

Ijarah Creation User Guide

Oracle FLEXCUBE Universal Banking

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Ijarah Creation User Guide
Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

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1.1 Introduction

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

1.2 Audience

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

Role	Function
Corporate Customer Service Executive	Collection of applications
Trade Finance Executive	Updation of details of contracts
Trade Finance Manager	Verification and authorization of contracts
Compliance Executive	Performance of compliance details of all parties in a contract
Compliance Manager	Verification of compliance check carried out by Compliance Executive

1.3 Documentation Accessibility

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

1.4 Abbreviations

The following abbreviations are used in this User Manual:

Abbreviation	Description
BPEL	Business Process Execution Language
WF	Workflow

1.5 Organization

This manual is organized into the following chapters:





Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>ljarah Origination</i> explains the workflow of <i>ljarah</i> finance and process of maintaining the prospect details.

1.6 Related Documents

- Procedures 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. *Ijarah* Origination

The process of *Ijarah* finance origination gets initiated when a prospective customer approaches the bank, with a finance account opening request or when the bank approaches a prospective customer, taking lead from its database. In case of a bank-initiated request, the process moves forward only if the prospective customer is interested. The entire process is carried out in multiple stages and on successful completion of each stage, it moves automatically to the next stage.

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

This chapter contains the following sections:

- [Section 2.1, "Stages in Ijarah"](#)
- [Section 2.2, "Finance Prospect Details Maintenance"](#)
- [Section 2.3, "Credit Rating Rules"](#)
- [Section 2.4, "Credit Ratio"](#)
- [Section 2.5, "Override Maintenance"](#)
- [Section 2.6, "Document Checklist and Advices"](#)
- [Section 2.7, "Application Category"](#)
- [Section 2.8, "Maintaining Pricing Details"](#)
- [Section 2.9, "Stages in Ijarah Finance Origination"](#)
- [Section 2.10, "Finance Application Details Entry Stage"](#)
- [Section 2.11, "Application Verification Stage"](#)
- [Section 2.12, "Application Management Verification Stage"](#)
- [Section 2.13, "Internal Blacklist Check Stage"](#)
- [Section 2.14, "External Blacklist Check Stage"](#)
- [Section 2.15, "Underwriting"](#)
- [Section 2.16, "Finance Approval Stage"](#)
- [Section 2.17, "Document Verification Stage"](#)
- [Section 2.18, "Message Generation"](#)
- [Section 2.19, "Finance Applications Details Upload"](#)
- [Section 2.20, "User Acceptance Stage"](#)
- [Section 2.21, "Disbursement of Ijarah Stage"](#)
- [Section 2.22, "Manual Liquidation Stage"](#)
- [Section 2.23, "Asset Capture Stage"](#)

2.1 Stages in *Ijarah*

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

The following details need to be maintained for originating a *Ijarah*:

- Finance Application Capture
- Application Verification
- Application Management Verification (Configurable)
- Internal Blacklist Check
- External Blacklist Check
- Underwriting (Credit Evaluation)
- Finance Approval
- Document Verification
- Finance details upload
- User Acceptance
- Disbursement
- Manual Liquidation
- Asset Capture

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

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

- Vehicle
- Property
- Equipment
- Goods
- Service Ijarah
- Project
- Home

2.2 Finance Prospect Details Maintenance

This section contains the following topics:

- [Section 2.2.1, "Maintaining Finance Prospect Details"](#)
- [Section 2.2.2, "Main Tab"](#)
- [Section 2.2.3, "Details Tab"](#)
- [Section 2.2.4, "Requested Tab"](#)
- [Section 2.2.5, "Viewing Finance Prospect Summary"](#)

2.2.1 Maintaining Finance Prospect Details

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

The following details are captured as part of this maintenance:

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

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

You can specify the following details in this screen:

Lead Id

Specify a unique identification for the prospective finance customer.

Description

Specify a suitable description for the prospective loan customer.

Request ID

The system generates the request ID.

Channel

Specify the channel.

Promotion Code

Specify the promotion code, if any.

Branch

Specify the branch code in which the application is processed.

Date of Request

The system displays the current system date as the date of request.

New Account Number

The system displays the new account number.

Application Type

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

- Retail
- Corporate
- CASA
- Ijarah

- Istisna
- Mudarabah
- Murabaha
- Musharaka

Current Status

The system displays the current status.

New Status

Select the new status from the option list.

Conversation ID

Select the conversation ID from the adjoining option list.

2.2.2 Main Tab

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

Type

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

- Primary
- Co-Applicant

Salutation

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

- Mr
- Mrs
- Miss
- Dr

First Name

Specify the first name of the customer.

Middle Name

Specify the middle name of the customer.

Last Name

Specify the last name of the customer.

National Id

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

Short Name

Specify the short name of the customer.

Gender

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

Date of Birth

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

Mother's Maiden Name

Specify the customer's mother's maiden name.

Customer Category

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

Country

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

Nationality

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

Language

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

Mobile Number

Specify the mobile phone number of the prospective customer.

Landline No

Specify the land phone number of the prospective customer.

Office No

Specify the office phone number of the prospective customer.

Fax

Specify the fax number of the prospective customer.

Passport No

Specify the passport number of the prospective customer.

Passport Issue Date

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

Passport Expiry Date

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

Passport Issue Place

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

E-mail

Specify the e-mail Id of the prospective customer.

Dependents

Specify the number of dependants for the customer.

Marital Status

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

- Married
- Unmarried
- Divorcee
- Remarried

- Separated
- Spouse Expired

2.2.3 Details Tab

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

Address Details

Seq No

The sequence number is automatically generated by the system.

Address Type

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

- Permanent
- Home
- Work
- Temporary
- Others

Mailing

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

Address Line 1 – 3

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

Contact Number

Specify the contact telephone number of the customer.

Zip

Specify the zip code associated with the address specified.

Country

Specify the country associated with the address specified.

Employment Details

Seq No

The sequence number is automatically generated by the system.

Employment Type

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

- Part Time
- Full Time
- Contract Based

Employer

Specify the name of the employer of the prospective customer.

Occupation

Specify the occupation of the prospective customer.

Designation

Specify the designation of the prospective customer.

Employee Id

Specify the employee Id of the prospective customer.

Address Line 1 – 3

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

Zip

Specify the zip code associated with the office address specified.

Country

Specify the country associated with the employment address specified.

Phone No

Specify the official phone number of the prospective customer.

Extn

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

Contact

Specify the contact number of the prospective customer.

Contact Name

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

Contact Phone

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

Contact Extn

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

Comments

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

Department

Specify the department to which the customer belongs.

Stated Years

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

Stated Months

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

2.2.4 Requested Tab

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

The screenshot shows the 'Prospect Details' form with the 'Requested' tab selected. The form is divided into several sections: 'Lead Information' (Lead ID, Description, Request ID, Channel, Promotion Code), 'Branch Information' (Branch, Date of Request, New Account Number), 'Application Information' (Application Type, Current Status, New Status, Conversation ID), 'Requested Loan Details' (Requested Currency, Requested Amount, Rate, Tenor(In Months), Loan Type, Loan Purpose), 'Vehicle Details' (Vehicle Type, Purchase Type), 'Requested CASA Details' (Type of Account, Purpose of Account), and 'Overdraft Limit Required'. The 'Requested' tab is highlighted in the top navigation bar. The bottom of the form has a 'Documents' section with 'Conversation' and a 'Cancel' button.

You can capture the following details here:

Currency

Specify the finance currency preference of the customer or select the currency from the option list provided.

Requested Amount

Specify the finance amount requested by the prospective customer.

EMI Amount

Specify the preferred EMI amount of the prospective customer.

Tenor (in months)

Specify the preferred finance tenor (in months) of the prospective customer.

Rate

Specify the preferred profit rate of the prospective customer.

2.2.5 Viewing Finance Prospect Summary

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

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

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

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

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

2.3 Credit Rating Rules

This section contains the following topics:

- [Section 2.3.1, "Maintaining Credit Rating Rules"](#)
- [Section 2.3.2, "Main Tab"](#)
- [Section 2.3.3, "Risk Factor Tab"](#)
- [Section 2.3.4, "Specifying Credit Grades"](#)
- [Section 2.3.5, "Specifying Auto Decision Details"](#)
- [Section 2.3.6, "Viewing Credit Rule Summary"](#)

2.3.1 Maintaining Credit Rating Rules

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

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

You can specify the following details in this screen:

Rule Id

Specify a unique identification for the credit rating rule.

Description

Specify a suitable description for the credit rating rule.

Type

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

- Retail
- Corporate

2.3.2 Main Tab

You can maintain the following details in this tab:

Question Details

Question Id

The question Id is automatically generated by the system.

Category

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

Question

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

Answer Details

Sequence Number

The sequence number is automatically generated by the system.

Possible Answer

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

Score

Specify the score associated with an answer.

2.3.3 Risk Factor Tab

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

The screenshot shows the 'Rule Maintenance' window with the 'Risk Factor' tab selected. The interface includes a 'New' button, a 'Rule Id *' field, an 'Account Description' field, a 'Type' dropdown menu (set to 'Retail'), and a 'New Route' checkbox. Below these fields is a 'Risk Factor' table with columns for 'Risk Id *', 'Account Description', and 'Formula'. The table currently shows one entry with a 'Formula' button next to it. At the bottom, there is a 'Rating' section with 'Auto Decision' selected, and a footer area with fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

You can specify the following details here:

Risk Id

Specify a unique identifier for the credit risk being maintained.

Description

Specify a suitable description for the credit risk.

2.3.3.1 Specifying Formula Details

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

The screenshot shows a 'Formula' dialog box with a table and several input fields. The table has three columns: 'Sequence Number', 'Condition', and 'Result'. Below the table, there are four input fields: 'Elements', 'Index', 'Functions', and 'Braces'. At the bottom right, there are 'Ok' and 'Exit' buttons.

You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Condition

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

Result

Specify the result to be associated with the condition specified.

Elements

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

Functions

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

Braces

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

Operators

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

Logical Operators

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

2.3.4 Specifying Credit Grades

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

Sequence Number *	Score	Grade

You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Score

Specify the score associated with a credit risk.

Grade

Specify the credit grade based on the score obtained.

2.3.5 Specifying Auto Decision Details

While creating finance, you need to decide whether the applicant is eligible to receive finance from the bank. Auto Decision feature in Oracle FLEXCUBE decides whether to approve or reject an application. It also gives the stipulations or reasons for the decision.

To use this feature, you need to maintain the Auto Decision details in 'Auto Decision' screen.

Serial Number *	Score	Credit Decision
		Recommend Reject

Specify the following details:

Serial Number

The system displays the serial number.

Score

Specify the maximum credit score of the finance applicant for the system to make the corresponding auto decision. The score is maintained based on the Risk Factor maintained in Rule details screen.

Auto Decision

Specify the auto decision to be made for each credit score. You can maintain the maximum credit scores for each of the following decisions:

- Auto Approved
- Recommend Approval
- Recommend Reject
- Auto Rejected

While creating finance, based on the applicant's credit score and auto decision mapping maintained in here, the system decides whether to approve, reject, recommend approval or recommend rejection of the application..

2.3.6 Viewing Credit Rule Summary

You can view a summary of the credit rules in 'Rule Maintenance' screen. You can also query for a particular record based on desired search criteria. You can invoke this screen by typing 'ORSRULMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Rule Maintenance' application window. At the top, there are buttons for 'Search', 'Advanced Search', and 'Reset'. Below these are two dropdown menus for 'Authorization Status' and 'Record Status', and a text field for 'Rule Id' with a search icon. A 'Records per page' dropdown is set to '15', and a pagination bar shows '1 Of 1' records. The main area contains a table with columns: 'Authorization Status', 'Record Status', 'Rule Id', and 'Account Description'. The table is currently empty. An 'Exit' button is located at the bottom right of the window.

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

- Authorization Status
- Record Status
- Rule Id

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

2.4 Credit Ratio

This section contains the following topics:

- [Section 2.4.1, "Maintaining Credit Ratios"](#)
- [Section 2.4.2, "Specifying Formula Details"](#)
- [Section 2.4.3, "Viewing Credit Ratio Summary"](#)

2.4.1 Maintaining Credit Ratios

You can maintain the rules to calculate the credit ratios in 'Credit Ratio Maintenance' screen. You can invoke this screen by typing 'ORDRATMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

LMC Eligibility Ratio

New Enter Query

Group Id *
Description
Type: Retail (New Route checked)

Ratio Id

Ratio Id *	Description	Formula
		Formula

Range

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

You can specify the following details in this screen:

Group Id

Specify a unique identification code for the ratio group.

Description

Specify a suitable description for the ratio group.

Type

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

- Retail
- Corporate

Ratio Id

Specify a unique identification for the credit ratio being maintained.

Description

Specify a suitable description for the credit ratio.

2.4.2 Specifying Formula Details

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

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



You can specify the following details here:

Ratio Type

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

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

Condition

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

Elements

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

Functions

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

Braces

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

Operators

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

2.4.3 Viewing Credit Ratio Summary

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

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

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

- Authorization Status
- Record Status
- Group Id

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

2.5 Override Maintenance

This section contains the following topics:

- [Section 2.5.1, "Maintaining Override Details"](#)
- [Section 2.5.2, "Viewing Override Summary"](#)

2.5.1 Maintaining Override Details

You can maintain the formulae to verify if overrides need to be generated dynamically, in 'Override Maintenance' screen.

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

You can specify the following details in this screen:

Process Code

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

Application Category

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

Type

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

- Retail
- Corporate
- Ijarah
- Istisna
- Mudarabah
- Murabaha
- Musharaka
- Tawarooq

Stage

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

Description

Specify a suitable description for the finance origination stage.

Overrides

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

Sequence Number

The sequence number is automatically generated by the system.

Condition

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

Error Code

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

Error Parameter

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

Elements

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

Functions

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

Braces

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

Operators

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

Logical Operators

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

2.5.2 Viewing Override Summary

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

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

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

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

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

2.6 Document Checklist and Advices

This section contains the following topics:

- [Section 2.6.1, "Maintaining Document Checklist and Advices"](#)
- [Section 2.6.2, "Process Flow \(BPEL\) Report"](#)
- [Section 2.6.3, "Viewing Document Checklist Summary"](#)

2.6.1 Maintaining Document Checklist and Advices

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

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

The screenshot shows a web-based form titled 'New'. It has a blue header bar with a title 'New' and standard window controls. The form is divided into several sections:

- Process Code *** and **Application Category *** are at the top, each with a text input field.
- Process Stages** section contains a **Stage *** dropdown menu and a **Stage Description** text input field.
- Document Details** section features a table with three columns: **Document Category ***, **Document Type ***, and **Mandatory**. The 'Mandatory' column has a dropdown menu currently showing 'Mandatory'. There are navigation arrows and a 'Go' button above the table.
- BI Advices** section is at the bottom, containing a table with columns for **Maker**, **Checker**, **Date Time**, **Mod No**, **Record Status**, and **Authorization Status**. There are navigation arrows and a 'Go' button above this table.
- The bottom of the form has a blue bar with an **Exit** button and labels for the bottom row of the 'BI Advices' table.

You can specify the following details in this screen:

Process Code

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

Application Category

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

Stage

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

Stage Title

Specify a suitable description for the finance origination stage.

Document Details

Document Category

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

Document Type

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

Mandatory

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

- Mandatory
- Overridden
- Others

BI Advices

Report Name

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

Template

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

Format

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

- PDF
- RTF

Locale

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

- en-US

2.6.2 Process Flow (BPEL) Report

Based on the details maintained on this screen, you can generate a report from any stage of the process flow. To generate this report from a particular stage, you need to click the 'Document' tab at that stage. Under the frame 'Advices', you have the option to generate this report.

You can generate the report only if you maintain 'ORRPICAL_en_US.rtf' as the template.

You can generate this report in 'PDF' or 'RTF' formats.

Contents of the Report

This report contains the following details of the finance account:

Field	Description
Financing Application Number	The application number of the finance
Approved Financing Amount	The amount approved for the finance
Tenor (In Months)	Tenor, in terms of months
Applied On	The date of application of the finance
Profit Rate	The rate of profit applicable on the finance

2.6.3 Viewing Document Checklist Summary

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

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

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

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

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

2.7 Application Category

This section contains the following topics:

- [Section 2.7.1, "Maintaining Application Category Details"](#)
- [Section 2.7.2, "Main Tab"](#)
- [Section 2.7.3, "Agency Tab"](#)
- [Section 2.7.4, "Viewing Application Category Summary"](#)

2.7.1 Maintaining Application Category Details

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

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

You can specify the following details in this screen:

Application Category

Specify a unique identification for the finance application category.

Category Description

Specify a suitable description for the finance application category.

Rule Id

Specify the credit rule to be associated with the application category or select the Rule Id from the option list provided.

Ratio Id

Specify the credit ratio to be associated with the application category or select the Ratio Id from the option list provided.

Pricing Group

Specify the pricing group to be linked to the ljarah application category. The option list displays all valid pricing groups applicable. Choose the appropriate one.

2.7.2 Main Tab

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

Product Details

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

Product Code

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

Product Description

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

Default

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

Other Details

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

Offer Id

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

No of Installments

Specify the number of installments associated with the finance.

Units

Select the units based on which the finance disbursement should be carried out. The following options are available in the option list:

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

Frequency

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

Rate

Specify the profit rate to be associated with the finance.

Rate Code

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

Spread

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

Effective Rate

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

Default

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

2.7.3 Agency Tab

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

LBL_APPMT

New

Application Category *

Category Description

Category Type

Retail

Others

Rule Id

Ratio Id

Pricing Group

Main

Agency

Credit Agency

1 Of 1

Go

Agency Code *

Agency Name

Bureau Details

1 Of 1

Go

Bureau Code *

Bureau

Call Priority

Maker

Date Time:

Mod No

Record Status

Checker

Date Time:

Authorization Status

You can specify the following details in this screen:

Credit Agency

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

Agency Code

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

Agency Name

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

Bureau Details

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

Bureau Code

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

Bureau

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

2.7.4 Viewing Application Category Summary

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

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

Category Details

Search Advanced Search Reset

Authorization Status Record Status

Application Category Category Type

Records per page 15 1 Of 1 Go

	Authorization Status	Record Status	Application Category	Category Description	Category Type
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					

Exit

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

- Authorization Status
- Record Status
- Application Category

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

2.8 Maintaining Pricing Details

Oracle FLEXCUBE allows you to maintain pricing groups and apply a suitable pricing rule to an application category during ijarah finance origination. The pricing rule automatically selects the best matched finance offer for the finance application from the available offers for the application category.

You need to maintain pricing groups and define the price IDs and formulae for the group using 'Pricing Maintenance' screen. To invoke the screen, type 'ORDPRCMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Pricing Maintenance

New

Price Group ID * Price Type

Description

Pricing Details

1 Of 1

<input type="checkbox"/> Price ID *	Price Description	Default	Formula	Offer
<input type="checkbox"/>		<input type="checkbox"/>	<input type="button" value="Formula"/>	<input type="button" value="Offer"/>

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Specify the following details:

Pricing Group

Specify a unique name to identify the price group.

Description

Specify a brief description of the price group.

Price Type

Specify the price type associated with the price group. You can choose one of the following price types:

- Retail
- Corporate
- Ijarah
- Istisna
- Mudarabah
- Murabaha
- Musharaka
- Tawarooq

Pricing Details

Specify the following details.

Price ID

Specify a unique price ID.

This price ID can be applied to a finance at underwriting stage.

Price Description

Specify a brief description of the price ID.

Default

Check this box to set this as the default price ID for the price group that you maintain.

Formula

Click 'Formula' button to define the pricing rule for each price ID. You can define the formula using origination system elements in Oracle FLEXCUBE.

Sequence Number *	Condition	Score

Elements

Index

Functions

Braces

Operators

Logical Operators

Ok Exit

You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Condition

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

Result

Specify the result to be associated with the condition specified.

Elements

Specify the data elements to be used to define the formula for pricing details or select the element from the option list provided.

Functions

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

Braces

Select the opening or the closing brace from the drop-down list provided, to define the pricing details formula.

Operators

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

Logical Operators

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

Based on the formula and the finance application category, the system automatically applies a price ID to the application. You can apply a different price ID that matches the application only at the Underwriting Stage.

If you change a price ID selected by the system and reapply a different price ID, the system changes the score of the pricing rule. The score determines the price ID to be automatically applied.

Offer

Click 'Offer' button to define the offers for pricing ID.

The screenshot shows a window titled "Offer Details". Inside, there is a table with the following columns: Sequence Number, Score From, Score Up To, Rate, No of Installments, Frequency, and Units. The "Units" column has a dropdown menu currently showing "Monthly". Above the table, there is a navigation bar with "1 Of 1" and a "Go" button. At the bottom right of the window, there are "Ok" and "Exit" buttons.

Based on the score and the finance application category, the system automatically applies a price ID to the application. You can apply a different price ID that matches the application only at the Underwriting Stage.

Sequence Number

The system displays the sequence number.

Score From

Specify the minimum score range for the offer.

Score Up To

Specify the maximum score range for the offer.

Rate

Specify the loan rate for the loan.

No of Installments

Specify the Number of Loan Installments/Schedules.

Frequency

Specify the Loan Schedule Frequency.

Units

Specify the Loan Schedule Frequency Unit/Basis.

2.9 Stages in *Ijarah* Finance Origination

The different stages in *Ijarah* process flow are designed using Oracle BPEL framework. The process of finance origination consists of several manual as well as system tasks, carried out

in a sequential manner. Many users can be involved in the completion of a transaction and at each stage of the process, a user or a group of users, assigned with a task, acquire and work on the relevant transaction.

This section contains the following topics:

- [Section 2.9.1, "Stages"](#)
- [Section 2.9.2, "Process Flow Diagram"](#)
- [Section 2.9.3, "Process Matrix"](#)

2.9.1 Stages

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

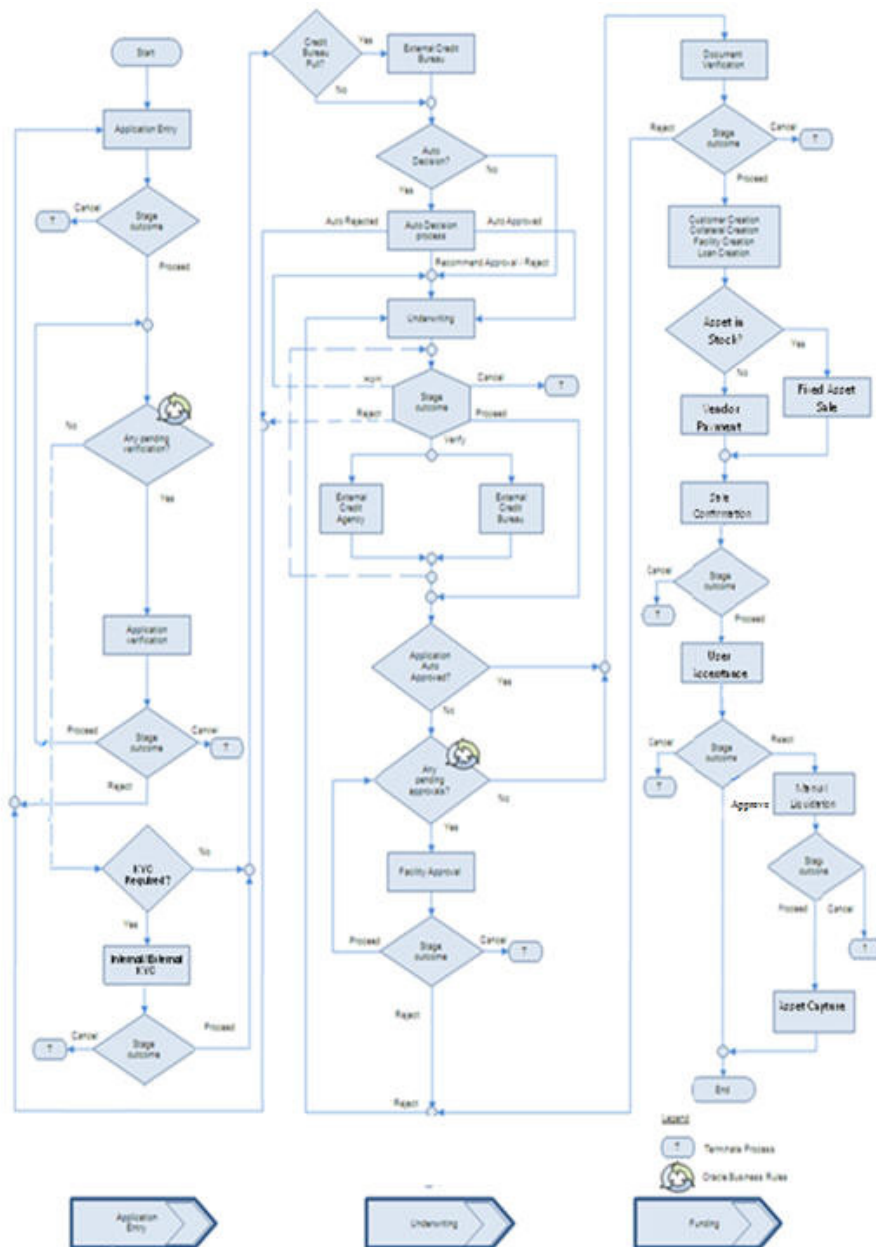
- Application Entry – the following details are captured in this stage
 - Applicant Information
 - Application details
 - Requested Finance Details
 - Collateral Details
 - Checklist
 - Documents
 - Advice Generation
- Application Verification
 - Information captured during 'Application Entry' stage is verified
 - Advice Generation
- Application Management Verification
 - Information captured in the application verification stage is verified for the second time.
- Internal Blacklist Check
 - Information against Internal blacklist of customers is verified.
 - KYC Review
- External Blacklist Check
 - Information against external blacklist of customers is verified.
 - KYC Review
- Underwriting
 - Collateral Valuation Information
 - Applicant Financial Ratios
 - Applicant Credit Score
 - Applicant Bureau Report
 - Finance Offers
 - Finance Schedules
 - FINANCE Charges
 - Field Investigation
 - Document Capture
- Finance Approval
 - Information captured during Previous stages are verified
 - Advice Generation

- Document Verification
 - Information captured during Previous stages are verified
 - All documents obtained are verified against checklist
- Customer, Customer Account Contract / Collateral Creation
 - Customer Creation
 - Customer Account Creation
 - Finance Account Creation
 - Collateral Creation
 - Advice Generation
- User Acceptance
- Disbursement of Ijarah
- Manual Liquidation
- Asset Capture

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

2.9.2 Process Flow Diagram

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



2.9.3 Process Matrix

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

Stage	Stage Title	Description	Function Id	Exit point
1	Application Entry	The following details are captured as part of this stage Application Details Applicant Details Requested Finance Details Limits Information Collateral Details Check List User Defined Fields and Comments Document Capture	ORDIJAAE	PROCEED, CANCEL
2	Application Verification	The details captured as part of 'Application Entry' stage is verified	ORDIJAAV	PROCEED, RETURN, CANCEL
3	Application Management Verification	The details captured as part of 'Application Entry' stage is verified if approval level is more than 1.	ORDIJAMV	PROCEED, RETURN, CANCEL
4	Internal Blacklist Check	The Customer details captured as part of 'Application Entry' stage can be verified for Internal Blacklist check	ORDIJAKI	PROCEED, CANCEL
5	External Blacklist Check	The Customer details captured as part of 'Application Entry' stage can be verified for External Blacklist check	ORDIJAKE	PROCEED, CANCEL
6	Underwriting	The following details are captured as part of this stage Applicant Financial Ratios Applicant Credit Score Applicant Bureau Report Finance Offers	ORDIJAUD	VERIFY, PROCEED, RETURN, CANCEL

Stage	Stage Title	Description	Function Id	Exit point
7	Finance Approval	Finance Approval	ORDIJAAR	PROCEED, RETURN, CANCEL
8	Document Verification	Document Verification Final Verification Customer Creation Finance Account Creation Advice Generation	ORDIJADV	PROCEED, RETURN, CANCEL
9	Customer / Account / Liability / Finance / Collateral Creation	The system task is used to create the following Customer Creation Ijarah Account Creation Liability Creation Collateral Creation Finance Creation	ORDIJMCU	PROCEED
10	User Acceptance	The outcome of the User acceptance on sale confirmation of the underlying assets triggers the Ijarah origination in the next stage.	ORDIJUAC	ACCEPT, REJECT
11	Disbursement of Ijarah	If outcome of stage 13 is ACCEPT the disbursement of Ijarah for the underlying asset happens		N/A
12	Manual Liquidation	If outcome of stage 13 is REJECT the manual liquidation happens	ORDIJPMT	PROCEED, CANCEL

Stage	Stage Title	Description	Function Id	Exit point
13	Add to Inventory or Move to Stock	<p>Based on the outcome of the User Acceptance stage, the manual liquidation/ moving the asset to inventory is decided.</p> <p>This stage is applicable only to a finance created with products that have a fixed asset product linked to it.</p> <p>If there is no fixed asset product linked to the finance product, then the application does not move to this stage.</p>	ORDIJPRO	PROCEED, CANCEL

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

2.10 Finance Application Details Entry Stage

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

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

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

This section contains the following topics:

- [Section 2.10.1, "Making Application Entry"](#)
- [Section 2.10.2, "Main Tab"](#)
- [Section 2.10.3, "Capturing Customer MIS"](#)
- [Section 2.10.4, "Capturing Customer Account MIS"](#)
- [Section 2.10.5, "Details Tab"](#)
- [Section 2.10.6, "Financials Tab"](#)
- [Section 2.10.7, "Requested Tab"](#)
- [Section 2.10.8, "Limits Tab"](#)
- [Section 2.10.9, "Collaterals Tab"](#)
- [Section 2.10.10, "Vehicle Asset"](#)
- [Section 2.10.11, "Equipment Asset"](#)
- [Section 2.10.12, "Property Asset"](#)
- [Section 2.10.13, "Comments Tab"](#)
- [Section 2.10.14, "Capturing Document Details"](#)

2.10.1 Making Application Entry

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

The screenshot shows the 'Islamic Ijarah Loan Origination' application entry screen. The form is titled 'New Enter Query'. It contains the following fields and controls:

- Workflow Reference # (text input)
- Priority (dropdown menu, currently set to 'Low')
- Application Category * (text input)
- Product Code * (text input)
- Description (text input)
- Application Branch * (text input)
- Application Date * (text input)
- Lead Id (text input)
- Enquiry ID (text input)
- Default (button)
- Application Number * (text input)
- User Reference * (text input)
- Application Priority (dropdown menu, currently set to 'Low')
- Application Status (dropdown menu, currently set to 'Application Entry')
- Applicant Details section:
 - Type (dropdown menu, currently set to 'Primary')
 - Local Branch (text input)
 - Customer No (text input)
 - Customer Name (text input)
- Bottom section:
 - Documents | Multiple Asset | Customer Channel | Account Channel | Customer Dedupe | Finance Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields (navigation bar)
 - Previous Remarks (text input)
 - Remarks (text input)
 - Audit (button)
 - Outcome (dropdown menu)
 - Exit (button)

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

Application Category

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

Product Code

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

Lead ID

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

Enquiry ID

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

Application Branch

Specify the application branch.

Application Number

System displays the application number of the customer.

User Reference

Specify the user reference number for the finance application.

Application Priority

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

- Low
- Medium
- High

Application Status

The status of the application gets displayed here.

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

2.10.2 Main Tab

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

Channel

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

Intermediary Group

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

KYC Required

Check this box to indicate the KYC check is required for the customer.

If you check this box, the system will evaluate a business rule. Based on that rule, the system initiates both Internal KYC and External KYC during application entry and verification stage.

If you do not check this box, the system then skips the Internal KYC and External KYC stages after completing the application entry and verification stages.

Auto Decision Required

Check this box to enable auto decision on finance application. If you check this box, based on the applicant credit score – auto decision mapping maintained in 'Auto Decision' screen, the system decides whether to approve, reject, recommend approval or recommend rejection of the application. If you do not check this box, the system will not make an auto decision with regard to approval of the application.

You can set the status of this check box only during Application Entry stage.

External Credit Check Required

Check this box to enable external credit bureau service for credit evaluation of the finance applicant.

If you check this box, the system will automatically initiate external credit check. If you do not check this box, the system will not initiate external credit bureau check.

The credit check initiation happens before underwriting stage.

Applicant Details

Type

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

- Primary
- Co-Applicant

Existing

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

Special Customer No Generation

Check this box to generate a special customer number in the 'Customer Number' field.

Local Branch

Specify the local branch (home branch) of the finance applicant. Select the appropriate one from the option list.

Customer No

The system displays the customer number. However, you can modify it. For existing customers you need to select the customer number from the option list provided.

Click 'Default' button to default the details of existing customers.

The system defaults the customer number if the local branch is specified and the check box 'Existing' remains unchecked.

Default

On clicking the default button after specifying the customer number, the system displays the existing customer number.

On clicking the default button without specifying the customer number, the new customer number gets defaulted.

If the branch code is not specified then the application branch gets defaulted.

Short Name

Specify the short name of the applicant.

Customer Name

Specify the customer name.

National Id

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

Responsibility

Specify the Co-Applicant's Responsibility for all parties other than primary Applicant.

Liability

Specify the liability for all parties other than primary applicant.

RM ID

Select the ID of the Relationship Manager from the adjoining option list.

RM Name

Specify the name of the Relationship Manager of the finance applicant.

Country

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

SSN

Specify the SSN of the customer.

Language

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

Customer Category

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

Nationality

Specify the nationality of the customer.

Financial Currency

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

Mobile ISD Code +

Specify the international dialling code for the mobile number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Mobile Number

Specify the mobile number of the customer.

Telephone ISD Code +

Specify a valid international dialling code for the telephone number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Landline Number

Specify the landline number of the customer.

E-mail

Specify the E-mail address of this customer.

Fax ISD Code

Specify the international dialling code for the fax number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Fax

Specify the fax number of the customer.

Retail**First Name**

Specify the First name of the customer.

Middle Name

Specify the Middle name of the customer.

Last Name

Specify the Last name of the customer.

Salutation

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

- Mr.
- Mrs
- Miss
- Dr

Gender

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

- Male
- Female

Birth Place

Specify the birth place of the customer.

Birth Country

Specify the birth country of the customer. If 'FATCA Applicable' is enabled at the bank level, then it is mandatory to specify the birth country.

Date of Birth

Specify the date of birth of the customer.

Mother Maiden Name

Specify the mother maiden name.

Passport Number

Specify the passport number of beneficial owner.

Passport Issue Date

Specify the issue date of the passport.

Passport Expiry Date

Specify the expiry date of the passport.

Marital Status

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

- Single
- Married
- Divorcee
- Remarried
- Separated
- Spouse Expired

Dependents

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

Corporate Details

Incorp Date

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

Capital

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

Net Worth

Specify the Net worth of the customer organization,

Business Description

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

Country

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

Power of Attorney

Note

If the FATCA is enabled at the bank and the check box 'Power of Attorney' is checked here, then it is mandatory to specify the Power of Attorney information.

Power of Attorney

Check this box to indicate that the customer account is to be operated by the power of attorney holder.

Holder Name

The person who has been given the power of attorney.

Address

Specify the address of the power of attorney holder.

Country

Specify the country of the power of attorney holder.

Nationality

Specify the nationality of the power of attorney holder.

Telephone ISD Code +

Specify the international dialling code for the telephone number of the power of attorney holder. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Telephone Number

Specify the telephone number of the power of attorney holder.

Account Details

Account Branch

Select the account branch from the adjoining option list.

Account Number

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

If the account branch is auto-generation enabled, then the account number gets auto-generated.

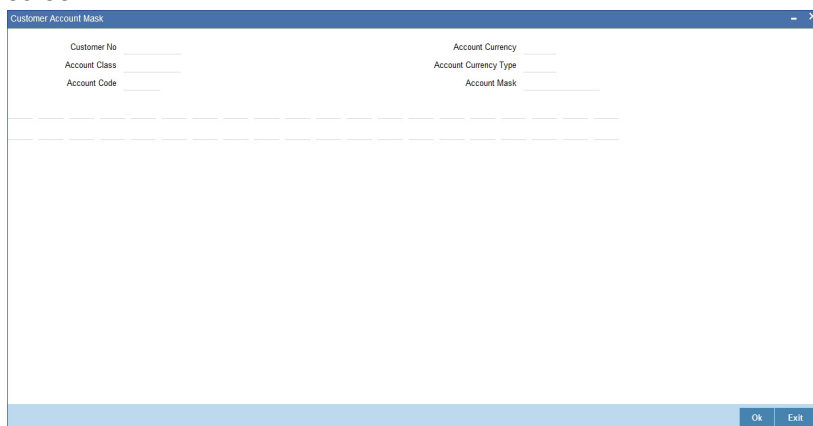
Account Class

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

Special Account No Generation

Check this box to generate a special account number in the 'Account' field.

Click 'Default' button to view the account generation details through 'Customer Account Mask' screen.



US Resident Status

Permanent US Resident Status

Check this box to indicate that the corresponding director is a permanent US resident.

Visited US in last 3 years?

Check this box to indicate that the beneficial owner has visited U S in the last three years.

2.10.3 Capturing Customer MIS

You can capture the MIS details for the customer, if any by clicking 'MIS' button in the Application Entry screen.

The 'Customer MIS' screen gets displayed where you can maintain the MIS details.

2.10.4 Capturing Customer Account MIS

You can capture the MIS details for the Customer Accounts by clicking 'Customer Account MIS' button in the Application Entry Screen.

The 'Customer Account MIS' screen gets displayed where you can maintain the MIS details.

2.10.5 Details Tab

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

The screenshot shows a web application window titled "Islamic Ijarah Loan Origination". The interface includes a top navigation bar with "New" and "Enter Query" links. The main form area contains several input fields and dropdown menus, some marked with a red asterisk (*). The fields are organized into sections: "Workflow Reference #" and "Priority" (Low) at the top; "Application Category *", "Product Code *", "Description", "Application Branch *", and "Application Date *" in the middle; "Lead Id" and "Enquiry ID" below that; "Application Number *", "User Reference *", "Application Priority" (Low), and "Application Status" (Application Entry) in the lower middle; and "Applicant Details" at the bottom, which includes "Type" (Primary), "Local Branch", "Customer No", and "Customer Name". A horizontal navigation bar at the bottom of the form area lists various tabs: "Documents", "Multiple Asset", "Customer Channel", "Account Channel", "Customer Dedupe", "Finance Dedupe", "Customer MIS", "Customer Account MIS", and "Customer/Account Fields". The bottom of the window features a blue bar with "Previous Remarks", "Remarks", an "Audit" button, an "Outcome" dropdown, and an "Exit" button.

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

2.10.6 Financials Tab

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

The screenshot displays the 'Islamic Ijarah Loan Origination' application window. The interface includes a top navigation bar with 'New' and 'Enter Query' options. The main form area contains several input fields and dropdown menus, some marked with a red asterisk indicating they are required. These fields include: 'Workflow Reference #', 'Priority' (dropdown), 'Application Category *', 'Product Code *', 'Description', 'Application Branch *', 'Application Date *', 'Lead Id', 'Enquiry ID', 'Application Number *', 'User Reference *', 'Application Priority' (dropdown), 'Application Status' (dropdown), and 'Applicant Details' (which includes 'Type' dropdown, 'Local Branch', 'Customer No', and 'Customer Name'). A 'Default' button is located below the 'Enquiry ID' field. At the bottom of the form, there is a horizontal menu with options: 'Documents', 'Multiple Asset', 'Customer Channel', 'Account Channel', 'Customer Dedupe', 'Finance Dedupe', 'Customer MIS', 'Customer Account MIS', and 'Customer/Account Fields'. The footer section contains 'Previous Remarks', 'Remarks', an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

Income Details

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

Income Type

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

- Salary
- Rent
- Business
- Others

Currency

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

Amount

Specify the amount that the customer draws as his income.

Frequency

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

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

Liability Details

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

Liability Type

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

- Finance
- Lease
- Rent
- Others

Liability Sub Type

Specify the sub type corresponding to the liability.

Frequency

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

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

Amount

Specify the amount that the customer pays as his liability.

Account Balance

Specify the balance associated with the liability account.

Start Date

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

End Date

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

Asset Details**Type**

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

- Vehicle

- Home
- Others

Asset Sub Type

Specify the sub type associated with the asset.

Description

Specify a suitable description for the asset type.

Asset Value

Specify the value associated with the asset.

Vehicle

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

Make

Specify the make of the vehicle.

Model

Specify the model of the vehicle.

Manufacturing Year

Specify the year of manufacture of the vehicle.

Body

Specify the body details of the vehicle.

Reg#

Specify the registration number of the vehicle.

Home**Address Line 1-3**

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

Width

Specify the width of the customer's residence.

Length

Specify the length of the customer's residence.

Occupancy

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

2.10.7 Requested Tab

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

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

Requested Details

Requested Currency

Specify the currency for transaction. The adjoining option list displays all valid currencies maintained in the system. You can select the appropriate one.

Requested Amount

Specify the amount requested corresponding to the itemization specified.

Tenor (In Months)

Enter the tenor in months.

Rate

Enter the profit rate for the finance.

Hamish Jiddayah

Specify the amount paid as *Hamish Jiddayah*.

Promotion Id

Specify a unique 4-character alphanumeric code to identify the promotion in the system.

No of Installments

Specify the requested Number of Finance Installments/Schedules.

Frequency

Specify the requested Finance Schedule Frequency.

Unit

Select the requested Finance Schedule Frequency Unit/Basis from the adjoining drop down list.

The system defaults the values of the following in the loan block in the underwriting stage:

- No of installments
- Frequency
- Unit

Financing against Salary

Check this box to indicate that the finance should be associated with the applicant salary account.

Financing Purpose

Give a brief description on the purpose of financing.

Itemization Details

Itemization

Specify the tenor itemization that is required. For example, you can specify the itemizations like 'Booking Amount', 'Payment', 'Interiors' etc.

Amount

Specify the amount requested corresponding to the itemization specified.

Comments

Give your comments, if any corresponding to the itemization.

2.10.8 Limits Tab

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

The screenshot shows a web application window titled "Islamic Ijarah Loan Origination". The interface includes a top navigation bar with "New" and "Enter Query" links. The main form area contains several input fields and dropdown menus, some marked with a red asterisk indicating they are required. These include: "Workflow Reference #", "Priority" (dropdown set to "Low"), "Application Category", "Product Code", "Description", "Application Branch", "Application Date", "Lead Id", "Enquiry ID" (with a "Default" button), "Application Number", "User Reference", "Application Priority" (dropdown set to "Low"), and "Application Status" (dropdown set to "Application Entry"). Below these is the "Applicant Details" section with fields for "Type" (dropdown set to "Primary"), "Local Branch", "Customer No", and "Customer Name". At the bottom, there is a horizontal menu with options: "Documents", "Multiple Asset", "Customer Channel", "Account Channel", "Customer Dedupe", "Finance Dedupe", "Customer MIS", "Customer Account MIS", and "Customer/Account Fields". The footer area contains "Previous Remarks", "Remarks", an "Audit" button, an "Outcome" dropdown, and an "Exit" button.

You can specify the following details here:

Liability Details

Liability Number

Specify the Liability Number. If the Liability Number is customer group then all customers under this group should have same Liability Number.

Liability Name

Specify the Liability Name here. A maximum of 35 characters are allowed in this field.

Liability Branch

Specify the branch in which liability is associated.

Liability Currency

Specify the currency with which the liability is associated. This cannot be changed post authorization.

Overall Limit

Specify the overall limit amount for that liability. Value entered in the field will be in the currency stated above. If liability is of customer group then overall limits stated will be common to all the customers.

Line Details**Line Code**

Specify the Line Code to which the liability ID is to be associated with. Allocating credit limits for the Line-Liability combination can be done. The customer(s) who fall under this Liability Code will in turn avail credit facilities under this Credit line.

By linking a Credit Line to a Liability code the customer also gets linked to the Credit Line. This is true because a Liability code has been assigned to every credit seeking customer and the credit facilities granted to the customer are defined and tracked against this code.

Line Serial

Each time a customer - line code combination is specified, Oracle FLEXCUBE ELCM system assigns a unique serial number to the combination. This serial number is unique to the line-liability code combination. Thus, for every new record entered for a Line-Liability combination, a new serial number is generated. The Line - Liability - Serial number forms a unique combination.

Line Branch

Select the line branch code from the adjoining option list.

Main Line Code

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

Line Currency

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

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

Once the entry is authorized you cannot change the currency.

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

Expected Limit Amount

Enter the expected limit amount.

Collateral Amount

The system displays the collateral amount here.

Effective Line Amount Basis

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

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

Effective Line Amount

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

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

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

Additional Line Amount

Enter the effective line amount.

Pool Details

Pool Code

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

Pool Description

Specify a brief description of the collateral pool here.

Pool Currency

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

Pool Amount

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

Pool Utilized

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

2.10.9 Collaterals Tab

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

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

Collateral Details

Collateral Branch

Select the finance applicant's collateral branch from the adjoining option list.

Collateral ID

Select the collateral ID from the adjoining option list.

Collateral Description

Give a brief description on the collateral.

Collateral Currency

Select the collateral currency from the adjoining option list.

Collateral Value

Specify the collateral value.

Start Date and End Date

Specify the tenor of the collateral using the Start Date and End Date fields. The collateral is considered effective only during this period.

Collateral Category

Select the collateral category from the adjoining option list.

Collateral Type

Select the collateral from the adjoining drop down list.

The options are:

- Market based
- Guarantee
- Normal

Linked Percent

Specify percentage of the part of the collateral amount which has to be linked to the pool.

Linked Amount

Specify the part of the collateral amount which has to be linked to the pool.

Haircut %

Specify the bank's margin (Haircut) to be assigned for Collateral. Haircut% applied by the system as per the Haircut schedule would be displayed here

Revalue Collateral

Check this box to revalue the collateral.

Revaluation Date

Specify the date on which the next revaluation has to be done.

Revision Date

Specify the date on which this collateral has to be revisited for review.

Charge Type

Select the charge type from the adjoining drop down list:

- Lien
- Pledge
- Hypothecation
- Mortgage
- Assignment
- This is only for information and not for processing.

Utilization Order

Specify the utilization order.

Commitment Product

Select the product code from the adjoining option list to be used for creating the commitment contract.

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

Market Value Based**Security ID**

Select the security id from the option list.

Number of units/Nominal value

Specify the number of units.

Cap Amount

Specify the cap amount.

Guarantor Based**Guarantor ID**

Select the Guarantor Id from the option list.

Rating

The system displays the rating.

Vehicle Details

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

Identification Number

Enter the unique identification number associated with the vehicle.

Year

Specify the year of manufacture for the vehicle.

Make

Specify the make of the vehicle.

Model

Specify the vehicle model.

Body

Specify the vehicle body details.

Usage

Specify the mileage used by the vehicle till date.

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

2.10.10 Vehicle Asset

Click 'Vehicle Asset' button 'Ijarah Application Entry' screen to invoke 'Vehicle Asset' screen

Multiple Asset

Application Number *

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

1 Of 1

Asset Status A

Asset Sequence Number 1

Vehicle Details

Type New Asset

Asset Category

Description

Application Number

Class

Color

No of Cylinders

Vehicle Condition

Maker Code

Year of Manufacturing

Year Model

Sub Model

Engine Number

Chassis Number

Registration Details

Registration Type None

Registration Name

Registration Emirate

Reg#

Registration Date

Delivery Date

Vendor Details

Vendor Code *

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 Exit

Here you can capture the following details:

Account Number

The account number is defaulted from the 'Account Details - Main' screen.

Asset Sequence Number

The system generates a sequence number for the asset and displays it here.

Status

The status of the asset is displayed here. The statuses available are 'Active' and 'Settled'. During account initiation the status will be 'Active'. Once the prepayment of the asset begins the asset will be completely settled. Then the status will change to 'Settled'. An asset can only be completely settled. No partial payment is allowed.

Vehicle Information

Asset Type

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

- New - New Asset
- Used - Used Asset

Asset Category

Select the category to which the asset belongs from the option list. This list displays all options maintained using the 'Limits Type Maintenance' screen.

Application Number

Specify the application number for the asset here.

Color

Specify the color of the vehicle.

Class

Specify the class of the vehicle.

Number of Cylinder

Specify the number of cylinders for the vehicle. This has to be a numeric value.

Vehicle Condition

Describe the condition of the vehicle.

Vehicle Description

Enter a description for the vehicle. For example: Car, Van etc.

Make

Select the code indicating the make of the vehicle from the option list. All the vehicle maker codes, that you have maintained in the 'Vehicle Maker Details' screen, are listed for selection.

Sub Model

Select the sub-model of the vehicle from the adjoining option list. This list displays all models maintained using the 'Vehicle Maker Details' screen.

Year Model

Specify the year when the model was first launched.

Year of Manufacture

Specify the year in which the vehicle was manufactured.

Engine Number

Specify the engine number of the vehicle here. This can be an alphanumeric value.

Chassis Number

Specify the chassis number of the vehicle here.

Registration Details**Type**

Specify the registration type here. You can choose from the following values in the adjoining drop-down list:

- S – Self
- TP – Third Party
- N - None

Name

Specify the name in which the vehicle is registered.

Emirate

Select the emirate in which the vehicle was registered, from the option list. All the emirates maintained using the 'Limits Type Maintenance' screen will be listed for you to select.

Registration Number

Specify the registration number of the vehicle here.

Date

Specify the date on which the vehicle was registered.

Delivery Date

Specify the date on which the vehicle was delivered.

Specifying Vendor Details**Vendor Code**

Select the vendor code from the option list. All the vendor codes maintained using the 'Vendor Maintenance' screen, are listed for you to select.

Vendor Name

Once the Vendor code is selected the corresponding vendor name is defaulted here.

Agent Sales Staff Name

Specify the name of the agent sales staff.

Agent Name

Specify the name of the agent.

Agent Branch

Specify the agent branch.

Amount Details**Currency**

Specify the currency of the account.

Requested Amount

Specify the amount requested to be financed.

% Amt Financed/Appraised Value

Specify the percentage of amount financed that is appraised.

Appraiser Details**Appraiser Name**

Specify the name of the appraiser here.

Appraised Value

Specify the value appraised.

Appraisal Date

Specify the date on which the appraisal was done.

Total Amount Details**Downpayment**

Specify the amount paid as down payment.

Vehicle Value

Specify the value of the vehicle.

Maintenance Cost

Specify the maintenance cost of the vehicle.

Insurance Amount

Specify the insurance amount for the vehicle.

Asset Finance Amount

Specify the amount financed for the asset.

Insurance Details**Insured By Bank**

Check this box to indicate that the asset is insured by the bank.

Insurance Company

Select the name of the company through which the assets is insured.

Premium Amount

Specify the premium amount to be paid for the insurance.

Balance Details**Outstanding Principal**

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

Outstanding Profit

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

2.10.11 Equipment Asset

Click 'Equipment Asset' button 'Islamic *Ijarah* Application Entry' screen to invoke 'Equipment Asset' screen.

Here you can capture the following details:

Account Number

The account number is defaulted from the 'Account Details - Main' screen.

Asset Sequence Number

The system generates a sequence number for the asset and displays it here.

Status

The status of the asset is displayed here. The statuses available are 'Active' and 'Settled'. During account initiation the status will be 'Active'. Once the prepayment of the asset begins the asset will be completely settled. Then the status will change to 'Settled'. An asset can only be completely settled. No partial payment is allowed.

Equipment Details

Engine Number

Specify the engine number of the equipment here.

Equipment Location

Specify the location where the equipment is.

Street

Specify the name of the street where the equipment is.

Area

Select the area where the equipment is from the option list. The different areas that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

City

Select the city where the equipment is from the option list. The different cities that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

Country

Select the country where the equipment is from the option list. The different countries that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

Owners

Specify the name of the person who owns the equipment.

Description

Enter a description for the equipment.

Currency

Specify the currency of the account.

Downpayment

Specify the amount paid as down payment.

Asset Finance Amount

Specify the amount financed for the asset.

Seller Details**Vendor Code**

Select the vendor code from the option list. All the vendor codes maintained using the 'Vendor Maintenance' screen is listed for you to select.

Vendor Name

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

Selling Date

Specify the date on which the equipment was sold.

Invoice Date

Specify the date on which the invoice was created.

Invoice Number

Specify the invoice number here.

Balance Details**Outstanding Principal**

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

Outstanding Profit

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

Evaluator Details

Name

Specify the name of the evaluator here.

Value

Specify the evaluated value of the equipment.

Date

Specify the date of evaluation.

2.10.12 Property Asset

Click 'Property Asset' button 'Ijarah Application Entry' screen to invoke "Property Asset" screen.

Multiple Asset

Application Number *

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

Asset Status A

Asset Sequence Number 1

LBL_PROPERTY_DET

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

Contact Person

Contact Number

Vendor Details

Vendor Code *

Vendor Name

Property Evaluation Details

1 Of 1

Go

Evaluation Name *	Evaluation Value	Evaluation Date
-------------------	------------------	-----------------

Property Vendor Details

1 Of 1

Go

Vendor Type	Vendor Code *	Chosen By	Account Value	Account Date	Account Start Date	Account End Date
Contractor		Bank				

Ok Exit

Here you can capture the following details:

Account Number

The account number is defaulted from the 'Account Details - Main' screen.

Asset Sequence Number

The system generates a sequence number for the asset and displays it here.

Status

The status of the asset is displayed here. The statuses available are 'Active' and 'Settled'. During account initiation the status will be 'Active'. Once the prepayment of the asset begins

the asset will be completely settled. Then the status will change to 'Settled'. An asset can only be completely settled. No partial payment is allowed.

Property Details

Property Type New

Select if the property is new or old. The options available are:

- Y - Yes
- N - No

Type of Property

Select the type of property from the option list. The types of properties that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

Description

Specify a description for the property.

Builder Name

Specify the name of the builder of the property.

Project Name

Specify the name of the project.

Building Name

Specify the name of the building for which finance is taken.

Wing Name

Specify the name of the wing in which the property is.

District/Area (Hoz Raqam)

Select the district or area within the selected Emirate by clicking on the option list. The different districts within the Emirates that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

City

Select the city where the property is by clicking on the option list. The different cities that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

Area in Another Country

Select the area in another country where the property is by clicking on the option list. The different areas in another country that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

Plot Number

Specify the plot number here.

Property Status

Specify the status of the property financed.

Property Area

Specify the area of the property.

Property Usage

Specify the usage of the property here. For example: Primary, Secondary etc.

Date of Completion

Specify the date of completion of the property construction.

Title Deed Number

Specify the title deed number. This has to be an alphanumeric value.

Registered on Name

Specify on whose name the property is registered.

Title Deed Issued From

Specify from where the title deed was issued.

Registration Number

Specify the registration number of the property here.

Date

Specify the date on which the property was registered.

Title Deed Issue Date

Specify the date on which the title deed was issued.

Villa/Apartment Number

Specify the number of the villa or the apartment.

Building Compound Name

Specify the name of the compound in which the building is located.

Street Name

Specify the name of the street in which the property is located.

PO Box

Specify the post office box number of the location where the property is located.

Emirate

Select the Emirate where the property is by clicking on the option list. The Emirates that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

Area within Emirate

Specify the area within the selected Emirate by clicking on the option list. The different areas with Emirate that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

Country

Specify the country where the property.

Mortgage Degree

Specify the degree of mortgage of the property.

Lot Number

Specify the lot number of the property.

Vendor Details**Vendor Code**

Select the vendor code from the option list. All the vendor codes maintained using the 'Vendor Maintenance' screen, are listed for you to select.

Vendor Name

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

Amount Details

Currency

Specify the currency of the account.

Requested Amount

Specify the amount requested for finance.

Downpayment

Specify the amount paid as down payment.

Property Value

Specify the value of the property here.

Insurance Value

Specify the amount for which the property is insured.

Asset Finance Amount

Specify the amount financed for the asset.

Insurance Details

Insurance Company

Select the name of the company from which insurance coverage is taken for the property.

Insurance Paid By

Specify by whom the insurance for the property is paid.

Premium Amount

Specify the premium amount to be paid for the insurance.

Insured Name

Specify on whose name the insurance is taken.

Insurance Expiry Date

Specify the date on which the insurance expires.

Evaluator Details

Name

Specify the name of the evaluator in this field.

Value

Specify the evaluation value in this field.

Date

Specify the date of evaluation in this field.

Balance Details

Outstanding Principal

The outstanding principal on the finance contract for this property is displayed here.

Outstanding Profit

The outstanding profit on the finance contract for this property is displayed here.

Vendor Type

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

- C - Contractor
- N - Consultant
- P - Project Manager

Chosen By

Select by whom the property is chosen from the drop-down list. The options available are:

- B - Bank
- C - Customer

Code

Select the vendor code from the options list available.

Name

The name of the vendor is displayed here.

Account Value

Specify the value of the account here.

Date

Specify the date of the contract here.

Construction Start Date

Specify the date on which the construction of the property started.

Proposed Completion Date

Specify the proposed date of completion of the property.

2.10.13 Comments Tab

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

The screenshot shows the 'Islamic Ijarah Loan Origination' application window. It features a 'New' button and an 'Enter Query' field. The form contains several input fields and dropdown menus for data entry. The 'Applicant Details' section includes a 'Type' dropdown set to 'Primary', and fields for 'Local Branch', 'Customer No', and 'Customer Name'. At the bottom, there is a 'Previous Remarks' section, a 'Remarks' field, an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button. A breadcrumb trail at the bottom reads: Documents | Multiple Asset | Customer Channel | Account Channel | Customer Dedupe | Finance Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields.

You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Comments

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

Comment By

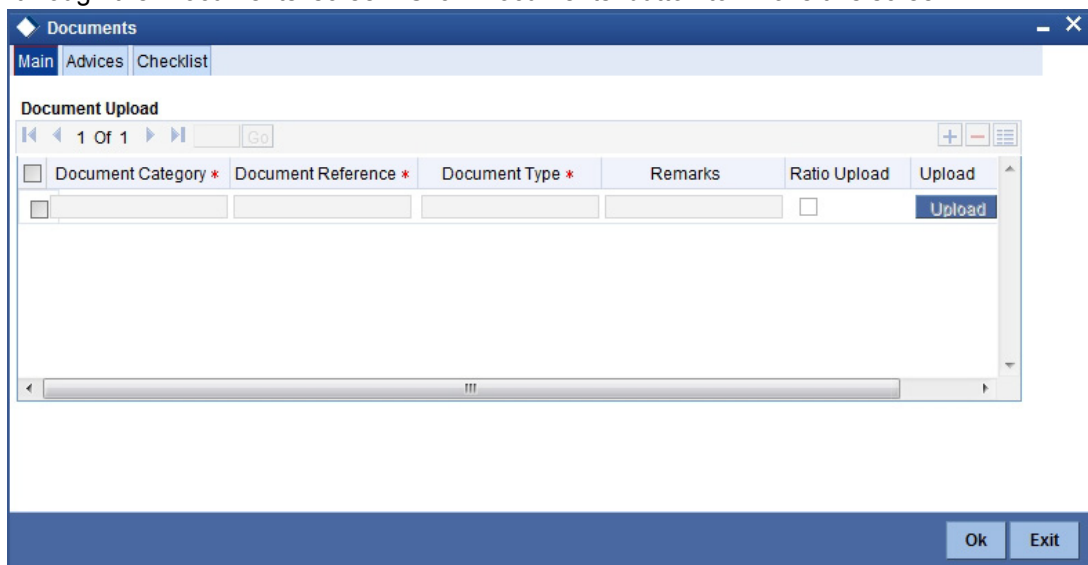
The system defaults the name of the commenter.

Comment Date

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

2.10.14 Capturing Document Details

You can capture the customer related documents in central content management repository through the 'Documents' screen. Click 'Documents' button to invoke this screen.



The screenshot shows a web application window titled 'Documents'. It has a tabbed interface with 'Main', 'Advices', and 'Checklist' tabs. The 'Main' tab is active, displaying a 'Document Upload' sub-screen. This sub-screen features a table with the following columns: 'Document Category *', 'Document Reference *', 'Document Type *', 'Remarks', 'Ratio Upload', and 'Upload'. The first row of the table contains input fields for the first four columns, a checkbox for 'Ratio Upload', and an 'Upload' button. Below the table is a horizontal scrollbar. At the bottom right of the window are 'Ok' and 'Exit' buttons.

Here, you need to specify the following details:

Document Category

Specify the category of the document to be uploaded.

Document Reference

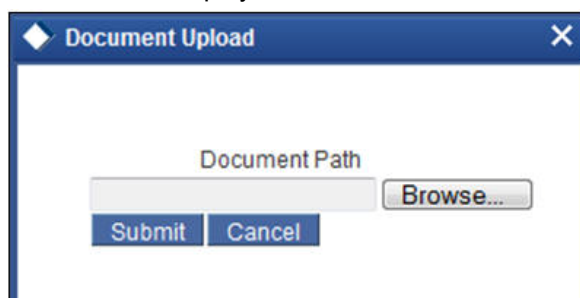
The system generates and displays a unique identifier for the document.

Document Type

Specify the type of document that is to be uploaded.

Upload

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



The screenshot shows a 'Document Upload' dialog box. It contains a text input field labeled 'Document Path'. To the right of the input field is a 'Browse...' button. Below the input field are 'Submit' and 'Cancel' buttons.

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.

In 'Ijarah Lending' process, 'Document Upload' feature is not available in all the stages. Its availability in this process is given below:

Stage Title	Function Id	Doc Callform Exists	Upload(Available/Not Available)	View(Available/Not Available)
Application Entry	ORDIJAAE	Available	Available	Available
Application Verification	ORDIJAAV	Available	Available	Available
Application Management Verification	ORDIJAMV	Available	Available	Available
Internal Black-list Check	ORDIJAKI	Available	Available	Available
External Black-list Check	ORDIJAKE	Available	Available	Available
Underwriting	ORDIJAUD	Available	Available	Available
Finance Approval	ORDIJAAR	Available	Available	Available
Document Verification	ORDIJADV	Available	Available	Available
Customer / Account / Liability / Finance / Collateral Creation	ORDIJMCU	Available	Available	Available
User Acceptance	ORDIJUSA	Not Available		
Manual Liquidation	ORDIJPMT	Not Available		
Add to Inventory or Move to Stock	ORDIJPRO	Not Available		

2.10.15 Customer Channel Button

You can capture the information of channels like Internet Banking, Interactive Voice Response, Mobile, ATM, and Credit Card at customer level. Click 'Customer Channels' button to specify the details relating to channels.

The screenshot shows a software window titled "Banking Channels Subscription Details". Inside the window, there is a section titled "Banking Channels Details" which contains a table. The table has two columns: "Banking Channel Name" and "Remarks". Above the table, there is a navigation bar showing "1 Of 1" and a "Go" button. At the bottom right of the window, there are "Ok" and "Exit" buttons.

Specify the following details:

Banking Channels

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

Banking Channel Name

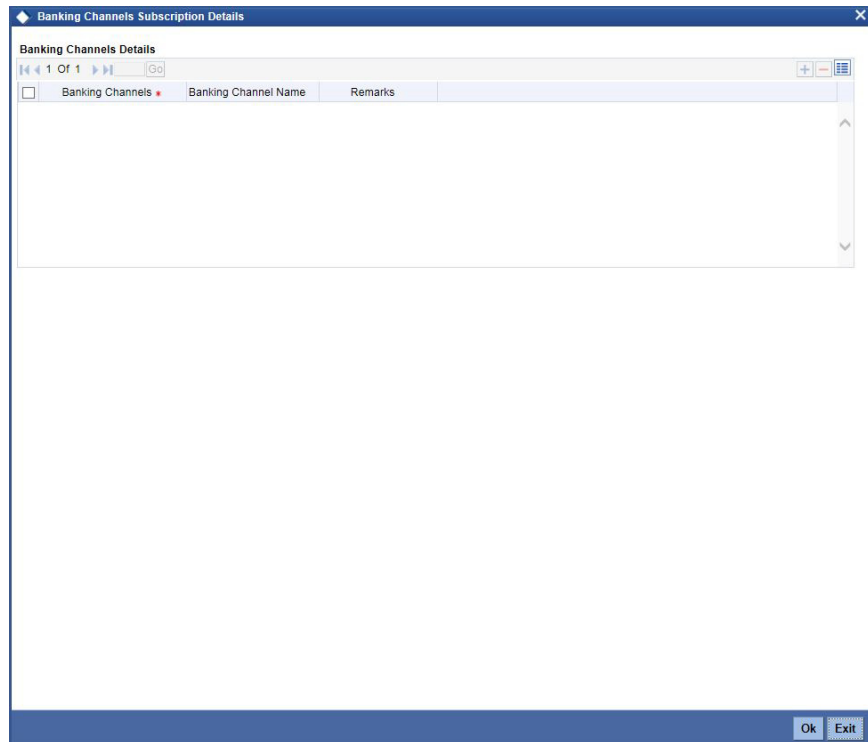
The system displays the name of the banking channel.

Remarks

Specify remarks for the banking channel subscription.

2.10.16 Account Channel Button

You can capture the information of channels like Internet Banking, Interactive Voice Response, Mobile, ATM, and Credit Card at customer level. Click 'Account Channels' button to specify the details relating to channels.



The image shows a software window titled "Banking Channels Subscription Details". Inside the window, there is a section labeled "Banking Channels Details". Below this label is a table with two columns: "Banking Channel Name" and "Remarks". The table is currently empty. Above the table, there is a navigation bar with a "Go" button and a "1 Of 1" indicator. At the bottom right of the window, there are "Ok" and "Exit" buttons.

Specify the following details:

Banking Channels

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

Banking Channel Name

The system displays the name of the banking channel.

Remarks

Specify remarks for the banking channel subscription.

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

The screenshot displays the Oracle CRM 'Assigned-Task List' interface. The top navigation bar includes 'Home', 'Interactions', 'Customer', 'Workflow', 'Tasks', and 'Preferences'. The 'Tasks' menu is active, showing 'Assigned' tasks. The left sidebar contains a 'Quick Search' bar and a list of application categories: 'Application #', 'Application', 'Origination', 'Dashboard', 'Standard', 'Queue', 'Search', 'Administrative', 'Application Statuses Across Various Parameters', 'Applications', 'Count Across Conventional High', 'Count Across Conventional Low', 'Count Across Islamic High', 'Count Across Islamic Low', 'Count Across Islamic Medium', 'High Alert', 'My Islamic Tasks', 'My Loan Tasks', 'My Reminders', 'Pending Tasks', 'Quick View', 'Quick View Detail', 'SLA', 'Standard', 'Acquired(0)', 'Assigned(11)', 'Completed(0)', 'New Assigned(11)', 'Pending(0)', 'Supervisor(0)', 'Supervisor', and 'Today'.

Workflow Reference	Transaction Reference	Title	Customer Name	Creation Date(FromTo)	Priority	Channel	Originated By	Status	Comment
OpenSavingsAccount5975		Receive And Verify		2013-09-02 10:17:31 IST	Low				
RetailLending6015		Application Input		2013-09-02 15:13:48 IST	Low				
RetailLending6018		Application Input		2013-09-02 15:18:41 IST	Low			NEWAPP	
IslamicistisnaAccount6028		Application Entry		2013-09-02 16:21:47 IST	Low				
RetailLending6035		Application Input		2013-09-02 17:13:00 IST	Low				
RetailLending6036		Application Input		2013-09-02 17:16:24 IST	Low				
OpenSavingsAccount6045		Receive And Verify	DAVID BOON	2013-09-02 19:03:55 IST	Low	FLEXCUBE	SUPPORT01	RECVNVFY	
OpenSavingsAccount6063		Input savings account details	DAVID BOON	2013-09-02 21:09:55 IST	Low	FLEXCUBE	SUPPORT01	RECVNVFY	
RetailLending6077		Application Verification	DAVID BOON	2013-09-03 09:35:38 IST	Low			NEWAPP	
RetailLending6112		Application Verification		2013-09-03 15:12:17 IST	Low			VEFYAPP	

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

The system displays the information message as "...xxx Acquire Successful"

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 'Ijarah Application Verification' screen.

2.11 Application Verification Stage

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

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

The screenshot shows a web application window titled "Islamic Ijarah Loan Origination". The interface includes a header bar with a close button. Below the header, there's a "New" section and an "Enter Query" section. The form contains several input fields and dropdown menus, some marked with a red asterisk indicating they are required. The fields are organized into sections: "Workflow Reference #", "Priority" (Low), "Application Category*", "Product Code*", "Description", "Application Branch*", "Application Date*", "Lead Id", "Enquiry ID" (with a "Default" button), "Application Number*", "User Reference*", "Application Priority" (Low), "Application Status" (Application Entry), "Applicant Details" (Type: Primary, Local Branch, Customer No, Customer Name), "Previous Remarks", "Remarks", "Outcome" (dropdown), and an "Exit" button. A navigation bar at the bottom lists various menu items: Documents, Multiple Asset, Customer Channel, Account Channel, Customer Dedupe, Finance Dedupe, Customer MIS, Customer Account MIS, and Customer/Account Fields.

The details related to the finance application entry are displayed in this screen, which can be verified by the verifier. The details cannot be modified in this stage, but comments can be added appropriately. On completion of this stage, the advices that are maintained for the stage are generated.

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

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

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

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

The system displays the information message as "xxx Acquire Successful"

2.12 Application Management Verification Stage

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

You can key-in the finance application details required in '*Ijarah* Application Management Verification' screen.

The screenshot shows the 'Islamic Ijarah Loan Origination' application management verification screen. The interface includes a top header with the title and window controls. Below the header, there is a 'New' button and a 'Enter Query' link. The main form area contains several input fields and dropdown menus, some marked with a red asterisk indicating they are required. These fields include: Workflow Reference #, Priority (dropdown), Application Category *, Product Code *, Description, Application Branch *, Application Date *, Lead Id, Enquiry ID, Application Number *, User Reference *, Application Priority (dropdown), Application Status (dropdown), and Applicant Details (Type dropdown, Local Branch, Customer No, Customer Name). A 'Default' button is located below the Enquiry ID field. At the bottom of the screen, there is a navigation bar with links to Documents, Multiple Asset, Customer Channel, Account Channel, Customer Dedupe, Finance Dedupe, Customer MIS, Customer Account MIS, and Customer/Account Fields. The bottom section of the form includes 'Previous Remarks', 'Remarks', an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

The details related to the finance application entry are displayed in this screen, which can be verified by the verifier. The details cannot be modified in this stage, but comments can be added appropriately. On completion of this stage, the advices that are maintained for the stage are generated.

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

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

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

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side

of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the information message as "xxx Acquire Successful"

2.13 Internal Blacklist Check Stage

The information against Internal KYC and SDN checks are verified in Internal blacklist check stage.

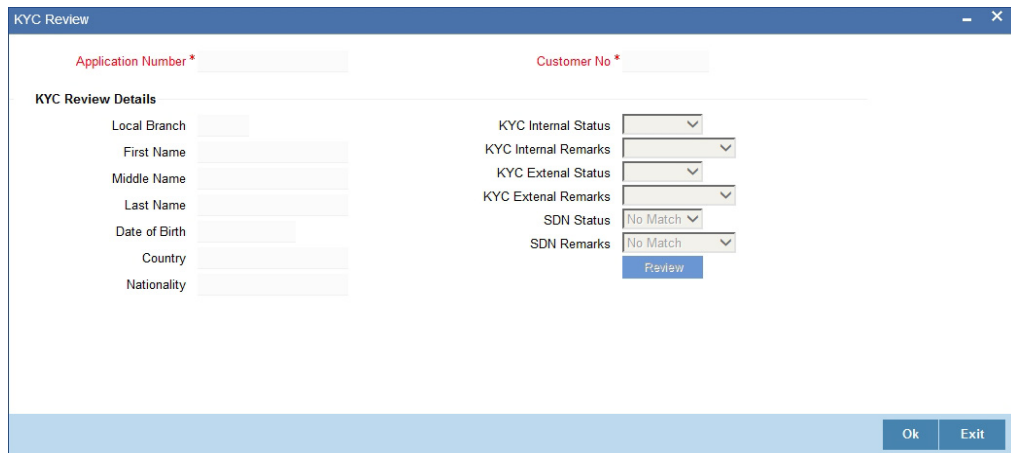
Only users belonging to the 'CEROLE' (Compliance Executive) can perform this task. If you have requisite rights, acquire it from the list by clicking the 'Acquire' button adjoining the desired task. The following screen will be displayed.

The task will be moved to the 'Assigned' task list. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button. Go to the 'Acquired' task list and double-click on the record to invoke the following screen.

The screenshot shows a web application window titled "Islamic Ijarah Loan Origination". The interface includes a top navigation bar with "New" and "Enter Query" links. The main form area contains several input fields and dropdown menus, some marked with a red asterisk (*). The fields are: "Workflow Reference #" (text), "Priority" (dropdown set to "LOW"), "Application Category *" (text), "Product Code *" (text), "Description" (text), "Application Branch *" (text), "Application Date *" (text), "Lead Id" (text), "Enquiry ID" (text), "Default" (button), "Application Number *" (text), "User Reference *" (text), "Application Priority" (dropdown set to "Low"), and "Application Status" (dropdown set to "Application Entry"). Below these is the "Applicant Details" section with "Type" (dropdown set to "Primary"), "Local Branch" (text), "Customer No" (text), and "Customer Name" (text). A horizontal menu bar at the bottom of the form area lists various options: "Documents", "Multiple Asset", "Customer Channel", "Account Channel", "KYC Review", "Customer Dedupe", "Finance Dedupe", "Customer MIS", "Customer Account MIS", and "Customer/Account Fields". At the very bottom, there is a section for "Previous Remarks" and "Remarks" (both text), an "Audit" button, an "Outcome" dropdown, and an "Exit" button.

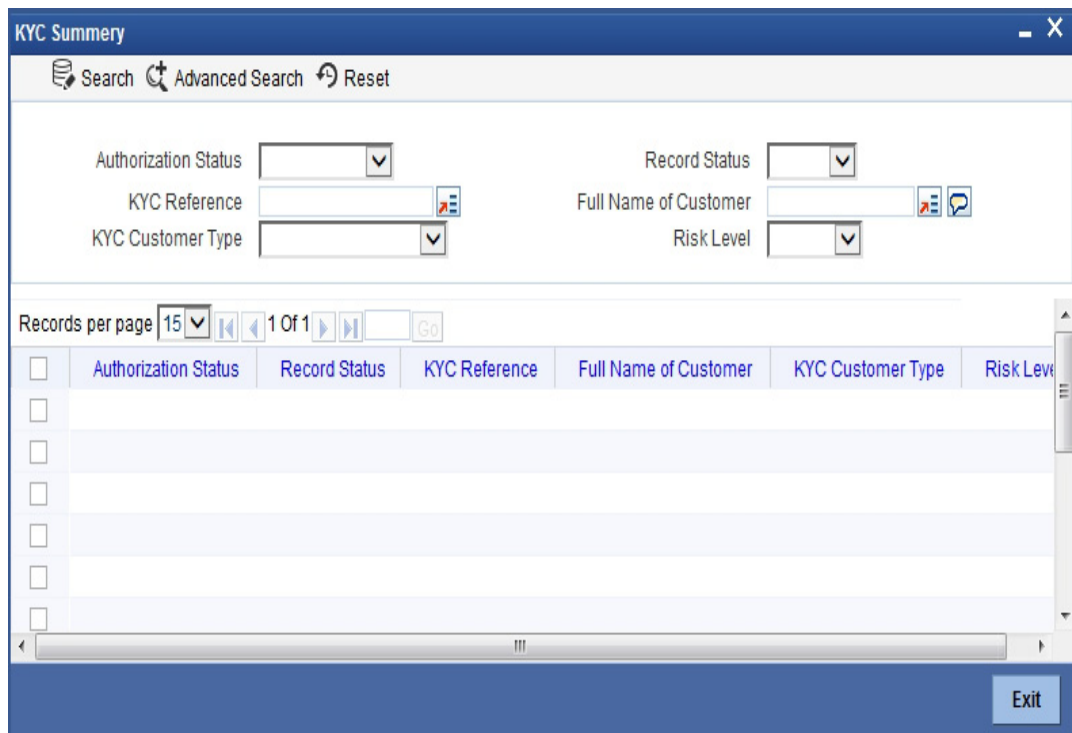
The system displays all the customers associated with the finance application with internal status displaying whether the customer information is available or not.

Click 'Review' button to view all customer information and perform KYC and SDN checks.



The 'KYC Review' window is a software interface for reviewing customer information. It features a title bar with standard window controls. Below the title bar, there are two input fields: 'Application Number *' and 'Customer No *'. The main area is divided into two columns. The left column, titled 'KYC Review Details', contains input fields for 'Local Branch', 'First Name', 'Middle Name', 'Last Name', 'Date of Birth', 'Country', and 'Nationality'. The right column contains dropdown menus for 'KYC Internal Status', 'KYC Internal Remarks', 'KYC External Status', 'KYC External Remarks', 'SDN Status' (set to 'No Match'), and 'SDN Remarks' (set to 'No Match'). A 'Review' button is located below the 'SDN Remarks' dropdown. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

The KYC Review Screen (STSKYCMN) and SDN Review Screens (ORSSDNMN) are displayed.



The 'KYC Summary' window displays a list of customer records. It has a title bar with standard window controls. Below the title bar, there is a search bar with 'Search', 'Advanced Search', and 'Reset' buttons. The main area contains several filters: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'KYC Reference' (text input with a search icon), 'Full Name of Customer' (text input with a search icon), 'KYC Customer Type' (dropdown), and 'Risk Level' (dropdown). Below the filters, there is a table with columns: 'Authorization Status', 'Record Status', 'KYC Reference', 'Full Name of Customer', 'KYC Customer Type', and 'Risk Level'. The table shows one record, and the 'Records per page' is set to 15. At the bottom right, there is an 'Exit' button.

Once reviewed the verifier provides the review status and remarks.

You can perform a check on the customer record based on the KYC Review and SDN Review screens and choose the internal KYC status and SDN status respectively based on the review. You need to query on the records using all or a combination of the following criteria:

- Customer Number
- First Name
- Last Name
- Date Of Birth
- Country
- Internal
- Internal Remarks
- External
- External Remarks
- SDN status
- Review

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

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

The system displays the information message as "The task is completed successfully. The Workflow Reference Number is ...xxx"

2.14 External Blacklist Check Stage

The information against external KYC and SDN checks are verified in external blacklist check stage.

Only users belonging to the 'CEROLE' (Compliance Executive) can perform this task. If you have requisite rights, acquire it from the list by clicking the 'Acquire' button adjoining the desired task. The following screen will be displayed.

The task will be moved to the 'Assigned' task list. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button. Go to the 'Acquired' task list and double-click on the record to invoke the following screen.

Islamic Ijarah Loan Origination

New
Enter Query

Workflow Reference # Priority

Application Category*

Product Code*

Description

Application Branch*

Application Date*

Lead Id

Enquiry ID

Application Number*

User Reference*

Application Priority

Application Status

Applicant Details

Type Local Branch Customer No Customer Name

Documents | Multiple Asset | Customer Channel | Account Channel | KYC Review | Customer Dedupe | Finance Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields

Previous Remarks Remarks Outcome

The system displays all the customers associated with the finance application with internal status displaying whether the customer information is available or not.

Click 'Review' button to view all customer information and perform KYC and SDN checks.

KYC Review

Application Number* Customer No*

KYC Review Details

Local Branch

First Name

Middle Name

Last Name

Date of Birth

Country

Nationality

KYC Internal Status

KYC Internal Remarks

KYC External Status

KYC External Remarks

SDN Status

SDN Remarks

The KYC Review Screen (STSKYCMN) and SDN Review Screens (ORSSDNMN) are displayed.

Once reviewed the verifier provides the review status and remarks.

You can perform a check on the customer record based on the KYC Review and SDN Review screens and choose the external KYC status and SDN status respectively based on the review. You need to query on the records using all or a combination of the following criteria:

- Customer Number
- First Name
- Last Name
- Date Of Birth
- Country

- Internal
- Internal Remarks
- External
- External Remarks
- SDN status
- Review

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

If the customer details do not match any of the displayed records, select the action 'CLEARED' from the drop-down list adjoining the 'Audit' button. Click the 'Save' icon in the tool bar to save the record. The system displays the information message as "The task is completed successfully. The Workflow Reference Number is ...xxx"

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 '*Ijarah* Underwriting' screen.

2.15 Underwriting

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

You can key-in the finance application details required in '*Ijarah* Underwriting' screen.

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

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

This section contains the following topics:

- [Section 2.15.1, "Collateral Tab"](#)
- [Section 2.15.2, "Credit Score Tab"](#)
- [Section 2.15.3, "Bureau Tab"](#)
- [Section 2.15.4, "Credit Details"](#)
- [Section 2.15.5, "External Credit Rating"](#)
- [Section 2.15.6, "Ratios Tab"](#)
- [Section 2.15.7, "Financing Tab"](#)
- [Section 2.15.8, "Component Tab"](#)
- [Section 2.15.9, "Charges Tab"](#)
- [Section 2.15.10, "Investigation Tab"](#)
- [Section 2.15.11, "Comments Tab"](#)

2.15.1 Collateral Tab

You can carry out the evaluation of vehicles in the collateral tab. Here, the details provided as part of the 'Application Entry' stage are defaulted, which you can modify. The evaluation can be done by interfacing with external agencies.

Islamic Ijarah Loan Origination

New
Enter Query

Workflow Reference # Priority

Application Category

Product Code

Description

Application Branch

Application Date

Lead Id

Enquiry ID

Application Number

User Reference

Application Priority

Application Status

Applicant Details

Documents | Multiple Asset | Customer Channel | Account Channel | KYC Review | Customer Dedupe | Finance Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields |

Vehicle Evaluator | Bureau Report | Finance MIS | Finance Fields | SWIFT Message Details

Previous Remarks Remarks Outcome

In this screen, capture the following details:

Vehicle Details

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

Identification Number

Enter the unique identification number associated with the vehicle.

Year

Specify the year of manufacture for the vehicle.

Make

Specify the make of the vehicle.

Model

Specify the vehicle model.

Body

Specify the vehicle body details.

Usage

Specify the mileage used by the vehicle till date.

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

- Year
- Make
- Model
- Body
- Usage

Valuation Source

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

- INTERNAL
- NONE

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

Status

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

- REQUIRED
- PENDING
- COMPLETED
- NOT REQUIRED
- NOT AVAILABLE

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

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

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

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

The system displays the information message as "...xxx Acquire Successful"

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

The system will invoke the external valuation agency for vehicle evaluation. You can view the details in the collateral tab. In the collateral tab, click the 'Evaluate' button. The system will check for the data within the FLEXCUBE database. If there are none for the corresponding

vehicle, it will try to obtain the details from the external agency and display them in the 'Vehicle Evaluator' screen.

Vehicle Evaluator

Application Number * Vehicle Id * Collateral Code *

Vehicle Details

Valuation Source Model
 Identification Number Body
 Year Usage
 Make

Vehicle Valuations

Wholesale Value Attribute Value
 Retail Value Total Value
 Usage Value

Vehicle Attributes

1 Of 1

Attribute Description	Attribute Code	Attribute Value	Package Included	Selected
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Ok Exit

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

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

2.15.2 **Credit Score Tab**

The credit score tab is used to calculate the credit score details of the customer. You can also interface with external Credit engines and display recommendations and report. Internal Credit engine obtains information from customer and calculates credit score and displays system recommendation.

Islamic Ijarah Loan Origination

New
Enter Query

Workflow Reference # Priority

Application Category *

Product Code *

Description

Application Branch *

Application Date *

Lead Id

Enquiry ID

Application Number *

User Reference *

Application Priority

Application Status

Applicant Details

Documents | Multiple Asset | Customer Channel | Account Channel | KYC Review | Customer Dedupe | Finance Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields |
Vehicle Evaluator | Bureau Report | Finance MIS | Finance Fields | SWIFT Message Details

Previous Remarks Remarks Outcome

The set of questions used to assess the credit rating of a prospective finance customer, associated Rule Id are displayed in this screen.

System defaults the Category and Question as maintained in the Rule.

You can select the Answer from the option list.

You can specify the following details here:

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

2.15.3 Bureau Tab

You can interface with external credit bureaus and view report obtained from them in 'Bureau' tab. Based on the reports that are obtained from the external bureaus, the underwriter determines whether to approve the finance to the customer or not.

The screenshot shows a web application window titled 'Islamic Ijarah Loan Origination'. It contains a form for entering loan application details. Fields include 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Category', 'Product Code', 'Description', 'Application Branch', 'Application Date', 'Lead Id', 'Enquiry ID', 'Application Number', 'User Reference', 'Application Priority' (set to 'Low'), and 'Application Status' (set to 'Application Entry'). Below the form is a tabbed interface with 'Applicant Details' selected. Under 'Applicant Details', there is a 'Bureau' tab. The 'Bureau' tab displays a table with two columns: 'Previous Remarks' and 'Remarks'. At the bottom of the window, there are buttons for 'Apply', 'Outcome' (with a dropdown arrow), and 'Exit'.

In the application entry stage, if the external credit required flag is checked, the bureau report gets generated in the underwriting stage.

If the credit bureau is not checked in the application entry stage, the underwriter can verify it in the underwriting stage by giving status as Required and Outcome as Verify. On giving the outcome as verify the credit bureau verification happens and the application moves to underwriting stage again.

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

2.15.4 Credit Details

Customer Id

The identification of the finance customer gets displayed here.

Bureau

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

Status

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

- Completed
- Pending

Remarks

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

2.15.5 External Credit Rating

External Agency

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

Recommended

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

- Recommended
- Not Recommended

Remarks

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

Status

The following statuses are available:

- Required
- Pending
- Completed
- Not Required
- Not Available

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

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

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

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

The system displays the information message as "...xxx Acquire Successful"

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 '*ljarah* Underwriting' screen.

The system will invoke the external valuation agency for credit evaluation. You can view the details in the bureau tab. This includes the score assigned by the agency for the customer.

In this screen, you can view the information available for the customer by clicking the 'Report' button under the field 'Status' in the External Credit Rating section. If the information is available, the status is updated to 'COMPLETED' in the collateral tab. If it does not match, then the status is updated to 'NO DATA'.

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

You can click 'Report' button adjacent to credit rating record or credit bureau record to view the report obtained from the credit rating agency or the credit bureau.

The following reports can be viewed:

Summary1

The screenshot shows the 'Credit Bureau Report' window with the 'Summary 1' tab selected. The window contains several input fields for identifying the report, including Application Number, Requested Id, Customer No, and Bureau Code. Below these are sections for 'Report Header' (Bureau, First Name, Middle Name, Last Name, Birth Date) and 'Credit Report Id' (Credit Report Id, Report Date, Unique Id, On File Date). A 'Best Match' checkbox is also present. The 'Summary 1' tab is active, showing a 'Life' section with Chapter 7, Chapter 11, Chapter 13, and a Total of 1. A 'Recent' section shows Chapter 7 and Chapter 11. The bottom of the window has 'Ok' and 'Exit' buttons.

Summary 2

The screenshot shows the 'Credit Bureau Report' window with the 'Summary 2' tab selected. The window contains the same identifying fields as Summary 1. The 'Summary 2' tab is active, showing an 'Inquiries' section with a table of inquiries. The table has columns for Inquiry Type, Amount, and Date. The bottom of the window has 'Ok' and 'Exit' buttons.

Inquiry Type	Amount	Date
Auto	6M	
Bank	12M	
Card	24M	
Retail	Total	
Financing	Newest	
Sales Finance	Oldest	

Trade Lines

The screenshot shows the 'Credit Bureau Report' window with the 'Trade Lines' tab selected. The window contains the same identifying fields as the previous reports. The 'Trade Lines' tab is active, showing a table of trade lines. The table has columns for Creditors Name, Status, Type, Type Code, Past Due Amt, Balance, Balance Date, Open Date, and History Date. The bottom of the window has 'Ok' and 'Exit' buttons.

Creditors Name	Status	Type	Type Code	Past Due Amt	Balance	Balance Date	Open Date	History Date

Public Records

Credit Bureau Report

Application Number *
Requested Id *

Customer No *
Bureau Code *

Report Header

Bureau
First Name
MiddleName
Last Name
Birth Date

Credit Report Id
Report Date
Unique Id
On File Date

☐ Best Match

Summary 1 | Summary 2 | Trade Lines | **Public Records** | Collections | Fraud Messages | Inquiries | Also Known As | Consumer Statement | Credit Scores

Public Records

1 of 1

Record Type	Status	Amount	Filed Date	Satisfied Date
				1

Ok Exit

Collections

Credit Bureau Report

Application Number *
Requested Id *

Customer No *
Bureau Code *

Report Header

Bureau
First Name
MiddleName
Last Name
Birth Date

Credit Report Id
Report Date
Unique Id
On File Date

☐ Best Match

Summary 1 | Summary 2 | Trade Lines | Public Records | **Collections** | Fraud Messages | Inquiries | Also Known As | Consumer Statement | Credit Scores

Collections

1 of 1

Creditors Name	Account #	Acct Balance	High Balance	Term Type	Balance Date	Open Date	Last Activity Date	History Date

Ok Exit

Fraud Messages

Credit Bureau Report

Application Number *
Requested Id *

Customer No *
Bureau Code *

Report Header

Bureau
First Name
MiddleName
Last Name
Birth Date

Credit Report Id
Report Date
Unique Id
On File Date

☐ Best Match

Summary 1 | Summary 2 | Trade Lines | Public Records | Collections | **Fraud Messages** | Inquiries | Also Known As | Consumer Statement | Credit Scores

Fraud Messages

1 of 1

Product	Message
	1

Ok Exit

Inquiries

Credit Bureau Report

Application Number *
Requested Id *

Customer No *
Bureau Code *

Report Header

Bureau
First Name
MiddleName
Last Name
Birth Date

Credit Report Id
Report Date
Unique Id
On File Date
☐ Best Match

Summary 1 | Summary 2 | Trade Lines | Public Records | Collections | Fraud Messages | **Inquiries** | Also Known As | Consumer Statement | Credit Scores

Inquiries

1 Of 1

<input type="checkbox"/>	Inquirer Name	Inquirer Subscriber #	Inquirer Industry Code	Inquiry Date	Rate Shopping	Duplicate	
<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>	1

Ok Exit

Also Known As

Credit Bureau Report

Application Number *
Requested Id *

Customer No *
Bureau Code *

Report Header

Bureau
First Name
MiddleName
Last Name
Birth Date

Credit Report Id
Report Date
Unique Id
On File Date
☐ Best Match

Summary 1 | Summary 2 | Trade Lines | Public Records | Collections | Fraud Messages | Inquiries | **Also Known As** | Consumer Statement | Credit Scores

Also Known As

1 Of 1

<input type="checkbox"/>	First Name	MI	Last Name	Suffix	Spouse First Name	
<input type="checkbox"/>						1

Ok Exit

Consumer Statements

Credit Bureau Report

Application Number *
Requested Id *

Customer No *
Bureau Code *

Report Header

Bureau
First Name
MiddleName
Last Name
Birth Date

Credit Report Id
Report Date
Unique Id
On File Date
☐ Best Match

Summary 1 | Summary 2 | Trade Lines | Public Records | Collections | Fraud Messages | Inquiries | Also Known As | **Consumer Statement** | Credit Scores

Consumer Statement

1 Of 1

<input type="checkbox"/>	Reported Date	Text	
<input type="checkbox"/>			1

Ok Exit

Credit Score Details

The screenshot shows a 'Credit Bureau Report' window. It has a header section with fields for 'Application Number *', 'Requested Id *', 'Customer No *', and 'Bureau Code *'. Below this is a 'Report Header' section with fields for 'Bureau', 'First Name', 'Middle Name', 'Last Name', 'Birth Date', 'Credit Report Id', 'Report Date', 'Unique Id', and 'On File Date'. There is a checkbox for 'Best Match'. A navigation bar at the bottom of the header section includes tabs for 'Summary 1', 'Summary 2', 'Trade Lines', 'Public Records', 'Collections', 'Fraud Messages', 'Inquiries', 'Also Known As', 'Consumer Statement', and 'Credit Scores' (which is highlighted). Below the navigation bar is a 'Credit Scores' section with fields for 'Score Model', 'Score', 'Score Factor', and a table with multiple rows and columns. At the bottom right are 'Ok' and 'Exit' buttons.

2.15.5.1 Capturing Loan MIS Details

You can capture the Finance MIS details by clicking 'Finance MIS' button in 'Ijarah Finance Underwriting' screen.

The 'Finance MIS' screen gets displayed where you can capture the details

The screenshot shows a 'Loan MIS' screen. It has a header section with fields for 'Application Number *', 'Loan Account Number *', 'Product *', 'Loan Branch *', 'Financing Currency *', 'MIS Group', and a 'Link' checkbox. Below this is an 'Input' section with radio buttons for 'Link To Group' (Related Reference, Related Account), fields for 'Related Account', 'Related Reference', 'MIS Head', 'Rate Code', and 'Spread'. Below the 'Input' section is a 'Rate At' section with a 'Rate Type' dropdown, radio buttons for 'Pool Code' and 'Contract Level', an 'Interest Method' dropdown, fields for 'Reference Rate' and 'Pool Code', and a list of 'Cost Code' fields (1-5). Below the 'Rate At' section are three sections: 'Transaction MIS', 'Composite MIS', and 'Fund MIS'. Each section has a 'MIS Group' field and a list of MIS fields (1-5).

2.15.5.2 Capturing Loan UDF Details

You can capture the Finance UDF details by clicking 'Finance Fields' button in 'Ijarah Finance Underwriting' screen.

The 'Finance UDF' screen gets displayed where you can capture the details.

2.15.6 Ratios Tab

In the 'Ratios' tab, the system calculates the stated and actual income/debt ratios and also calculates the ratio based on 'What if payment amount'.

The stated income and debt of the customer are displayed here You can capture the following additional details here.

Actual

Monthly Income

Specify the actual monthly income of the customer based on documentary proof provided.

Monthly Debt

Specify the actual monthly debt of the customer based on documentary proof provided.

Click 'Calculate Ratios' button to calculate the asset/ liability ratios for the customer.

What if Pmt Amt

Specify the EMI amount that the customer is ready to pay.

Click 'Update Ratio' button to update the asset/ liability ratios for the customer, taking into account the EMI payments also.

The ratios for Installment, Finance To Value and Disposable Income are calculated for the following conditions:

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

2.15.7 Financing Tab

In the 'Financing' tab, the system displays the list of the multiple finance offers that are attached to the application category specified. If you have selected an 'Enquiry ID' for the customer, then the finance details that have been stored for the corresponding finance proposal are displayed here. You can modify these details, if required.

Islamic Ijarah Loan Origination

New

Enter Query

Workflow Reference # Priority Low

Application Category *

Product Code *

Description

Application Branch *

Application Date *

Lead Id

Enquiry ID

Default

Application Number *

User Reference *

Application Priority Low

Application Status Application Entry

Applicant Details

Documents | Multiple Asset | Customer Channel | Account Channel | KYC Review | Customer Dedupe | Finance Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields |

Vehicle Evaluator | Bureau Report | Finance MIS | Finance Fields | SWIFT Message Details

Previous Remarks Remarks Audit Outcome Exit

Specify the following details:

Pricing ID

Based on the formula maintained in 'Pricing Maintenance' screen, the system automatically applies a price ID to the application. However, you can apply a different price ID that matches the application. You can select a different price ID from the option list.

If you change a price ID selected by the system and reapply a different price ID, the system changes the score of the pricing rule. The score determines the price ID to be automatically applied.

Click 'Apply' button to apply the selected price ID to the finance. The details related to the finance offer like the number of installments, finance branch, frequency, unit, profit rate etc. are displayed here. Select the required offer by clicking the 'Check' option and click then click the 'Apply' button to apply the selected finance offer. The details corresponding to the selected finance offer are displayed in 'Finance Details' section. You can modify these details, if required, and click 'Apply' button to calculate the schedule details.

The offers maintained at the category level is displayed in the multiple offers block. The system compares the number of installments, frequencies and unit with the value in the requested tab at application entry stage. The rate in the offers block is compared with rate maintained in the pricing ID. The system applies that offer which matches with the mentioned criteria in the offer block. If the offer fails to match then a new row is added which will take its value from the pricing ID.

Hamish Jiddayah

The system displays the calculated Hamish Jiddayah amount from the entry stage. If the value is not given in the entry stage then the Hamish Jiddayah Amount gets calculated based on the Hamish Jiddayah %.

Hamish Jiddayah %

The system captures the Hamish Jiddayah percentage value. This value should not be a negative value. However, you can modify it.

Property Handover

Check this box to indicate whether the handover period is allowed or not.

Effective Date

The system captures the effective date of user defined elements. However, you can modify it in the underwriting stage.

User Defined Element Values

The system supports multiple User Defined Elements here based on the effective dates maintained.

UDE Id

Select the User Defined Element Id from the adjoining option list.

Value

Specify the UDE value.

Rate Code

Select the rate code for UDE from the adjoining option list.

Code Usage

Select the code usage from the adjoining drop down list.

Resolved Value

The system defaults the system revised UDE value.

Intermediary

System displays the intermediary details including the compensation percentage for each Intermediary, based on the Inetrmediary group mainatined in Application Entry stage.However, you can modify it.

The payment schedules are derived based on the offer selected.

Note

You can select only one finance offer in this screen.

The payment schedules are derived based on the offer selected.

Note

You can select only one finance offer in this screen.

2.15.8 Component Tab

In 'Component' tab, the system calculates and displays the payment schedules and the schedule details based on the finance offer selected. If you have selected an 'Enquiry ID' for the customer, then the schedule details that have been stored for the corresponding finance proposal are displayed here. You can modify them, if required.

The following details related to the schedule are displayed here:

- Component name
- Schedule type
- First due date

- Number
- Frequency
- Units
- Amount

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

2.15.9 Charges Tab

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

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

- Component Name
- Event Code
- Associated currency
- Amount

Waive

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

2.15.10 Investigation Tab

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

Islamic Ijarah Loan Origination

New
Enter Query

Workflow Reference # Priority

Application Category *

Product Code *

Description

Application Branch *

Application Date *

Lead Id

Enquiry ID

Application Number *

User Reference *

Application Priority

Application Status

Applicant Details

Documents | Multiple Asset | Customer Channel | Account Channel | KYC Review | Customer Dedupe | Finance Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields |
Vehicle Evaluator | Bureau Report | Finance MIS | Finance Fields | SWIFT Message Details

Previous Remarks Remarks Outcome

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

- Verification Type
- Verification agency

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

2.15.11 Comments Tab

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

Islamic Ijarah Loan Origination

New
Enter Query

Workflow Reference # Priority

Application Category *

Product Code *

Description

Application Branch *

Application Date *

Lead Id

Enquiry ID

Application Number *

User Reference *

Application Priority

Application Status

Applicant Details

Documents | Multiple Asset | Customer Channel | Account Channel | KYC Review | Customer Dedupe | Finance Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields |
Vehicle Evaluator | Bureau Report | Finance MIS | Finance Fields | SWIFT Message Details

Previous Remarks Remarks Outcome

You can capture the following details:

Comments

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

Comment By

The system defaults the name of the commenter.

Comment Date

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

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

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

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

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

The system displays the information message as "...xxx Acquire Successful"

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 '*Ijarah* Approval' screen.

2.16 Finance Approval Stage

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

You can key-in the finance application details required in '*Ijarah* Application Approval' screen

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

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

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

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

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

The system displays the information message as "...xxx Acquire Successful"

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 'Islamic Ijarah Finance Document Verification' screen.

If you have checked the option 'Auto Decision Required' during Application Entry stage, the based on the applicant credit score – auto decision mapping maintained in 'Auto Decision' screen, the system decides whether to approve the finance or not. The system makes one of the following decisions in that case:

- Auto Approved

- Recommend Approval
- Recommend Reject
- Auto Rejected

If the auto decision made by the system is 'Auto Approval', you can skip the finance approval stage.

If the auto decision made by the system is 'Recommend Approval' or 'Recommend Reject', you need to manually verify and confirm the decision at this stage.

If the auto decision made by the system is 'Auto-Reject' then the application moves back to the application entry stage.

If any price group is associated with the application category, then the system will apply auto pricing after proceeding the Application Entry stage by considering the default 'Price ID' linked to the pricing group. Further, based on the selected finance offer, the finance is applied and schedules are defaulted. However, at underwriting stage, the underwriter may proceed or re-apply the finance by selecting a different finance offer.

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

2.17 Document Verification Stage

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

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

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

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

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

On successful completion, a message stating that the task is successfully completed gets displayed. The customer, customer account, collateral etc. are created in the system on completion of the Document verification stage.

2.18 Message Generation

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

2.19 Finance Applications Details Upload

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

The system creates a Customer / Finance / Collateral / Facility / Account in Oracle FLEXCUBE with details captured from previous stages. A user in manager level role handles this stage. The creation of customer, collateral and finance can be verified in [ORDJMCU](#) screen.

2.20 User Acceptance Stage

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

Manual disbursement is done for the accounts created with a manual disbursement product. For accounts created with auto disbursement products, disbursement occurs on save of document verification stage.

Ijarah User Acceptance

Save Hold

Application Number
Application Branch 000

Application Date 2011-01-04
Status User Acceptance

Branch * 000
Account *
Sale Date 2011-01-04
Remarks

Previous Remarks Remarks Audit Outcome Exit

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

Task Details

Search Standard

- Acquired(0)
- Assigned(8)
- Completed(1)
- Pending(1)
- Supervisor(0)

Task List

Branch/Module	Work ID	Work Title	Customer No	Task Amt	Task Currency	User Ref No	Product	Assigned Date	Actions
IslamicMunabahAccounts00009	Manual Liquidation							Fri Jul 25 11:10:07 QAR 465.36 2000	Acquire

2.21 Disbursement of Ijarah Stage

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

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

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

2.22 Manual Liquidation Stage

Manual Liquidation is possible only if disbursement is done.

Manual Liquidation

New

Workflow Reference # _____ Priority

Application Number _____ Application Date _____ Status

Application Priority

Account* _____ Product _____ BranchCode* _____

Customer Id _____ Product Description _____ Event Sequence Number* _____

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

Value Date _____ Main Interest Rate _____

Execution Date _____ ☐ Installment(s)

Limit Date _____

Mudarabah

Gross Profit _____

Excess Profit _____

Customer Incentive _____

Bank Profit _____

Payment Details

1 Of 1

<input type="checkbox"/> Reversed	Payment Mode	Settlement Currency	Settlement Amount	Financing Currency Equivalent	Original Exchange Rate	Exchange Rate	Settlement Component	Settlement Amount
<input type="checkbox"/>	Account						Settlement Component	

Fields

Previous Remarks _____ Remarks _____ Outcome

If everything is found acceptable, select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and the process is completed. Otherwise the process displays the following screen.

Note

This screen is identical to the 'CI Payment Detailed' screen of Oracle FLEXCUBE. Refer the chapter titled 'Operations' in the Islamic Financing User Manual for further details about the other fields in the screen.

2.23 Asset Capture Stage

During Asset Capture stage, the asset is moved to the inventory of the bank. You will be navigated to the Asset Capture stage only if the outcome of Manual Liquidation is 'PROCEED'. Business validations are not done as part of this stage.

The screenshot shows a software window titled 'LBL_ORDTMPRO' with a standard Windows interface (minimize, maximize, close buttons). The window contains a form for entering query details. At the top left, there are links for 'New' and 'Enter Query'. The form fields are organized into two main sections. The top section includes: 'Workflow Reference #' (text input), 'Priority' (dropdown menu set to 'Low'), 'Application Number' (text input), 'Application Date' (text input), 'Status' (dropdown menu set to 'Asset Capture'), 'Branch' (text input), 'Application Priority' (dropdown menu set to 'Low'), 'Product Code' (text input with a blue 'P' button next to it), 'Product Description' (text input), 'Contract Reference' (text input), 'User Reference' (text input), and 'Source Reference' (text input). The bottom section includes: 'Version Number' (text input with a blue left arrow button), 'Version Number' (text input), 'Of' (text input), and 'Version Number' (text input with a blue right arrow button). Below these fields are three tabs: 'Asset Details' (selected), 'Depreciation Details', and 'Inventory Details'. Under the 'Asset Details' tab, there is a 'Category' field with a red asterisk and a 'Useful Life' field. A horizontal scroll bar is visible below the tabs. At the bottom of the window, there is a blue bar containing 'Previous Remarks' (text input), 'Remarks' (text input), an 'Audit' button, an 'Outcome' dropdown menu, and an 'Exit' button. A navigation bar at the very bottom lists several options: 'Asset Details', 'Ad hoc Schedule', 'Linkage Details', 'Settlements', 'Advices', 'Charges', 'MIS', and 'Fields'.

This stage is applicable only to a finance created with products that have a fixed asset product linked to it.

If there is no fixed asset product linked to the finance product, then the application does not move to this stage.

3. Function ID Glossary

O

ORDCATMT	2-23
ORDDOCMT	2-20
ORDIJAAE	2-37
ORDLEADM	2-3
ORDOVDMT	2-17
ORDPRCMT	2-27

ORDRATMT	2-15
ORDRULMT	2-9
ORSCATMT	2-27
ORSDOCMT	2-23
ORSLEADM	2-9
ORSOVDMT	2-19
ORSRATMT	2-17
ORSRULMT	2-14