounts' tab selected. At the top, there are four input fields: 'Application Number' (000MSCL4465), 'Application Branch' (000), 'Account Number' (000SBMS150033501), and 'Component Name' (ODPRI\_COMP). Below these fields is a tabbed interface with 'Guarantor Details' and 'Other Accounts' tabs. The 'Other Accounts' tab is active, showing a table with the following columns: 'LBL\_GUARANTOR\_ACC', 'LBL\_GUARANTOR\_ACCDESC', 'LBL\_GUARANTOR\_BRN', and 'LBL\_GUAACCCY'. The table has one row with a checkmark in the first column. The window also has 'Ok' and 'Cancel' buttons at the bottom right.

Specify the following details:

### Guarantor Account

Specify the guarantor account. Alternatively, you can select the guarantor account number from the option list. The list displays the valid guarantor account numbers maintained in the system.

### Guarantor Account Description

The system displays the description of the guarantor account.

### Guarantor Branch

The system displays the branch code of the guarantor.

### Guarantor Account Currency

The system displays the account currency of the guarantor.

#### 2.4.6.5 Nominal Disbursals button

Click 'Nominal Disbursal' button to specify the nominal disbursal details.

Specify the following details:

**Application Number**

The system displays the application

**Application Branch**

The system displays the application branch.

**Account Number**

The system displays the account number.

**Component Name**

The system displays the components name.

**Schedule Start Date**

Specify the start date of the Disbursement Schedule from the adjoining calendar.

**Schedule End Date**

Specify the end date of the Disbursement Schedule from the adjoining calendar.

**Currency**

Specify the currency code for the disbursement.

**Amount**

Specify the amount to be financed for disbursal schedules

**Purpose**

Specify the purpose of disbursement from the option list. Alternatively, you can select the purpose from the option list. The list displays the different types of purpose maintained in the system.

## Customer ID

Specify the customer ID for each contractor. Alternatively, you can select the customer ID from the option list. The list displays the valid customer IDs maintained in the system.

## Customer Name

The system displays the customer name.

## Currency

Specify the currency code for the customer ID selected.

## Amount

Specify the amount to be disbursed against the customer ID for the purpose mentioned.

## 2.4.7 Charges Tab

Click 'Charges' tab to maintain charge details.

The screenshot displays the Oracle Corporate Istisna Financing Underwriting proposal preparation application. The 'Charges' tab is active, showing a table of charges with columns for Component Name, Currency, Effective Date, Due Date, Amount Due, Amount Waived, and Payment Details. The table contains four rows: ADDCOMP, HANDLNG\_CHG, PROC\_CHARGE, and PROV, all with a currency of GBP and an effective date of 2015-01-03. The ADDCOMP row is selected. The application interface includes a top navigation bar with tabs for Applicant, Financials, Financing, Components, Charges, Limits, Terms, Deviations, Summary, and Comments. The Charges tab is currently selected. The bottom of the application shows a status bar with 'Outcome' and 'Exit' buttons.

| Component Name                              | Currency | Effective Date | Due Date | Amount Due | Amount Waived | Payment Details                 |
|---|----------|----------------|----------|------------|---------------|---------------------------------|
| <input checked="" type="checkbox"/> ADDCOMP | GBP      | 2015-01-03     |          |            |               | <a href="#">Payment Details</a> |
| <input type="checkbox"/> HANDLNG_CHG        | GBP      | 2015-01-03     |          |            |               | <a href="#">Payment Details</a> |
| <input type="checkbox"/> PROC_CHARGE        | GBP      | 2015-01-03     |          |            |               | <a href="#">Payment Details</a> |
| <input type="checkbox"/> PROV               | GBP      | 2015-01-03     |          |            |               | <a href="#">Payment Details</a> |

## Charges

### Component Name

The system displays the component name.

### Currency

The system displays the currency.

### Effective Date

Select the effective date from the adjoining calendar.

### Due Date

The system displays the due date.

## Amount Due

The system displays the amount due.

## Amount Waived

The system displayed the amount waived.

Click 'Payment Details' button to specify the payment details.

Click 'Credit Settlement Mode' tab to specify the credit settlement mode details.

## Application Number

The system displays the application number.

## Application Branch

The system displays the application branch.

## Branch Code

The system displays the branch code.

## Account Number

The system displays the account number.

## Component Name

The system displays the component name.

## 2.4.8 Credit Settlement Mode

### Credit Payment Mode

Select the credit settlement mode from the drop-down list. The options are as follows:

- Account
- Credit Card

- Clearing
- Debit Card
- External Account
- Electronic Pay Order
- GIRO
- Internal Cheque Instrument
- Cash/Teller

**Credit Account Branch**

Specify the credit account branch. Alternatively, select the credit account branch from the option list. The displays the valid branch codes maintained in the system.

**Credit Product Account**

Specify the credit product account. Alternatively, select the credit product account from the option list. The displays the valid product accounts maintained in the system.

**Instrument Number**

Specify the instrument number.

**Upload Source Credit**

Specify the upload source credit details. Alternatively, select the source credit details from the option list. The displays the valid credit details maintained in the system.

**End Point**

Specify the end point. Alternatively, select the end point from the option list. The displays the valid end points maintained in the system.

**GIRO Number**

Specify the GIRO number.

**Payer Account**

Specify the payer account.

**Payer Bank Code**

Specify the payer bank code.

**Payer Branch**

Specify the payer branch.

**Payer Bank Address 1**

Specify the payer bank address 1.

**Payer Bank Address 2**

Specify the payer bank address 2.

**Payer Bank Address 3**

Specify the payer bank address 3.

**Payer Bank Address 4**

Specify the payer bank address 4.

**Bank GIRO**

Select the bank GIRO to be maintained. The options are as follows:

- Bank GIRO
- Plus

**External Account Number**

Specify the external account number.

**External Account Name**

The system displays the external account name.

**Clearing Bank Code**

Specify the clearing bank code. Alternatively, select the clearing bank code from the option list. The displays the valid clearing bank code maintained in the system.

**Clearing Branch Code**

Specify the clearing branch code. Alternatively, select the clearing branch code from the option list. The displays the valid branch codes maintained in the system.

**Product Category**

Specify the product category. Alternatively, select the product category from the option list. The displays the valid product categories maintained in the system.

**Routing Number**

Specify the routing number.

**Clearing Product Code**

Specify the clearing product code.

**Sector Code**

Specify the sector code. Alternatively, select the sector code from the option list. The displays the valid sector codes maintained in the system.

**Auto GIRO**

Select the auto GIRO details. The options are as follows:

- Auto
- Manual

**Exchange Rate**

Specify the exchange rate prevailing.

**Negotiated Cost Rate**

Specify the negotiated cost rate.

**Negotiated Reference**

Specify the negotiated reference number.

**Original Exchange Rate**

Specify the original exchange rate.

**2.4.8.1 Debit Settlement Mode Tab**

Click 'Debit Settlement Mode' tab to specify the credit settlement mode details.

Specify the following details:

### Debit Payment Mode

Select the debit settlement mode from the drop-down list. The options are as follows:

- Account
- Credit Card
- Clearing
- Debit Card
- External Account
- Electronic Pay Order
- GIRO
- Internal Cheque Instrument
- Cash/Teller
- PDC

### Debit Account Branch

Specify the debit account branch. Alternatively, select the debit account branch from the option list. The displays the valid branch codes maintained in the system.

### Debit Product Account

Specify the debit product account. Alternatively, select the debit product account from the option list. The displays the valid product accounts maintained in the system.

### Card Number

Specify the card number.

### Instrument Number Debit

Specify the instrument number debit.

**Upload Source Debit**

Specify the upload source debit details. Alternatively, select the source debit details from the option list. The displays the valid debit details maintained in the system.

**End Point**

Specify the end point. Alternatively, select the end point from the option list. The displays the valid end points maintained in the system.

**Payer Account**

Specify the payer account.

**Payer Bank Code**

Specify the payer bank code.

**Payer Branch**

Specify the payer branch.

**Payer Bank Address 1**

Specify the payer bank address 1.

**Payer Bank Address 2**

Specify the payer bank address 2.

**Payer Bank Address 3**

Specify the payer bank address 3.

**Payer Bank Address 4**

Specify the payer bank address 4.

**GIRO Number**

Specify the GIRO number.

**Bank GIRO**

Select the bank GIRO to be maintained. The options are as follows:

- Bank GIRO
- Plus

**External Account Number**

Specify the external account number.

**External Account Name**

The system displays the external account name.

**Clearing Bank Code**

Specify the clearing bank code. Alternatively, select the clearing bank code from the option list. The displays the valid clearing bank code maintained in the system.

**Clearing Branch Code**

Specify the clearing branch code. Alternatively, select the clearing branch code from the option list. The displays the valid branch codes maintained in the system.

**Product Category**

Specify the product category. Alternatively, select the product category from the option list. The displays the valid product categories maintained in the system.

**Routing Number**

Specify the routing number.

### Clearing Product Code

Specify the clearing product code.

### Sector Code

Specify the sector code. Alternatively, select the sector code from the option list. The displays the valid sector codes maintained in the system.

### Auto GIRO

Select the auto GIRO details. The options are as follows:

- Auto
- Manual

### Exchange Rate

Specify the exchange rate prevailing.

### Negotiated Cost Rate

Specify the negotiated cost rate.

### Negotiated Reference

Specify the negotiated reference number.

### Original Exchange Rate

Specify the original exchange rate.

## 2.4.9 Limits Tab

Click 'Limits' tab to maintain limit details.

The screenshot displays the Oracle Corporate Istisna Financing Underwriting proposal preparation application. The interface is divided into several sections:

- Top Navigation:** A blue bar with tabs for Applicant, Financials, Financing, Components, Charges, Limits (selected), Terms, Deviations, Summary, and Comments.
- Form Fields:** A grid of input fields for application details, including Application Number (000ITCL3828), Applicant Branch (000), Application Date (2015-01-03), Application Category (ISTC1), Application Type (Istisna), Asset Type (Home), Interaction Id, Stage (Underwriting proposal pr), Sub-Stage (Underwriting), Status (Work In Progress), Priority (High, Medium, Low), Channel, Channel Reference, External Source, External Reference, User Reference (000ISN1150030196), and an Additional Approval Required checkbox.
- Credit Line Details:** A table with columns: Type, Line Branch, Line Code, Serial, Description, Details, Currency, Sanctioned, Utilized Amount, Available Amount, and Proposec. The table is currently empty.
- Collateral Details:** A table with columns: Type, Branch, Collateral Code, Currency, Collateral Value, Collateral Type, Collateral Reference, Details, and Handoff. The table is currently empty.
- Bottom Bar:** An 'Audit' section with an 'Outcome' dropdown menu and an 'Exit' button.

## **Credit Line Details**

### **Type**

Select the credit line type from the drop-down list. The list displays the following values:

- Existing - Select this option if the customer is an existing customer.
- New - Select this option if the customer is a new customer.

### **Line Branch**

Specify the line branch. Alternatively, you can select the line branch from the option list. The list displays all valid line branches.

### **Line Code**

Specify the line code. Alternatively, you can select the line code from the option list. The list displays all valid line codes.

### **Serial**

Specify the line serial number.

### **Description**

Give a brief description on the credit line.

Click details button to launch 'Facility Details' screen.

### **Currency**

Specify the currency of the credit line. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

### **Sanctioned**

Specify the sanctioned credit line.

### **Utilized Amount**

Specify the utilized amount.

### **Available Amount**

Specify the available amount.

### **Proposed Amount**

Specify the proposed amount.

### **Handoff**

Check this box to hand-off the modified details to the ELCM system. You should check this box for new facilities created.

## **Collateral Details**

### **Type**

Select the collateral type from the drop-down list. The list displays the following values:

- Existing - Select this option if the customer is an existing customer.
- New - Select this option if the customer is a new customer.

### **Branch**

Specify the line branch. Alternatively, you can select the line branch from the option list. The list displays all valid line branches.

**Collateral Code**

Specify the collateral code. Alternatively, you can select the collateral code from the option list. The list displays all valid collateral codes.

**Currency**

Specify the currency of the credit line. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

**Collateral Value**

Specify the value of the collateral.

**Collateral Type**

Specify the collateral type.

**Collateral Reference**

Specify the collateral reference.

Click 'Details' button to launch 'Collateral Details' screen.

**Handoff**

Check this box to hand-off the modified details to the ELCM system. You should check this box for new collateral created.

**Financial Linkage****Utilization Order**

Specify the utilization order.

**Linkage Type**

Select a type of linkage to which you need to link the specified account from the adjoining drop-down list. This list displays the following values:

- Collateral – Select if you need to link the account to existing collateral.
- Pool – Select if you need to link the account to collateral pool.
- Facility – Select if you need to link the account to a facility.
- Commitment - Select if you need to link the account to a commitment.

**Branch**

Specify the branch code of the customer. Alternatively, you can select the branch code from the option list. The list displays all valid branch codes.

**Linked Reference ID**

Specify the linked reference ID. Alternatively, you can select the linked reference ID from the option list. The list displays all valid reference IDs.

**Currency**

Specify the currency of the credit line. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

**Limit Amount**

Specify the limit amount.

**Linkage Amount**

Specify the linkage amount.

**Linkage (%)**

Specify the linkage percentage.

For details on Collaterals, refer to the section 'Collateral Maintenance' in the chapter 'Limits and Collaterals' in Limits and Collateral Management User Manual.

## 2.4.10 Asset Details Tab

Click Asset Details tab to view the details of the asset.

The screenshot displays the Oracle Corporate Ijarah Financing Hamish Jiddayah application interface. The top navigation bar shows the application name. The main content area is divided into several sections:

- Application Information:** Application Number (000JCL3619), Applicant Branch (000), Application Date (2015-01-03), Application Category (IJAC1), Application Type (Ijarah), and Asset Type.
- Interaction Information:** Interaction Id (with a View button), Stage (Hamish Jiddayah), Sub-Stage, Status (Work In Progress), and Priority (High, Medium, Low).
- Channel Information:** Channel, Channel Reference, External Source, External Reference, and User Reference (000J02150030115).

The main content area is divided into two columns of input fields:

- Left Column:** Finance Currency, Fixed Asset Product, Status, Asset Category, and Category Description.
- Right Column:** Location, Location Description, Booking Date, Capitalization Date, Fixed Asset Contract Reference, and Fixed Asset User Reference.

The bottom status bar includes a navigation menu with options like Documents, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, Payment Mode, Ijarah, Inventory Tracking, and Multi Finance. It also features an Audit button, an Outcome dropdown, and an Exit button.

Specify the following details:

### **Finance Currency**

The system displays the finance currency.

### **Fixed Asset Product**

The system displays the fixed asset product.

### **Status**

Specify the status of the asset.

### **Asset Category**

Specify the asset category. Alternatively, you can select the asset category from the option list. The list displays the asset categories maintained in the system

### **Category Description**

The system displays the asset category description.

### **Location**

Specify the location of the asset.

### **Location Description**

The system displays the description of the location of the asset.

### **Booking Date**

Specify the date of booking from the adjoining calendar.

## Capitalization Date

Specify the capitalization date from the adjoining calendar.

## Fixed Asset Contract Reference

Specify the fixed asset contract reference.

## Fixed Asset User Reference

Specify the fixed asset user reference.

## 2.4.11 Hamish Jiddayah Tab

Click 'Hamish Jiddayah' tab to specify the Hamish Jiddayah details.

The screenshot shows the Oracle Corporate Ijarah Financing Hamish Jiddayah application form. The form is divided into several sections. The top section contains fields for Application Number (000JCL3619), Applicant Branch (000), Application Date (2015-01-03), Application Category (IJAC1), Application Type (Ijarah), and Asset Type. The middle section contains fields for Interaction Id, Stage (Hamish Jiddayah), Sub-Stage, Status (Work In Progress), Priority (High, Medium, Low), Channel, Channel Reference, External Source, External Reference, and User Reference (000J02150030115). The bottom section contains fields for Payment Currency (GBP), Hamish Jiddayah Amount (0.00), Value Date (2015-01-03), Payment Branch (000), Payment Mode (GL Account), Account (100000089), Account Description (Dr GL for SI), Currency (GBP), Narrative, and Exchange Rate. The form also includes a navigation bar with tabs for Applicant, Financials, Financing, Components, Charges, Limits, Asset Details, Hamish Jiddayah, Terms, Deviations, Summary, and Comments. The Hamish Jiddayah tab is currently selected. The bottom of the form has an Audit section and an Outcome dropdown menu.

Specify the following details:

### Payment Currency

Specify the payment currency. Alternatively, you can select the payment currency from the option list. The list displays the valid currency codes maintained in the system.

### Hamish Jiddayah Amount

Specify the Hamish Jiddayah amount.

### Value Date

Specify the value date from the adjoining calendar.

### Payment Branch

Specify the payment branch. Alternatively, you can select the payment branch from the option list. The list displays the valid payment branch maintained in the system.

### Payment Mode

Select the payment mode from the drop-down list. The options are as follows:

- GL Account
- Account
- Own Account

### Account

Specify the account number from the drop-down list. Alternatively, you can select the account number from the option list. The list displays the valid account number maintained in the system.

### Account Description

The system displays the account description.

### Currency

Specify the currency code. Alternatively, you can select the currency from the option list. The list displays the valid currency codes maintained in the system.

### Narrative

Specify remarks if any.

### Exchange Rate

Specify the exchange rate.

## 2.4.12 Terms Tab

Click 'Terms' tab to maintain terms details. You can also maintain 'Terms' for the category in ORDCTERM. The system defaults these terms on click of 'Default' button.

The screenshot displays the Oracle Corporate Istisna Financing Underwriting proposal preparation interface. The window title is "Corporate Istisna Financing Underwriting proposal preparation". The interface includes a top navigation bar with "Save" and "Hold" buttons. Below this, there are several input fields for application details: Application Number (000ITCL3828), Applicant Branch (000), Application Date (2015-01-03), Application Category (ISTC1), Application Type (Istisna), and Asset Type (Home). There are also fields for Interaction Id, Stage (Underwriting proposal pri), Sub-Stage (Underwriting), Status (Work In Progress), Priority (High, Medium, Low), Channel, Channel Reference, External Source, External Reference, and User Reference (000ISN1150030196). A checkbox for "Additional Approval Required" is present. Below the input fields is a tabbed interface with tabs for Applicant, Financials, Financing, Components, Charges, Limits, Terms (selected), Deviations, Summary, and Comments. The "Terms and Conditions" section shows a table with columns for "Terms", "Apply", "Due Date", and "Complied". The table currently contains one row with a checkbox in the "Terms" column. At the bottom of the interface, there is a footer with "Documents", "Dedupe", "Financing Assets", "Preference", "Covenants", "Evaluation", "MIS", "Fields", "SWIFT Message Details", "Payment Mode", "Inventory Tracking", "Multi Finance", "Audit", "Outcome", and an "Exit" button.

## Terms and Conditions

### **Terms**

Specify the terms and conditions of the finance creation.

### **Apply**

Check this box to apply the terms to finance application.

### **Due Date**

Select the date when the terms will be expired from the adjoining calendar.

### **Complied**

Check this box if you comply with the terms.

## **2.4.13 Deviations Tab**

Click 'Deviations' tab to view deviation details.

The screenshot displays the Oracle Corporate Istisna Financing Underwriting proposal preparation interface. The window title is "Corporate Istisna Financing Underwriting proposal preparation". The interface includes a header with "Save" and "Hold" buttons. Below the header, there are several input fields and dropdown menus for application details:

- Application Number: 000ITCL3828
- Applicant Branch: 000
- Application Date: 2015-01-03
- Application Category: ISTC1
- Application Type: Istisna (Default)
- Asset Type: Home
- Interaction Id: [View]
- Stage: Underwriting proposal pri
- Sub-Stage: Underwriting
- Status: Work In Progress
- Priority: High, Medium, Low (Low is selected)
- Channel: [ ]
- Channel Reference: [ ]
- External Source: [ ]
- External Reference: [ ]
- User Reference: 000ISN1150030196
- Additional Approval Required: [ ]

The main area of the interface is a tabbed interface with the following tabs: Applicant, Financials, Financing, Components, Charges, Limits, Terms, **Deviations**, Summary, and Comments. The "Deviations" tab is active, showing a table with the following columns: "Deviations" and "Approved". The table is currently empty, and the "Approved" column has a checkbox. The interface also includes a navigation bar at the bottom with various menu items: Documents, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, Payment Mode, Inventory Tracking, Multi Finance, Audit, Outcome, and Exit.

### **Deviations**

Specify the deviations.

### **Approved**

Check this box if the deviations are approved.

## 2.4.14 Summary Tab

Click 'Summary' tab to view summary details.

The screenshot shows the 'Summary' tab of the 'Corporate Istisna Financing Underwriting proposal preparation' application. The interface includes a top navigation bar with 'Save' and 'Hold' buttons. Below this, there are several input fields for application details: Application Number (000ITCL3828), Applicant Branch (000), Application Date (2015-01-03), Application Category (ISTC1), Application Type (Istisna), and Asset Type (Home). There are also fields for Interaction Id, Stage (Underwriting proposal pri), Sub-Stage (Underwriting), Status (Work In Progress), and Priority (High, Medium, Low). On the right side, there are fields for Channel, Channel Reference, External Source, External Reference, and User Reference (000ISN1150030196). A checkbox for 'Additional Approval Required' is also present. Below the input fields is a tabbed interface with 'Applicant', 'Financials', 'Financing', 'Components', 'Charges', 'Limits', 'Terms', 'Deviations', 'Summary', and 'Comments'. The 'Summary' tab is active, showing a 'Department Summary' section with a 'Department' dropdown set to 'Underwriter' and a 'History' button. Below this is a 'Previous Notes' section with a text area containing the text: 'SHIJ01', '03-JAN-15', and 'Underwriter'. At the bottom, there is an 'Additional Notes' section with a large text area. The footer of the application includes a menu bar with options like 'Documents', 'Dedupe', 'Financing Assets', 'Preference', 'Covenants', 'Evaluation', 'MIS', 'Fields', 'SWIFT Message Details', 'Payment Mode', 'Inventory Tracking', and 'Multi Finance'. There is also an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

### Department Summary

#### **Department**

Specify the name of the department.

#### **Previous Notes**

The system defaults the previous department notes. The system displays any comments given in any of the previous stages by the same department.

For example, when RM initiates the application, the comments may be provided in the Additional notes section. When the application moves to 'Follow up' stage or any stage that has to be proceeded by the RM users, the system displays the comments given in the first stage.

#### **Additional Notes**

Specify additional department notes.

Click 'History' button, to invoke the 'Department Wise Summary' screen. The system generates a report of the comments given in all previous stages regardless of the department.

Department Wise Summary

Application Number \* 000MSCL4465

Application Branch 000

Report Format PDF

Report Output View

Printer At Client

Printer

Ok Exit

Specify the following details.

### Application Number

Specify the application number of the transaction. Alternatively, you can select the application number from the option list. The list displays all the valid application numbers maintained in the system.

### Application Branch

The system displays the application branch code.

### Report Format

Select the format in which you need to generate the report from the drop-down list. The options are as follows:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

### Report Output

Select the report output in which you need to generate the report from the drop-down list. The options are as follows:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

## Printer At

Select location where you wish to print the report from the drop-down list. The options are as follows:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

## Printer

Specify the printer from which the report has to be printed. Alternatively, you can select the printer from the option list. The list displays all the valid printers maintained in the system.

## 2.4.15 Comments Tab

Click 'Comments' tab to view comment details.

The screenshot displays the Oracle Corporate Istisna Financing Underwriting proposal preparation interface. The window title is "Corporate Istisna Financing Underwriting proposal preparation". The interface includes a top navigation bar with "Save" and "Hold" buttons. Below this, there are several input fields for application details: Application Number (000ITCL3828), Applicant Branch (000), Application Date (2015-01-03), Application Category (ISTC1), Application Type (Istisna), and Asset Type (Home). There are also fields for Interaction Id, Stage (Underwriting proposal pr), Sub-Stage (Underwriting), Status (Work In Progress), Priority (High, Medium, Low), Channel, Channel Reference, External Source, External Reference, User Reference (000ISN1150030196), and an Additional Approval Required checkbox. A tabbed interface is visible with tabs for Applicant, Financials, Financing, Components, Charges, Limits, Terms, Deviations, Summary, and Comments (selected). Below the tabs, there are sections for "Previous Comments" and "Additional Comments". The "Previous Comments" section shows two entries: "SHIJ01 03-JAN-15". The "Additional Comments" section is a large empty text area. At the bottom, there is a "History" button. The footer of the interface includes a menu bar with options like Documents, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, Payment Mode, Inventory Tracking, Multi Finance, and an "Audit" button. There is also an "Outcome" dropdown menu and an "Exit" button.

### Previous Comments

The system displays the previous stage comments.

### Additional Comments

Specify the additional comments in the current stage, if any.

To view history of remarks updated during a transaction. Click 'Remarks' button to view the remarks..

Remarks History

Application Number 000MSCL4465

1 Of 1 Go

| <input type="checkbox"/>            | Stage    | Updated By | Remarks | Updated on |
|-------------------------------------|----------|------------|---------|------------|
| <input checked="" type="checkbox"/> | ORDCMSIN | SUBHU2     |         | 2015-01-03 |
| <input type="checkbox"/>            | ORDCMSEN | SUBHU2     |         | 2015-01-03 |
| <input type="checkbox"/>            | ORDCMSUP | SUBHU2     |         | 2015-01-03 |
| <input type="checkbox"/>            | ORDCMSQA | SUBHU2     |         | 2015-01-03 |
| <input type="checkbox"/>            | ORDCMSPP | SUBHU2     |         | 2015-01-03 |
| <input type="checkbox"/>            | ORDCMSUR | SUBHU2     |         | 2015-01-03 |
| <input type="checkbox"/>            | ORDCMSPP | SUBHU2     |         | 2015-01-03 |
| <input type="checkbox"/>            | ORDCMSUR | SUBHU2     |         | 2015-01-03 |

Exit

The system displays the following details:

- Application Number
- Stage
- Updated By
- Remarks
- Updated on

## 2.4.16 Documents Button

You can capture the finance related documents details through the 'Documents Upload' screen. Click 'Documents' button to invoke this screen.

The screenshot shows a web application window titled "Documents". At the top, there are two input fields: "Application Number" with the value "000MRCN3663" and "Application Category" with the value "MURABAHA". To the right of these fields is a "Populate" button. Below the input fields is a navigation bar with three tabs: "Documents" (selected), "Advices", and "Checklist". The main content area is titled "Document Upload" and contains a table with the following columns: "Document Category", "Document Reference", "Document Type", "Mandatory", "Remarks", "Ratio Upload", "Upload", "View", and "Edit". The table is currently empty. At the bottom right of the window, there are "Ok" and "Cancel" buttons.

### Application Number

The system displays the application number.

### Application Category

The system displays the application category.

### Documents

#### Document Category

Select the document category from the adjoining option list.

#### Document Reference

Specify the document reference number.

#### Document Type

Select the type of document. The adjoining option list displays all the document types maintained in the system. Select the appropriate one.

#### Mandatory

Check this box to indicate whether the document is mandatory.

#### Remarks

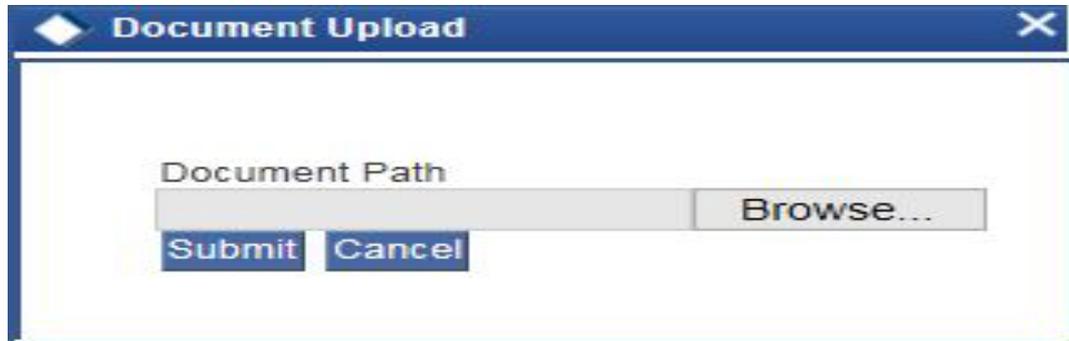
Specify remarks, if any.

### Ratio Upload

Check this box if you require ratio upload.

### Upload

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



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

### View

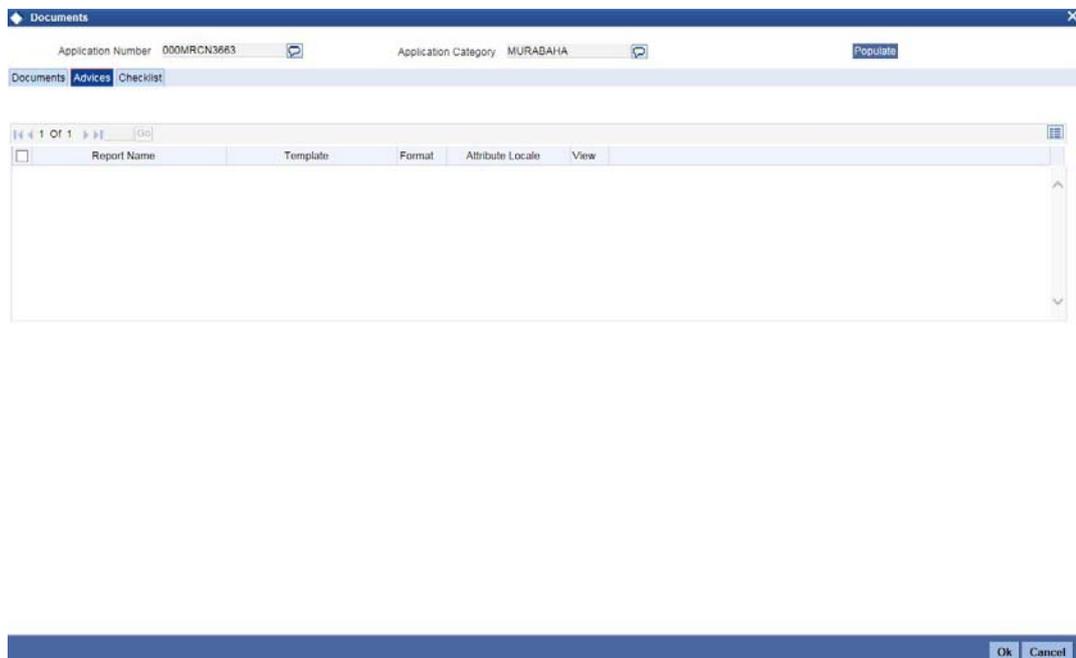
Click 'View' to view the document uploaded.

### Edit

Click 'Edit' to edit the uploaded documents.

## 2.4.17 Advices Tab

Click 'Advices' tab in Documents screen to view advice details.



### Report Name

The system displays the report name.

## Template

The system displays the template.

## View

Click 'View' to view the uploaded document.

### 2.4.18 Checklist Tab

Click 'Checklist' tab in Documents screen to view checklist details.

The screenshot shows the Oracle Documents screen. At the top, there is a blue header bar with the text 'Documents'. Below this, there are two input fields: 'Application Number' with the value '000MRCN3663' and 'Application Category' with the value 'MURABAHA'. To the right of these fields is a 'Populate' button. Below the input fields is a navigation bar with three tabs: 'Documents', 'Advices', and 'Checklist'. The 'Checklist' tab is currently selected. Below the navigation bar is a table with the following columns: 'Checklist Item', 'Mandatory', 'Verified', and 'Comments'. The table is currently empty. At the bottom right of the screen, there are 'Ok' and 'Cancel' buttons.

## Checklist Item

The system displays the checklist details.

## Mandatory

This field is updated based on the maintenances in Documents sub screen.

## Verified

Check this box to confirm that the corresponding checklist is verified.

## Comments

Specify comments, if any.

### 2.4.19 Dedupe Button

You can query the duplicate details in the Dedupe screen.

When a customer or prospect applies for a finance, the bank verifies if there are any duplicate applications initiated by customer or prospect in the system. If there are any pipeline applications that are suspected to be duplicate of an already initiated application or an existing

finance contract, the system identifies and displays the existing transactions details in the Dedupe screen.

Click 'Dedupe' button to invoke Dedupe details screen.

The screenshot displays a software interface for deduplication. At the top, there are input fields for 'Application Number' (000MRCL4134) and 'Application Branch' (000), and 'Customer No' and 'Customer Name'. A 'Query' button is located below these fields. Below the input fields, there are two tabs: 'Customers' and 'Contracts'. The 'Applications' section contains a table with columns: Application Number, Application Branch, Customer No, Short Name, Customer Name, Branch, and U. The 'Existing Customers' section contains a table with columns: Customer No, Short Name, Customer Name, Branch, Unique Identifier, and Unique Details. A 'Cancel' button is located at the bottom right of the interface.

### 2.4.19.1 Customers

#### **Applications**

In the Application section, the system checks for any duplicates in the applications that are already initiated from Origination.

#### **Existing Customers**

In the Existing Customers section, the system checks for any duplicate entry in the existing customer details based on First Name, Middle Name, Last Name, Short Name and National ID.

### 2.4.19.2 Contracts

#### **Applications**

In the Application section, the system checks for any duplicates in the finance applications that are already initiated from Origination.

#### **Existing Customers**

In the Existing Customers section, the system checks for any duplicate entry in the existing finance details based on Number of Instalments, Frequency, Frequency Unit, Requested Amount.

## 2.4.20 Financing Asset Button

You can capture the finance asset details based on the finance type. You can capture the finance type details from this Asset Details screen. You can invoke this screen by clicking 'Financing Assets' button

The screenshot shows the 'Financing Asset Details' window with the following data:

| Field                | Value           |
|----------------------|-----------------|
| Application Category | IJAC1           |
| Branch Code          | 000             |
| Customer Branch      | 000             |
| Application Number   | 000JCN4069      |
| Reference Number     | 000J02150030149 |
| Customer Id          | 004806          |
| Application Type     | Others          |
| Currency             | GBP             |
| Customer Name        | 004806          |

Home Details:

| Field                 | Value |
|-----------------------|-------|
| Asset Type            | New   |
| Purchase Order        |       |
| Asset Class           |       |
| Asset Sub Type        |       |
| Asset Status          |       |
| Asset Currency        |       |
| Asset Value           |       |
| Occupancy             |       |
| Year                  |       |
| Builder               |       |
| Model                 |       |
| Width (Metres)        |       |
| Length (Metres)       |       |
| Purchase Order Number |       |
| Geography             |       |
| BNA                   |       |
| MSA                   |       |
| Address 1             |       |
| Address 2             |       |
| Address 3             |       |
| Address 4             |       |

### **Application Category**

The system displays the application category.

### **Application Number**

The system displays the application number.

### **Application Type**

Select the type of application from the drop-down list. The list displays the following values:

- Home
- Vehicle
- Personal
- Mortgage
- Others

### **Finance Branch**

The system displays the finance branch.

### **Finance Reference**

The system displays the finance reference number.

### Finance Currency

The system displays the finance currency.

### Customer Branch

The system displays the customer branch.

### Customer ID

The system displays the customer ID.

### Customer Name

The system displays the customer name.

*For information on Home, Vehicle, Others, Mortgage and Valuation Tabs, refer to the section 'Assets Button' in the chapter 'Account Creation' in Retail Lending User Manual.*

## 2.4.21 Insurance Tab

Click 'Insurance' tab to view the insurance details.

The screenshot shows a software window titled "Financing Asset Details". At the top, there are several input fields: Application Category (IJAC1), Application Number (000LICN4069), Application Type (Others), Branch Code (000), Reference Number (000LIC2150030149), Currency (GBP), Customer Branch (000), Customer Id (004806), and Customer Name (004806). Below these is a navigation bar with tabs: Home, Vehicle, Others, Mortgage, Insurance (selected), and Valuation. Under the "Insurance" tab, there is a section titled "Insurance Details" with a grid of fields. The "Policy Type" field is a dropdown menu currently showing "Asset Insurance". Other fields include Policy #, Insurer, Customer, Insurance Status, Policy Currency, Policy Amount, Premium Amount, Insurance Expiry, Policy Start Date, Policy End Date, Insured Name, Managed By, Agent Id, Agent Name, Agent Contract #, and Insurer Address 1 through 4. At the bottom right of the window are "Ok" and "Cancel" buttons.

### Policy Type

Select the type of policy from the drop-down list. The list displays the following values:

- Asset Insurance
- Life Insurance

### Policy No

The system displays the policy number.

### Insurer

The system displays the insurer.

### Customer

The system displays the customer number.

### Insurance Status

The system displays the insurance status.

**Policy Currency**

The system displays the policy currency.

**Policy Amount**

The system displays the policy amount.

**Premium Amount**

The system displays the premium amount.

**Insurance Expiry**

The system displays the insurance expiry date.

**Policy Start Date**

The system displays the policy start date.

**Policy End Date**

The system displays the policy end date.

**Insured Name**

The system displays the insured name.

**Managed By**

The system displays the name of the person who manages the policy.

**Agent ID**

The system displays the identification number of the agent.

**Agent Name**

The system displays the name of the agent.

**Agent Contract No**

The system displays the contract number of the agent.

**Insurer Address 1,2,3,4**

The system displays the address of the insurer.

## 2.4.22 Preference Button

You can capture finance preference details in the Finance Preference screen. Click 'Preference' button to invoke this screen.

Specify the following details.

### Cheque Book Facility

Check this box to issue a cheque book to the account holder.

### Passbook Facility

Check this box to issue a passbook to the account holder.

### ATM Facility

Check this box to allow account accessible for ATM operations.

### Liquidation Back Valued Schedules

Check this box to liquidate all the schedules with a due date less than the system date on initiation of a back value dated finance.

### Allow Bulk Payment

Check this box to allow bulk payment.

### Amend Past Paid Schedule

Check this box to amend past paid schedule.

### Partial Block Release

Check this box to release partial block.

### Minimum Amount Due Calculation Method

Specify the minimum amount due calculation method. Alternatively, you can select the amount from the option list. The list displays the valid amount details maintained in the system.

### Rate Change Action

Select the rate change action from the drop-down list. The options are as follows:

- Change Instalment

- Change Tenor

**Original Construction Date**

Specify the original construction date from the adjoining calendar.

**End Construction Date**

Specify the end construction date from the adjoining calendar.

**Property Handover**

Check this box to allow property handover.

**Handover Date**

Specify the date of handover from the adjoining calendar.

**Stop Disbursement**

Check this box to stop disbursement.

**Recalculate Annuity On Disbursement**

Check this box to recalculate annuity on disbursement.

**Use guarantor for Repayment**

Check this box to use guarantor for repayment.

**Finance Statement Required**

Check this box to indicate finance statement is required.

**Financing Against Salary**

Check this box to allow financing against salary.

**Notary Pre Confirmed**

Check this box to indicate notary pre confirmation.

**Book Unearned Profit**

Check this box to book unearned profit.

**Multiple Down Payment Required**

Check this box to indicate multiple down payment required.

**Re-Schedule Amortization on Final Disbursement**

Check this box to re-schedule amortization on final disbursement.

**Rescheduling Allowed**

Check this box to allow rescheduling.

**Maximum Renegotiations**

Specify the maximum renegotiations count.

**Renegotiation No**

The system displays the renegotiation number.

**Liquidation****Liquidation Mode**

Select the liquidation mode from the drop-down list. The options are as follows:

- Auto
- Manual
- Component

**Reset Retry Count for Reversed Auto Liquidation**

Check this box to allow to reset retry count for reversed auto liquidation.

**Partial Liquidation**

Check this box to allow partial liquidation.

**Retries Auto Liquidation Days**

Specify the retries auto liquidation days.

**Retries Advice Days**

Specify the retries advice days.

**Close Collateral**

Check this box to close collateral.

**Track Receivable****Auto Liquidation**

Check this box to allow auto liquidation.

**Provisioning Preference****Provisioning Mode**

Select the auto provisioning mode. The options are as follows:

- Auto
- Manual
- Not Applicable

**Holiday Periods****Period**

Specify the holiday period. Alternatively, you can select the period from the option list. The list displays the valid periods maintained in the system.

**UDE Rate Plan****Start Date**

Specify the start date of the UDE rate plan from the adjoining calendar.

**End Date**

Specify the end date of the UDE rate plan from the adjoining calendar.

**Intermediary****Intermediary Code**

Specify the intermediary code. Alternatively, you can select the code from the option list. The list displays the codes maintained in the system.

**Intermediary Name**

The system displays the intermediary name.

**Intermediary Ratio**

Specify the intermediary ratio.

## **Finance Statements**

### **Start Date**

Specify the start date of the finance statement.

### **Frequency**

Select the frequency from the drop-down list. The options are as follows:

- Daily
- Monthly
- Quarterly
- Half Yearly
- Yearly

### **Frequency Units**

Specify the frequency units.

## **Finance Notices**

### **Finance Settlement Request**

Check this box to allow finance settlement request.

### **Notice Date**

Specify the notice date.

### **Expected Closure Date**

Specify the expected closure date.

## **Status Change Mode**

### **Status Change Mode**

Select the status change mode. The options are as follows:

- Auto
- Manual

## **Grace Period**

### **Customer Grace Period**

Specify the customer grace period.

### **Frequency**

Specify the grace period frequency of the customer.

### **Supplier Grace Period**

Specify the supplier grace period.

### **Frequency**

Specify the grace period frequency of the supplier.

Click 'Holiday Preference' tab to specify the holiday preferences.

For details on Holiday Preferences, refer to the section 'Holiday Preferences Tab' in the chapter 'Defining Product Categories and Product' in Retail Lending User Manual.

### 2.4.23 **Covenant Button**

You can capture the covenant details in covenant screen. Click 'Covenant' button to invoke this screen.

#### **Application Number**

The system displays the application number.

**Application Branch**

The system displays the application branch.

**Covenant Details****Covenant Name**

Select the covenant name from the list available here. The list displays the covenant names maintained in Covenant Maintenance screen.

**Covenant Type**

Specify the type of covenant.

**Start Date**

Select the start date from the adjoining calendar.

**End Date**

Select the end date from the adjoining calendar.

**Frequency**

Select a frequency according to which the Convent has to collected/revised. You may select any one of the following frequencies:

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

**Due Date**

Specify the number of days after which the covenant needs to be reviewed.

**Currency**

Specify the currency. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

**Guideline Value**

Specify the guideline value.

**Actual Value**

Specify the actual value.

**Waived**

Check this box to waive the covenant.

**Remarks**

Specify the remarks about the covenant maintenance.

## 2.4.24 Evaluation Button

You can capture the evaluation details in evaluation screen. Click 'Evaluation' button to invoke this screen.

The screenshot shows a window titled "Credit Evaluation" with a close button (X) in the top right corner. The window contains several input fields for application and customer information:

- Application Number: 000MRCN3663
- Application Category: MURABAHA
- Customer Type: Corporate (dropdown menu)
- Customer Branch: 000
- Customer No: 0000035
- Customer Name: TEST-CA

Below the input fields is a tabbed interface with five tabs: Risk (selected), Quantitative Analysis, Qualitative Analysis, Credit Agency, and Legal Details. The "Risk" tab is active and displays a "Risk Details" section. This section includes a table with the following structure:

| Risk Id * | Description | Score |
|-----------|-------------|-------|
|           |             |       |

The table has a search bar at the top with "1 Of 1" and a "Go" button. The table is currently empty. At the bottom right of the window, there are "Ok" and "Cancel" buttons.

### Application Number

The system displays the application number.

### Application Branch

The system displays the application branch.

### Application Category

The system displays the application category.

### Customer No

The system displays the customer number.

### Customer Type

The system displays the customer type.

## 2.4.25 Risk Tab

### Risk Details

#### Risk ID

Specify the risk ID.

#### Description

Give a brief description on the risk ID.

## Score

Specify the score.

## 2.4.26 Quantitative Analysis Tab

Click 'Quantitative Analysis' button to invoke this screen.

The screenshot shows a software window titled "Credit Evaluation" with a close button (X) in the top right corner. The window contains several input fields and a "Calculate" button. At the top, there are fields for "Application Number" (000MRCN3663), "Application Category" (MURABAHA), "Customer Branch" (000), "Customer No" (0000035), "Customer Type" (Corporate), and "Customer Name" (TEST-CA). Below these is a tabbed interface with four tabs: "Risk", "Quantitative Analysis" (which is selected and highlighted in red), "Qualitative Analysis", "Credit Agency", and "Legal Details". Under the "Quantitative Analysis" tab, there are four input fields labeled "Rule Id", "Grade", "Scale", and "Score", each with a red asterisk indicating a required field. A "Calculate" button is positioned below the "Score" field. At the bottom of the window, there are "Ok" and "Cancel" buttons. In the middle of the window, there is a "Credit Rating" section with a "Go" button and a table with three columns: "Category", "Question", and "Answer". The table is currently empty.

## Rule ID

The system displays the rule ID.

## Grade

The system displays the grade.

## Scale

The system displays the scale.

## Score

The system displays the score.

## Credit Rating

### Question ID

Specify the question ID.

### Category

Specify the category.

### Question

Specify the question.

### Answer

Specify the answer.

## 2.4.27 Qualitative Analysis Tab

Click 'Qualitative Analysis' button to invoke this screen.

Application Number: 000MRCN3663  
Application Category: MURABAHA  
Customer Type: Corporate  
Customer Branch: 000  
Customer No: 0000035  
Customer Name: TEST-CA

Risk | Quantitative Analysis | **Qualitative Analysis** | Credit Agency | Legal Details

**Ratios**

1 Of 1 Go

| Ratio * | Description | Value |
|---------|-------------|-------|
|---------|-------------|-------|

Benchmark Report | Analysis Report

Ok Cancel

### Ratios

#### **Ratio**

The system displays the ratio.

#### **Description**

The system displays the description.

#### **Value**

The system displays the value.

## 2.4.28 Credit Agency Tab

Click 'Credit Agency' tab to view credit rating details.

The screenshot shows a web application window titled "Credit Evaluation". At the top, there are several input fields: "Application Number" (000MRCN3663), "Application Category" (MURABAHA), "Customer Type" (Corporate), "Customer Branch" (000), "Customer No" (0000035), and "Customer Name" (TEST-CA). Below these is a navigation bar with tabs: "Risk", "Quantitative Analysis", "Qualitative Analysis", "Credit Agency" (selected), and "Legal Details". The main content area is titled "Credit Agency Evaluation" and contains a "1 Of 1" indicator. On the left, there are three input fields: "Reference Id", "External Agency", and "Score". On the right, there are two dropdown menus: "Recommend" (set to "Not Recommended") and "Request Status" (set to "Not Required"), followed by a "Remarks" input field. At the bottom right, there are "Ok" and "Cancel" buttons.

### Request ID

Specify the request ID.

### External Agency

Specify the external agency.

### Score

Specify the score.

### Recommend

Specify if the external credit rating is recommended or not.

### Request Status

Specify the request status.

### Remarks

Specify remarks, if any.

## 2.4.29 Legal Details Tab

Click 'Legal Details' tab to view legal details.

The screenshot shows a web application window titled "Credit Evaluation". At the top, there are several input fields for application details: Application Number (000MRCN3663), Application Category (MURABAHA), Customer Type (Corporate), Customer Branch (000), Customer No (0000035), and Customer Name (TEST-CA). Below these fields is a navigation bar with tabs: Risk, Quantitative Analysis, Qualitative Analysis, Credit Agency, and Legal Details (which is currently selected). The "Legal Details" section contains a table with the following columns: Regulation, Terms and Condition Status, Reject Code, Description, and Remarks. The table is currently empty. At the bottom right of the application window, there are "Ok" and "Cancel" buttons.

### **Regulation**

Specify the regulation details.

### **Terms and Conditions Status**

Specify the terms and condition status.

### **Reject Code**

Specify the reject reason code.

### **Description**

Specify the reject reason description.

### **Remarks**

Specify remarks, if any.

## 2.4.30 MIS Button

You can capture MIS details in MIS screen. Click 'MIS' button to invoke this screen.

The screenshot shows the 'MIS' screen with the following details:

- Input:** Application Number \* 000UCN4069, Account Branch \* 000U02150030149, Product \* IJ02, Branch Code \* 000, Currency \* GBP, MIS Group (Link To Group checkbox, Default dropdown).
- Rate At:** Rate Type dropdown, Interest Method dropdown, Reference Rate, Pool Code, Rate Code, Spread, Cost Code 1-5.
- Transaction MIS:** MIS Group, Transaction MIS 1-10.
- Composite MIS:** MIS Group, Composite MIS 1-10.
- Fund MIS:** MIS Group, Fund MIS 1-10.

Buttons: Ok, Cancel.

For information on MIS, refer to the section 'MIS Button' in the chapter 'Account Creation' in Retail Lending User Manual.

## 2.4.31 Fields Button

You can capture the UDF details in 'Fields' screen. Click 'Fields' button to invoke this screen.

The screenshot shows the 'Loan Fields' screen with the following details:

- Input:** Application Number \*, Account Number \*, Application Branch \*, Branch Code \*.
- Character Fields:** 1 Of 1, table with columns Field Name \* and Field Value.
- Number Fields:** 1 Of 1, table with columns Field Name \* and Field Value.
- Date Fields:** 1 Of 1, table with columns Field Name \* and Field Value.

Buttons: Ok, Exit.

For information on Finance UDF, refer to the section 'Fields Tab' in the chapter 'Account Creation' in Retail Lending User Manual.

## 2.4.32 SWIFT Message Button

You can capture SWIFT message details in SWIFT Message Details screen. Click 'SWIFT Message' to invoke the following screen:

The screenshot displays the 'SWIFT Message Details' window with the following sections and fields:

- Application Information:** Application Number (000JCN4069), Application Branch (000), Account Number (000J02150030149).
- Beneficiary Institution:** Beneficiary Institution (empty).
- Sender To Receiver Information:** Sender to Receiver Information (empty).
- Message Details:** Message Details (empty),  Cover Required.
- Charge Details:** Account Currency (GBP), Our Correspondent (000942), Receiver (000942), Transfer Type (Customer Transaction), Remitter - All Charges (Charges selected).
- Ordering Institution:** Ordering Institution (empty).
- Ordering Customer:** Ordering Customer (FLEXCUBE UNIVER), Unit 1, Block A, California.
- Intermediary Reimbursement Institution:** Intermediary Institution (empty).
- Ultimate Beneficiary:** Ultimate Beneficiary (004806).
- Beneficiary Institution for Cover:** Beneficiary Institution (empty).
- Receiver Correspondence:** Receivers Correspondent (empty).
- Account With Institution:** Account with Institution (empty).
- Intermediary:** Intermediary (empty).

Buttons: Ok, Cancel.

For details on SWIFT Message, refer to the section 'SWIFT Message Details Button' in the chapter 'Account Creation' in Retail Lending User Manual.

## 2.4.33 Payment Mode Button

You can capture Payment details in Payment screen. Click 'Payment Mode' button to invoke this screen.

Payment Mode

Application Number 000MSCL4465 Account Number 000SBMS150033501  
Application Branch 000 Branch Code 000

Credit Settlement Mode Debit Settlement Mode

Credit Payment Mode Account

Credit Account Branch 000  
Upload Source Credit  
Clearing Bank Code  
Instrument Number Credit  
Clearing Product Code  
End Point  
External Account Number  
Product Category

Credit Product Account 909090902  
Clearing Branch Code  
Routing Number  
Sector Code  
External Account Name

Ok Cancel

Specify the following details.

### **Application Number**

The system displays the application number.

### **Application Branch**

The system displays the application branch.

### **Account Number**

The system displays the account number.

### **Branch Code**

The system displays the branch code.

### 2.4.33.1 Credit Settlement Mode

Click the 'Credit Settlement Mode' tab to specify the credit settlement mode details.

Payment Mode
✕

|                                 |                                  |
|---------------------------------|----------------------------------|
| Application Number: 000MSCL4465 | Account Number: 000SBMS150033501 |
| Application Branch: 000         | Branch Code: 000                 |

Credit Settlement Mode
Debit Settlement Mode

|   |  |
|---|--|
| Credit Payment Mode: <input type="text" value="Account"/> |  |
| Credit Account Branch: <input type="text" value="000"/>   | Credit Product Account: <input type="text" value="909090902"/> |
| Upload Source Credit: <input type="text"/>                | Clearing Branch Code: <input type="text"/>                     |
| Clearing Bank Code: <input type="text"/>                  | Routing Number: <input type="text"/>                           |
| Instrument Number Credit: <input type="text"/>            | Sector Code: <input type="text"/>                              |
| Clearing Product Code: <input type="text"/>               | External Account Name: <input type="text"/>                    |
| End Point: <input type="text"/>                           |  |
| External Account Number: <input type="text"/>             |  |
| Product Category: <input type="text"/>                    |  |

Ok
Cancel

Specify the following details.

**Credit Payment Mode**

Select the mode of payment by which the account is credited from the drop-down list. The options are as follows:

- Account
- Credit Card
- Clearing
- Debit Card
- External Account
- Electronic pay order
- GIRO
- Internal Cheque
- Instrument
- Cash/Teller

**Credit Account Branch**

Specify the credit account branch where the account is credited. Alternatively, you can select the branch from the option list. The list displays the valid branch codes maintained in the system.

**Upload Source Credit**

Specify the upload source credit. Alternatively, you can select the it from the option list.

**Clearing Bank Code**

Specify the clearing bank code. Alternatively, you can select the bank code from the option list. The list displays the bank codes maintained in the system.

**Instrument Number Credit**

Specify the credit instrument number.

**Clearing Product Code**

Specify the clearing product code. Alternatively, you can select the product code from the option list. The list displays the product codes maintained in the system.

**End Point**

Specify the end point. Alternatively, you can select the end point from the option list. The list displays the valid end points maintained in the system.

**External Account Number**

Specify the external account number of the creditor.

**Product Category**

Specify the product category. Alternatively, you can select the product category from the option list. The list displays the valid product categories maintained in the system.

**Credit Product Account**

Specify the credit product account. Alternatively, you can select the account from the option list. The list displays the valid accounts maintained in the system.

**Clearing Branch Code**

Specify the clearing branch code. Alternatively, you can select the branch code from the option list. The list displays the valid branch codes maintained in the system.

**Routing Number**

Specify the routing number.

**Sector Code**

Specify the sector code. Alternatively, you can select the sector code from the option list. The list displays the valid sector codes maintained in the system.

**External Account Name**

Specify the external account name.

**2.4.33.2 Debit Settlement Mode**

Click the 'Debit Settlement Mode' tab to specify the credit settlement mode details.

Specify the following details.

### Debit Payment Mode

Select the mode of payment by which the account is debited from the drop-down list. The options are as follows:

- Account
- Credit Card
- Clearing
- Debit Card
- External Account
- Electronic pay order
- GIRO
- Internal Cheque
- Instrument
- Cash/Teller
- PDC

### Debit Account Branch

Specify the debit account branch where the account is debited. Alternatively, you can select the branch from the option list. The list displays the valid branch codes maintained in the system.

### External Account Number

Specify the external account number of the debtor.

**Clearing Bank Code**

Specify the clearing bank code. Alternatively, you can select the bank code from the option list. The list displays the bank codes maintained in the system.

**Instrument Number Debit**

Specify the debit instrument number.

**End Point**

Specify the end point. Alternatively, you can select the end point from the option list. The list displays the valid end points maintained in the system.

**Clearing Product Code**

Specify the clearing product code. Alternatively, you can select the product code from the option list. The list displays the product codes maintained in the system.

**Upload Source Debit**

Specify the upload source credit. Alternatively, you can select the it from the option list.

**Card Number**

Specify the debit card number.

**Payer Bank Name**

Specify the bank name of the payer.

**Payer Account**

Specify the account number of the payer.

**Payer Branch**

Specify the branch of the payer.

**Payer Bank Address 1**

Specify the payer bank address 1.

**Payer Bank Address 2**

Specify the payer bank address 2.

**Payer Bank Address 3**

Specify the payer bank address 3.

**Payer Bank Address 4**

Specify the payer bank address 4.

**Debit Product Account**

Specify the debit product account. Alternatively, you can select the account from the option list. The list displays the valid accounts maintained in the system.

**External Account Name**

Specify the external account name.

**Clearing Branch Code**

Specify the clearing branch code. Alternatively, you can select the branch code from the option list. The list displays the branch codes maintained in the system.

**Product Category**

Specify the product category. Alternatively, you can select the product category from the option list. The list displays the valid product categories maintained in the system.

### Routing Number

Specify the routing number.

### Sector Code

Specify the sector code. Alternatively, you can select the sector code from the option list. The list displays the valid sector codes maintained in the system.

### GIRO Number

Specify the GIRO number.

### Bank GIRO

Specify the bank GIRO number.

### Auto GIRO

Specify the auto GIRO number.

*For information on Payment Details, refer to the section 'Payment Mode Details Button' in the chapter 'Account Creation' in Retail Lending User Manual.*

## 2.4.34 Inventory Tracking Button

You can view inventory tracking details in 'Inventory Tracking' screen. Click 'Inventory Tracking' button to invoke this screen.

| Fixed Asset Contract Reference | Acquisition Date | Sale Date | Asset Code | Available Quantity | Booked Quantity |
|--------------------------------|------------------|-----------|------------|--------------------|-----------------|
|--------------------------------|------------------|-----------|------------|--------------------|-----------------|

Specify the following details:

### Application Number

The system displays the application number.

### Branch

The system displays the application category.

**Account**

The system displays the account number.

**Financing Currency**

The system displays the financing currency.

**Asset Category**

The system displays the asset category.

**Inventory details****Fixed Asset Contract Reference**

Specify the fixed asset contract reference number.

**Acquisition Date**

Specify the application date.

**Sale Date**

Specify the date of sale.

**Asset Code**

Specify the asset code.

**Available Quantity**

Specify the quantity available.

**Booked Quantity**

Specify the quantity booked.

**Unit Price**

Specify the unit price of the inventory.

**Total Cost**

Specify the total cost of the inventory.

**Vendor Code**

Specify the inventory code.

**2.4.35 Multi Finance Button**

You can view the multi finance details. Click 'Multi Finance' button to invoke this screen.

Multi Finance Company Details

Application Number: 000MRCN3663  
 Application Branch: 000  
 Account Number: 000MRH3150030173  
 Branch Code: 000

| Borrower | Borrower Name | Currency | Amount | Rate | Value Date | M |
|----------|---------------|----------|--------|------|------------|---|
|          |               |          |        |      |            |   |

Ok Cancel

Specify the following details:

**Application Number**

The system displays the application number.

**Application Branch**

The system displays the application category.

**Account Number**

The system displays the account number.

**Branch Code**

The system displays the branch code.

**Multi Finance Company Details**

**Borrower**

Specify the borrower number. Alternatively, you can select the borrower number from the option list. The list displays the borrower details maintained in the system.

**Borrower Name**

The system displays the borrower name for the borrower number selected.

**Currency**

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

**Amount**

Specify the amount borrowed.

**Rate**

Specify the rate.

**Value Date**

Specify the value date.

**Maturity Date**

Specify the date of maturity.

**Remarks**

Specify the remarks if any.

**2.4.36 Hamish Jiddayah Details Button**

You can view the Hamish Jiddayah details. Click 'Hamish Jiddayah Details' button to invoke this screen.

| Process Reference                                   | Account Currency | Hamish Jiddayah Amount | Value Date | Amount in Account Currency |
|---|------------------|------------------------|------------|----------------------------|
| <input checked="" type="checkbox"/> 000ZQDP150030JE | GBP              | 0.00                   | 2015-01-03 | 200.00                     |

**Application Number**

The system displays the application number.

**Application Branch**

The system displays the application branch.

**Account**

The system displays the account number.

**Currency**

The system displays the currency code.

**Hamish Jiddayah**

The system displays the Hamish Jiddayah amount.

**Future Hamish Jiddayah Recievable**

The system displays the future Hamish Jiddayah receivable.

## Total Hamish Jiddayah Amount

The system displays the total Hamish Jiddayah amount.

## Process Reference

The system displays the process reference number.

## Account Currency

The system displays the account currency.

## Hamish Jiddayah Amount

The system displays the Hamish Jiddayah amount.

## Value Date

The system displays the value date.

## Amount in Account Currency

The system displays the amount in account currency.

## 2.4.37 Multiple Asset Button

You can capture the collateral details in the 'Multiple Asset' screen. Click 'Multiple Asset' button to invoke this screen.

The screenshot shows the 'Multiple Asset' application window. At the top, the 'Application Number' is 000MRCN3663. Below this are tabs for 'Vehicle', 'Property', 'Project', 'Goods', 'Build Materials', 'Service Ijarah', and 'Equipment'. The 'Vehicle' tab is selected. The window displays several sections of input fields:

- Vehicle Details:** Type (New Asset), Asset Category, Description, Application Number, Class, Color, No of Cylinders, Vehicle Condition, Maker Code, Year of Manufacturing, Year Model, Sub Model, Engine Number, Chassis Number.
- Registration Details:** Registration Type (None), Registration Name, Registration Emirate, Reg#, Registration Date, Delivery Date.
- Vendor Details:** Vendor Code (000012), Vendor Name (PRIYA), Agent Name, Agent Branch, Agent Sales Name.
- Insurance Details:** Insured By Bank (checkbox), Insurance Company, Currency (GBP), Premium Amount.
- Appraiser Details:** Appraiser Name, Appraiser Value, Appraiser Date.
- Amount Details:** Requested Finance Amount (2,000.00), % Amount.
- Total Amount Details:** Hamish Jiddayah Amount, Vehicle Value (1,000.00), Maintenance Cost (500.00), Insurance Amount (500.00), Asset Finance Amount (2,000.00).

The window also shows 'Asset Status' as 'Active' and 'Asset Sequence Number' as 1. At the bottom right, there are 'Ok' and 'Cancel' buttons.

## Application Number

The system displays the application number.

## Asset Sequence Number

The system displays the asset sequence number.

## Asset Status

The system displays the status of the asset.

## 2.4.37.1 Vehicle Tab

### Vehicle Details

#### **Type**

Select the type of asset from the drop-down list.

#### **Asset Category**

Specify the asset category.

#### **Description**

Specify the description of the asset.

#### **Application Number**

Specify the application number of the asset.

#### **Class**

Specify the asset class.

#### **Color**

Specify the color of the asset.

#### **No. of Cylinders**

Specify the cylinder numbers.

#### **Vehicle Condition**

Specify the condition of the vehicle.

#### **Maker Code**

Specify the maker code of the vehicle.

#### **Year of Manufacturing**

Specify the manufacturing year of the vehicle.

#### **Year Model**

Specify the model of the vehicle.

#### **Sub Model**

Specify the sub model of the vehicle.

#### **Engine Number**

Specify the engine number of the vehicle.

#### **Chassis Number**

Specify the chassis number.

#### **Registration Details**

Specify the registration details of the vehicle.

#### **Registration Type**

Specify the registration type of the vehicle.

#### **Registration Name**

Specify the registration name of the vehicle.

#### **Registration Emirate**

Specify the registration emirate.

**Reg#**

Specify the registration number.

**Registration Date**

Specify the registration date of the vehicle.

**Delivery Date**

Specify the date of delivery of the vehicle.

**Insurance Details**

Specify the insurance details of the vehicle.

**Insured By Bank**

Specify whether the vehicle is insured by the bank.

**Insurance Company**

Specify the insurance company name.

**Currency**

Specify the currency code.

**Premium Amount**

Specify the premium amount of the vehicle insurance.

**Amount Details**

Specify the amount details.

**Requested Finance Amount**

Specify the requested finance amount.

**% Amount**

Specify the amount in percentage.

**Vendor Details**

Specify the vendor details.

**Vendor Code**

Specify the vendor code.

**Vendor Name**

The system displays the name of the vendor.

**Agent Name**

Specify the name of the agent.

**Agent Branch**

Specify the branch of the agent.

**Agent Sales Name**

Specify the sales name of the agent.

**Appraiser Details**

Specify the appraiser details.

**Appraiser Name**

Specify the name of the appraiser.

### Appraiser Value

Specify the appraiser value.

### Appraiser Date

Specify the date of the appraiser.

### Total Amount Details

Specify the total amount details.

### Hamish Jiddayah Amount

Specify the Hamish Jiddayah Amount.

### Vehicle Value

Specify the value of the vehicle.

### Maintenance Cost

Specify the maintenance cost.

### Insurance Amount

Specify the insurance amount.

### Asset Finance Amount

Specify the asset finance amount.

## 2.4.37.2 Property Tab

Click 'Property' tab to specify the property details

The screenshot shows the 'Multiple Asset' application window with the 'Property' tab selected. The application number is 000MSCL4465. The asset status is 'Active'. The form is organized into several sections:

- Property Details:** Includes fields for New Property Type (No), Property Type, Description, Building Name, Builder Name, Project Name, Wing Name, District/Area, Area In Other Country, Plot Number, Lot Number, Property Status, Property Area, Property Usage, and Property Area In.
- Amount Details:** Includes fields for Currency, Requested Amount, Hamish Jiddayah Amount, Valuation, Insurance Value, and Asset Finance Amount.
- Insurance Details:** Includes fields for Insurance Company, Insurance Paid By, Premium Amount, Insurance Name, and Expiry Date.
- Property Management:** Includes fields for Company Name and Managed By.
- Vendor Details:** Includes fields for Vendor Code and Vendor Name.

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

Specify the following details:

## **Property Details**

### **New Property Type**

Select the new property type from the drop-down list. The options are as follows:

- Yes
- No

### **Property Type**

Specify the property type.

### **Description**

Specify the description of the property.

### **Building Name**

Specify the name of the building.

### **Builder Name**

Specify the name of the builder.

### **Project Name**

Specify the name of the project.

### **Wing Name**

Specify the wing name.

### **District/Area**

Specify the district or area details.

### **Area In Other Country**

Specify the area in other country.

### **Plot Number**

Specify the plot number.

### **Lot Number**

Specify the Lot number.

### **Property Status**

Specify the status of the property.

### **Property Area**

Specify the area of the property.

### **Property Usage**

Specify the usage of the property.

### **Property Area In**

Specify the property area in details.

### **Date of Completion**

Specify the date of completion.

### **Title Deed Number**

Specify the title deed number.

### **Registration On Name Of**

Specify the registration on name of details.

**Reg#**

Specify the registration number,

**Registration Date**

Specify the date of registration.

**Title Deed Issue Date**

Specify the title deed issue date.

**Title Deed Issue From**

Specify the title deed issue from.

**Villa/Apartment Number**

Specify the villa or apartment number.

**Building compound Name**

Specify the building compound name.

**Street Name**

Specify the name of the street.

**Post Box Number**

Specify the post box number.

**Emirate**

Specify the emirate details.

**Area In Emirate**

Specify the area in emirate.

**City**

Specify the city.

**Country**

Specify the country

**Mortgage Degree**

Specify the mortgage.

**Amount Details****Currency**

Specify the currency code.

**Requested Amount**

Specify the requested amount.

**Hamish Jiddayah Amount**

Specify the Hamish Jiddayah amount.

**Valuation**

Specify the valuation details.

**Insurance Value**

Specify the insurance value.

**Asset Finance Amount**

Specify the asset finance amount.

## **Insurance Details**

### **Insurance Company**

Specify the insurance company.

### **Insurance Paid By**

Specify the insurance paid by details.

### **Premium Amount**

Specify the premium amount.

### **Insurance Name**

Specify the insurance name.

### **Expiry Date**

Specify the date of expiry.

## **Property Management**

### **Company Name**

Specify the company name.

### **Managed By**

Specify the name of the person manages the property.

### **Contact Person**

Specify the contact person details.

### **Contact Number**

Specify the contact number.

## **Vendor Details**

### **Vendor Code**

Specify the vendor code.

### **Vendor Name**

Specify the name of the vendor.

## **Property Evaluation Details**

### **Evaluation Name**

Specify the evaluation name.

### **Evaluation Value**

Specify the evaluation value.

### **Evaluation Date**

Specify the date of evaluation.

## **Property Vendor Details**

### **Vendor Type**

Specify the vendor type.

### **Vendor Code**

Specify the code of the vendor.

### Chosen By

Specify the chosen By details of the vendor.

### Account Value

Specify the account value.

### Account Date

Specify the account date.

### Account Start Date

Specify the start date of account.

### Account End Date

Specify the end date of the account.

## 2.4.37.3 Project Tab

Click 'Project' tab to specify the project details.

The screenshot displays the Oracle Multiple Asset application window. At the top, the title bar reads "Multiple Asset". Below it, the "Application Number" is set to "000MSCL4465". A tabbed interface is visible with the "Project" tab selected. The "Asset Status" is "Active". The "Asset Sequence Number" is "1". The "Project Details" section includes fields for "Invest Sector Code", "Description", "Feasibility Start", "Expected Profit", and "Expected Expiry Date". The "Amount Details" section includes fields for "Currency", "Hamish Jiddayah Amount", and "Asset Finance Amount". Below these sections is the "Project Vendor Details" table, which is currently empty. The table has columns for "Vendor Type", "Vendor Code", "Chosen By", "Account Value", "Account Date", "Account Start Date", and "Account End Date". The bottom of the window features "Ok" and "Cancel" buttons.

### Project Details

#### Invest Sector Code

Specify the investor sector code.

#### Description

Specify the description of the project.

#### Feasibility Start

Specify the feasibility start.

**Expected Profit**

Specify the expected profit.

**Expected Expiry Date**

Specify the expected expiry date.

**Amount Details****Currency**

Specify the currency code.

**Hamish Jiddayah Amount**

Specify the Hamish Jiddayah Amount.

**Asset Finance Amount**

Specify the asset finance amount.

**Project Vendor Details****Vendor Type**

Specify the type of vendor.

**Vendor Code**

Specify the vendor code.

**Chosen By**

Specify the chosen by details of the project vendor.

**Account Value**

Specify the account value.

**Account Date**

Specify the date of account.

**Account Start Date**

Specify the account start date.

**Account End Date**

Specify the account end date.

**2.4.37.4 Goods Tab**

Click 'Goods' tab to specify the goods details.

### **Goods Details**

#### **Brand Code**

Specify the brand code of the goods.

#### **Description**

Specify the description of the goods.

#### **Quantity**

Specify the quantity of the goods.

#### **Delinquency Location**

Specify the delinquency location of the goods.

#### **Delinquency Date**

Specify the delinquency date of the goods.

### **Amount Details**

#### **Currency**

Specify the currency code.

#### **Hamish Jiddayah Amount**

Specify the Hamish Jiddaya amount.

#### **Asset Finance Amount**

Specify the asset finance amount.

### **Vendor Details**

#### **Vendor Code**

Specify the code of the vendor.

## Vendor Name

Specify the name of the vendor.

### 2.4.37.5 Build Materials Tab

Click 'Build Material' tab to specify the build materials details.

The screenshot shows the 'Multiple Asset' application window. At the top, there is a title bar with a close button. Below it, the 'Application Number' is set to '000MSCL4465'. A tabbed interface is visible with the following tabs: 'Vehicle', 'Property', 'Project', 'Goods', 'Build Materials' (selected), 'Service Ijarah', and 'Equipment'. Below the tabs, there is a navigation bar with '1 Of 1' and '+' and '-' buttons. The 'Asset Status' is set to 'Active'. The main area is divided into three sections: 'Build Materials Info', 'Amount Details', and 'Vendor Details'. 'Build Materials Info' includes fields for 'Goods Type', 'Description', 'Proforma Invoice Number', and 'Proforma Invoice Date'. 'Amount Details' includes fields for 'Currency', 'Hamish Jiddayah Amount', and 'Asset Finance Amount'. 'Vendor Details' includes fields for 'Vendor Code' and 'Vendor Name'. At the bottom right, there are 'Ok' and 'Cancel' buttons.

### Build Materials Info

#### Goods Type

Specify the goods type.

#### Description

Specify the description of the goods type.

#### Proforma Invoice Number

Specify the proforma invoice number.

#### Proforma Invoice Date

Specify the proforma invoice date.

### Amount Details

#### Currency

Specify the currency.

#### Hamish Jiddayah Amount

Specify the Hamish Jiddayah amount.

#### Asset Finance Amount

Specify the asset finance amount.

## Vendor Details

### **Vendor Code**

Specify vendor code details.

### **Vendor Name**

Specify name of the vendor.

## **2.4.37.6 Service Ijarah Tab**

Click 'Service Ijarah' tab to specify the service Ijarah details.

The screenshot shows the Oracle Multiple Asset form with the 'Service Ijarah' tab selected. The form is titled 'Multiple Asset' and displays 'Application Number \* 000MSCL4465'. The 'Service Ijarah' tab is active, showing various input fields for different types of Ijarah. The 'Asset Status' is set to 'Active' and the 'Asset Sequence Number' is '1'. The form is divided into several sections: 'Rent Ijarah' (Rent Location, Unit Number, Rent Plot Number, Rent Building Name, Project Name, Rent Area, Rent Emirate, Total Area, Built Up Area, No of Storey, Rent Start Date, Rent End Date), 'Event Ijarah' (Event Type, Event Location, Event Plot Number, Event Building Name, Event Area, Event Emirate, Hotel Total Area, Capacity), 'Educational Ijarah' (Course Name, Educational Beneficiary, Educational Start Date, Educational End Date), 'Goods Ijarah' (Goods Type Code, Description, Brand Code, Quantity, Delinquency Location, Delinquency Date), 'Medical Ijarah' (Medical Beneficiary, Medical Start Date, Medical End Date), 'Vendor Details' (Vendor Code, Vendor Name), and 'Amount Details' (Currency, Hamish Jiddayah Amount, Asset Finance Amount). The form has 'Ok' and 'Cancel' buttons at the bottom right.

## Rent Ijarah

### **Rent Location**

Specify the rent location.

### **Unit Number**

Specify the unit number.

### **Rent Plot Number**

Specify the rent plot number.

### **Rent Building Name**

Specify the rent building name.

### **Project Name**

Specify the project name.

### **Rent Area**

Specify the rent area.

**Rent Emirate**

Specify the rent emirate.

**Total Area**

Specify the total area details.

**Built Up Area**

Specify the built up area.

**No of Storey**

Specify the no of storey.

**Rent Start Date**

Specify the start date of the rent from the adjoining calendar.

**Rent End Date**

Specify the end date of the rent from the adjoining calendar.

**Event Ijarah****Event Type**

Specify the event type.

**Event Location**

Specify the location of the event.

**Event Plot Number**

Specify the plot number of the event.

**Event Building Name**

Specify the event building name.

**Event Area**

Specify the even area.

**Event Emirate**

Specify the event emirate.

**Hotel Total Area**

Specify the total area of the hotel.

**Capacity**

Specify the capacity details.

**Educational Ijarah****Course Name**

Specify the name of the course.

**Educational Beneficiary**

Specify the beneficiary of the education.

**Educational Start Date**

Specify the start date of the education from the adjoining calendar.

**Educational End Date**

Specify the end date of the education from the adjoining calendar.

## **Goods Ijarah**

### **Goods Type Code**

Specify the code of the goods type.

### **Description**

Specify the description of the goods.

### **Brand Code**

Specify the brand code details.

### **Quantity**

Specify the quantity of the goods.

### **Delinquency Location**

Specify the delinquency location.

### **Delinquency Date**

Specify the date of delinquency.

## **Medical Ijarah**

### **Medical Beneficiary**

Specify the medical beneficiary.

### **Medical Start Date**

Specify the medical start date from the adjoining calendar.

### **Medical End Date**

Specify the medical end date from the adjoining calendar.

## **Vendor Details**

### **Vendor Code**

Specify the vendor code.

### **Vendor Name**

The system displays the name of the vendor.

## **Amount Details**

### **Currency**

Specify the currency code.

### **Hamish Jiddayah Amount**

Specify the Hamish Jiddayah amount.

### **Asset Finance Amount**

Specify the asset finance amount.

## **2.4.37.7 Equipment Tab**

Click 'Equipment' tab to specify the equipment details.

Multiple Asset

Application Number \* 000MSCL4465

Vehicle | Property | Project | Goods | Build Materials | Service Ijarah | **Equipment**

Asset Status Active

Asset Sequence Number 1

**Equipment Details**

Owner  
Description  
Engine Number  
Equipment Location  
Street  
Area Code  
City Code  
Country

**Amount Details**

Currency  
Hamish Jiddayah Amount  
Asset Finance Amount

**Vendor Details**

Vendor Code \*  
Vendor Name

**Sales Info**

Sell Date  
Invoice Number  
Invoice Date

**Equipment Evaluation Details**

| Evaluation Name | Evaluation Value | Evaluation Date |
|-----------------|------------------|-----------------|
|                 |                  |                 |

Ok Cancel

## **Equipment Details**

### **Owner**

Specify the owner of the equipment.

### **Description**

Specify the description of the equipment.

### **Engine Number**

Specify the engine number of the equipment.

### **Equipment Location**

Specify the location of the equipment.

### **Street**

Specify the street details of the equipment is located.

### **Area Code**

Specify the area code of the equipment.

### **City Code**

Specify the city code of the equipment.

### **Country**

Specify the country code of the equipment.

## **Amount Details**

### **Currency**

Specify the currency code.

**Hamish Jiddayah Amount**

Specify the Hamish Jiddayah amount.

**Asset Finance Amount**

Specify the asset finance amount.

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

Specify the vendor code.

**Vendor Name**

The system displays the name of the vendor.

**Sales Info****Sell Date**

Specify the sell date from the adjoining calendar.

**Invoice Number**

Specify the invoice number.

**Invoice Date**

Specify the invoice date from the adjoining calendar.

**Equipment Evaluation Details****Evaluation Name**

Specify the evaluation name.

**Evaluation Value**

Specify the evaluation value.

**Evaluation Date**

Specify the evaluation date.

## **2.5 Manual Liquidation**

This section contains the following topics:

- [Section 2.5.1, "Capturing Manual Liquidation Details"](#)
- [Section 2.5.2, "Payment Details Tab"](#)
- [Section 2.5.3, "Penalty Rates Tab"](#)
- [Section 2.5.4, "Check List Tab"](#)
- [Section 2.5.5, "Specifying Events Details"](#)

### **2.5.1 Capturing Manual Liquidation Details**

If the disbursement has happened and the user has rejected the offer, then you can liquidate the contract manually. For liquidation, full disbursed amount should be selected. You can invoke this screen by typing 'ORDCITML' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button

Specify the following details:

**Application Number**

The system displays the application number.

**Application Branch**

The system displays the application branch.

**Branch Code**

The system displays the branch code.

**Account**

The system displays the account number.

**Application Date**

The system defaults the application initiation date.

**Status**

The system defaults the application status based on the current stage of the process.

**Product**

The system displays the product based on the facility selected.

**Product Description**

Give a brief description on the product.

**Application Priority**

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

- Low

- Medium
- High

### Customer Id

Specify the customer ID. Alternatively, you can select the customer ID from the option list. The list displays the valid customer ID maintained in the system.

### Event Sequence Number

Specify the event sequence number.

## 2.5.2 Payment Details Tab

Click the 'Payment Details' tab to capture payment details.

The screenshot displays the Oracle Corporate Istisna Financing Manual Liquidation application. The 'Payment Details' tab is active, showing various input fields and sections:

- Application Information:** Application Number, Application Branch (000), Application Date (2015-01-03), Application Priority (radio buttons for Low, Medium, High), Status (Manual Liquidation), BranchCode, Account, Product, Product Description, Customer Id, and Event Sequence Number.
- Payment Dates:** Value Date (2015-01-03), Execution Date (2015-01-03), and Limit Date.
- Main Interest Rate:** A text input field.
- Mudarabah Section:** Includes checkboxes for 'Installment(s)', 'Populate Due', and 'Allocate', along with input fields for Gross Profit, Excess Profit, Customer Incentive, Bank Profit, External Reference, and Narrative.
- Payment Details Table:** A table with columns: Reversed, Payment Mode, Settlement Currency, Settlement Amount, Financing Currency Equivalent, Original Exchange Rate, Exchange Rate, Settlement Component, and Settler. The table is currently empty.
- Component Details:** A section for detailed component information, also currently empty.
- Events:** A section for recording events, with fields for Previous Remarks, Remarks, Audit, and Outcome.

### Value Date

Select the value date from the adjoining calendar.

### Execution Date

Select the date of execution of payment from the adjoining calendar.

### Limit Date

Select the limit date from the adjoining calendar.

### Main Interest Rate

The system displays the main interest rate.

### Mudarabah

#### Gross Profit

Specify the gross profit.

**Excess Profit**

Specify the excess profit.

**Customer Incentive**

Specify the customer incentive.

**Bank Profit**

Specify the bank profit.

**External Reference**

The system displays the external reference number.

**Narrative**

Specify comments if any.

**Payment Details****Reversed**

Check this box to indicate the settlement is reversed.

**Payment Mode**

Select the payment mode from the drop-down list. The options are as follows:

- Account
- Cash/Teller
- Clearing
- Instrument
- Electronic Pay Order
- Credit Card
- Debit Card
- External Account
- Internal Cheque

**Settlement Currency**

The system displays the settlement currency.

**Settlement Amount**

Specify the settlement amount.

**Financing Currency Equivalent**

Specify the financing currency equivalent.

**Original Exchange Rate**

The system displays the original exchange rate.

**Exchange Rate**

Specify the current exchange rate.

**Settlement Branch**

Specify the settlement branch code. Alternatively, you can select the branch code from the option list. The list displays all the valid branch code maintained in the system.

**Settlement Account**

Specify the settlement account number. Alternatively, you can select the account number from the option list. The list displays all the valid account number maintained in the system.

**Account Description**

The system displays the account description.

**Settlement Product**

Specify the settlement product.

**Instrument Number**

Specify the instrument number.

**End Point**

This system defaults the end point maintained in the clearing system.

**Card Number**

Specify the card number.

**External Account Number**

Specify the external account number.

**External Account Name**

Specify the external account name.

**Clearing Bank**

Specify the clearing bank code. Alternatively, you can select the clearing bank code from the option list. The list displays all the valid bank code maintained in the system.

**Clearing Through Branch**

Specify the branch code through which the clearing has to take place.

**Sector Code**

Specify the sector code. Alternatively, you can select the sector code from the option list. The list displays all the valid sector code maintained in the system.

**Routing No**

Specify the routing number.

**Settlement Reference**

The system displays the settlement reference number.

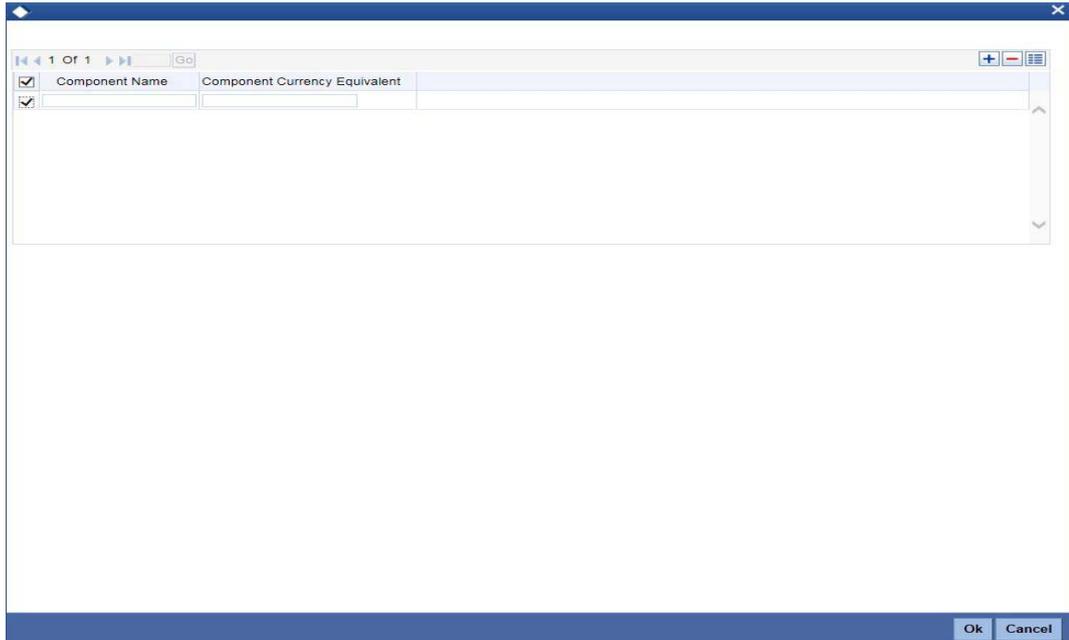
**Negotiated Cost Rate**

Specify the negotiated cost rate.

**Negotiated Reference**

Specify the negotiated reference number.

To specify Settlement Component, Click 'Settlement Component' button under the field 'Settlement Component'.



**Component Name**

Specify the name of the component.

**Component Currency Equivalent**

Specify the equivalent component currency.

**Component Details**

**Component Name**

The system displays the component name.

**Currency**

The system displays the currency code of the component.

**Amount Due**

The system displays the amount due of the component.

**Adjustment Due**

The system displays the adjustment date of the component.

**Amount Overdue**

The system displays the amount overdue of the component.

**Amount Not Due**

The system displays the amount not due of the component.

**Amount Waived**

Specify the waived amount.

**Amount Capitalized**

Specify the amount capitalized.

**Amount Paid**

Specify the amount paid.

## **Prepayment of Amortized Finance**

### **Recomputation Basis**

Select the recomputation basis of prepayment of amortized finance from the drop-down list. The options are as follows:

- Change Installment
- Reduce Tenor

### **Recomputation Effective From**

The system displays the option 'Value Date' by default as recomputation effective from.

### **New Maturity Date**

Select the new maturity date of prepayment of amortized finance from the adjoining calendar.

### **Next Schedule Date**

Select the next schedule date of prepayment of amortized finance from the adjoining calendar.

### **Old Maturity Date**

Select the old maturity date of prepayment of amortized finance from the adjoining calendar.

## **Prepayment of Simple Finance**

### **Recomputation Basis**

Select the recomputation basis of prepayment of simple finance from the drop-down list. The options are as follows:

- Change Installment
- Reduce Tenor

### **New Maturity Date**

Select the new maturity date of prepayment of simple finance from the adjoining calendar.

### **Old Maturity Date**

Select the old maturity date of prepayment of simple finance from the adjoining calendar.

## **2.5.3 Penalty Rates Tab**

Click the 'Penalty Rates' tab to capture penalty rates details.

**Effective Date**

Select the effective date of penalty rates from the adjoining calendar.

**User Defined Element Name**

The system displays the user defined element name.

**User Defined Element Value**

Specify the user defined element value.

**2.5.4 Check List Tab**

Click the 'Check List' tab to capture check list details.

**Description**

Specify the description for the checklist.

**Checked**

Check this box to select the checklist.

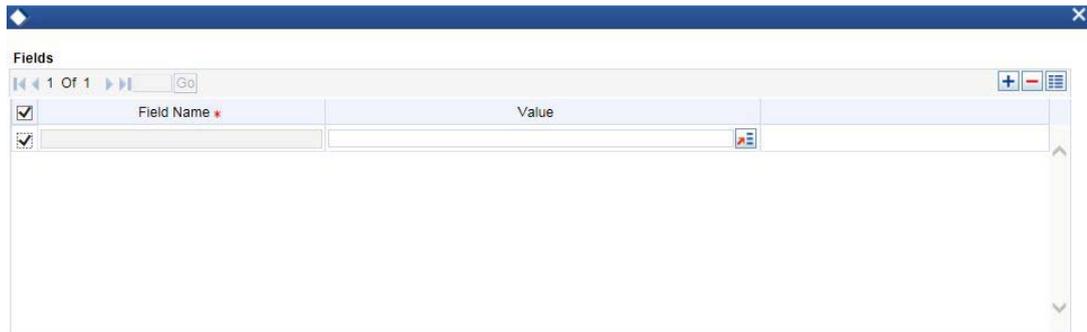
**Remarks**

**Remark 1 to 10**

Specify remarks if any for the checklist.

**2.5.5 Specifying Events Details**

Click the 'Events' button to capture events details.



## **Fields**

### **Field Name**

The system displays the field name.

### **Value**

Specify the value of the event. Alternatively, you can select the value from the option list. The list displays all the valid values maintained in the system.

# 3. Reports

This chapter deals with the various BIP Reports that are available for the Corporate Financing process.

This chapter contains the following topics:

- [Section 3.1, "BIP Reports"](#)

To generate any of these reports go to Task tab, Under Origination menu, choose Reports. A list of reports in Origination module will be displayed. You can choose to View or Print the report on clicking of the particular report. The selection options that you specified while generating the report are printed at the beginning of every report.

## 3.1 BIP Reports

This section contains the following topics:

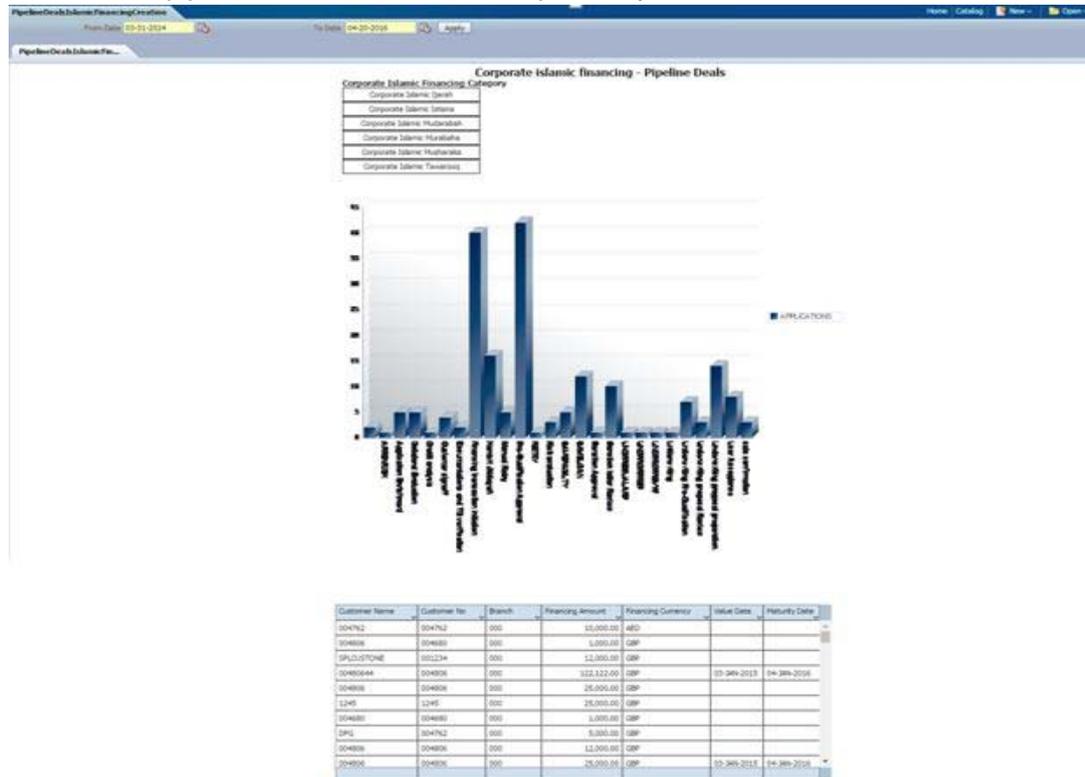
- [Section 3.1.1, "Pipeline Deals"](#)
- [Section 3.1.2, "Approved Deals Over a Period"](#)
- [Section 3.1.3, "Trend Analysis Over a Period"](#)

### 3.1.1 Pipeline Deals

This BIP report will allow the user to view the pipeline deals which are waiting for approval. It includes the tasks which are available in Pipeline Stages.

#### 3.1.1.1 Pipeline Deals

In the interactive BIP report Pipeline Deals, the system displays the summary of the tasks based on the pipeline deals available in the specified years.



**Header**

The header carries the report title, From Date and To Date.

**Body of the Report**

The following details are displayed in the report:

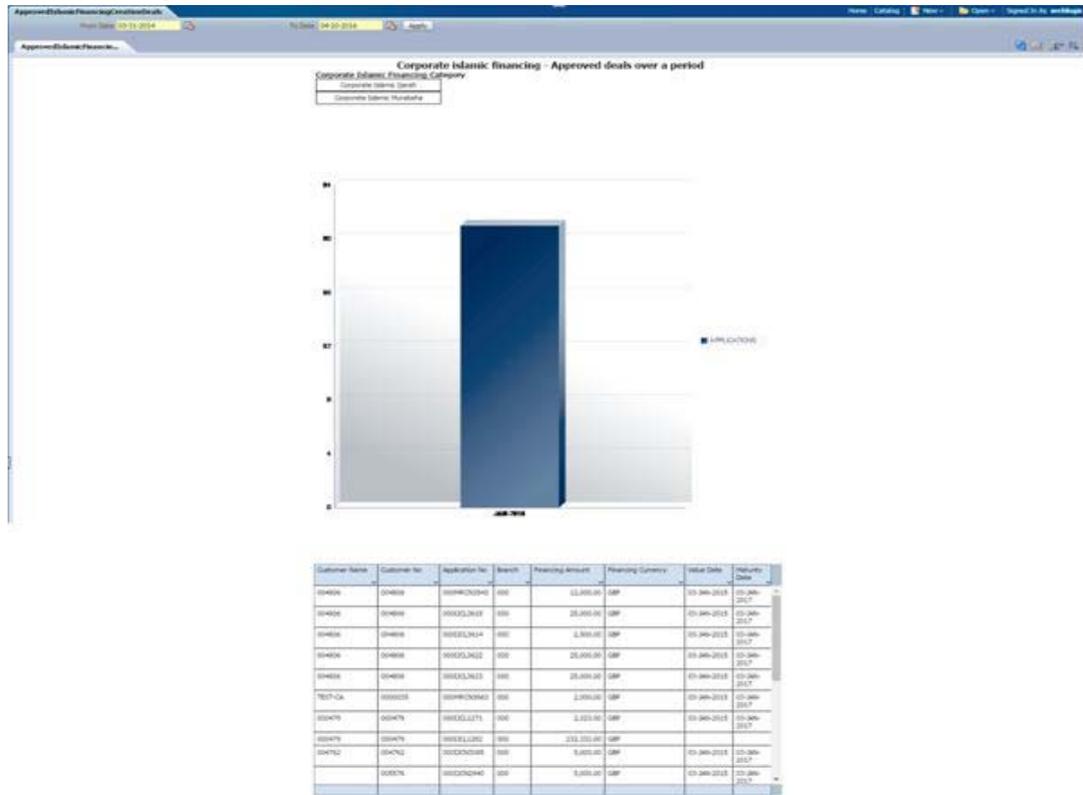
| <b>Field Name</b>     | <b>Description</b>  |
|-----------------------|---|
| <b>First Section</b>  |   |
| From Date             | The date from when the amount is financed.                  |
| To Date               | The date till when the amount is financed.                  |
| <b>Second Section</b> |   |
| Customer Name         | The name of the customer who has requested for the finance. |
| Customer No           | The customer reference number.                              |
| Branch                | The branch code for the amount financed.                    |
| Financing Amount      | The financing amount.                                       |
| Financing Currency    | The financing currency.                                     |
| Value Date            | The value date of the amount financed.                      |
| Maturity Date         | The maturity date of the amount financed.                   |

**3.1.2 Approved Deals Over a Period**

You can view the list of tasks which are approved over a specified period in 'Approved Deals Over a Period' report.

### 3.1.2.1 Approved Deals Over a Period

In the interactive BIP report Approved Deals Over a Period, the system displays the task counts which are performed over the specific year. You can click each month to view the corresponding task details.



#### Header

The header carries the report title, From Date and To Date.

#### Body of the Report

The following details are displayed in the report:

| Field Name            | Description   |
|-----------------------|---|
| <b>First Section</b>  |   |
| From Date             | The date from when the amount is financed.                  |
| To Date               | The date till when the amount is financed.                  |
| <b>Second Section</b> |   |
| Customer Name         | The name of the customer who has requested for the finance. |
| Customer No           | The customer reference number.                              |
| Application No        | The application number of the amount financed.              |
| Branch                | The branch code for the amount financed.                    |

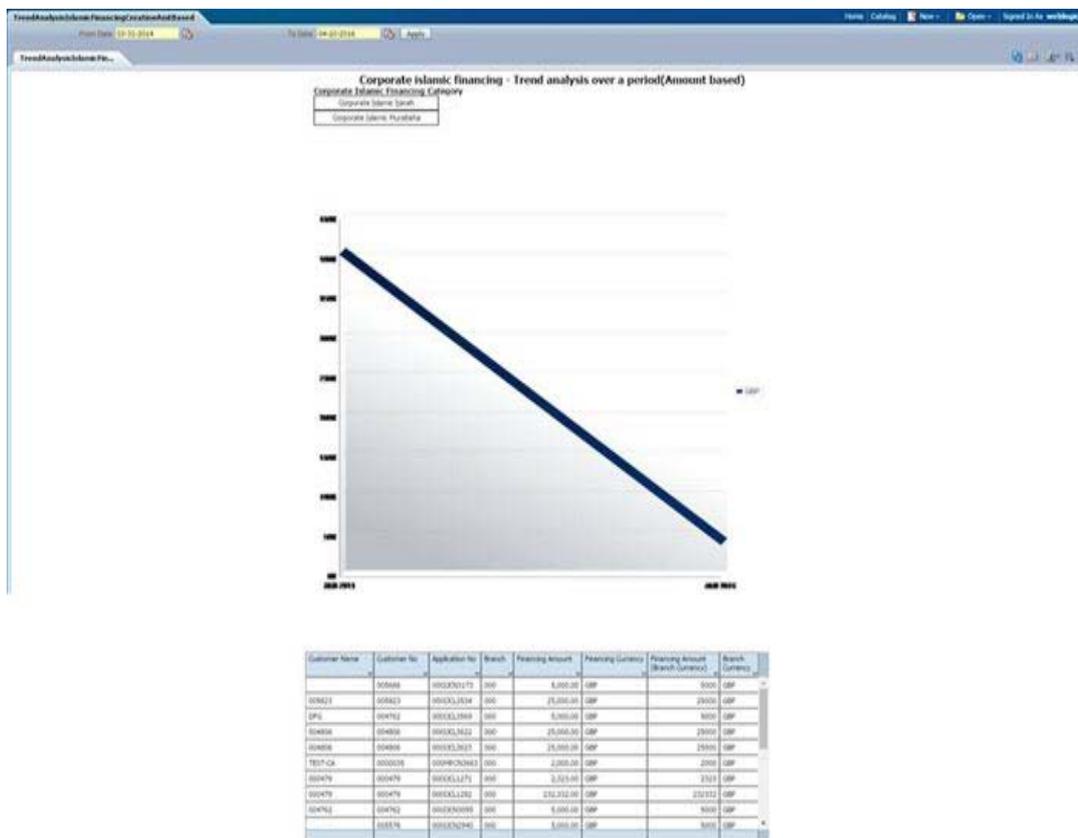
| Field Name         | Description                               |
|--------------------|---|
| Financing Amount   | The financing amount.                     |
| Financing Currency | The financing currency.                   |
| Value Date         | The value date of the amount financed.    |
| Maturity Date      | The maturity date of the amount financed. |

### 3.1.3 Trend Analysis Over a Period

You can view the list of tasks which are approved over a specified period of time frame in 'Trend Analysis Over a Period' report. It is an amount based report. The user can view the finance amount which is booked over different currency.

#### 3.1.3.1 Trend Analysis Over a Period based on Amount

In the interactive BIP report Trend Analysis Over a Period, the system displays the summary of transactions which are performed over the specific years based on the amount.



#### Header

The header carries the report title, From Date and To Date.

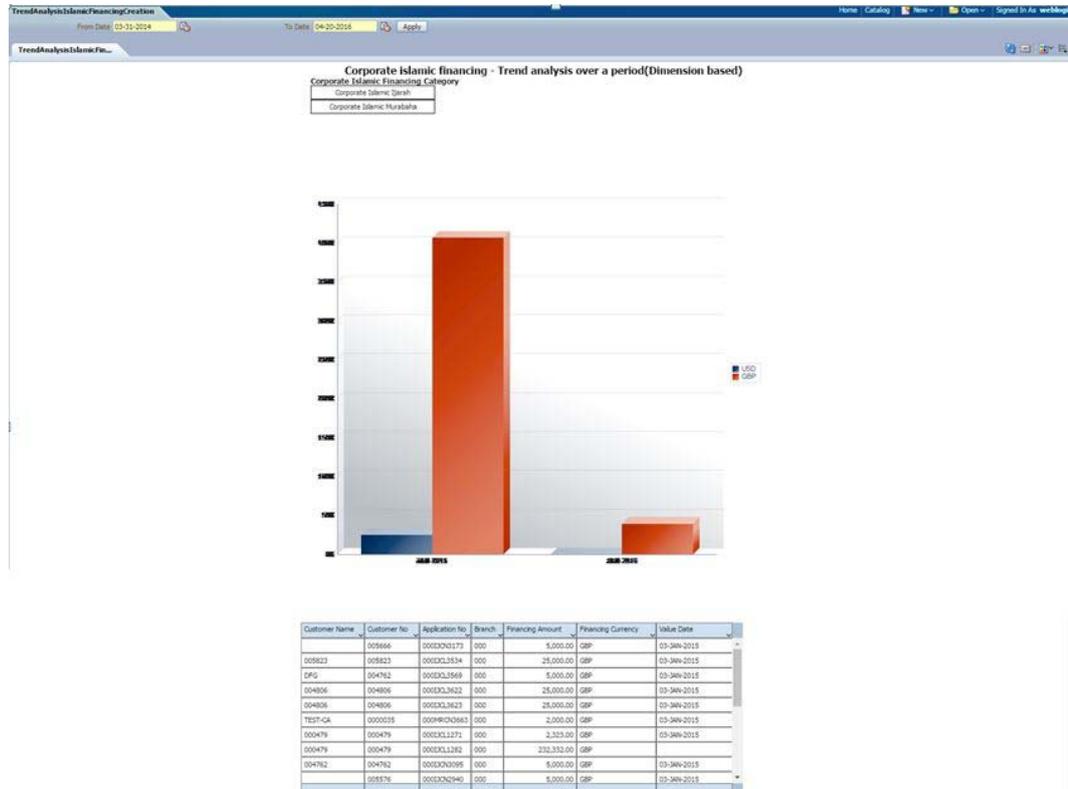
#### Body of the Report

The following details are displayed in the report:

| Field Name                         | Description   |
|------------------------------------|---|
| <b>First Section</b>               |   |
| From Date                          | The date from when the amount is financed.                  |
| To Date                            | The date till when the amount is financed.                  |
| <b>Second Section</b>              |   |
| Customer Name                      | The name of the customer who has requested for the finance. |
| Customer No                        | The customer reference number.                              |
| Application No                     | The application number of the amount financed.              |
| Branch                             | The branch code for the amount financed.                    |
| Financing Amount                   | The financing amount.                                       |
| Financing Currency                 | The financing currency.                                     |
| Financing Amount (Branch Currency) | The financing amount in branch currency.                    |
| Branch Currency                    | The branch currency.  |

### 3.1.3.2 Trend Analysis Over a Period based on Dimension

In the interactive BIP report Trend Analysis Over a Period, the system displays the summary of transactions which are performed over the specific years based on the dimension.



#### Header

The header carries the report title, From Date and To Date.

#### Body of the Report

The following details are displayed in the report:

| Field Name            | Description   |
|-----------------------|---|
| <b>First Section</b>  |   |
| From Date             | The date from when the amount is financed.                  |
| To Date               | The date till when the amount is financed.                  |
| <b>Second Section</b> |   |
| Customer Name         | The name of the customer who has requested for the finance. |
| Customer No           | The customer reference number.                              |
| Application No        | The application number of the amount financed.              |
| Branch                | The branch code for the amount financed.                    |
| Financing Amount      | The financing amount.                                       |

| <b>Field Name</b>  | <b>Description</b>               |
|--------------------|----------------------------------|
| Financing Currency | The financing currency.          |
| Value Date         | The value date of the financing. |

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## 4. Function ID Glossary

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|---------------------|----------------------|
| <b>O</b>            | ORDCITML ..... 2-115 |
| ORDCITIN ..... 2-27 |                      |