

Musharaka Corporate Islamic Financing User Guide

## **Oracle FLEXCUBE Universal Banking**

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Musharaka 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 *Musharaka* Corporate Islamic Financing, maintaining the prospect details, and other features supported in Oracle FLEXCUBE.

## 1.2 Audience

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

## 1.3 Documentation Accessibility

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

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

## 1.4 Acronyms and Abbreviations

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

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

BPMN	Business Process Model and Notation
BIP	Business Intelligence Publisher

## 1.5 Organization

This manual is organized as follows:





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

## 1.6 Related Documents

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

## 1.7 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

---

## 2. *Musharaka* Corporate Islamic Financing

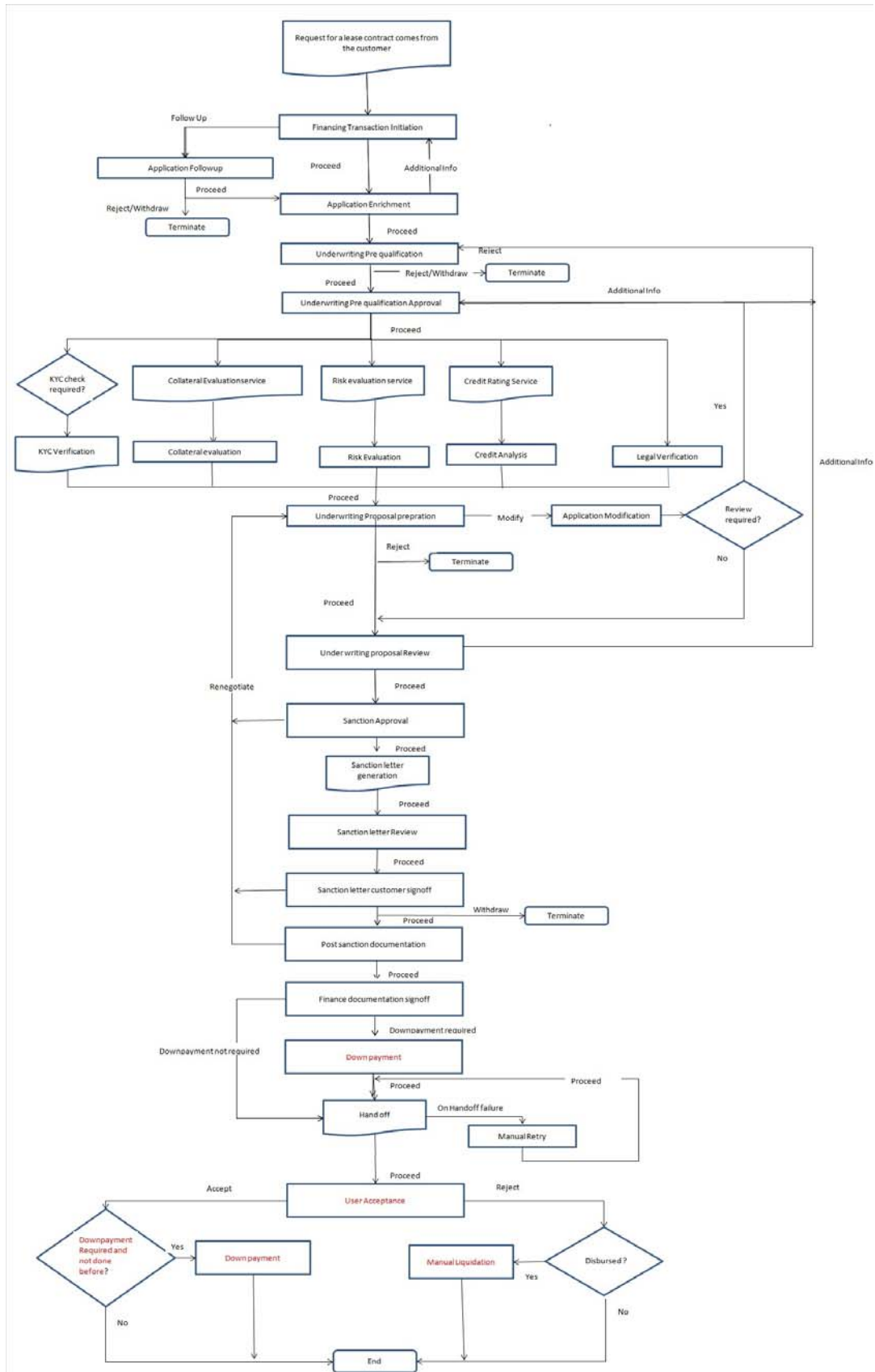
Oracle FLEXCUBE facilitates Corporate Islamic Financing through a process flow. The process of Musharaka refers to joint partnership, where the Bank and the customer combine their capital in forming a business. The Amount financed is the bank's share and the down payment amount is the customer's share in a typical Musharaka finance contract. Based on these values, the percentage sharing ratio between the Bank and the customer is displayed. Loss is distributed exactly according to the ratio of investment and the profit is divided according to the agreement of the partners.

This chapter contains the following topics:

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

## 2.1 Process Flow Diagram

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



## 2.2 Process Matrix

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

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

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

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

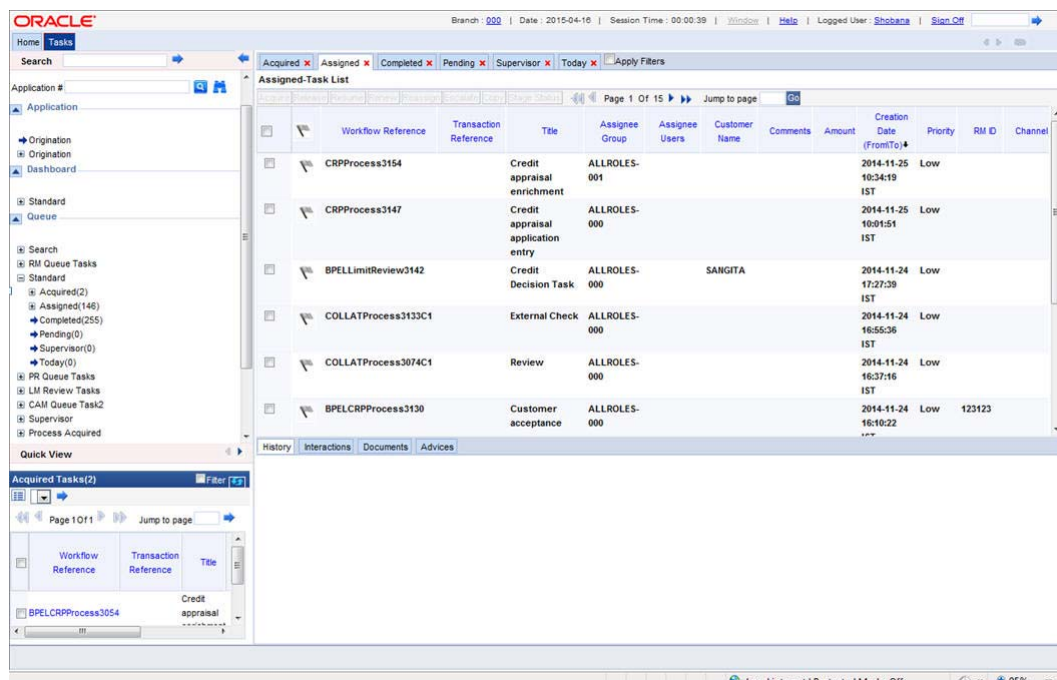
13	Sanction Approval	outcome = "PROCEED"	Sanction Letter Review	Instance is moved to 'Sanction Letter Review' stage, when the user selects the outcome "PROCEED" and saves the task.
		outcome = "RETURN"	Underwriting Proposal Preparation	Instance is moved to 'Underwriting proposal Preparation' stage, when 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 "REJECT" 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 = 'Y'	Hand-off	Instance is moved to 'CI Core' stage, when the user selects the outcome "PROCEED" and saves the task.
		outcome = "FOLLOW UP"	Documentation Follow Up	Instance is moved to 'Documentation Follow Up' stage, when the user selects the outcome "FOLLOW UP" and saves the task.
		outcome = "ADDITIONAL_INFO"	Underwriting Proposal preparation	Instance is moved to 'Underwriting Proposal Preparation' stage, when the user selects the outcome "ADDITIONAL_INFO" and saves the task.

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

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

## Acquiring a Stage

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



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

Musharaka 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 Musharaka Corporate Islamic Financing:

## Step 1.Financing Transaction Initiation

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

The screenshot displays the 'Corporate Musharaka Financing Transaction Initiation' form. The top section contains fields for Application Number (000MSCL4149), Applicant Branch (000), Application Date (2015-01-03), Application Category, Application Type (Musharaka), and Asset Type (Home). It also includes fields for Interaction Id, Stage (Financing transaction init), Sub-Stage (Application Entry), Status (Initiated), Priority (Low), Channel, Channel Reference, External Source, External Reference, and User Reference. A 'Save' button is located at the top left. Below these fields are tabs for Applicant, Financials, Limits, Terms, Deviations, Summary, and Comments. The 'Applicant' tab is active, showing sections for Financing Enquiry (Lead Id, Enquiry ID), Preferences (KYC Required, Collateral Valuation Required, Risk Evaluation Required, Legal Verification Required, External Check), Mudarab (Branch, Type, Customer Id, Customer Name, Liability Id), Industry Details (Industry Category, Main Industry, Sub Industry, Sector, Sub Sector), and Incorporation Details (Incorp Date, Incorporation Country, Currency, Capital, Net Worth). A 'Product Details' section at the bottom shows a table with columns for Facility, Product, Description, Summary, Branch, Reference Id, Details, Link to Finance, Purpose, and Other Applicant. The table is currently empty. At the bottom of the form, there are links for Documents, Dedupe, Financing Assets, Covenants, and Multiple Asset, along with an Audit button, an Outcome dropdown, and an Exit button.

## 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 Musharaka Financing Application follow up**

Save Hold

Application Number \*  Interaction Id  View

Applicant Branch \* 000 Stage Application follow up

Application Date \* 2015-01-03 Sub-Stage Follow Up

Application Category \*  Status Initiated

Application Type Musharaka Default Priority High Medium Low

Asset Type Home

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 ☐ Risk Evaluation Required

☐ Collateral Valuation Required ☐ Legal Verification Required

☐ External Check

**Mudaraib** 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
<input type="checkbox"/>									

Documents | Dedupe | Financing Assets | Covenants | Multiple Asset

Audit Outcome  Exit

## 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 Musharaka Financing Application Enrichment**

Save Hold

Application Number \*  Interaction Id  View

Applicant Branch \* 000 Stage Application Enrichment

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

Application Category \*  Status Initiated

Application Type Musharaka Default Priority High Medium Low

Asset Type Home

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 ☐ Risk Evaluation Required

☐ Collateral Valuation Required ☐ Legal Verification Required

☐ External Check

**Mudaraib** 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
<input type="checkbox"/>									

Documents | Dedupe | Financing Assets | Covenants | Multiple Asset

Audit Outcome  Exit

## Step 4. Underwriting Pre-Qualification

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

The screenshot displays the 'Corporate Musharaka Financing Underwriting Pre-Qualification' form. The form is divided into several sections:   
1. \*\*Header/Navigation\*\*: Includes 'Save' and 'Hold' buttons, and a 'View' button for the Interaction Id.   
2. \*\*Form Fields\*\*:   
 - \*\*Application Information\*\*: Application Number, Applicant Branch (000), Application Date (2015-01-03), Application Category, Application Type (Musharaka), and Asset Type (Home).   
 - \*\*Interaction Information\*\*: Interaction Id, Stage (Underwriting Pre-Qualification), Sub-Stage (PreQualification), Status (Initiated), and Priority (High, Medium, Low).   
 - \*\*Channel Information\*\*: Channel, Channel Reference, External Source, External Reference, and User Reference.   
 - \*\*Preferences\*\*: KYC Required, Risk Evaluation Required, Collateral Valuation Required, Legal Verification Required, and External Check.   
 - \*\*Industry Details\*\*: Branch, Type (Existing), Customer Id, Customer Name, Liability Id, Industry Category, Main Industry, Sub Industry, Sector, and Sub Sector.   
 - \*\*Incorporation Details\*\*: Incorp Date, Incorporation Country, Currency, Capital, and Net Worth.   
3. \*\*Product Details\*\*: A table with columns for Facility, Product, Description, Summary, Branch, Reference Id, Details, Link to Finance, Purpose, and Other Applicant.   
4. \*\*Footer\*\*: Includes 'Documents', 'Dedupe', 'Financing Assets', 'Covenants', 'Multiple Asset', 'Audit', 'Outcome', and 'Exit' buttons.

## Step 5. Underwriting Pre-Qualification Approval

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

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

**Corporate Musharaka Financing Underwriting Pre-Qualification Approval**

Save Hold

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

Interaction Id  View  
 Stage Pre-Qualification Approval  
 Sub-Stage PreQualification  
 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 ☐ Risk Evaluation Required  
☐ Collateral Valuation Required ☐ Legal Verification Required  
☐ External Check

**Mudaraitb** 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 | Multiple Asset

Audit Outcome  Exit

## Step 6.Risk Evaluation

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

**Corporate Musharaka Financing Risk evaluation**

Save Hold

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

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

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

**Applicant** Financials Limits Terms Deviations Summary Comments

**Financing Enquiry** Preferences

Lead Id   
 Enquiry ID  Default

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

**Mudaraitb** 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. Legal Verification

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

The screenshot displays the 'Corporate Musharaka Financing Legal opinion' form. The top section contains fields for Application Number, Applicant Branch (000), Application Date (2015-01-03), Application Category, Application Type (Musharaka), and Asset Type (Home). It also includes Interaction Id, Stage (Legal opinion), Sub-Stage (Pre-Underwriting), Status (Initiated), Priority (High, Medium, Low), Channel, Channel Reference, External Source, External Reference, User Reference, and an Additional Approval Required checkbox. Below this is a tabbed interface with 'Applicant' selected, showing sub-tabs for Financials, Limits, Terms, Deviations, Summary, and Comments. The 'Applicant' tab is divided into 'Financing Enquiry' (Lead Id, Enquiry ID, Default), 'Preferences' (KYC Required, Collateral Valuation Required, Risk Evaluation Required, Legal Verification Required, External Check), 'Mudaraib' (Branch, Type, Existing, Customer Id, Customer Name, Liability Id, Details, 360 Degree View), 'Industry Details' (Industry Category, Main Industry, Sub Industry, Sector, Sub Sector), and 'Incorporation Details' (Incorp Date, Incorporation Country, Currency, Capital, Net Worth). At the bottom, there is a 'Product Details' section with a table header: Facility, Product, Description, Summary, Branch, Reference Id, Details, Link to Finance, Purpose, Other Applicant. The table is currently empty. The footer includes a navigation bar with links: Documents, Dedupe, Financing Assets, Covenants, Evaluation, Multiple Asset, an Audit button, an Outcome dropdown, and an Exit button.

## Step 8. Credit Analysis

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

## Step 9.Collateral Evaluation

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

## 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 Musharaka Financing Underwriting proposal preparation**

Save Hold

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

Interaction Id \* View Stage \* Underwriting proposal ph Sub-Stage \* Underwriting Status \* Initiated Priority \* High Medium Low

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

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

**Financing Enquiry** Preferences Lead Id \* Enquiry ID \* Default KYC Required Collateral Valuation Required Risk Evaluation Required Legal Verification Required External Check

**Mudaraib** Industry Details Branch \* Type \* Existing Customer Id \* Customer Name \* Liability Id \* Details 360 Degree View Industry Category \* Main Industry \* Sub Industry \* Sector \* Sub Sector \* Incorporation Details Incorp Date \* Incorporation Country \* Currency \* Capital \* Net Worth \*

**Product Details** 1 Of 1 Go

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

Documents | Dedupe | Financing Assets | 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 Musharaka Financing Underwriting proposal Review**

Save Hold

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

Interaction Id \* View Stage \* Underwriting proposal Re Sub-Stage \* Underwriting Status \* Initiated Priority \* High Medium Low

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

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

**Financing Enquiry** Preferences Lead Id \* Enquiry ID \* Default KYC Required Collateral Valuation Required Risk Evaluation Required Legal Verification Required External Check

**Mudaraib** Industry Details Branch \* Type \* Existing Customer Id \* Customer Name \* Liability Id \* Details 360 Degree View Industry Category \* Main Industry \* Sub Industry \* Sector \* Sub Sector \* Incorporation Details Incorp Date \* Incorporation Country \* Currency \* Capital \* Net Worth \*

**Product Details** 1 Of 1 Go

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

Documents | Dedupe | Financing Assets | Preference | Covenants | Evaluation | MIS | Fields | SWIFT Message Details | Payment Mode | Inventory Tracking | Multi Finance | Audit Outcome \* Exit

## Step 12.Application Modification

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

The screenshot displays the 'Corporate Musharaka Financing Application Modification' window. The interface includes a top menu bar with 'Save' and 'Hold' options. The main form is divided into several sections: 'Application Details' (Application Number, Applicant Branch, Application Date, Application Category, Application Type, Asset Type), 'Interaction Details' (Interaction Id, Stage, Sub-Stage, Status, Priority), 'Channel Details' (Channel, Channel Reference, External Source, External Reference, User Reference), 'Financing Enquiry' (Lead Id, Enquiry ID), 'Preferences' (KYC Required, Collateral Valuation Required, Risk Evaluation Required, Legal Verification Required, External Check), 'Mudaraib' (Branch, Type, Customer Id, Customer Name, Liability Id), 'Industry Details' (Industry Category, Main Industry, Sub Industry, Sector, Sub Sector), and 'Incorporation Details' (Incorp Date, Incorporation Country, Currency, Capital, Net Worth). A 'Product Details' section at the bottom features a table with columns: Facility, Product, Description, Summary, Branch, Reference Id, Details, Link to Finance, Purpose, and Other Applicant. The bottom status bar includes 'Documents', 'Dedupe', 'Financing Assets', 'Preference', 'Covenants', 'Evaluation', 'MIS', 'Fields', 'SWIFT Message Details', 'Payment Mode', 'Inventory Tracking', 'Multi Finance', 'Audit', 'Outcome', and an 'Exit' button.

## Step 13.Sanction Approval

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

## Step 14.Sanction Letter Review

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

## Step 15.Customer Sign-off

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

**Corporate Musharaka Financing Customer signoff**

Save Hold

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

Interaction Id  View  
 Stage Customer signoff  
 Sub-Stage Financing Confirmation  
 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** Lead Id   
 Enquiry ID  Default

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

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

**Industry Details**  
 Industry Category   
 Main Industry   
 Sub Industry   
 Sector   
 Sub Sector

**Incorporation Details**  
 Incorp Date   
 Incorporation Country   
 Currency   
 Capital   
 Net Worth

**Product Details**  
 1 Of 1 Go

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

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

Audit Outcome  Exit

## Step 16.Documentation and TC Verification

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

**Corporate Musharaka Financing Documentations and TC verification**

Save Hold

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

Interaction Id  View  
 Stage Documentations and TC  
 Sub-Stage Documentation  
 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** Lead Id   
 Enquiry ID  Default

**Preferences**  
☐ KYC Required  
☐ Collateral Valuation Required  
☐ Final Documentation Required  
☐ Risk Evaluation Required  
☐ Legal Verification Required  
☐ External Check

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

**Industry Details**  
 Industry Category   
 Main Industry   
 Sub Industry   
 Sector   
 Sub Sector

**Incorporation Details**  
 Incorp Date   
 Incorporation Country   
 Currency   
 Capital   
 Net Worth

**Product Details**  
 1 Of 1 Go

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

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

Audit Outcome  Exit

## Step 17.Documentation Follow Up

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

The screenshot shows a software window titled "Corporate Musharaka Financing Documentation follow up". It contains several input fields and sections:

- Top Section:** Application Number, Applicant Branch (000), Application Date (2015-01-03), Application Category, Application Type (Musharaka), Asset Type (Home), Interaction Id (with a View button), Stage (Documentation follow up), Sub-Stage (Documentation), Status (Initiated), Priority (High, Medium, Low), Channel, Channel Reference, External Source, External Reference, User Reference, and an Additional Approval Required checkbox.
- Navigation Tabs:** Applicant, Financials, Financing, Components, Charges, Limits, Terms, Deviations, Summary, Comments.
- Financing Enquiry:** Lead Id, Enquiry ID, and a Default button.
- Preferences:** KYC Required, Collateral Valuation Required, Risk Evaluation Required, Legal Verification Required, and External Check checkboxes.
- Mudarabah:** Branch, Type (Existing), Customer Id, Customer Name, Liability Id, and a Details button.
- Industry Details:** Industry Category, Main Industry, Sub Industry, Sector, and Sub Sector.
- Incorporation Details:** Incorp Date, Incorporation Country, Currency, Capital, and Net Worth.
- Product Details:** A table with columns: Facility, Product, Description, Summary, Branch, Reference Id, Details, Link to Finance, Purpose, and Other Applicant.
- Bottom Section:** Documents, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, Payment Mode, Inventory Tracking, Multi Finance, Audit, Outcome, and an Exit button.

## Step 18.Hamish Jiddayah (Down Payment)

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

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

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

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

**Corporate Musharaka Financing Hamish Jiddayah**

Save Hold

Application Number \*   
 Applicant Branch \* 000  
 Application Date \* 2015-01-03  
 Application Category \*   
 Application Type Musharaka 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

**Mudaraib** 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.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 Musharaka Financing Manual Retry**

Save Hold

Application Number \*   
 Applicant Branch \* 000  
 Application Date \* 2015-01-03  
 Application Category \*   
 Application Type Musharaka 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

**Mudaraib** 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 20.Final Documentation

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

The screenshot displays the 'Corporate Musharaka Financing Final Documentation' application window. The window is divided into several sections for data entry:

- Top Section:** Contains fields for 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 an 'Additional Approval Required' checkbox.
- Navigation Tabs:** Applicant, Financials, Financing, Components, Charges, Limits, Terms, Deviations, Summary, Comments.
- Financing Enquiry:** Includes Lead Id, Enquiry ID, and a 'Default' button.
- Preferences:** Includes checkboxes for KYC Required, Collateral Valuation Required, Risk Evaluation Required, Legal Verification Required, and External Check.
- Mudaraib:** Includes Branch, Type, Customer Id, Customer Name, and Liability Id.
- Industry Details:** Includes Industry Category, Main Industry, Sub Industry, Sector, and Sub Sector.
- Incorporation Details:** Includes Incorp Date, Incorporation Country, Currency, Capital, and Net Worth.
- Product Details:** A table with columns: Facility, Product, Description, Summary, Branch, Reference ID, Details, Link to Finance, Purpose, and Other Applicant.
- Bottom Section:** Includes a 'Documents' tab, a list of document types (Deduped, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, Payment Mode, Inventory Tracking, Multi Finance), an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

## Step 21.Vendor Payment

At this stage, the user can do vendor payment for the contract in this stage. The system populates the vendor details for the assets in 'Vendor Payment Details' block.

The user can enter the product code, payment currency and fund ID details. The total amount paid will get populated which will be the sum of the amount paid to all vendors. The payment details for each vendor and asset can be entered in the multiple entry blocks. On save, the vendor payment happens based on the details given and the task will proceed to the next stage.

## Step 22.Sale Confirmation

At this stage, after checking with customer, the bank user confirms the sale of the property. Post confirmation, the task is moved to user acceptance.

## Step 23.User Acceptance

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

**Corporate Musharaka Financing User Acceptance**

Save Hold

Application Number \*  Interaction Id  View

Applicant Branch \* 000 Stage User Acceptance

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

Application Category \*  Status Initiated

Application Type Musharaka Default Priority ☐ High

Asset Type Home ☐ 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

☐ Risk Evaluation Required

☐ Collateral Valuation Required

☐ Legal Verification Required

☐ External Check

**Mudarabah** 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

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 24.Manual Liquidation

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

**Corporate Musharaka Financing Manual Liquidation**

Save Hold

Application Number  Application Date 2015-01-03

Application Branch 000 Status Manual Liquidation

Application Priority ☐ Low

☐ Medium

☐ High

BranchCode \*

Product

Customer Id

Account \*

Product Description

Event Sequence Number \*

**Payment Details** Penalty Rates Check List

Value Date 2015-01-03

Execution Date 2015-01-03

Limit Date

Main Interest Rate

☐ Installment(s)

☐ Populate Due

☐ Allocate

**Mudarabah**

Gross Profit

Excess Profit

Customer Incentive

Bank Profit

External Reference

Narrative

**Payment Details**

1 Of 1

Reversed	Payment Mode	Settlement Currency	Settlement Amount	Financing Currency Equivalent	Original Exchange Rate	Exchange Rate	Settlement Component	Settler

**Component Details**

1 Of 1

**Events**

Previous Remarks Remarks Audit Outcome  Exit

## 2.4 **Corporate Islamic Financing Application Details**

This section contains the following topics:

- [Section 2.4.1, "Processing Corporate Musharaka Financing Transaction Initiation"](#)
- [Section 2.4.2, "Applicant Tab"](#)
- [Section 2.4.3, "Financials Tab"](#)
- [Section 2.4.4, "Financing Tab"](#)
- [Section 2.4.5, "Components Tab"](#)
- [Section 2.4.6, "Credit Settlement Mode"](#)
- [Section 2.4.7, "Charges Tab"](#)
- [Section 2.4.8, "Credit Settlement Mode"](#)
- [Section 2.4.9, "Limits Tab"](#)
- [Section 2.4.10, "Asset Details Tab"](#)
- [Section 2.4.11, "Hamish Jiddayah Tab"](#)
- [Section 2.4.12, "Terms Tab"](#)
- [Section 2.4.13, "Deviations Tab"](#)
- [Section 2.4.14, "Summary Tab"](#)
- [Section 2.4.15, "Comments Tab"](#)
- [Section 2.4.16, "Documents Button"](#)
- [Section 2.4.17, "Advices Tab"](#)
- [Section 2.4.18, "Checklist Tab"](#)
- [Section 2.4.19, "Dedupe Button"](#)
- [Section 2.4.20, "Financing Asset Button"](#)
- [Section 2.4.21, "Insurance Tab"](#)
- [Section 2.4.22, "Preference Button"](#)
- [Section 2.4.23, "Covenant Button"](#)
- [Section 2.4.24, "Evaluation Button"](#)
- [Section 2.4.25, "Risk Tab"](#)
- [Section 2.4.26, "Quantitative Analysis Tab"](#)
- [Section 2.4.27, "Qualitative Analysis Tab"](#)
- [Section 2.4.28, "Credit Agency Tab"](#)
- [Section 2.4.29, "Legal Details Tab"](#)
- [Section 2.4.30, "MIS Button"](#)
- [Section 2.4.31, "Fields Button"](#)
- [Section 2.4.32, "SWIFT Message Button"](#)
- [Section 2.4.33, "Payment Mode Button"](#)
- [Section 2.4.34, "Inventory Button"](#)
- [Section 2.4.35, "Multi Finance Button"](#)
- [Section 2.4.36, "Hamish Jiddayah Button"](#)
- [Section 2.4.37, "Party Button"](#)
- [Section 2.4.38, "Multiple Asset Button"](#)

## 2.4.1 Processing Corporate Musharaka Financing Transaction Initiation

You can initiate the Musharaka 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 'ORDCMSIN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button..

The screenshot displays the 'Corporate Musharaka Financing Transaction Initiation' window. It features a top toolbar with 'Save' and 'Hold' buttons. The main area is organized into several sections: 'Application Details' (Application Number, Branch, Date, Category, Type, Asset Type), 'Interaction Details' (Interaction ID, Stage, Sub-Stage, Status, Priority), 'Channel Details' (Channel, Reference, Source, User), 'Financing Enquiry' (Lead ID, Enquiry ID), 'Preferences' (KYC, Collateral, Risk Evaluation, Legal Verification, External Check), 'Mudaraib' (Branch, Type, Customer ID, Name, Liability), 'Industry Details' (Industry Category, Main Industry, Sub Industry, Sector, Sub Sector), 'Incorporation Details' (Incorp Date, Country, Currency, Capital, Net Worth), 'Product Details' (a table with columns for Facility, Product, Description, Summary, Branch, Reference ID, Details, Link to Finance, Purpose, and Other Applicant), and a bottom section with tabs for Documents, Dedupe, Financing Assets, Covenants, and Multiple Asset, along with an Audit button and Outcome dropdown.

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 shows the 'Applicant' tab of the 'Corporate Musharaka Financing Transaction Initiation' form. The form is divided into several sections: Application Information, Interaction Details, Preferences, Industry Details, Incorporation Details, and Product Details. The Application Information section includes fields for Application Number, Branch, Date, Category, Type, and Asset Type. Interaction Details include Interaction ID, Stage, Sub-Stage, Status, and Priority. Preferences include checkboxes for KYC Required, Collateral Valuation Required, Risk Evaluation Required, Legal Verification Required, and External Check. Industry Details include fields for Branch, Type, Customer ID, Name, and Liability ID. Incorporation Details include fields for Industry Category, Main Industry, Sub Industry, Sector, Sub Sector, Incorporation Date, Country, Currency, Capital, and Net Worth. The Product Details section at the bottom shows a table with columns for Facility, Product, Description, Summary, Branch, Reference ID, Details, Link to Finance, Purpose, and Other Applicant. The form also has a 'Save' button and a 'Hold' button at the top left, and an 'Audit' button and an 'Outcome' dropdown at the bottom right.

### Financial Enquiry

#### **Lead ID**

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

#### **Enquiry ID**

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

### Preferences

#### **KYC Required**

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

#### **Collateral Valuation Required**

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

#### **Risk Evaluation Required**

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

#### **Legal Verification Required**

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

**External Check**

Check this box if external check is required.

**Buyer Details****Branch**

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

**Type**

The system displays the type of applicant.

**Customer ID**

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

**Customer Name**

Specify the name of the customer.

**Liability ID**

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

**360 Degree View**

Click this button for 360 degree applicant view.

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

The system displays the industry category.

**Main Industry**

The system displays the main industry.

**Sub Industry**

The system displays the sub industry.

**Sector**

The system displays the sector details.

**Sub Sector**

The system displays the sub sector details.

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

The system displays the date of incorporation.

**Incorporation Country**

The system displays the country of incorporation.

**Currency**

The system displays the currency details.

**Capital**

The system displays the capital details.

**Net Worth**

The system displays the net worth.

**Product Details****Facility**

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

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

**Product**

The system displays the product based on the facility selected.

**Description**

Give a brief description on the product.

**Summary**

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

**Branch**

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

**Reference ID**

The system displays the reference ID.

**Details**

The system displays the details of the customer.

**Linked to Finance**

Check this box to link the facility to the finance.

**Purpose**

The system displays the finance purpose.

**Other Applicant**

The system displays the other applicant details.

## 2.4.3 Financials Tab

Click 'Financials' tab to maintain financial details.

The screenshot shows the 'Corporate Musharaka Financing Transaction Initiation' window with the 'Financials' tab selected. The form is divided into several sections:

- Header Section:** Includes fields for Application Number (000MSCL4464), Interaction Id, Channel, Applicant Branch (000), Application Date (2015-01-03), Application Category, Application Type (Musharaka), Asset Type (Home), Stage (Financing transaction init), Sub-Stage (Application Entry), Status (Initiated), Priority (High, Medium, Low), Channel Reference, External Source, External Reference, User Reference, and an 'Additional Approval Required' checkbox.
- Equity Capital Section:** Contains fields for Currency, Authorized Share Capital, Issued Share Capital, Subscribed Share Capital, and Paidup Share Capital.
- Debit Capital Section:** Contains fields for Currency, Short Term Debt, and Long Term Debt.
- Equity Pattern Table:** A table with columns: Holder Type, Currency, Amount, Percentage. It shows 1 of 1 records.
- Debt Pattern Table:** A table with columns: Debt Type, Lending Institution, Currency, Amount, Percentage, Balance, Due date. It shows 1 of 1 records.
- Footer Section:** Includes links for Documents, Dedupe, Financing Assets, Covenants, Multiple Asset, an Audit button, an Outcome dropdown, and an Exit button.

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.

The screenshot shows the 'Corporate Musharaka Financing Underwriting proposal preparation' window. It contains several input fields for application details, a tabbed interface with 'Financing' selected, and a table for 'Financing Offers'. Below the table are sections for 'Investment', 'Payment Terms', and 'URBON' details.

**Application Details:**

- Application Number: 000MSCL4465
- Applicant Branch: 000
- Application Date: 2015-01-03
- Application Category: SUBBU\_MUSCAT
- Application Type: Musharaka (Default)
- Asset Type: Home
- Interaction Id: [View]
- Stage: Underwriting proposal Re
- Sub-Stage: Underwriting
- Status: Work In Progress
- Priority: High (Selected), Medium, Low
- Channel: [ ]
- Channel Reference: [ ]
- External Source: [ ]
- External Reference: [ ]
- User Reference: 000SBMS150033501
- Additional Approval Required: [ ]

**Financing Offers Table:**

Offer ID	No of Installments	Frequency	Unit	Profit Rate	Rate Code	Check	Apply
[Empty table body]							

**Investment Section:**

- Financing Product: [ ]
- Financing Account: [ ]
- Financing Branch: [ ]
- Financing Currency: [ ]
- Amount Financed: [ ]
- Rab Al Maal: [ ]

**Payment Terms Section:**

- No of Installments: [ ]
- Installment Frequency: [ ]
- Installment Unit: Monthly (Selected)
- Installment Start Date: [ ]
- Due Date On: [ ]
- Maturity Type: Fixed (Selected)
- Maturity Date: [ ]

**URBON Section:**

- Hamish Jiddayah %: [ ]
- Hamish Jiddayah Amount: [ ]
- Balloon Amount: [ ]
- Fund ID: [ ]
- Future DIP Receivable: [ ]
- Staff Finance: [ ]
- Total Amount: [ ]

**Navigation and Footer:**

- Tabs: Applicant, Financials, **Financing**, Components, Charges, Limits, Terms, Deviations, Summary, Comments
- Buttons: Pricing ID [Apply], Promotion Code [Apply]
- Footer: Documents | Dedupe | Financing Assets | Preference | Covenants | Evaluation | MIS | Fields | SWIFT Message Details | Payment Mode | Inventory Tracking | Multi Finance | Audit Outcome [ ] Exit

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 the valid Wakala reference number maintained in the system.

### **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 Musharaka 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.

**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 %**

Specify the Hamish Jiddayah percentage.

**Hamish Jiddayah Amount**

Specify the Hamish Jiddayah amount.

**Book Date**

The system displays the book date.

**Value Date**

The system displays the value date.

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

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

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

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

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

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

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

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

Select the effective date from the adjoining calendar.

**User Defined Elements****User Data Elements Id**

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

**Value**

Specify the UDE value.

**Rate Code**

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

**Code Usage**

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

**Rate Basis**

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

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

**Resolved Value**

Specify the resolved value.

**Account EMI Change****Effective Date**

Select the effective date from the adjoining calendar.

**Percentage Change in EMI**

Specify the percentage change in EMI.

**Amount Change in EMI**

Specify the amount change in EMI.

## 2.4.5 Components Tab

Click 'Components' tab to maintain component details.

The screenshot displays the Oracle Corporate Musharaka Financing Underwriting proposal preparation interface. The 'Components' tab is selected, showing various fields for component details. The top section includes fields for Application Number (000MSCL4465), Applicant Branch (000), Application Date (2015-01-03), Application Category (SUBBU\_MUSCAT), Application Type (Musharaka), and Asset Type (Home). The middle section shows Interaction Id, Stage (Underwriting proposal Re), Sub-Stage (Underwriting), Status (Work In Progress), Priority (High, Medium, Low), Channel, Channel Reference, External Source, External Reference, User Reference (000SBMS15003350), and Additional Approval Required. The bottom section contains a 'Schedule Definition' table with columns for Schedule Type, Schedule Flag, Formula Name, First Due Date, Start Date, End Date, No of Schedules, Frequency, Units, and Due Date. The table is currently empty. The interface also includes a navigation bar at the bottom 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

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.

**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.

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 software window titled "Schedule Details". At the top, there are input fields for "Application Number" (000MSCL4465), "Application Branch" (000), "Component Name" (ODPRI\_COMP), "Account" (000SBMS150033501), "Account Branch" (000), and "Component Currency" (GBP). Below these fields are two tabs: "Payment Schedules" (which is selected) and "Disbursement Schedules". Under the "Payment Schedules" tab, there is a section titled "Schedule Details" containing a table. The table has a header row with columns: "Schedules", "Schedule Date", "Pay By Date", "Amount Settled", "Amount Due", "EMI Amount", and "Amortize Principal". The table body is currently empty. Above the table, there are navigation controls including "1 Of 1" and a "Go" button. At the bottom right of the window, there 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**

**Schedule Details**

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

**Payment Schedules**   **Disbursement Schedules**

**Disbursements**

1 Of 1   Go

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

**Split Details**

1 Of 1   Go

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

Ok   Cancel

### **Disbursements**

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 a software window titled 'Guarantor Details'. At the top, there are input fields for 'Application Number' (000MSCL4465), 'Application Branch' (000), 'Account Number' (000SBMS150033501), and 'Component Name' (ODPRI\_COMP). Below these fields are two tabs: 'Guarantor Details' and 'Other Accounts', with the latter being the active tab. The main area of the window contains a table with the following columns: 'LBL\_GUARANTOR\_ACC', 'LBL\_GUARANTOR\_ACCDESC', 'LBL\_GUARANTOR\_BRN', and 'LBL\_GUAACCCY'. The first row of the table has checkboxes in the first two columns and empty input fields in the last two. Below the table is a large empty space. At the bottom right of the window are 'Ok' and 'Cancel' buttons.

LBL_GUARANTOR_ACC	LBL_GUARANTOR_ACCDESC	LBL_GUARANTOR_BRN	LBL_GUAACCCY
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

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.

The screenshot shows the 'Nominal Disbursals' dialog box. At the top, there are input fields for 'Application Number' (000MSCL4465), 'Application Branch', 'Account Number', and 'Component Name' (ODPRI\_COMP). Below these fields are two tables. The first table has columns: 'Schedule Start Date', 'Schedule End Date', 'Currency', and 'Amount'. The second table has columns: 'Purpose', 'Customer Id', 'Customer Name', 'Currency', and 'Amount'. Both tables have a 'Go' button and a '1 Of 1' indicator. At the bottom right are 'Ok' and 'Cancel' buttons.

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 Musharaka Financing Underwriting proposal preparation interface. The top section contains various input fields for application details, including Application Number (000MSC14465), Applicant Branch (000), Application Date (2015-01-03), Application Category (SUBBU\_MUSCAT), Application Type (Musharaka), and Asset Type (Home). It also includes fields for Interaction Id, Stage (Underwriting proposal Review), Sub-Stage (Underwriting), Status (Work In Progress), Priority (Low), Channel, Channel Reference, External Source, External Reference, and User Reference (000SBMS150033501). A checkbox for 'Additional Approval Required' is present.

Below the input fields is a tabbed interface with the following tabs: Applicant, Financials, Financing, Components, **Charges**, Limits, Terms, Deviations, Summary, and Comments. The 'Charges' tab is active, showing a table with the following columns: Component Name, Currency, Effective Date, Due Date, Amount Due, Amount Waived, and Payment Details. The table contains three rows: HANDLING\_CHG, PROC\_CHARGE, and PROV, all with a currency of GBP and an effective date of 2015-01-03. Each row has a 'Payment Details' button next to it.

At the bottom of the interface, there is a footer bar with links to Documents, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, Payment Mode, Inventory Tracking, and Multi Finance. There is also an 'Audit' button and an 'Outcome' dropdown menu.

### **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.

**Payment Details**

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

**Credit Settlement Mode** | Debit Settlement Mode

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: ☐ Bank GIRO ☐ Plus

External Account Number:  
 External Account Name:  
 Clearing Bank Code:  
 Clearing Branch Code:  
 Product Category:  
 Routing Number:  
 Clearing Product Code:  
 Sector Code:

Auto GIRO: ☐ Auto ☐ Manual  
 Exchange Rate:  
 Negotiated Cost Rate:  
 Negotiated Reference:  
 Original Exchange Rate:

Ok Cancel

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 Musharaka Financing Underwriting proposal preparation interface. The top section contains various input fields for application details, including Application Number (000MSCL4465), Applicant Branch (000), Application Date (2015-01-03), Application Category (SUBBU\_MUSCAT), Application Type (Musharaka), Asset Type (Home), Interaction Id, Stage (Underwriting proposal), Sub-Stage (Underwriting), Status (Work In Progress), Priority (Low), Channel, Channel Reference, External Source, External Reference, and User Reference (000SBMS150033501). The 'Limits' tab is selected in the navigation bar. Below the navigation bar, the 'Credit Line Details' section is visible, showing a table with columns: Type, Line Branch, Line Code, Serial, Description, Details, Currency, Sanctioned, Utilized Amount, Available Amount, and Proposec. The 'Collateral Details' section is also visible, showing a table with columns: Type, Branch, Collateral Code, Currency, Collateral Value, Collateral Type, Collateral Reference, Details, and Handoff. The bottom of the interface includes a navigation bar with links to Documents, Deque, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, Payment mode, Inventory Tracking, and MUM Finance, along with an Audit button and an Outcome dropdown menu.

### 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.

**Corporate Ijarah Financing Hamish Jiddayah**

Application Number \* 000JCL3619  
 Applicant Branch \* 000  
 Application Date \* 2015-01-03  
 Application Category \* IJAC1  
 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

Finance Currency  
 Fixed Asset Product  
 Status  
 Asset Category  
 Category Description

Location  
 Location Description  
 Booking Date  
 Capitalization Date  
 Fixed Asset Contract Reference  
 Fixed Asset User Reference

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

Audit Outcome ▼ Exit

The system displays the following details:

- Finance Currency
- Fixed Asset Product
- Status
- Asset Category
- Category Description
- Location
- Location Description
- Booking Date
- Capitalization Date
- Fixed Asset Contract Reference
- 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 \* 000UCL3619  
Applicant Branch \* 000  
Application Date \* 2015-01-03  
Application Category \* IJAC1  
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 \* 000U02150030115  
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 100000099  
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 shows the 'Corporate Musharaka Financing Underwriting proposal preparation' window. The 'Terms' tab is selected in the top navigation bar. The form contains several input fields and buttons for managing terms and conditions.

**Form Fields and Buttons:**

- Application Number: 000MSC14465
- Applicant Branch: 000
- Application Date: 2015-01-03
- Application Category: SUBBU\_MUSCAT
- Application Type: Musharaka (Default)
- Asset Type: Home
- Interaction Id: [View]
- Stage: Underwriting proposal
- Sub-Stage: Underwriting
- Status: Work In Progress
- Priority: High, Medium, Low (Low is selected)
- Channel: [ ]
- Channel Reference: [ ]
- External Source: [ ]
- External Reference: [ ]
- User Reference: 000SBMS150033501
- Additional Approval Required: [ ]

**Terms and Conditions Section:**

1 Of 1

Terms	Apply	Due Date	Complied

**Footer:**

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

Audit Outcome [ ] Exit

## 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 Musharaka Financing Underwriting proposal preparation interface. The top section contains various input fields and dropdown menus for application details, including Application Number (000MSCL4465), Applicant Branch (000), Application Date (2015-01-03), Application Category (SUBBU\_MUSCAT), Application Type (Musharaka), Asset Type (Home), Interaction Id, Stage (Underwriting proposal), Sub-Stage (Underwriting), Status (Work In Progress), Priority (Low), Channel, Channel Reference, External Source, External Reference, User Reference (000SBMS150033501), and an Additional Approval Required checkbox.

The main section is titled "Deviations" and features a table with the following columns: "Deviations" and "Approved". The table is currently empty, showing only the header row. The "Deviations" column has a red asterisk next to it, indicating a required field. The "Approved" column has a checkbox next to it.

The bottom section contains a navigation bar with tabs for Applicant, Financials, Financing, Components, Charges, Limits, Terms, Deviations (selected), Summary, and Comments. Below the navigation bar is a footer area with links for Documents, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, Payment Mode, Inventory Tracking, Multi Finance, and an Audit button. The Outcome dropdown menu is set to "Outcome", and the Exit button is visible.

## 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 displays the 'Corporate Musharaka Financing Underwriting proposal preparation' application window. The 'Summary' tab is selected, showing various fields for application details. The fields are organized into three columns: Application Number (000MSCL4465), Interaction Id (with a 'View' button), and Channel; Applicant Branch (000), Stage (Underwriting proposal), Channel Reference; Application Date (2015-01-03), Sub-Stage (Underwriting), External Source; Application Category (SUBBU\_MUSCAT), Status (Work In Progress), External Reference; Application Type (Musharaka, Default), Priority (High, Medium, Low), and User Reference (000SBMS150033501); and Asset Type (Home). Below these fields is a horizontal tab bar with 'Applicant', 'Financials', 'Financing', 'Components', 'Charges', 'Limits', 'Terms', 'Deviations', 'Summary', and 'Comments'. The 'Summary' tab is active, showing a 'Department Summary' section with a 'Department' field (Financing Manager) and a 'History' button. Below this is a 'Previous Notes' section with a text area containing 'SUBHU2', '03-JAN-15', and 'Financing Manager'. At the bottom is an 'Additional Notes' section with a large text area. The footer of the application window includes a menu bar with 'Documents', 'Dedupe', 'Financing Assets', 'Preference', 'Covenants', 'Evaluation', 'MIS', 'Fields', 'SWIFT Message Details', 'Payment Mode', 'Inventory Tracking', 'Multi Finance', and 'Audit'. The 'Outcome' field is set to 'Outcome' and the 'Exit' button is visible.

### 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.

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 Musharaka Financing Underwriting proposal preparation interface. The top section contains various input fields for application details, including Application Number (000MSCL4465), Applicant Branch (000), Application Date (2015-01-03), Application Category (SUBBU\_MUSCAT), Application Type (Musharaka), Asset Type (Home), Interaction Id, Stage (Underwriting proposal), Sub-Stage (Underwriting), Status (Work In Progress), Priority (Low), Channel, Channel Reference, External Source, External Reference, User Reference (000SBMS150033501), and an Additional Approval Required checkbox. Below these fields is a tabbed interface with tabs for Applicant, Financials, Financing, Components, Charges, Limits, Terms, Deviations, Summary, and Comments. The Comments tab is currently selected. The Comments section is divided into two parts: Previous Comments and Additional Comments. The Previous Comments section shows two entries, both dated 03-JAN-15, with a vertical scrollbar on the right. The Additional Comments section is a large text area for entering new comments. At the bottom of the interface, there is a History button and a footer bar containing links to Documents, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, Payment Mode, Inventory Tracking, Multi Finance, Audit, Outcome, and Exit.

## 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

	Stage	Updated By	Remarks	Updated on
<input checked="" type="checkbox"/>	ORDCMSIN	SUBHU2		2015-01-03
<input type="checkbox"/>	ORDCMSSEN	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.

Documents

Application Number: 000MSCL4465 Application Category: SUBBU\_MUSCAT Populate

Documents | Advices | Checklist

Document Upload

1 Of 1 Go

<input type="checkbox"/>	Document Category	Document Reference	Document Type	Mandatory	Remarks	Ratio Upload	Upload	View	Edit
--------------------------	-------------------	--------------------	---------------	-----------	---------	--------------	--------	------	------

Ok Exit

### 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

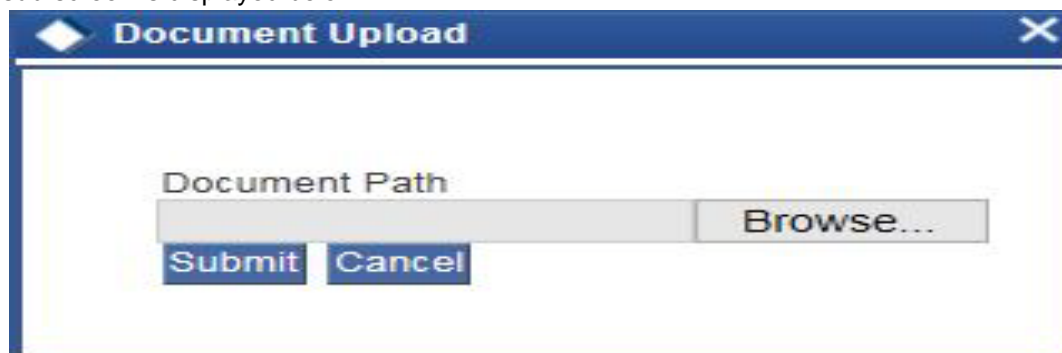
Specify remarks, if any.

### 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:

A screenshot of the 'Document Upload' sub-screen. It features a title bar with a diamond icon and the text 'Document Upload'. Below the title bar is a large text input field labeled 'Document Path'. To the right of this field is a 'Browse...' button. Below the input field are two buttons: 'Submit' and 'Cancel'.

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

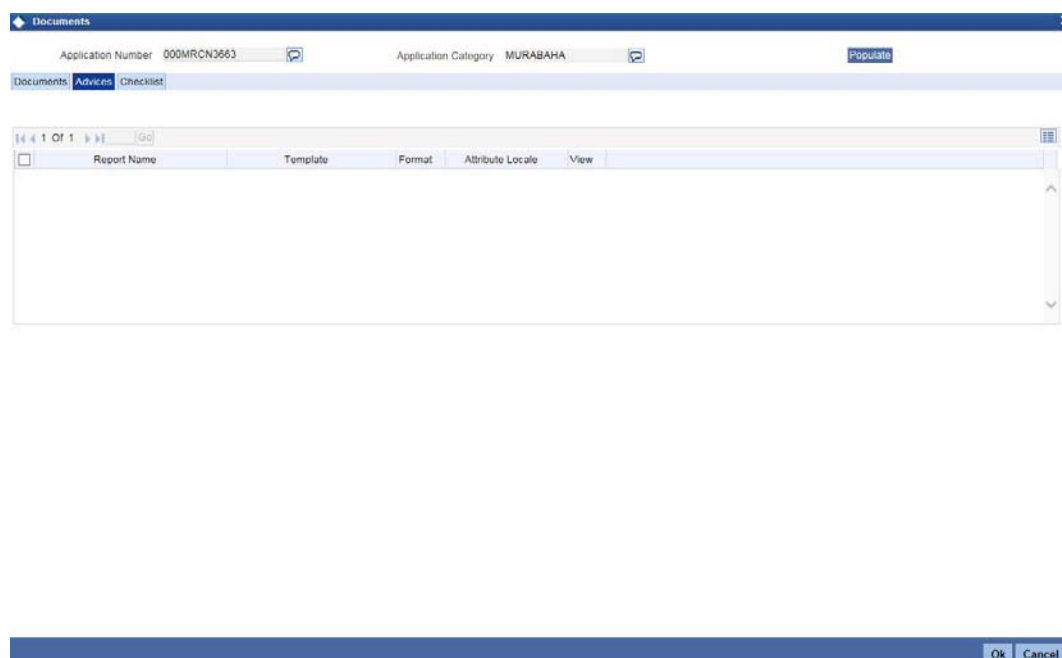
Click 'View' to view the document uploaded.

### Edit

Click 'Edit' to edit the uploaded documents.

## 2.4.17 Advices Tab

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

A screenshot of the 'Documents' screen. The title bar says 'Documents'. Below it are two input fields: 'Application Number' with the value '000MRCN3663' and 'Application Category' with the value 'MURABAH'. To the right of these fields is a 'Populate' button. Below the input fields are three tabs: 'Documents', 'Advices', and 'Checklist'. The 'Advices' tab is selected. Below the tabs is a table with columns: 'Report Name', 'Template', 'Format', 'Attribute Locale', and 'View'. The table is currently empty. At the bottom of the screen are 'Ok' and 'Cancel' buttons.

### Report Name

The system displays the report name.

### Template

The system displays the template.

### View

Click 'View' to view the uploaded document.

## 2.4.18 Checklist Tab

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

The screenshot shows the 'Documents' screen with the 'Checklist' tab selected. The top bar contains the title 'Documents' and a close button. Below it, there are input fields for 'Application Number' (000MRCN3663) and 'Application Category' (MURABAH), along with a 'Populate' button. The main area displays a table with the following columns: Checklist Item, Mandatory, Verified, and Comments. The table is currently empty. At the bottom of the screen, there are 'Ok' and 'Cancel' buttons.

### Checklist Item

The system displays the checklist details.

### Mandatory

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

### Verified

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

### Comments

Specify comments, if any.

## 2.4.19 Dedupe Button

You can query the duplicate details in the Dedupe screen.

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

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

Click 'Dedupe' button to invoke Dedupe details screen.

### 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. At the top, there are input fields for 'Application Category' (SUBBU\_MUSCAT), 'Application Number' (000MSCL4465), 'Application Type' (Others), 'Branch Code' (000), 'Reference Number', 'Currency' (GBP), 'Customer Branch' (000), 'Customer Id' (004806), and 'Customer Name' (004806). Below these is a tabbed interface with 'Home', 'Vehicle', 'Others', 'Mortgage', 'Insurance', and 'Valuation' tabs. The 'Home' tab is active, showing 'Home Details'. This section contains fields for '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', and four address fields (Address 1 to Address 4). At the bottom right, there are 'Ok' and 'Exit' buttons.

### **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 has a blue header bar with the title 'Financing Asset Details'. Below the header, there are several input fields for application details: Application Category (IJAC1), Application Number (000UCN4069), Application Type (Others), Branch Code (000), Reference Number (000U02150030149), Currency (GBP), Customer Branch (000), Customer Id (004806), and Customer Name (004806). Below these fields is a tabbed interface with tabs for Home, Vehicle, Others, Mortgage, Insurance (selected), and Valuation. Below the tabs is a pagination bar showing '1 Of 1'. The main area is titled 'Insurance Details' and contains three columns of input fields. The first column includes Policy Type (Asset Insurance), Policy #, Insurer, Customer, Insurance Status, Policy Currency, Policy Amount, and Premium Amount. The second column includes Insurance Expiry, Policy Start Date, Policy End Date, Insured Name, Managed By, Agent Id, Agent Name, and Agent Contract #. The third column includes Insurer Address 1, Insurer Address 2, Insurer Address 3, and Insurer Address 4. At the bottom right of the window are 'Ok' and 'Cancel' buttons.

### Policy Type

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

- Asset Insurance
- Life Insurance

### Policy No

The system displays the policy number.

### Insurer

The system displays the insurer.

### Customer

The system displays the customer number.

### Insurance Status

The system displays the insurance status.

**Policy Currency**

The system displays the policy currency.

**Policy Amount**

The system displays the policy amount.

**Premium Amount**

The system displays the premium amount.

**Insurance Expiry**

The system displays the insurance expiry date.

**Policy Start Date**

The system displays the policy start date.

**Policy End Date**

The system displays the policy end date.

**Insured Name**

The system displays the insured name.

**Managed By**

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

**Agent ID**

The system displays the identification number of the agent.

**Agent Name**

The system displays the name of the agent.

**Agent Contract No**

The system displays the contract number of the agent.

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

The system displays the address of the insurer.

## 2.4.22 Preference Button

You can capture finance preference details in the Finance Preference screen. Click 'Finance 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.

**Finance Preferences**

Application Number: 000MSCL4465  
 Application Branch: 000  
 Financing Account Number: 000SBMS150033501  
 Application Type: Others  
 Product Code: SBMS  
 Customer Number: 004806

**Account Preference** | **Holiday Preference**

**Holiday Treatment for Disbursement / Payment Schedules**

☐ Ignore Holidays  
 Holiday Check: Local  
 Holiday Currency:   
☐ Move Across Month  
☐ Cascade Schedules  
☒ Move Forward  
☐ Move Backward

**Holiday Treatment for Maturity/Value Dates**

☐ Ignore Holidays  
 Holiday Check: Local  
 Holiday Currency:   
☐ Move Across Month  
☐ Cascade Schedules  
☒ Move Forward  
☐ Move Backward

**Holiday Treatment for Revision Schedules**

☒ Same as payment schedules  
☐ Ignore Holidays  
 Holiday Check: Local  
 Holiday Currency:   
☐ Move Across Month  
☐ Cascade Schedules  
☒ Move Forward  
☐ Move Backward

Ok Cancel

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 Details**

Application Number: 000JCN4069  
 Application Branch: 000

**Covenant Details**

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

Ok Cancel

### Application Number

The system displays the application number.

**Application Branch**

The system displays the application branch.

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

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

**Covenant Type**

Specify the type of covenant.

**Start Date**

Select the start date from the adjoining calendar.

**End Date**

Select the end date from the adjoining calendar.

**Frequency**

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

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

**Due Date**

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

**Currency**

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

**Guideline Value**

Specify the guideline value.

**Actual Value**

Specify the actual value.

**Waived**

Check this box to waive the covenant.

**Remarks**

Specify the remarks about the covenant maintenance.

## 2.4.24 Evaluation Button

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

The screenshot shows a 'Credit Evaluation' window with a blue header and a close button. Below the header, there are input fields for 'Application Number' (000MSCL4465), 'Application Category' (SUBBU\_MUSCAT), 'Customer Branch' (000), 'Customer No' (004806), 'Customer Type' (Corporate), and 'Customer Name' (004806). A tabbed interface is present with tabs for 'Risk', 'Quantitative Analysis', 'Qualitative Analysis', 'Credit Agency', and 'Legal Details'. The 'Risk' tab is active, showing a 'Risk Details' section with a table. The table has columns for 'Risk Id', 'Description', and 'Score'. The table is currently empty, and the status '1 Of 1' is displayed. At the bottom right, there are 'Ok' and 'Exit' buttons.

Risk Id	Description	Score
---------	-------------	-------

### **Application Number**

The system displays the application number.

### **Application Branch**

The system displays the application branch.

### **Application Category**

The system displays the application category.

### **Customer No**

The system displays the customer number.

### **Customer Type**

The system displays the customer type.

## 2.4.25 Risk Tab

### **Risk Details**

#### **Risk ID**

Specify the risk ID.

#### **Description**

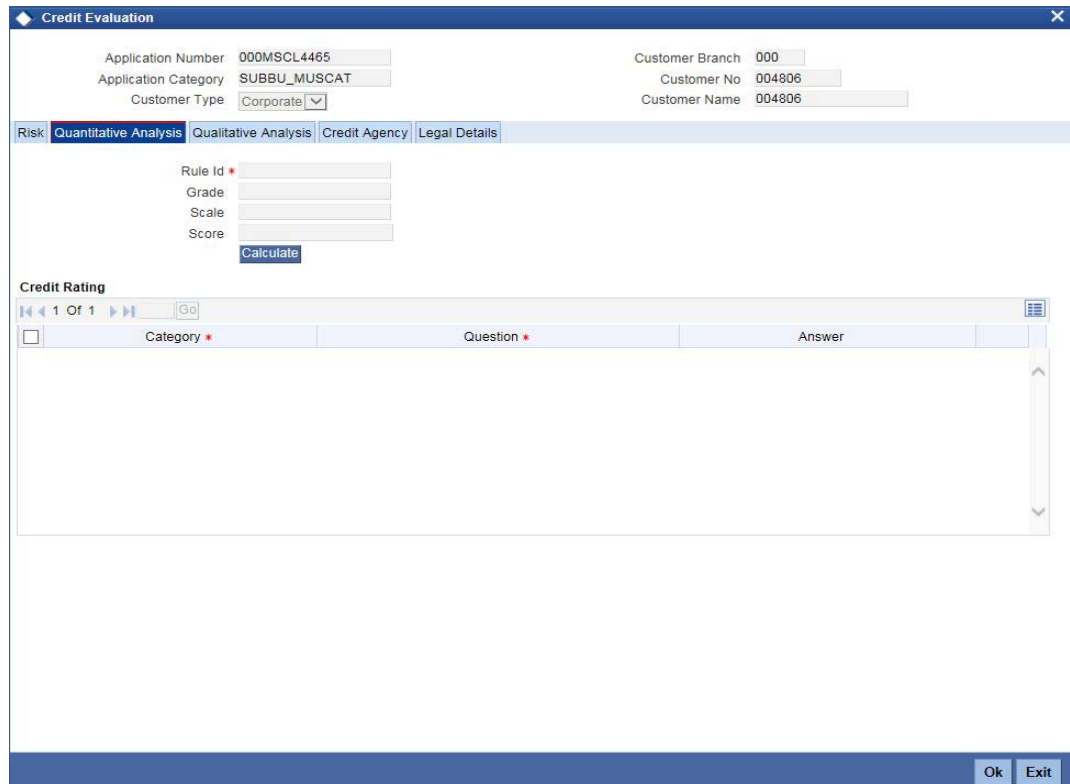
Give a brief description on the risk ID.

### Score

Specify the score.

## 2.4.26 Quantitative Analysis Tab

Click 'Quantitative Analysis' button to invoke this screen.



The screenshot shows a software window titled "Credit Evaluation" with a close button (X) in the top right corner. The window contains several input fields and a "Calculate" button. At the top, there are four input fields: "Application Number" (000MSCL4465), "Application Category" (SUBBU\_MUSCAT), "Customer Branch" (000), and "Customer No" (004806). Below these, there are two more input fields: "Customer Type" (Corporate) and "Customer Name" (004806). A tabbed interface is present with four tabs: "Risk", "Quantitative Analysis" (which is selected and highlighted in blue), "Qualitative Analysis", "Credit Agency", and "Legal Details". Below the tabs, there are four input fields labeled "Rule Id", "Grade", "Scale", and "Score", each with a red asterisk indicating it is a required field. A "Calculate" button is located below the "Score" field. Below the input fields, there is a "Credit Rating" section with a navigation bar showing "1 Of 1" and a "Go" button. Below the navigation bar, there is a table with three columns: "Category", "Question", and "Answer". The table is currently empty. At the bottom right of the window, there are "Ok" and "Exit" 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.

**Credit Evaluation**

Application Number: 000MSCL4465  
Application Category: SUBBU\_MUSCAT  
Customer Type: Corporate

Customer Branch: 000  
Customer No: 004806  
Customer Name: 004806

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

**Ratios**

1 Of 1 [Go]

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

**BenchMark Report** | **Analysis Report**

Ok Exit

## 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 input fields for "Application Number" (000MSCL4465), "Application Category" (SUBBU\_MUSCAT), "Customer Type" (Corporate), "Customer Branch" (000), "Customer No" (004806), and "Customer Name" (004806). Below these is a tabbed interface with five tabs: "Risk", "Quantitative Analysis", "Qualitative Analysis", "Credit Agency" (which is selected and highlighted in blue), and "Legal Details". Under the "Credit Agency" tab, the heading "Credit Agency Evaluation" is followed by a pagination control showing "1 Of 1". There are three input fields on the left: "Reference Id", "External Agency", and "Score". On the right, there are two dropdown menus: "Recommend" (set to "Not Recommended") and "Request Status" (set to "Not Required"), followed by a "Remarks" text area. At the bottom right of the window are "Ok" and "Exit" buttons.

### Request ID

Specify the request ID.

### External Agency

Specify the external agency.

### Score

Specify the score.

### Recommend

Specify if the external credit rating is recommended or not.

### Request Status

Specify the request status.

### Remarks

Specify remarks, if any.

## 2.4.29 Legal Details Tab

Click 'Legal Details' tab to view legal details.

The screenshot shows a 'Credit Evaluation' window with a header bar and a main content area. The header bar contains fields for Application Number (000MSCL4465), Application Category (SUBBU\_MUSCAT), Customer Type (Corporate), Customer Branch (000), Customer No (004806), and Customer Name (004806). Below the header bar is a tabbed interface with tabs for Risk, Quantitative Analysis, Qualitative Analysis, Credit Agency, and Legal Details. The Legal Details tab is selected. Below the tabs is a 'Legal Details' section with a table. The table has columns for Regulation, Terms and Condition Status, Reject Code, Description, and Remarks. The table is currently empty. At the bottom right of the window are 'Ok' and 'Exit' buttons.

Regulation	Terms and Condition Status	Reject Code	Description	Remarks
------------	----------------------------	-------------	-------------	---------

### 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 fields and sections:

- Header Fields:** Application Number \* 000JCN4069, Account Branch \* 000J02150030149, Product \* IJ02, Branch Code \* 000, Currency \* GBP, MIS Group (Link To Group checkbox, Default dropdown).
- Input Section:** Link To Group (radio buttons), Related Reference (radio buttons), Related Account, Related Reference, MIS Head, Rate Code, Spread.
- Rate At Section:** Rate Type (dropdown), Interest Method (dropdown), Reference Rate, Pool Code, Cost Code 1 through Cost Code 5.
- Transaction MIS Section:** MIS Group, Transaction MIS 1 through Transaction MIS 10.
- Composite MIS Section:** MIS Group, Composite MIS 1 through Composite MIS 10.
- Fund MIS Section:** MIS Group, Fund MIS 1 through Fund MIS 10.
- Footer:** Ok, Cancel buttons.

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:

- Header Fields:** Application Number \*, Application Branch \*, Account Number \*, Branch Code \*.
- Character Fields Section:** 1 Of 1, Field Name \*, Field Value.
- Number Fields Section:** 1 Of 1, Field Name \*, Field Value.
- Date Fields Section:** 1 Of 1, Field Name \*, Field Value.
- Footer:** Ok, Exit buttons.

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, which is organized into several sections for data entry:

- Top Section:** Includes fields for 'Application Number' (000MSCL4465), 'Application Branch' (000), and 'Account Number'.
- Beneficiary Institution:** A section with multiple text input fields.
- Sender To Receiver Information:** A section with multiple text input fields.
- Message Details:** Includes a 'Cover Required' checkbox.
- Payment Details:** A section with multiple text input fields.
- Charge Details:** Includes 'Account Currency' (GBP), 'Our Correspondent' (000942), 'Receiver' (000942), 'Transfer Type' (Customer Transaction), and 'Remitter - All Charges' (Charges, Remitter 1).
- Ordering Institution:** A section with multiple text input fields.
- Ordering Customer:** Includes 'Ordering Customer' (FLEXCUBE UNIVERSAL BANK1 Unit 1 Block A California).
- Intermediary Reimbursement Institution:** A section with multiple text input fields.
- Ultimate Beneficiary:** Includes 'Ultimate Beneficiary' (004806).
- Beneficiary Institution for Cover:** A section with multiple text input fields.
- Receiver Correspondence:** A section with multiple text input fields.
- Account With Institution:** A section with multiple text input fields.
- Intermediary:** A section with multiple text input fields.

The bottom right corner of the window features 'Ok' and 'Exit' buttons.

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      Credit Product Account: 909090902  
Upload Source Credit:      Clearing Branch Code:      Routing Number:      Sector Code:      External Account Name:      End Point:      Instrument Number Credit:      Clearing Product Code:      Clearing Bank Code:      External Account Number:      Product Category:

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.



**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 Button

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

Application Number 000MSCL4465  
Branch 000  
Account  
Financing Currency  
Asset Category  
Populate

Inventory Details

1 Of 1 Go

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

Ok Exit

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 000MSCL4465 Account Number  
 Application Branch 000 Branch Code

Multi Finance Company Details

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

Ok Exit

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 Button

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

Hamish Jiddayah Details

Application Number: 000MSCL4465  
Application Branch: 000  
Account:   
Currency:   
Hamish Jiddayah:   
Future Hamish Jiddayah Recievable:   
Total Hamish Jiddayah Amount:

1 Of 1 [Go]

Process Reference	Account Currency	Hamish Jiddayah Amount	Value Date	Amount in Account Currency
-------------------	------------------	------------------------	------------	----------------------------

Exit

**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 Party Button**

Click 'Party' button to invoke this screen.

Party Details

Application Number 000MSCL4465 Account Number  
Application Branch 000 Branch Code

1 Of 1 Go

Customer Id	Name	Settlement Branch	Settlement Account
-------------	------	-------------------	--------------------

Ok Exit

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.

**Customer Id**

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

**Name**

The system displays the name of the customer selected.

**Settlement Branch**

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

**Settlement Account**

Specify the settlement account number.

## 2.4.38 Multiple Asset Button

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

**Multiple Asset**

Application Number \* 000MSCL4465

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

Asset Sequence Number 1 | 1 Of 1 | + - | Asset Status Active

**Vehicle Details**

Type: New Asset (dropdown)  
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 (dropdown)  
Registration Name:   
Registration Emirate:   
Reg#:   
Registration Date:   
Delivery Date:

**Vendor Details**

Vendor Code:   
Vendor Name:   
Agent Name:   
Agent Branch:   
Agent Sales Name:

**Insurance Details**

☐ Insured By Bank  
Insurance Company:   
Currency:   
Premium Amount:

**Appraiser Details**

Appraiser Name:   
Appraiser Value:   
Appraiser Date:

**Amount Details**

Requested Finance Amount:   
% Amount:

**Total Amount Details**

Hamish Jiddayah Amount:   
Vehicle Value:   
Maintenance Cost:   
Insurance Amount:   
Asset Finance Amount:

Ok Cancel

**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.

### 2.4.38.1 Vehicle Tab

The screenshot shows the 'Multiple Asset' window with the 'Vehicle' tab selected. The 'Application Number' is 000MSCL4465. The 'Asset Status' is 'Active'. The 'Asset Sequence Number' is 1. The form is divided into several sections: 'Vehicle Details', 'Registration Details', 'Insurance Details', 'Amount Details', 'Vendor Details', 'Appraiser Details', and 'Total Amount Details'. Each section contains various input fields for data entry.

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	

Insurance Details	
Insured By Bank	
Insurance Company	
Currency	
Premium Amount	

Amount Details	
Requested Finance Amount	
% Amount	

Vendor Details	
Vendor Code	
Vendor Name	
Agent Name	
Agent Branch	
Agent Sales Name	

Appraiser Details	
Appraiser Name	
Appraiser Value	
Appraiser Date	

Total Amount Details	
Hamish Jiddayah Amount	
Vehicle Value	
Maintenance Cost	
Insurance Amount	
Asset Finance Amount	

## 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.

## 2.4.38.2 Property Tab

Click 'Property' tab to specify the property details

Multiple Asset

Application Number \* 000MSCL4465

Vehicle Property Project Goods Build Materials Service Ijarah Equipment

1 Of 1 + -

Asset Status Active

Asset Sequence Number 1

Property Details

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

Mortgage Degree

Amount Details

Currency

Requested Amount

Hamish Jiddayah Amount

Valuation

Insurance Value

Asset Finance Amount

Insurance Details

Insurance Company

Insurance Paid By

Premium Amount

Insurance Name

Expiry Date

Property Management

Company Name

Managed By

Vendor Details

Vendor Code \*

Vendor Name

Ok Cancel

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.

**2.4.38.3 Project Tab**

Click 'Project' tab to specify the project details.



## **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.

## **2.4.38.4 Goods Tab**

Click 'Goods' tab to specify the goods details.

The screenshot displays the 'Multiple Asset' application window. At the top, the 'Application Number' is '000MSCL4465'. Below this is a tabbed interface with tabs for 'Vehicle', 'Property', 'Project', 'Goods' (selected), 'Build Materials', 'Service Ijarah', and 'Equipment'. The 'Asset Sequence Number' is '1', and the 'Asset Status' is 'Active'. The 'Goods Details' section includes fields for 'Brand Code', 'Description', 'Quantity', 'Delinquency Location', and 'Delinquency Date'. The 'Amount Details' section includes fields for 'Currency', 'Hamish Jiddayah Amount', and 'Asset Finance Amount'. The 'Vendor Details' section includes fields for 'Vendor Code' and 'Vendor Name'. At the bottom right, there are 'Ok' and 'Cancel' buttons.

## **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.

**2.4.38.5 Build Materials Tab**

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

**Multiple Asset**

Application Number \* 000MSCL4465

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

1 Of 1

Asset Sequence Number 1

Asset Status **Active**

**Build Materials Info**

Goods Type  
Description  
Proforma Invoice Number  
Proforma Invoice Date

**Amount Details**

Currency  
Hamish Jiddayah Amount  
Asset Finance Amount

**Vendor Details**

Vendor Code \*  
Vendor Name

Ok Cancel

### **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.

## 2.4.38.6 Service Ijarah Tab

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

The screenshot shows the 'Multiple Asset' form with the 'Service Ijarah' tab selected. The form includes the following sections and fields:

- Application Number:** 000MSCL4465
- Navigation Tabs:** Vehicle, Property, Project, Goods, Build Materials, **Service Ijarah**, Equipment
- Asset Sequence Number:** 1 (with navigation buttons: 1 Of 1, +, -)
- Asset Status:** Active
- Rent Ijarah:**
  - Rent Location
  - Unit Number
  - Rent Plot Number
  - Rent Building Name
  - Project Name
  - Rent Area
  - Rent Emirate
  - Total Area
  - Built Up Area
  - No of Storey
  - Rent Start Date
  - Rent End Date
- Event Ijarah:**
  - Event Type
  - Event Location
  - Event Plot Number
  - Event Building Name
  - Event Area
  - Event Emirate
  - Hotel Total Area
  - Capacity
- Educational Ijarah:**
  - Course Name
  - Educational Beneficiary
  - Educational Start Date
  - Educational End Date
- Goods Ijarah:**
  - Goods Type Code
  - Description
  - Brand Code
  - Quantity
  - Delinquency Location
  - Delinquency Date
- Medical Ijarah:**
  - Medical Beneficiary
  - Medical Start Date
  - Medical End Date
- Vendor Details:**
  - Vendor Code \*
  - Vendor Name
- Amount Details:**
  - Currency
  - Hamish Jiddayah Amount
  - Asset Finance Amount

Buttons: Ok, Cancel

### 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.

**2.4.38.7 Equipment Tab**

Click 'Equipment' tab to specify the equipment details.

**Multiple Asset**

Application Number \* 000MSCL4465

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

Asset Sequence Number 1 1 Of 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**

1 Of 1 Go

<input type="checkbox"/>	Evaluation Name	Evaluation Value	Evaluation Date

Ok Cancel

## Equipment Details

### **Owner**

Specify the owner of the equipment.

### **Description**

Specify the description of the equipment.

### **Engine Number**

Specify the engine number of the equipment.

### **Equipment Location**

Specify the location of the equipment.

### **Street**

Specify the street details of the equipment is located.

### **Area Code**

Specify the area code of the equipment.

### **City Code**

Specify the city code of the equipment.

### **Country**

Specify the country code of the equipment.

## Amount Details

### **Currency**

Specify the currency code.

**Hamish Jiddayah Amount**

Specify the Hamish Jiddayah amount.

**Asset Finance Amount**

Specify the asset finance amount.

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

Specify the vendor code.

**Vendor Name**

The system displays the name of the vendor.

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

Specify the sell date from the adjoining calendar.

**Invoice Number**

Specify the invoice number.

**Invoice Date**

Specify the invoice date from the adjoining calendar.

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

Specify the evaluation name.

**Evaluation Value**

Specify the evaluation value.

**Evaluation Date**

Specify the evaluation date.

## **2.5 Manual Liquidation**

This section contains the following topics:

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

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

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

Specify the following details:

### Application Number

The system displays the application number.

### Application Branch

The system displays the application branch.

### Branch Code

The system displays the branch code.

### Account

The system displays the account number.

### Application Date

The system defaults the application initiation date.

### Status

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

### Product

The system displays the product based on the facility selected.

### Product Description

Give a brief description on the product.

### Application Priority

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

- Low

- Medium
- High

### Customer Id

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

### Event Sequence Number

Specify the event sequence number.

## 2.5.2 Payment Details Tab

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

### Value Date

Select the value date from the adjoining calendar.

### Execution Date

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

### Limit Date

Select the limit date from the adjoining calendar.

### Main Interest Rate

The system displays the main interest rate.

### Mudarabah

#### Gross Profit

Specify the gross profit.

**Excess Profit**

Specify the excess profit.

**Customer Incentive**

Specify the customer incentive.

**Bank Profit**

Specify the bank profit.

**External Reference**

The system displays the external reference number.

**Narrative**

Specify comments if any.

**Payment Details****Reversed**

Check this box to indicate the settlement is reversed.

**Payment Mode**

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

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

**Settlement Currency**

The system displays the settlement currency.

**Settlement Amount**

Specify the settlement amount.

**Financing Currency Equivalent**

Specify the financing currency equivalent.

**Original Exchange Rate**

The system displays the original exchange rate.

**Exchange Rate**

Specify the current exchange rate.

**Settlement Branch**

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

**Settlement Account**

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

**Account Description**

The system displays the account description.

**Settlement Product**

Specify the settlement product.

**Instrument Number**

Specify the instrument number.

**End Point**

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

**Card Number**

Specify the card number.

**External Account Number**

Specify the external account number.

**External Account Name**

Specify the external account name.

**Clearing Bank**

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

**Clearing Through Branch**

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

**Sector Code**

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

**Routing No**

Specify the routing number.

**Settlement Reference**

The system displays the settlement reference number.

**Negotiated Cost Rate**

Specify the negotiated cost rate.

**Negotiated Reference**

Specify the negotiated reference number.

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

<input checked="" type="checkbox"/>	Component Name	Component Currency Equivalent
<input checked="" type="checkbox"/>		

### **Component Name**

Specify the name of the component.

### **Component Currency Equivalent**

Specify the equivalent component currency.

### **Component Details**

#### **Component Name**

The system displays the component name.

#### **Currency**

The system displays the currency code of the component.

#### **Amount Due**

The system displays the amount due of the component.

#### **Adjustment Due**

The system displays the adjustment date of the component.

#### **Amount Overdue**

The system displays the amount overdue of the component.

#### **Amount Not Due**

The system displays the amount not due of the component.

#### **Amount Waived**

Specify the waived amount.

#### **Amount Capitalized**

Specify the amount capitalized.

#### **Amount Paid**

Specify the amount paid.

## **Prepayment of Amortized Finance**

### **Recomputation Basis**

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

- Change Installment
- Reduce Tenor

### **Recomputation Effective From**

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

### **New Maturity Date**

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

### **Next Schedule Date**

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

### **Old Maturity Date**

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

## **Prepayment of Simple Finance**

### **Recomputation Basis**

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

- Change Installment
- Reduce Tenor

### **New Maturity Date**

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

### **Old Maturity Date**

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

## **2.5.3 Penalty Rates Tab**

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

**Corporate Musharaka Financing Manual Liquidation**

Save Hold

Application Number  Application Date 2015-01-03 Application Priority ☐ Low  
☐ Medium  
☐ High  
Application Branch 000 Status Manual Liquidation  
BranchCode \*  Product  Customer Id   
Account \*  Product Description  Event Sequence Number \*

Payment Details **Penalty Rates** Check List

**Penalty Rates**

1 Of 1 Go

<input type="checkbox"/>	Effective Date	User Defined Element Name	User Defined Element Value

Events

Previous Remarks Remarks Audit Outcome

Exit

### Effective Date

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

### User Defined Element Name

The system displays the user defined element name.

### User Defined Element Value

Specify the user defined element value.

## 2.5.4 Check List Tab

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

**Corporate Musharaka Financing Manual Liquidation**

Save Hold

Application Number  Application Date 2015-01-03 Application Priority ☐ Low  
 Application Branch 000 Status Manual Liquidation ☐ Medium  
 BranchCode  Product  Customer Id   
 Account  Product Description  Event Sequence Number

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

**Check List**

1 Of 1 Go

<input type="checkbox"/>	Description	Checked
<input type="checkbox"/>		

Remarks

Remark 1  Remark 6   
 Remark 2  Remark 7   
 Remark 3  Remark 8   
 Remark 4  Remark 9   
 Remark 5  Remark 10

Events

Previous Remarks Remarks Audit Outcome

Exit

## Description

Specify the description for the checklist.

## Checked

Check this box to select the checklist.

## Remarks

### Remark 1 to 10

Specify remarks if any for the checklist.

## 2.5.5 Specifying Events Details

Click the 'Events' button to capture events details.

Field Name *	Value

## **Fields**

### **Field Name**

The system displays the field name.

### **Value**

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

## 3. Reports

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

This chapter contains the following topics:

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

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

### 3.1 BIP Reports

This section contains the following topics:

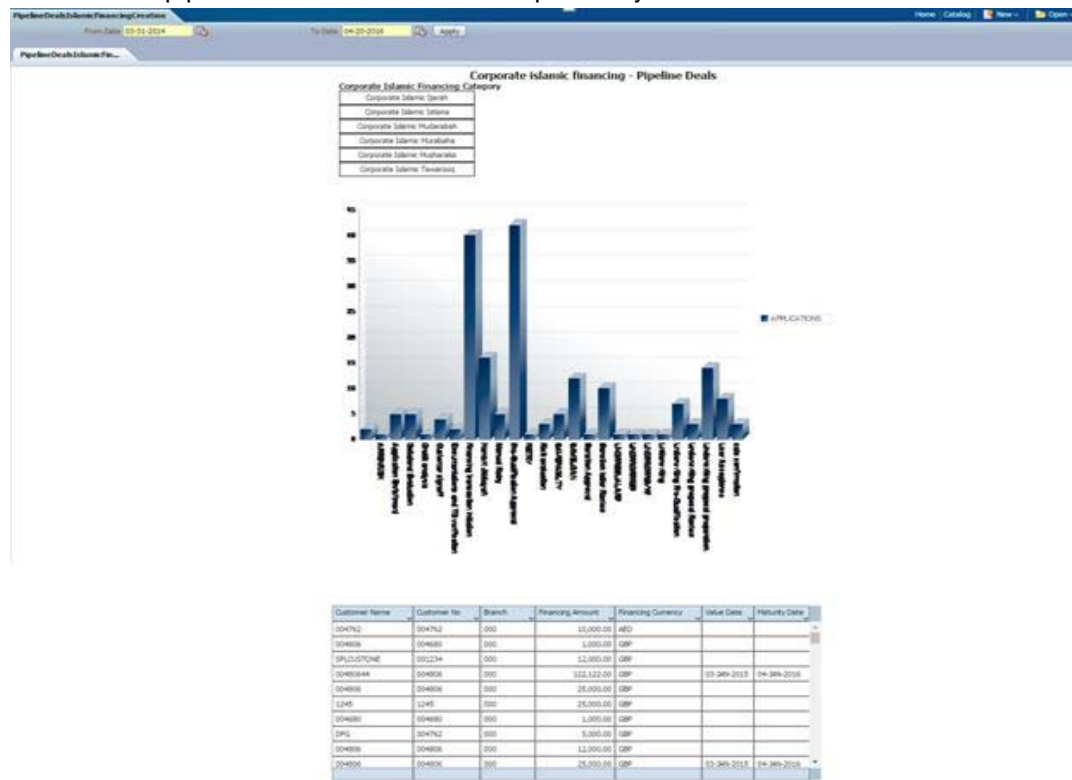
- [Section 3.1.1, "Pipeline Deals"](#)
- [Section 3.1.2, "Approved Deals Over a Period"](#)
- [Section 3.1.3, "Trend Analysis Over a Period"](#)

#### 3.1.1 Pipeline Deals

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

##### 3.1.1.1 Pipeline Deals

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



### Header

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

### Body of the Report

The following details are displayed in the report:

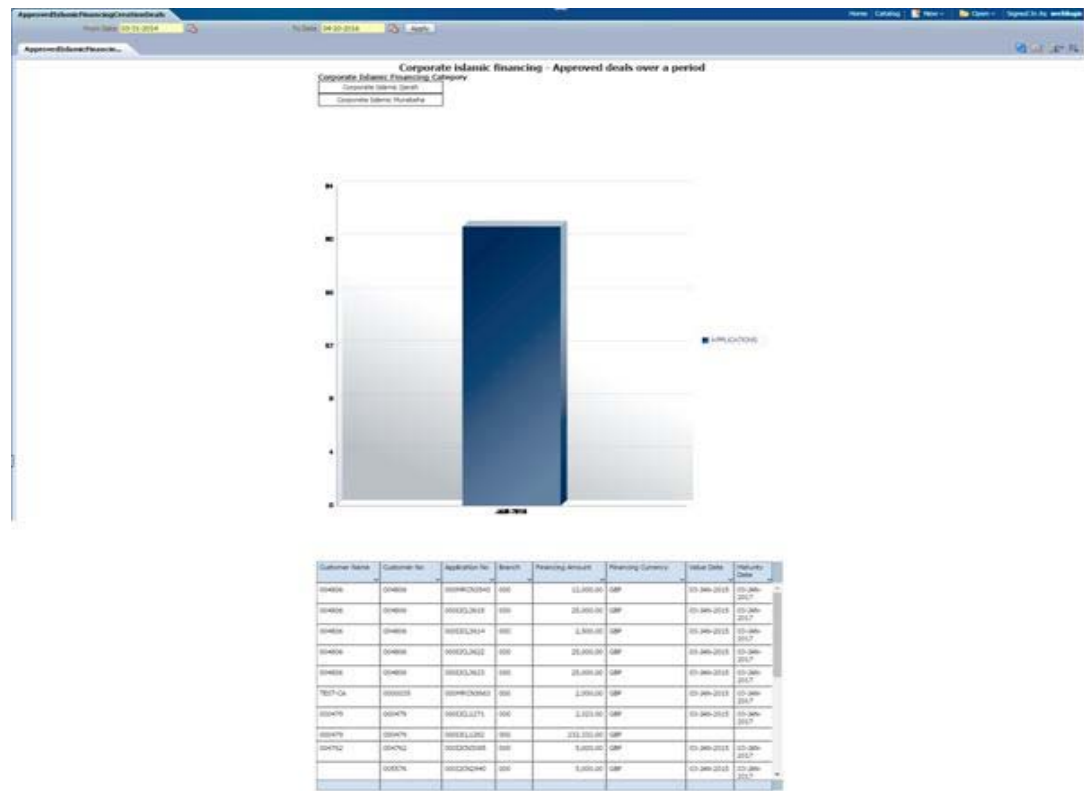
Field Name	Description
<b>First Section</b>	
From Date	The date from when the amount is financed.
To Date	The date till when the amount is financed.
<b>Second Section</b>	
Customer Name	The name of the customer who has requested for the finance.
Customer No	The customer reference number.
Branch	The branch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

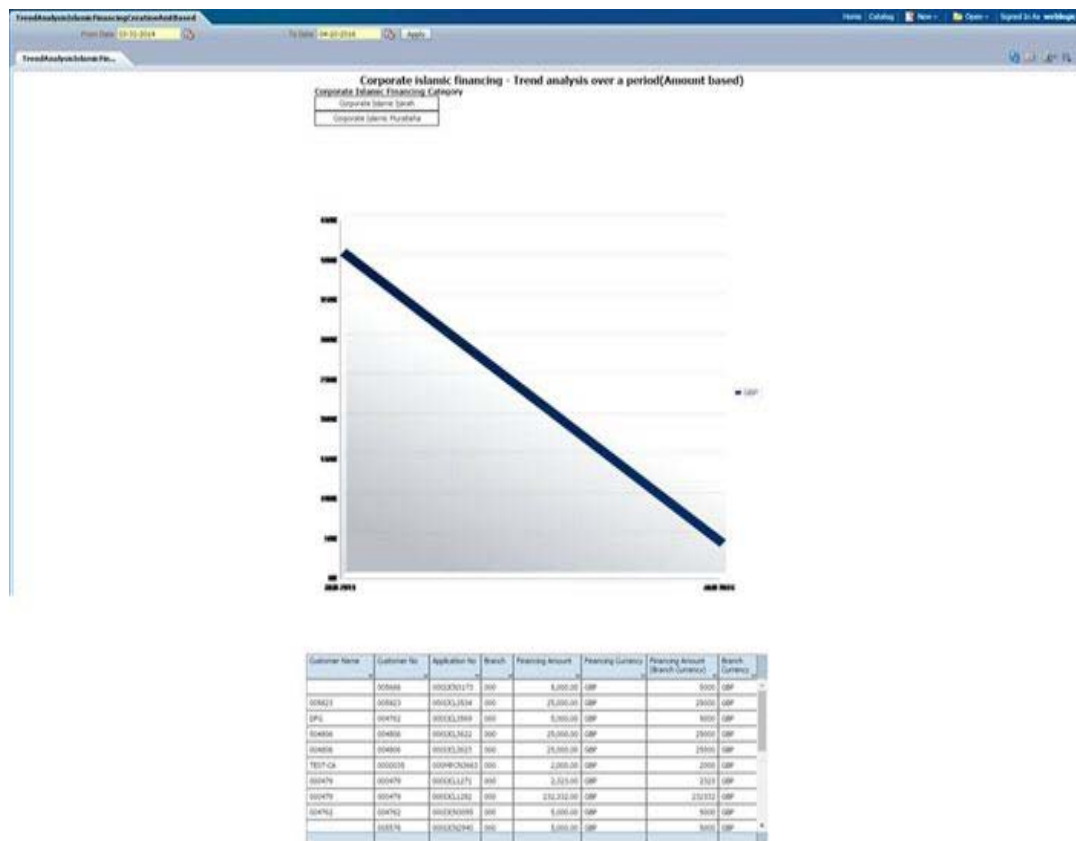
Field Name	Description
Financing Amount	The financing amount.
Financing Currency	The financing currency.
Value Date	The value date of the amount financed.
Maturity Date	The maturity date of the amount financed.

### 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. 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 Year.

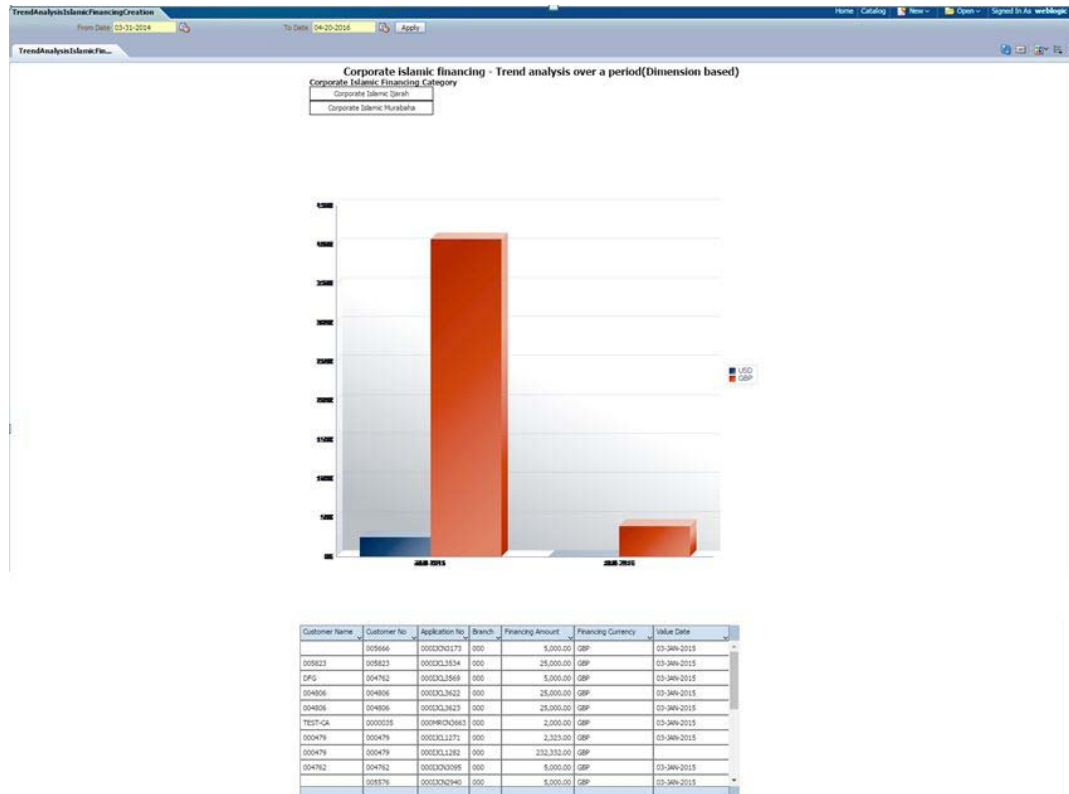
#### Body of the Report

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.

Field Name	Description
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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