

Mudarabah Corporate Islamic Financing User Guide  
**Oracle FLEXCUBE Universal Banking**

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Mudarabah Corporate Islamic Financing User Guide  
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# 1. Preface

## 1.1 Introduction

This manual is designed to help you quickly get acquainted with the workflow of *Mudarabah* 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

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

## 1.3 Documentation Accessibility

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

## 1.4 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
Chapter 1	<i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual
Chapter 2	<i>Corporate Islamic Financing</i> describes about the available options and stages involved in Corporate Islamic Financing.
Chapter 4	<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

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## 2. *Mudarabah* Corporate Islamic Financing

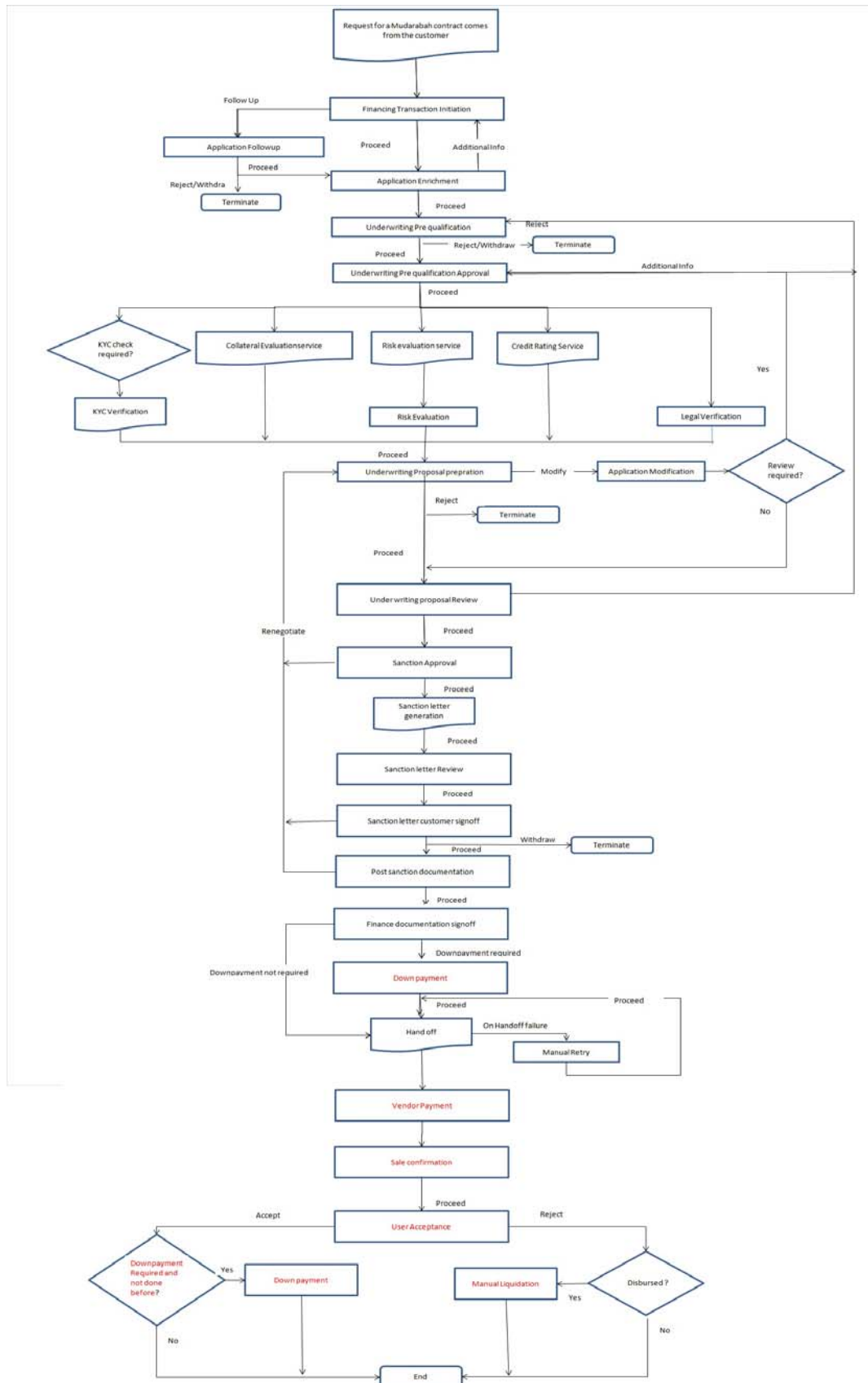
Oracle FLEXCUBE facilitates Corporate Islamic Financing through a process flow. Trustee partnership based on Mudarabah is a mode of financing through which the bank provides capital finance for a specific venture indicated by the customer. The bank is the owner of the capital and the customer-entrepreneur, is responsible for the management of the business and provides professional, managerial and technical expertise for initiating and operating the business enterprise or project. Profit is shared according to a pre-agreed ratio. Losses if any will have to be absorbed by the capital provider – the bank.

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"](#)

## 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.

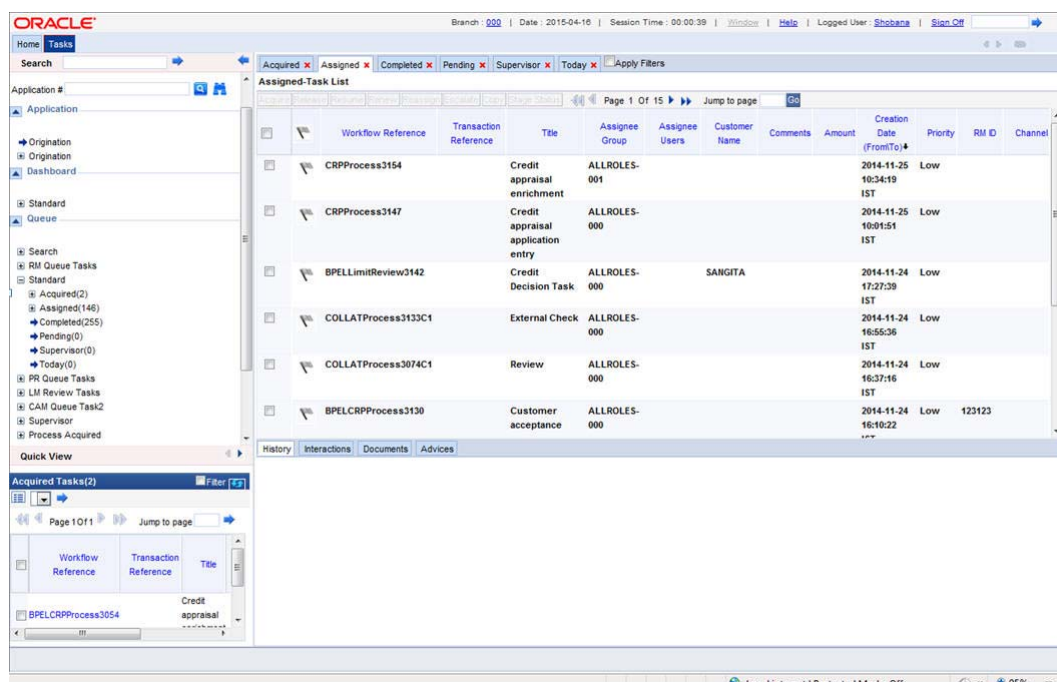
8	Credit analysis	outcome = "PROCEED"	Underwriting proposal preparation	Instance is moved to 'Underwriting proposal preparation' stage, when the user selects the outcome "PROCEED" and saves the task.
9	Collateral Evaluation	outcome = "PROCEED"	Underwriting proposal preparation	Instance is moved to 'Underwriting 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.
		outcome = "REVIEW"	Underwriting Pre-qualification	Instance is moved to 'Underwriting Pre-qualification' stage, when the user selects the outcome "REVIEW" 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'	Hand-off	Auto stage. After successful completion of core - hand off call.  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'	END	Task will be changed to completed status and it will not be available for further movement
		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"	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.



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.

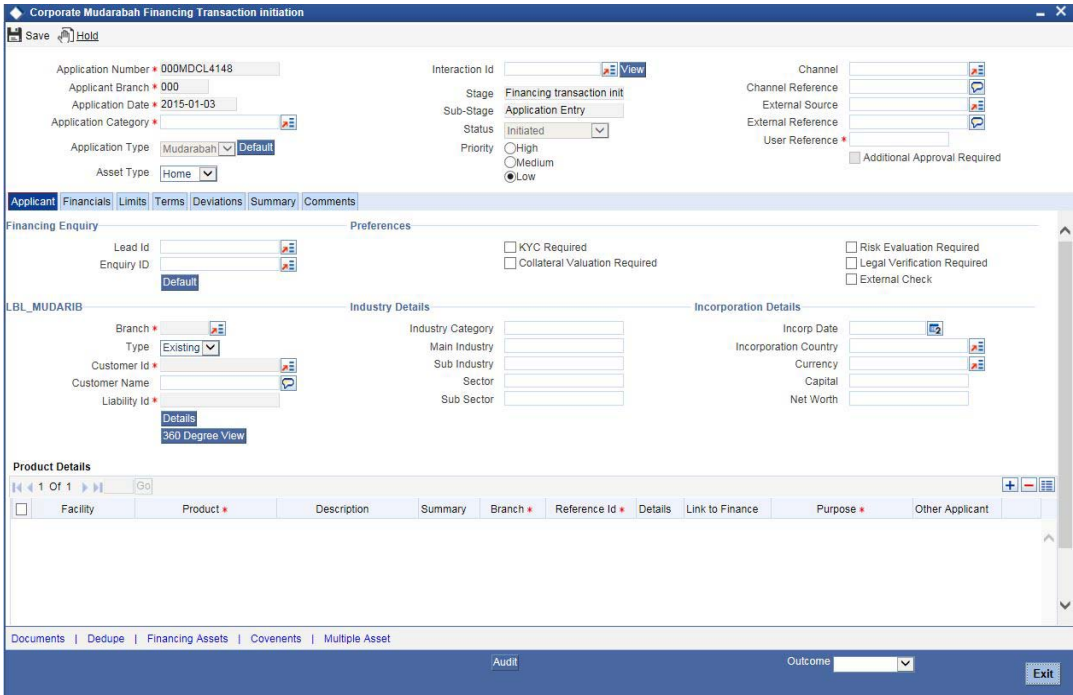
## 2.3 Stages in Corporate Islamic Financing Process Flow

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

Following are the stages involved in Mudarabah Corporate Islamic Financing:

# Step 1. Financing Transaction Initiation

In the application entry stage, you can initiate the Mudarabah 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.



# 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.

**Corporate Mudarabah Financing Application follow up**

Save Hold

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

Interaction Id    
 Stage Application follow up  
 Sub-Stage Follow Up  
 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** | Preferences

Lead Id   
 Enquiry ID

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

**LBL\_MUDARIB** | 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**

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

Documents | Dedupe | Financing Assets | Covenants | Multiple Asset

Audit Outcome

### 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. The system validates duplication of applications and applicants for CIF, CASA, Collaterals, Facilities, Cheque Book validation during SAVE operation.

**Corporate Mudarabah Financing Application Enrichment**

Save Hold

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

Interaction Id    
 Stage Application Enrichment  
 Sub-Stage Enrichment  
 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** | Preferences

Lead Id   
 Enquiry ID

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

**LBL\_MUDARIB** | 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**

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

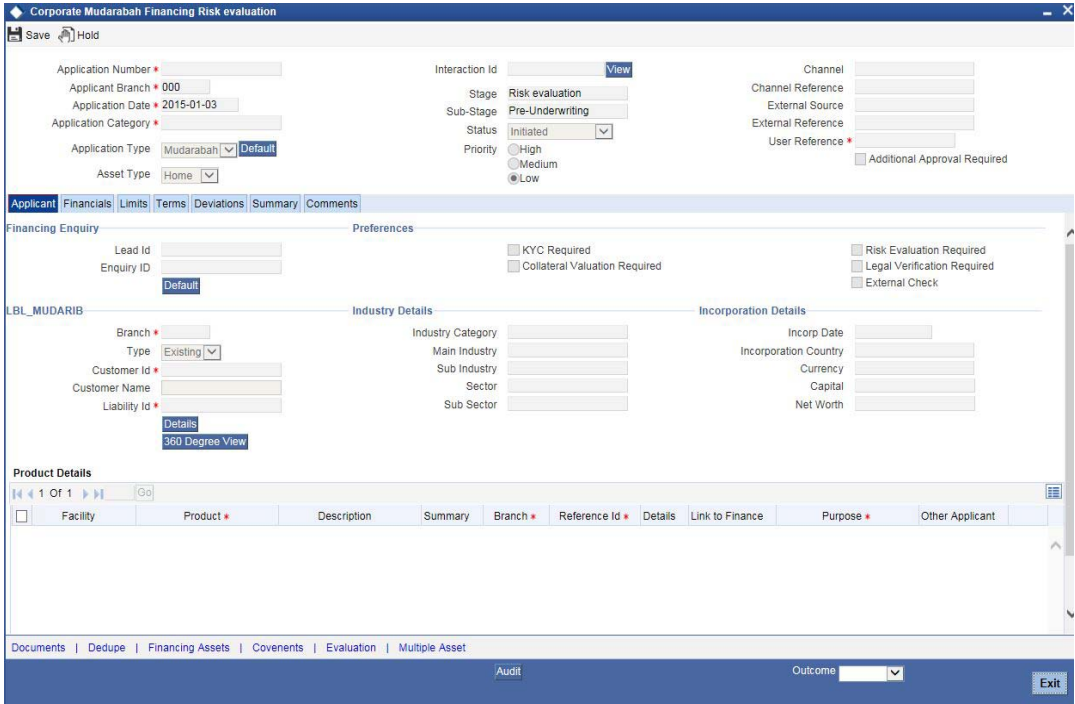
Documents | Dedupe | Financing Assets | Covenants | Multiple Asset

Audit Outcome



# Step 4. 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.



# Step 5. Legal Opinion

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 Mudarabah Financing Legal opinion**

Save | Hold

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

Interaction Id  View  
 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 | Preferences

Lead Id   
 Enquiry ID  Default

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

LBL\_MUDARIB | Industry Details | Incorporation Details

Branch \*   
 Type Existing  
 Customer Id \*   
 Customer Name   
 Liability Id \*   
 Details  
 360 Degree View

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 | Covenants | Evaluation | Multiple Asset

Audit Outcome  Exit

## Step 6. 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.

**Corporate Mudarabah Financing Credit analysis**

Save | Hold

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

Interaction Id  View  
 Stage Credit analysis  
 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 | Preferences

Lead Id   
 Enquiry ID  Default

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

LBL\_MUDARIB | Industry Details | Incorporation Details

Branch \*   
 Type Existing  
 Customer Id \*   
 Customer Name   
 Liability Id \*   
 Details  
 360 Degree View

Industry Category   
 Main Industry   
 Sub Industry   
 Sector   
 Sub Sector

Incorp Date   
 Incorporation Country   
 Currency   
 Capital   
 Net Worth

Product Details

1 Of 1 | Go

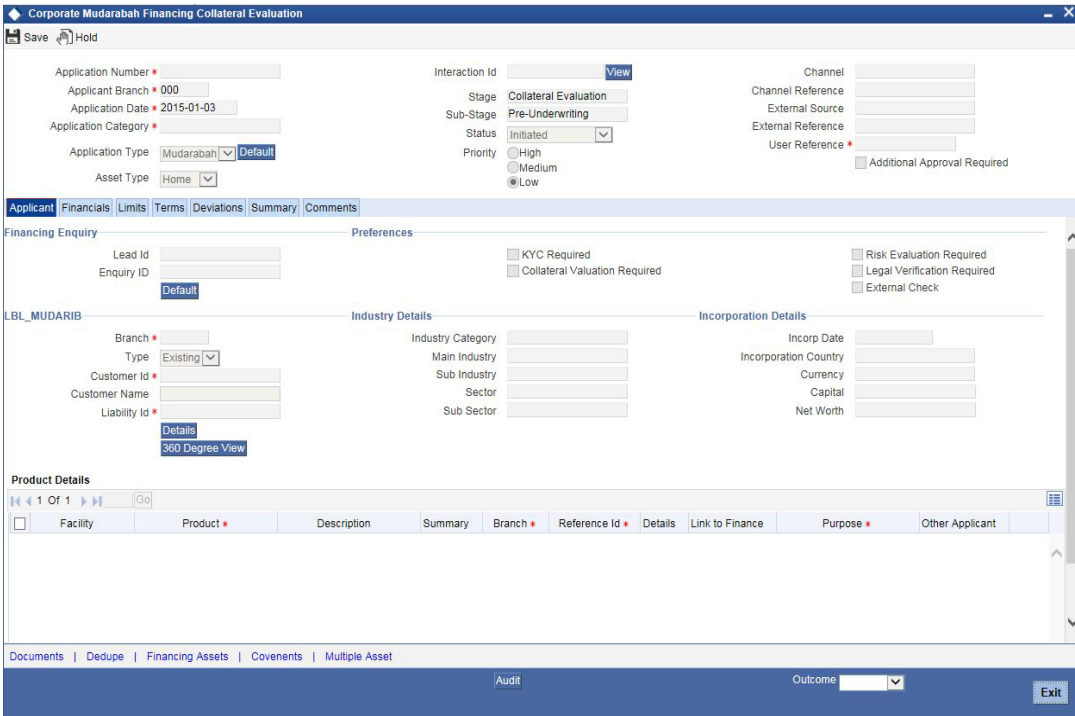
Facility	Product *	Description	Summary	Branch *	Reference Id *	Details	Link to Finance	Purpose *	Other Applicant

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

Audit Outcome  Exit

# Step 7. 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.



# Step 8. 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, 'End Of Construction Date', 'Bank share%' and 'Customer share%' values along with other financing details.

## Step 9. 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 Mudarabah Financing Underwriting Pre-Qualification Approval**

Save Hold

Application Number \*  Interaction Id  View Channel   
 Applicant Branch \* 000 Stage Pre-Qualification Approv Channel Reference   
 Application Date \* 2015-01-03 Sub-Stage PreQualification External Source   
 Application Category \*  Status Initiated External Reference   
 Application Type Mudarabah 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

LBL\_MUDARIB 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

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

Documents | Dedupe | Financing Assets | Covenants | Multiple Asset

Audit Outcome  Exit

## 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 Mudarabah Financing Underwriting proposal preparation

Save Hold

Application Number \*  Interaction Id  View

Applicant Branch \* 000 Stage Underwriting proposal pri

Application Date \* 2015-01-03 Sub-Stage Underwriting

Application Category \*  Status Initiated

Application Type Mudarabah Default Priority  High  Medium  Low

Asset Type Home 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   KYC Required  Risk Evaluation Required

Enquiry ID   Collateral Valuation Required  Legal Verification Required  External Check

LBL\_MUDARIB 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 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 Mudarabah Financing Underwriting proposal Review

Save Hold

Application Number \*  Interaction Id  View

Applicant Branch \* 000 Stage Underwriting proposal Re

Application Date \* 2015-01-03 Sub-Stage Underwriting

Application Category \*  Status Initiated

Application Type Mudarabah Default Priority  High  Medium  Low

Asset Type Home 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   KYC Required  Risk Evaluation Required

Enquiry ID   Collateral Valuation Required  Legal Verification Required  External Check

LBL\_MUDARIB 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

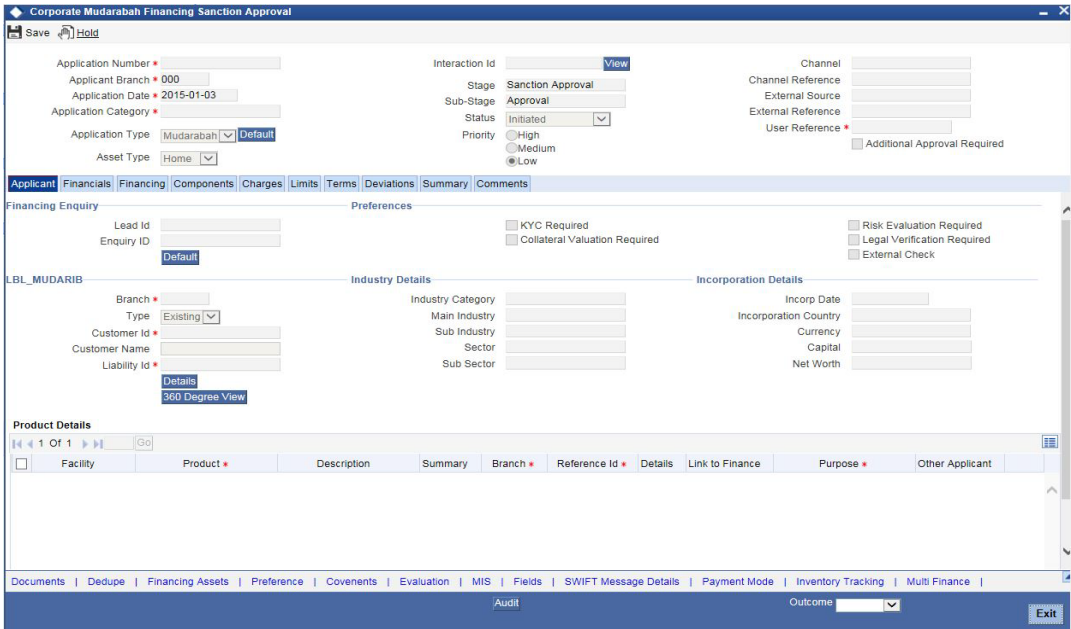
Facility	Product *	Description	Summary	Branch *	Reference Id *	Details	Link to Finance	Purpose *	Other Applicant

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

Audit Outcome   Exit

# Step 12.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.



# Step 13.Sanction Letter Review

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

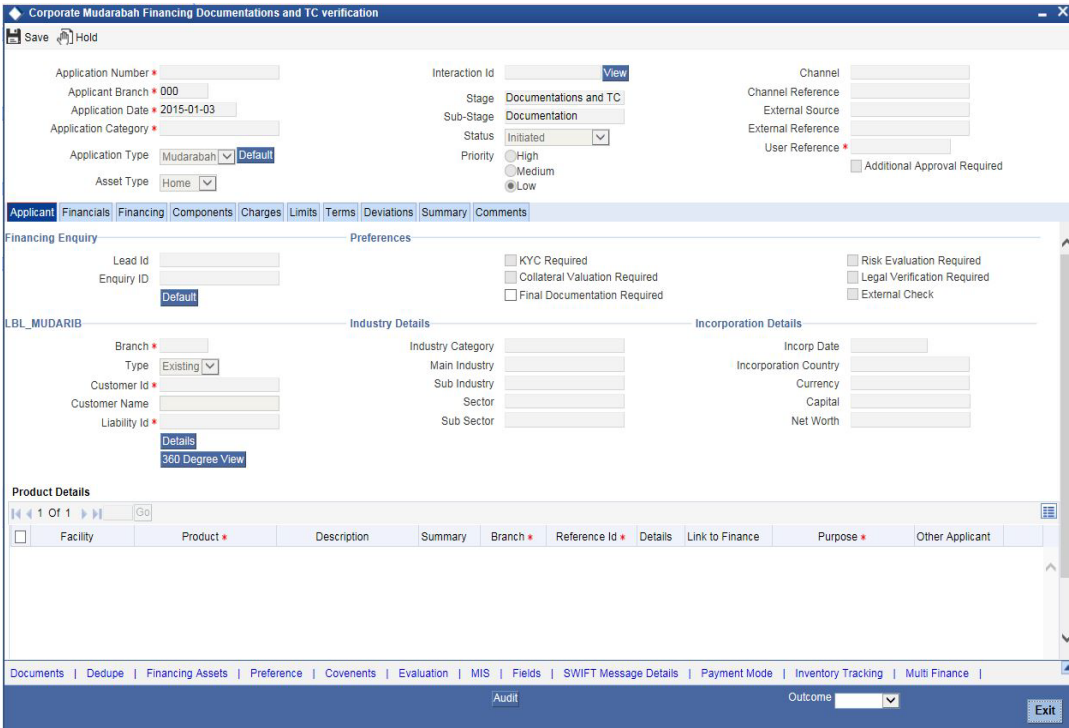
## Step 14. Customer Sign-off

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.



# Step 15.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.



# Step 16.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 17. 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 Mudarabah Financing Hamish Jiddayah

Save Hold

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

Interaction Id  View  
 Stage Hamish Jiddayah  
 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 | Hamish Jiddayah | 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

LBL\_MUDARIB Industry Details Incorporation Details

Branch \*   
 Type Existing  
 Customer Id \*   
 Customer Name   
 Liability Id \*  Details  
 360 Degree View

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

Exit

## Step 18. 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 Mudarabah Financing Manual Retry

Save Hold

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

Interaction Id  View  
 Stage Manual Retry  
 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  Default

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

LBL\_MUDARIB Industry Details Incorporation Details

Branch \*   
 Type Existing  
 Customer Id \*   
 Customer Name   
 Liability Id \*  Details  
 360 Degree View

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

Exit

## Step 19.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 displays the Oracle Corporate Mudarabah Financing Final Documentation application form. The form is divided into several sections:

- Application Information:** Includes fields for Application Number, Applicant Branch (000), Application Date (2015-01-03), Application Category, Application Type (Mudarabah), and Asset Type (Home).
- Interaction Information:** Includes Interaction Id, Stage (Final Documentation), Sub-Stage (Documentation), Status (Initiated), and Priority (High, Medium, 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.
- Industry Details:** Includes fields for Branch, Type (Existing), Customer Id, Customer Name, and Liability Id.
- Incorporation Details:** Includes fields for Industry Category, Main Industry, Sub Industry, Sector, Sub Sector, 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 tabs for Documents, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, Payment Mode, Inventory Tracking, and Multi Finance. An Audit button and an Outcome dropdown menu are also visible.

## Step 20.User Acceptance

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

## 2.4 Corporate Islamic Financing Application Details

This section contains the following topics:

- [Section 2.4.1, "Processing Corporate Mudarabah 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 Jidayah 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 Mudarabah Financing Transaction Initiation**

You can initiate the Mudarabah 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 'ORDCMDIN' 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 Mudarabah Financing Transaction initiation application form, specifically the Applicant tab. The form is divided into several sections:

- Application Information:** Includes fields for Application Number (000MDCL4148), Applicant Branch (000), Application Date (2015-01-03), Application Category, Application Type (Mudarabah), 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.
- Preferences:** Includes checkboxes for KYC Required, Collateral Valuation Required, Risk Evaluation Required, Legal Verification Required, and External Check.
- 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:** Includes 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 displays the Oracle Corporate Mudarabah Financing Transaction initiation form. The title bar reads "Corporate Mudarabah Financing Transaction initiation". The form includes a "Save" button and a "Hold" button. The main form area is divided into several sections:

- Application Details:** Application Number (000MDC14148), Applicant Branch (000), Application Date (2015-01-03), Application Category, Application Type (Mudarabah), and Asset Type (Home).
- Interaction Details:** Interaction Id, Stage (Financing transaction init), Sub-Stage (Application Entry), Status (Initiated), and Priority (High, Medium, Low).
- Channel and Reference:** Channel, Channel Reference, External Source, External Reference, and User Reference.
- Additional Approval Required:** A checkbox for "Additional Approval Required".
- Financials Tab:** The "Financials" tab is selected, showing fields for Equity Capital (Currency, Authorized Share Capital, Issued Share Capital, Subscribed Share Capital, Paidup Share Capital) and Debit Capital (Currency, Short Term Debt, Long Term Debt).
- Equity Pattern:** A table with columns: Holder Type, Currency, Amount, Percentage.
- Debt Pattern:** A table with columns: Debt Type, Lending Institution, Currency, Amount, Percentage, Balance, Due date.
- Footer:** Documents | Dedupe | Financing Assets | Covenants | Multiple Asset, Audit, Outcome, and Exit buttons.

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 Installments	Frequency	Unit	Rate of Interest	Rate Code	Check	Apply
Offer1	1		Bullet	10		<input checked="" type="checkbox"/>	Apply
Offer2	10		Monthly	12		<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 Mudrabah 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 Al 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 shows the Oracle Corporate Mudarabah Financing Underwriting proposal preparation interface. The 'Components' tab is active, displaying various fields for component details. The 'Component Name' is 'PRINCIPAL', and the 'Component Type' is 'Schedule Without Formula'. The 'Currency' is set to 'GBP'. The 'Special Interest Amount' field is empty. The 'Schedule Definition' table below shows three rows of schedule data:

Schedule Type	Schedule Flag	Formula Name	First Due Date	Start Date	End Date	No of Schedules	Frequency	Units	Due Dat
<input checked="" type="checkbox"/>	Disbursement	Normal	2015-01-03	2015-01-03	2015-01-03	1		1	Daily
<input type="checkbox"/>	Payment	Normal	2015-02-03	2015-01-03	2015-12-03	11		1	Monthly
<input type="checkbox"/>	Payment	Normal	2016-01-03	2015-12-03	2016-01-03	1		1	Bullet

### 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 options:

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

The 'Debit Settlement Mode' tab is selected, showing the following fields and options:

- Debit Payment Mode: Account (dropdown)
- Debit Account Branch: TY4
- Debit Product Account: TY400000942013
- Card Number: (empty)
- Instrument Number Debit: (empty)
- Upload Source Debit: (empty)
- End Point: (empty)
- Payer Account: (empty)
- Payer Bank Code: (empty)
- Payer Branch: (empty)
- Payer Bank Address 1: (empty)
- Payer Bank Address 2: (empty)
- Payer Bank Address 3: (empty)
- Payer Bank Address 4: (empty)
- GIRO Number: (empty)
- Bank GIRO:  Bank GIRO  Plus
- 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)
- Auto GIRO:  Auto  Manual
- Exchange Rate: (empty)
- Negotiated Cost Rate: (empty)
- Negotiated Reference: (empty)
- Original Exchange Rate: (empty)

Buttons: Ok, Cancel

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.

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, there are two tabs: 'Guarantor Details' and 'Other Accounts'. 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 contains 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 Mudarabah Financing Underwriting proposal preparation interface. 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 five rows of charges, all with an effective date of 2015-01-03. The first row, 'CUST\_IN', is selected. The interface also shows various input fields for application details, including Application Number, Applicant Branch, Application Date, Application Category, Application Type, Asset Type, Interaction Id, Stage, Sub-Stage, Status, Priority, Channel, Channel Reference, External Source, External Reference, User Reference, and Additional Approval Required. The bottom of the interface features a navigation bar with links to Documents, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, Payment Mode, Inventory Tracking, Multi Finance, Audit, Outcome, and Exit.

Component Name	Currency	Effective Date	Due Date	Amount Due	Amount Waived	Payment Details
<input checked="" type="checkbox"/> CUST_IN	GBP	2015-01-03				<a href="#">Payment Details</a>
<input type="checkbox"/> EXCESS_PFT	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.

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

Application Number	000MSCL4465	Branch Code	000
Application Branch	000	Account Number	000SBMS150033501
		Component Name	HANDLNG_CHG

Below this, there are two tabs: 'Credit Settlement Mode' (selected) and 'Debit Settlement Mode'.

**Credit Settlement Mode Fields:**

Credit Payment Mode	Account
Credit Account Branch	TY4
Credit Product Account	TY400000942013
Instrument Number Credit	
Upload Source Credit	
End Point	
GIRO Number	
Payer Account	
Payer Bank Code	
Payer Branch	
Payer Bank Address 1	
Payer Bank Address 2	
Payer Bank Address 3	
Payer Bank Address 4	
Bank GIRO	<input type="radio"/> Bank GIRO <input type="radio"/> Plus

**Debit Settlement Mode Fields:**

External Account Number	
External Account Name	
Clearing Bank Code	
Clearing Branch Code	
Product Category	
Routing Number	
Clearing Product Code	
Sector Code	
Auto GIRO	<input type="radio"/> Auto <input type="radio"/> Manual
Exchange Rate	
Negotiated Cost Rate	
Negotiated Reference	
Original Exchange Rate	

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

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 Mudarabah Financing Underwriting proposal preparation interface. The 'Limits' tab is selected, showing the 'Credit Line Details' and 'Collateral Details' sections. The 'Credit Line Details' table is currently empty, and the 'Collateral Details' table is also empty. The interface includes various input fields for application details, a navigation menu, and a footer with an 'Exit' button.

Type	Line Branch	Line Code	Serial	Description	Details	Currency	Sanctioned	Utilized Amount	Available Amount	Proposec
------	-------------	-----------	--------	-------------	---------	----------	------------	-----------------	------------------	----------

Type	Branch	Collateral Code	Currency	Collateral Value	Collateral Type	Collateral Reference	Details	Handoff
------	--------	-----------------	----------	------------------	-----------------	----------------------	---------	---------

## **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 form. The 'Asset Details' tab is selected, showing various fields for asset information. The form is organized 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).
- Asset Details Section:** Finance Currency, Fixed Asset Product, Status, Asset Category, Category Description, Location, Location Description, Booking Date, Capitalization Date, Fixed Asset Contract Reference, and Fixed Asset User Reference.

The bottom of the form includes a navigation bar with tabs for Applicant, Financials, Financing, Components, Charges, Limits, Asset Details (selected), Hamish Jiddayah, Terms, Deviations, Summary, and Comments. There is also an 'Audit' button and an 'Outcome' dropdown menu.

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.

Corporate Ijarah Financing Hamish Jiddayah

Application Number \* 000JCL3619  
Applicant Branch \* 000  
Application Date \* 2015-01-03  
Application Category \* IAC1  
Application Type Ijarah Default  
Asset Type

Interaction Id View  
Stage Hamish Jiddayah  
Sub-Stage  
Status Work In Progress  
Priority High Medium Low

Channel  
Channel Reference  
External Source  
External Reference  
User Reference \* 000J02150030115  
Additional Approval Required

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

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  
Exchange Rate

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

Audit Outcome Exit

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 Mudarabah Financing Underwriting proposal preparation application. The window title is "Corporate Mudarabah Financing Underwriting proposal preparation". The interface includes a top navigation bar with tabs: Applicant, Financials, Financing, Components, Charges, Limits, Terms (selected), Deviations, Summary, and Comments. Below the navigation bar, the "Terms and Conditions" section is visible, showing a table with columns for Terms, Apply, Due Date, and Complied. The table is currently empty. The application also features a bottom status bar with an "Audit" button, an "Outcome" dropdown menu, 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 Mudarabah Financing Underwriting proposal preparation interface. The window title is "Corporate Mudarabah Financing Underwriting proposal preparation". The interface includes a "Save" button and a "Hold" button. The main form contains the following fields:

- Application Number: 000MDCN4036
- Applicant Branch: 000
- Application Date: 2015-01-03
- Application Category: MUDC1
- Application Type: Mudarabah (Default)
- Asset Type: Home
- Interaction Id: [Empty]
- Stage: Underwriting proposal pr
- Sub-Stage: Underwriting
- Status: Work In Progress
- Priority: High (Selected), Medium, Low
- Channel: [Empty]
- Channel Reference: [Empty]
- External Source: [Empty]
- External Reference: [Empty]
- User Reference: 000MDA2150030096
- Additional Approval Required: [Empty]

The interface has a tabbed menu 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 status is "1 Of 1".

At the bottom of the interface, there is a footer with the following text: "Documents | Dedupe | Financing Assets | Preference | Covenants | Evaluation | MIS | Fields | SWIFT Message Details | Payment Mode | Inventory Tracking | Multi Finance | Audit Outcome [Empty] 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 Oracle Corporate Mudarabah 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 (000MDCN4036), Applicant Branch (000), Application Date (2015-01-03), Application Category (MUDC1), Application Type (Mudarabah), and Asset Type (Home). There are also fields for Interaction Id, Stage (Underwriting proposal pr), Sub-Stage (Underwriting), Status (Work In Progress), and Priority (High, Medium, Low). A 'View' button is next to the Interaction Id field. On the right side, there are fields for Channel, Channel Reference, External Source, External Reference, and User Reference (000MDA2150030096), along with an 'Additional Approval Required' checkbox. A horizontal menu below the input fields includes 'Applicant', 'Financials', 'Financing', 'Components', 'Charges', 'Limits', 'Terms', 'Deviations', 'Summary' (highlighted), and 'Comments'. The 'Department Summary' section shows the Department as 'Underwriter' and a 'History' button. The 'Previous Notes' section displays a note from 'SUBHU1' dated '03-JAN-15' by 'Underwriter'. The 'Additional Notes' section is an empty text area with a 'History' button. At the bottom, there is a navigation bar with various menu items like 'Documents', 'Dedupe', 'Financing Assets', 'Preference', 'Covenants', 'Evaluation', 'MIS', 'Fields', 'SWIFT Message Details', 'Payment Mode', 'Inventory Tracking', and 'Multi Finance'. The bottom right corner has an 'Audit' button, an 'Outcome' dropdown menu, 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 Mudarabah Financing Underwriting proposal preparation interface. The window title is "Corporate Mudarabah Financing Underwriting proposal preparation". The interface includes a top navigation bar with tabs: Applicant, Financials, Financing, Components, Charges, Limits, Terms, Deviations, Summary, and Comments (selected). The main content area is divided into "Previous Comments" and "Additional Comments".

**Previous Comments:** A scrollable list showing two comments, both from user SUBHU1 on 03-JAN-15.

**Additional Comments:** A large text area for entering new comments, with a "History" button below it.

**Form Fields:** The top section contains various input fields and dropdowns: Application Number (000MDCN4036), Applicant Branch (000), Application Date (2015-01-03), Application Category (MUDC1), Application Type (Mudarabah), Asset Type (Home), Interaction Id (with a View button), Stage (Underwriting proposal pr), Sub-Stage (Underwriting), Status (Work In Progress), Priority (High, Medium, Low), Channel, Channel Reference, External Source, External Reference, and User Reference (000MDA2150030096). There is also a checkbox for "Additional Approval Required".

**Bottom Bar:** Includes a menu with options like Documents, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, Payment Mode, Inventory Tracking, and Multi Finance. It also features an "Audit" section, an "Outcome" dropdown, 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 search fields: "Application Number" with the value "000MRCN3663" and "Application Category" with the value "MURABAHA". A "Populate" button is located to the right of these fields. Below the search fields are three tabs: "Documents", "Advices", and "Checklist". The "Documents" tab is selected. 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

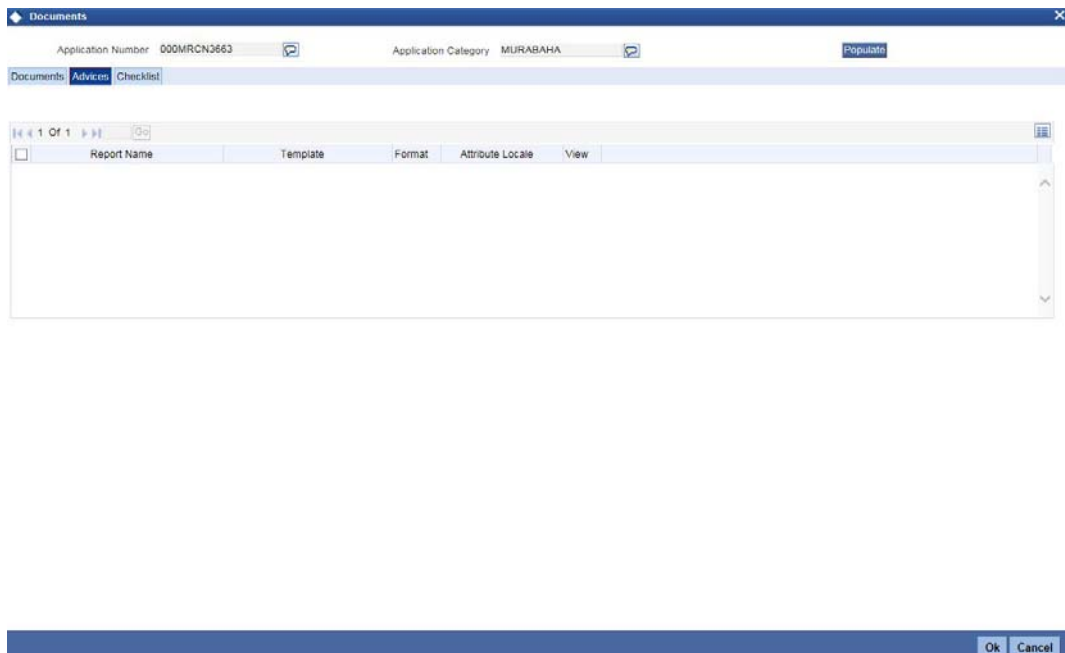
Click 'View' to view the document uploaded.

### 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

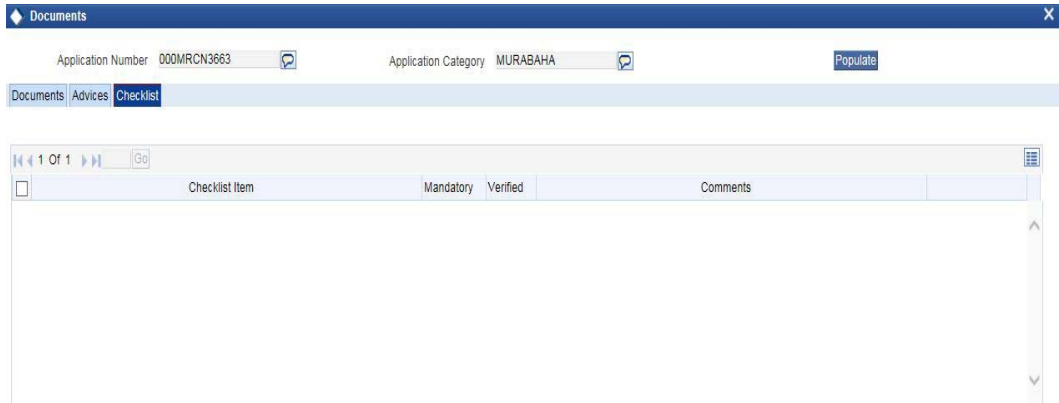
The system displays the template.

### 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 a web application window titled "Documents". At the top, there are input fields for "Application Number" (000MRCN3663) and "Application Category" (MURABAHA), along with a "Populate" button. Below this is a navigation bar with tabs for "Documents", "Advices", and "Checklist". The "Checklist" tab is active. The main content area shows a table with the following columns: "Checklist Item", "Mandatory", "Verified", and "Comments". The table is currently empty. At the bottom of the window, 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). To the right, there are fields for 'Customer No' and 'Customer Name', with a 'Query' button below them. 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. Both tables are currently empty. A 'Cancel' button is located at the bottom right of the window.

### 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	JAC1
Application Number	000JCN4069
Application Type	Others
Branch Code	000
Reference Number	000J02150030149
Currency	GBP
Customer Branch	000
Customer Id	004806
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 the 'Financing Asset Details' window with the 'Insurance' tab selected. The window contains the following fields:

- Application Category: UJAC1
- Application Number: 000UJCN4069
- Application Type: Others
- Branch Code: 000
- Reference Number: 000UJ02150030149
- Currency: GBP
- Customer Branch: 000
- Customer Id: 004806
- Customer Name: 004806

The 'Insurance' tab is active, displaying the following fields:

- Policy Type: Asset Insurance
- 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 #
- Insurer Address 1
- Insurer Address 2
- Insurer Address 3
- Insurer Address 4

The window has 'Ok' and 'Cancel' buttons at the bottom right.

### 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 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.

Covenant Name	Covenant Type	Start Date	End Date	Frequency	Due date	Currency	Guid
---------------	---------------	------------	----------	-----------	----------	----------	------

**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 the 'Credit Evaluation' application window. At the top, there are input fields for Application Number (000MRCN3663), Application Category (MURABAH), Customer Type (Corporate), Customer Branch (000), Customer No (0000035), and Customer Name (TEST-CA). Below these fields are tabs for Risk, Quantitative Analysis, Qualitative Analysis, Credit Agency, and Legal Details. The Risk tab is active, showing a 'Risk Details' table with columns for Risk Id, Description, and Score. The table is currently empty. At the bottom right of the window 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 window titled "Credit Evaluation" with a blue header and a close button (X) in the top right corner. The window contains several input fields and a "Calculate" button. The input fields are: 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 tabbed interface with four tabs: Risk, Quantitative Analysis (selected), Qualitative Analysis, Credit Agency, and Legal Details. Under the "Quantitative Analysis" tab, there are four input fields: Rule Id, Grade, Scale, and Score, followed by a "Calculate" button. Below the input fields is a "Credit Rating" section with a table. The table has a header row with columns for "Category", "Question", and "Answer". The table is currently empty. At the bottom right of the window, there are "Ok" and "Cancel" buttons.

## 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 for application and customer information: Application Number (000MRCN3663), Application Category (MURABAHA), Customer Branch (000), Customer No (0000035), and Customer Name (TEST-CA). Below this 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 table with one row. The table has columns for Reference Id, External Agency, Score, Recommend, Request Status, and Remarks. The Recommend dropdown is set to "Not Recommended" and the Request Status dropdown is set to "Not Required". There are "Ok" and "Cancel" buttons at the bottom right of the window.

Reference Id	External Agency	Score	Recommend	Request Status	Remarks
			Not Recommended	Not Required	

### 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 displays the 'Credit Evaluation' application window. At the top, there are input fields for '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'. The 'Legal Details' tab is selected. Underneath, there is 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 sections:

- Input:** Application Number (000UCN4069), Account Branch (000U02150030149), Product (U02), Branch Code (000), Currency (GBP), MIS Group (Default), and a 'Link To Group' checkbox.
- Rate At:** Rate Type (dropdown), Interest Method (dropdown), Reference Rate, Pool Code, and five Cost Code fields (Cost Code 1 to 5).
- Transaction MIS:** A table with 10 rows (Transaction MIS 1 to 10) and one MIS Group field.
- Composite MIS:** A table with 10 rows (Composite MIS 1 to 10) and one MIS Group field.
- Fund MIS:** A table with 10 rows (Fund MIS 1 to 10) and one MIS Group field.

Buttons for 'Ok' and 'Cancel' are located at the bottom right.

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 sections:

- Application Information:** Application Number, Application Branch, Account Number, and Branch Code.
- Character Fields:** A table with columns 'Field Name' and 'Field Value'.
- Number Fields:** A table with columns 'Field Name' and 'Field Value'.
- Date Fields:** A table with columns 'Field Name' and 'Field Value'.

Buttons for 'Ok' and 'Exit' are located at the bottom right.

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:

- Header:** Application Number (000UCN4069), Application Branch (000), Account Number (000J02150030149).
- Beneficiary Institution:** Beneficiary Institution (with search and refresh icons).
- Sender To Receiver Information:** Sender to Receiver Information (with search and refresh icons).
- Message Details:**  Cover Required.
- Payment Details:** Payment Details (with search and refresh icons).
- Charge Details:** Account Currency (GBP), Our Correspondent (000942), Receiver (000942), Transfer Type (Customer Transaction), Remitter - All Charges (Charges selected).
- Ordering Institution:** Ordering Institution (with search and refresh icons).
- Ordering Customer:** Ordering Customer (FLEXCUBE UNIVER), Unit 1, Block A, California.
- Intermediary Reimbursement Institution:** Intermediary Institution (with search and refresh icons).
- Ultimate Beneficiary:** Ultimate Beneficiary (004806, 004806) (with search and refresh icons).
- Beneficiary Institution for Cover:** Beneficiary Institution (with search and refresh icons).
- Receiver Correspondence:** Receivers Correspondent (with search and refresh icons).
- Account With Institution:** Account with Institution (with search and refresh icons).
- Intermediary:** Intermediary (with search and refresh icons).

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	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.

### 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      Account Number 000MRH3150030173  
 Application Branch 000      Branch Code 000

Multi Finance Company Details

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' button to invoke this screen.

Process Reference	Account Currency	Hamish Jiddayah Amount	Value Date	Amount in Account Currency
<input checked="" type="checkbox"/> 000ZQDP1500301JE	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 is a navigation bar with tabs: 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 Oracle Multiple Asset application interface. The window title is "Multiple Asset" and the application number is "000MSCL4465". The "Property" tab is selected. The form is divided 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, Property Area In, Date of Completion, Title Deed Number, Registration On Name Of, Reg#, Registration Date, Title Deed Issue Date, Title Deed Issue From, Villa/Apartment Number, Building compound Name, Street Name, Post Box Number, Emirate, Area In Emirate, City, Country, and Mortgage Degree.
- 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 Sequence Number" is "1" and the "Asset Status" is "Active".

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".

The "Project Vendor Details" section features a table with the following columns: "Vendor Type", "Vendor Code", "Chosen By", "Account Value", "Account Date", "Account Start Date", and "Account End Date". The table is currently empty.

At the bottom right of the window, there are "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 a software window titled "Multiple Asset" with a close button in the top right corner. The window contains a navigation bar with tabs: "Vehicle", "Property", "Project", "Goods", "Build Materials" (which is selected and highlighted in blue), "Service Ijarah", and "Equipment". Below the navigation bar, there is a text field for "Application Number" containing "000MSCL4465" and a "1 Of 1" indicator with navigation arrows. To the right, there is an "Asset Status" field set to "Active". The main area is divided into three sections: "Build Materials Info" with fields for "Goods Type", "Description", "Proforma Invoice Number", and "Proforma Invoice Date"; "Amount Details" with fields for "Currency", "Hamish Jiddayah Amount", and "Asset Finance Amount"; and "Vendor Details" with fields for "Vendor Code" and "Vendor Name". At the bottom right of the window, 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'. The 'Asset Sequence Number' is 1. The form is divided into several sections: 'Rent Ijarah', 'Event Ijarah', 'Educational Ijarah', 'Goods Ijarah', 'Vendor Details', and 'Medical Ijarah'. Each section contains specific fields for data entry, such as 'Rent Location', 'Event Type', 'Course Name', 'Goods Type Code', 'Vendor Code', and 'Medical Beneficiary'. The 'Vendor Code' field is marked with a red asterisk, indicating it is a required field. The form also includes '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.

The screenshot shows the Oracle Multiple Asset form with the following sections:

- Application Number:** 000MSCL4465
- Tabs:** Vehicle, Property, Project, Goods, Build Materials, Service Ijarah, **Equipment**
- Asset Sequence Number:** 1
- Asset Status:** Active
- 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

## **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.

# 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:

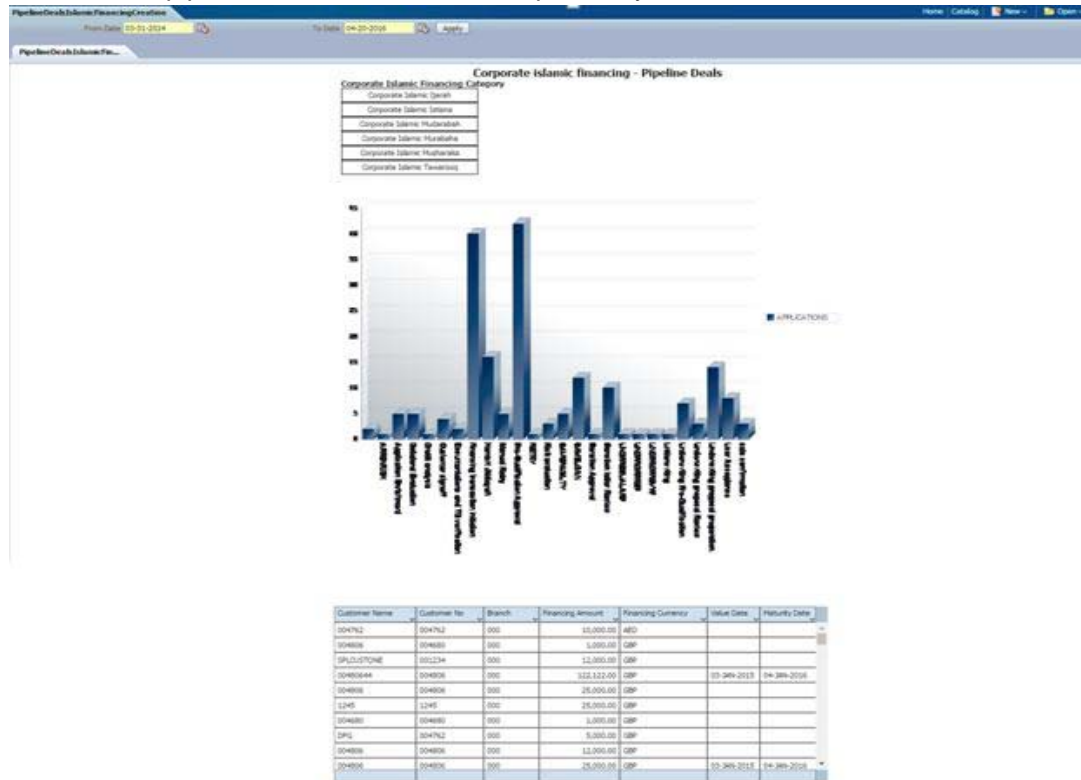
- [Section 3.1.1, "Pipeline Deals"](#)
- [Section 3.1.2, "Approved Deals Over a Period"](#)
- [Section 3.1.3, "Trend Analysis Over a Period"](#)

### 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:

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.
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.

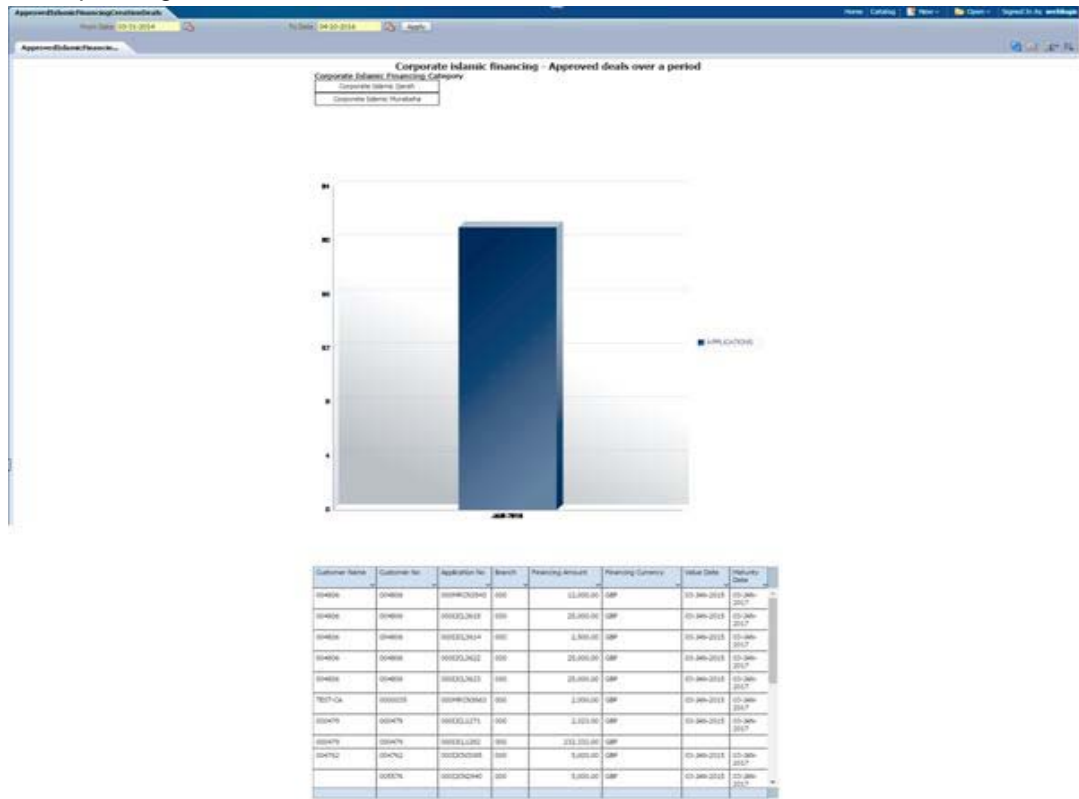
**3.1.2 Approved Deals Over a Period**

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.

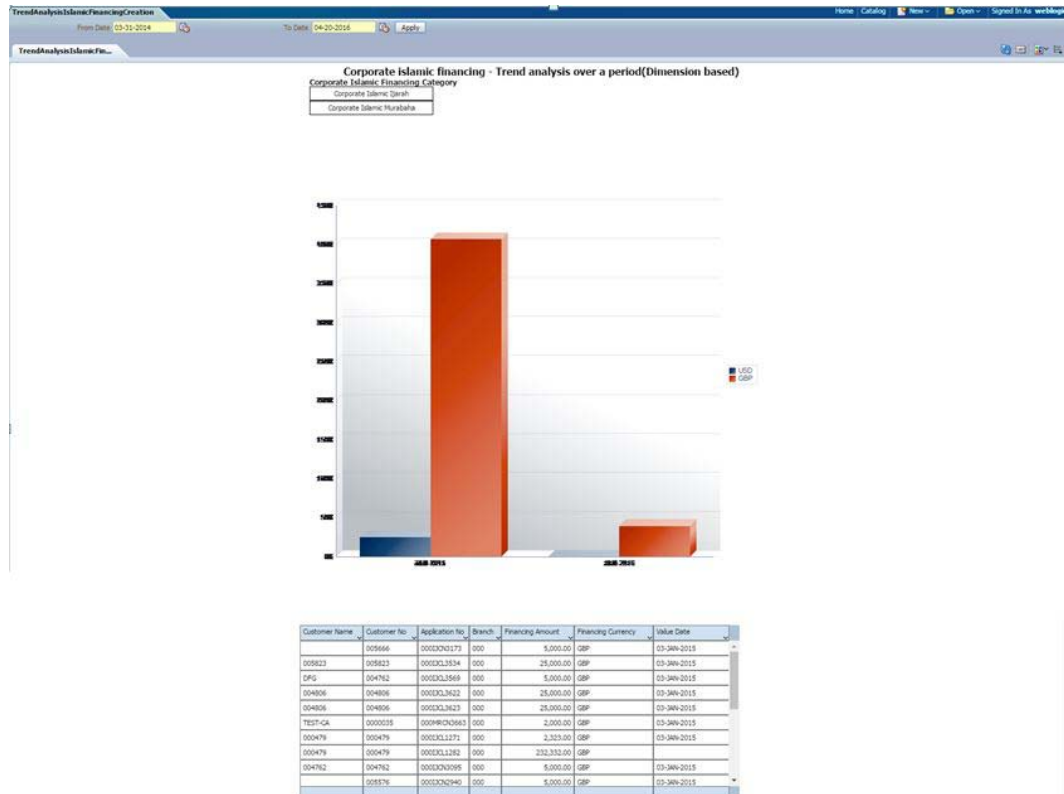
#### Body of the Report

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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