

*Ijarah* Creation User Guide

# **Oracle FLEXCUBE Universal Banking**

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# 1. Preface

## 1.1 Introduction

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

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





<b>Chapter 3</b>	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.
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## 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

### 2.1 Introduction

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.

### 2.2 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 *Ijarah* origination process flow is composed of following stages:

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

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

- Home

## 2.3 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**

### **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.

**2.3.1 Customer 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 dependents 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

## 2.3.2 Details Tab

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

The screenshot displays the 'Prospect Details' form with the 'Details' tab selected. The form is divided into several sections:

- Customer Information:** Includes fields for Lead Id, Description, Reason, and Date of Enquiry.
- Address Details:** Contains a 'Sequence Number' field, an 'Address Type' dropdown menu (set to 'Permanent'), and a 'Mailing' checkbox. It also features three 'Address Line' fields (Address Line 1, 2, 3), 'Contact Number', 'Zip', and 'Country' fields.
- Employment Details:** Includes an 'Employment Type' dropdown menu (set to 'Part Time'), an 'Employer' field, and fields for 'Occupation', 'Designation', and 'Employee Id'. It also has fields for 'Address Line 1', 'Address Line 2', 'Address Line 3', 'Zip', 'Country', and 'Phone Number'.
- Additional Fields:** A vertical list of fields on the right side includes 'Extension', 'Contact', 'Contact Name', 'Contact Phone', 'Contact Extension', 'Comments', 'Department', 'Stated Years', and 'Stated Months'.
- Footer:** Contains fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

## 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.

## **2.3.3 Requested Tab**

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

### **ORDLEADM\_\_CVS\_MAIN\_\_TAB\_LOAN**

The screenshot shows a software interface for 'Prospect Details'. The 'Requested' tab is selected, displaying various financial fields. The fields are organized into two columns. The left column includes 'Financing Requested', 'Currency', 'Requested Amount \*', 'EMI Amount', and 'Tenor(In Months)'. The right column includes 'Rate', 'Hamish Jiddayah %', and 'Hamish Jiddayah Amount'. At the bottom, there is a blue bar with fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', and an 'Exit' 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.

## 2.4 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.

### ORSLEADM\_SUMMARY

The screenshot shows a web application window titled "LBL\_LOAN\_PROSPECTS". At the top, there are "Advanced Search" and "Reset" buttons. Below this, there are two columns of search criteria. The left column includes "Authorization Status", "Request ID", "Application Type", "Loan Type", and "Branch". The right column includes "Record Status", "Lead Id", "Customer Id", and "Channel". Below the search fields, there is a table with the following columns: "Authorization Status", "Record Status", "Request ID", "LBL\_DT\_OF\_REQ", "Lead Id", "Application Type", "Customer Id", and "L". The table currently displays one record. At the bottom right of the window, there is an "Exit" 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.

## 2.5 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.

## ORDRULMT\_CVS\_MAIN\_TAB\_MAIN

The screenshot displays the 'Rule Maintenance' application window. At the top, there are fields for 'Rule Id \*', 'Account Description', and 'Type' (set to 'Retail'). A 'New Route' checkbox is checked. Below this is the 'Main Risk Factor' tab. The 'Question Details' section contains a table with columns 'Question Id \*', 'Category', and 'Question'. The 'Answer Details' section contains a table with columns 'Sequence Number \*', 'Possible Answer', and 'Score'. At the bottom, there are fields for 'Maker', 'Checker', 'Mod No', 'Date Time', 'Record Status', and 'Authorization Status', along with an 'Exit' 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

## **2.5.1 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.

## 2.5.2 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.

ORDRULMT\_CVS\_MAIN\_TAB\_RULE

The screenshot displays the 'Rule Maintenance' application window. At the top, there are buttons for 'New' and 'Enter Query'. Below these are input fields for 'Rule Id \*' and 'Account Description', and a 'Type' dropdown menu set to 'Retail'. A 'New Route' checkbox is also present. The main area is divided into tabs, with 'Main' and 'Risk Factor' visible. The 'Risk Factor' tab contains a table with columns for 'Risk Id \*', 'Account Description', and 'Formula'. The 'Formula' column has a 'Formula' button. At the bottom of the window, there is a 'Rating | Auto Decision' section with fields for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner.

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.

### 2.5.2.1 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.

## ORDRULMT\_CVS\_FORMULA

Sequence Number *	Condition	Result

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 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'.

## **2.5.3 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.

## ORDRULMT\_CVS\_RATING

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.

## **2.5.4 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
1	10	AUTO REJECT
2	20	RECOMMEND REJECT
3	30	RECOMMEND APPROVE
4	40	AUTO APPROVE

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:

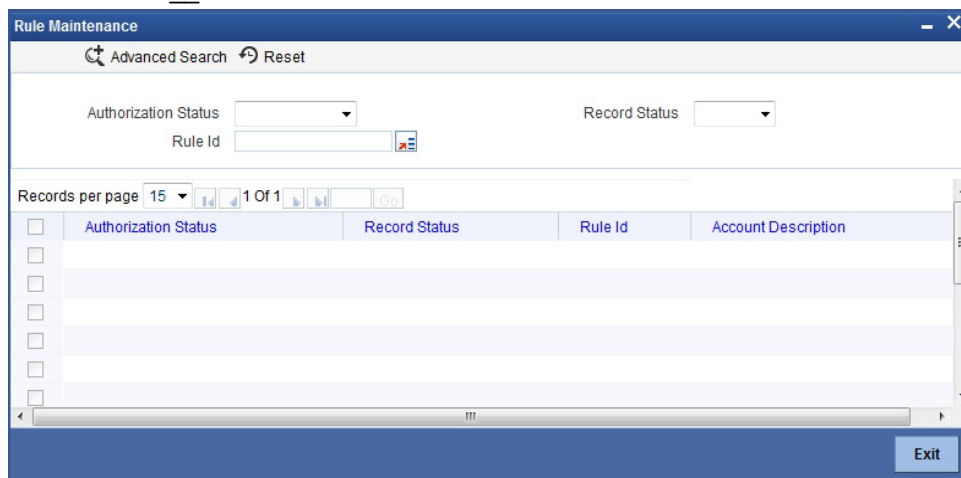
- Auto Approved
- Recommend Approval
- Recommend Reject
- Auto Rejected

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..

## 2.6 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.

ORSRULMT\_\_SUMMARY



The screenshot shows the 'Rule Maintenance' application window. At the top, there is a title bar with 'Rule Maintenance' and window control buttons. Below the title bar, there is a search area with 'Advanced Search' and 'Reset' buttons. The search area contains three input fields: 'Authorization Status' (a dropdown menu), 'Record Status' (a dropdown menu), and 'Rule Id' (a text input field with a search icon). Below the search area, there is a table with the following columns: 'Authorization Status', 'Record Status', 'Rule Id', and 'Account Description'. The table has a header row and several empty rows below it. To the left of the table, there is a 'Records per page' dropdown set to '15' and a '1 Of 1' indicator. At the bottom right of the window, there is an 'Exit' button.

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.

## 2.7 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.

## ORDRATMT\_CVS\_MAIN

LMC Eligibility Ratio

New Enter Query

Group Id \*  
Description

Type Retail

New Route

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.

## **2.7.1 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.



## ORDRATMT\_\_CVS\_FORMULA



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.

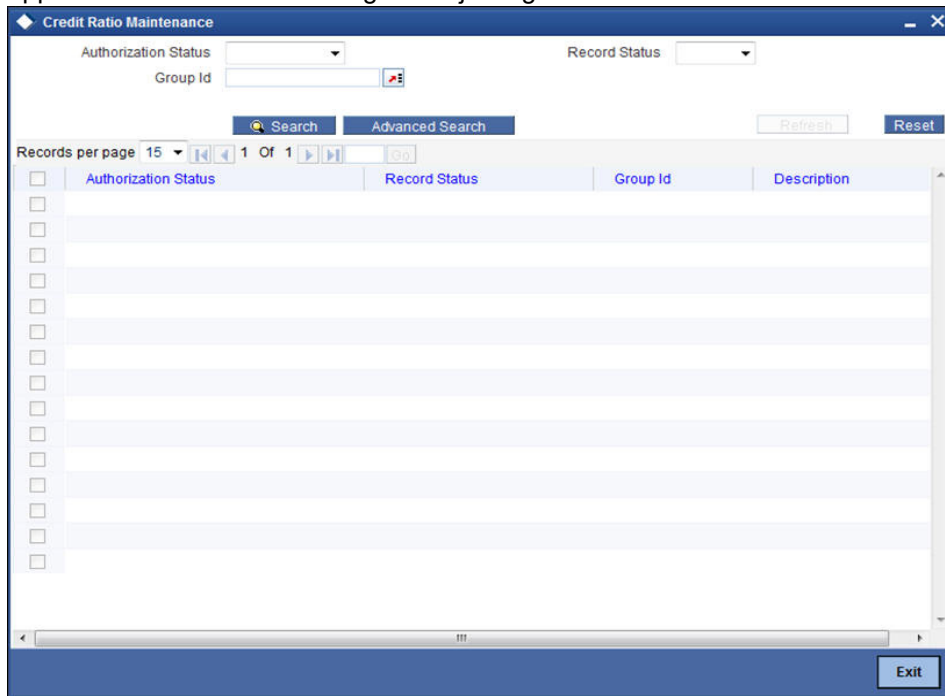
### Operators

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

## 2.8 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.

## 2.9 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.

## ORDOVDMT\_\_CVS\_MAIN

Override Maintenance

New Enter Query

Process Code \*   New Route

Application Category \*  Type

Stage

Stage \*

Description

Overrides

Sequence Number *	Condition	Error Code	Error Parameter
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Elements

Index

Functions

Braces

Operators

Logical Operators

Maker  Date Time:

Checker  Date Time:

Mod No  Record Status

Authorization Status

Exit

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 '/'.

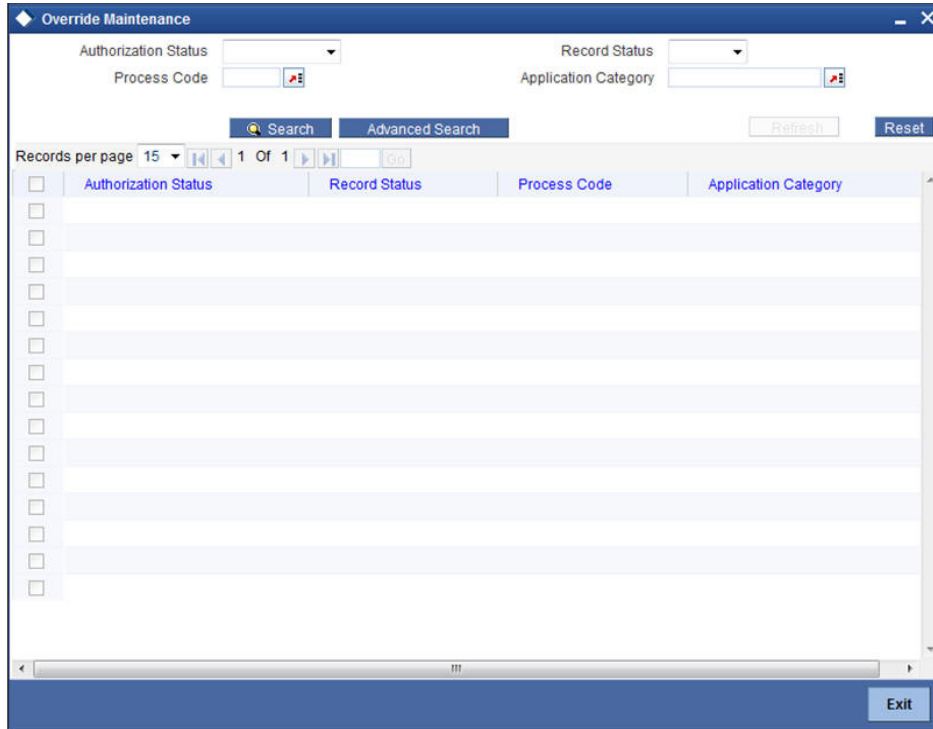
**Logical Operators**

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

## 2.10 **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.

## 2.11 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.

## ORDDOCMT\_CVS\_MAIN

The screenshot shows the 'Document verify Maintenance' application window. It features several input sections: 'Process Code' and 'Application Category' at the top; 'Process Stages' with 'Stage' fields; 'Document Details' with 'Document Category', 'Document Type', and 'Mandatory' fields; 'BI Advices' with a table containing columns for Report Name, Description, Template, Type, Format, Locale, and Outcome; and 'Checklist Details' with 'Sequence Number', 'Checklist Item', and 'Mandatory' fields. The bottom of the window contains fields for 'Maker', 'Date Time', 'Checker', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' 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.

### **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

## **2.11.1 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**

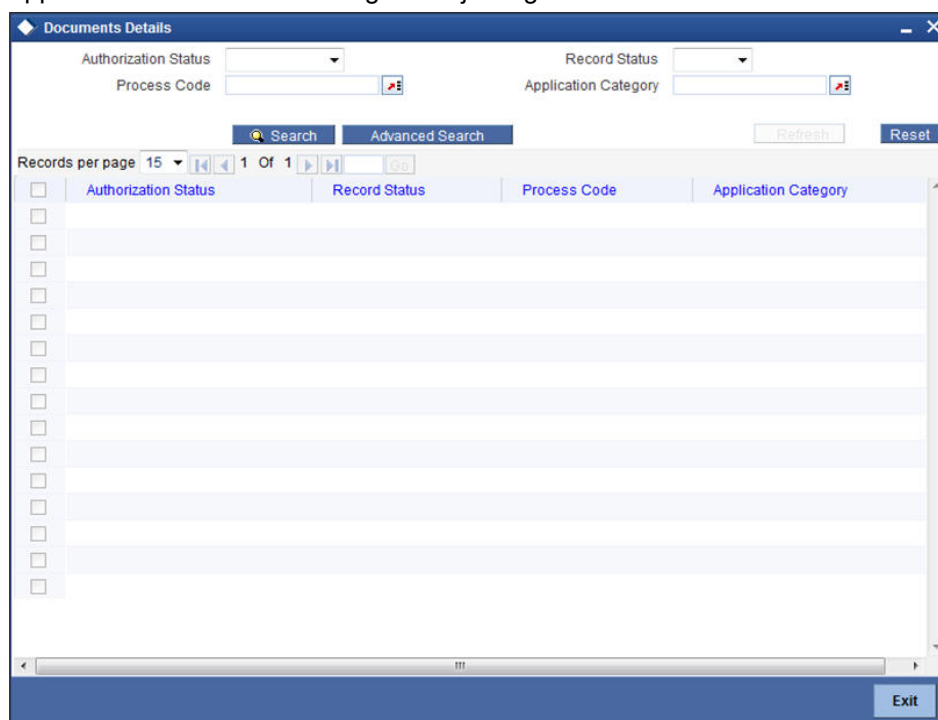
This report contains the following details of the finance account:

<b>Field</b>	<b>Description</b>
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

## **2.12 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.

## 2.13 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.



## ORDCATMT\_CVS\_MAIN\_TAB\_MAIN

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.

## **2.13.1 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.

## 2.13.2 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.

Application Category Maintenance Detail

New Enter Query

Application Category \*  Application Type

Category Description  Rule Id

Ratio Id

Pricing Group

Main Agency

Credit Agency

Agency Code *	Agency Name
<input type="text"/>	<input type="text"/>

Bureau Details

Bureau Code *	Bureau	LBL_CALL_PRIO
<input type="text"/>	<input type="text"/>	<input type="text" value="1"/>

Maker Date Time: Mod No  
Checker Date Time: Record Status  
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.

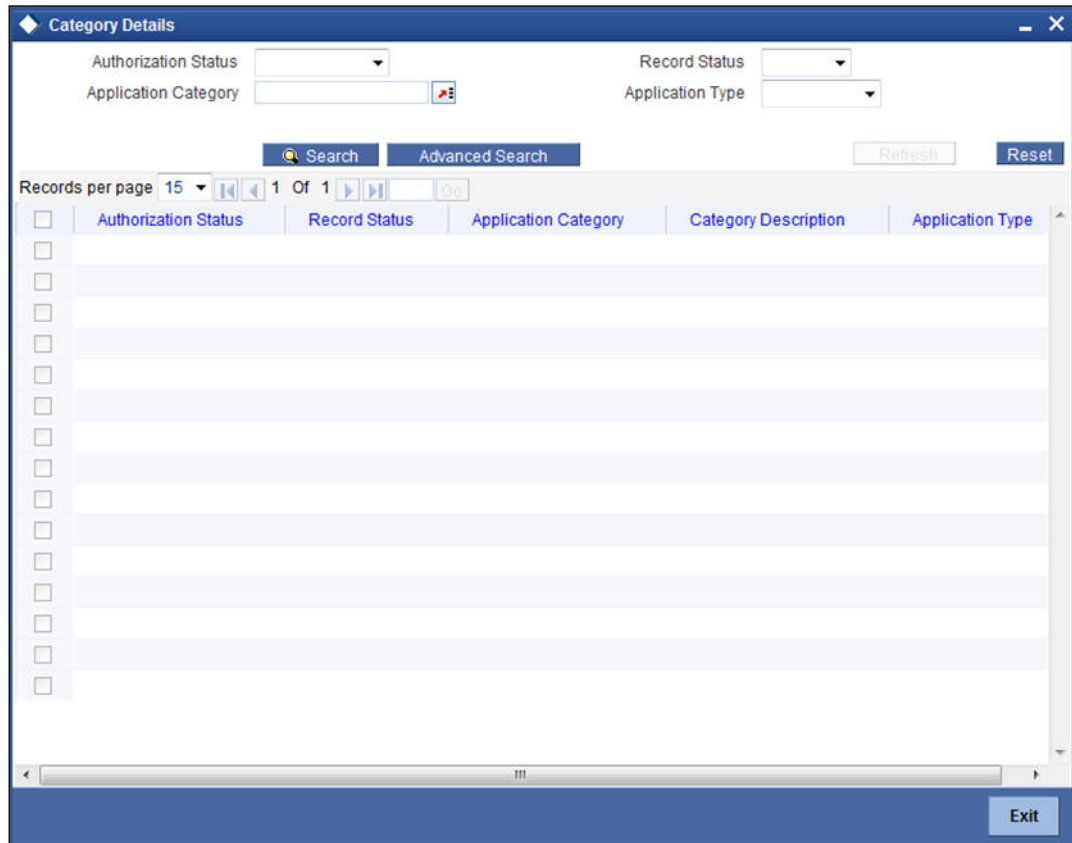
#### **Bureau**

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

## 2.14 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.



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.

## 2.15 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.

The screenshot shows the 'Pricing Maintenance' application interface. At the top, there are buttons for 'New' and 'Enter Query'. Below these are input fields for 'Price Group ID \*' and 'Description', and a 'Price Type' dropdown menu currently set to 'Retail'. The main area is titled 'Pricing Details' and contains a table with the following columns: 'Price ID \*', 'Price Description', 'Default', 'Formula', and 'Offer'. The 'Formula' and 'Offer' columns have corresponding buttons. At the bottom of the window, there are fields for 'Maker', 'Checker', 'Mod No', 'Date Time', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

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
1		

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.

<input checked="" type="checkbox"/>	Sequence Number *	Score From	Score Up To	Rate	No of Installments	Frequency	Units
<input checked="" type="checkbox"/>	1						Monthly

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.

## 2.16 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.

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

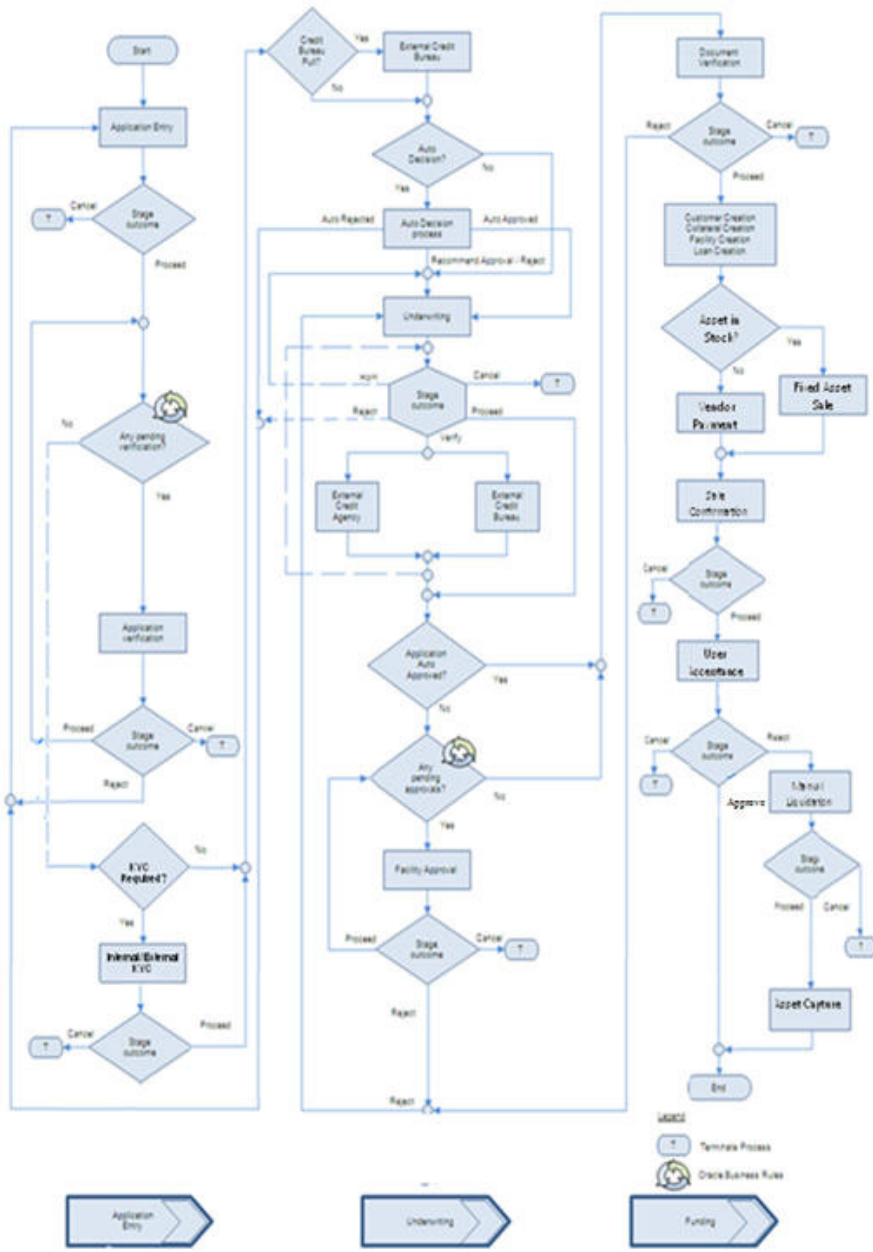


- Finance Account Creation
- Collateral Creation
- Advice Generation
- User Acceptance
- Disbursement of Ijarah
- Manual Liquidation
- Asset Capture

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

### **2.16.1 Process Flow Diagram**

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



## 2.16.2 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	ORDIJA AV	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.

## Step 1. 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.

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 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 *ljarah* 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.

## **2.16.3 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.

### **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**

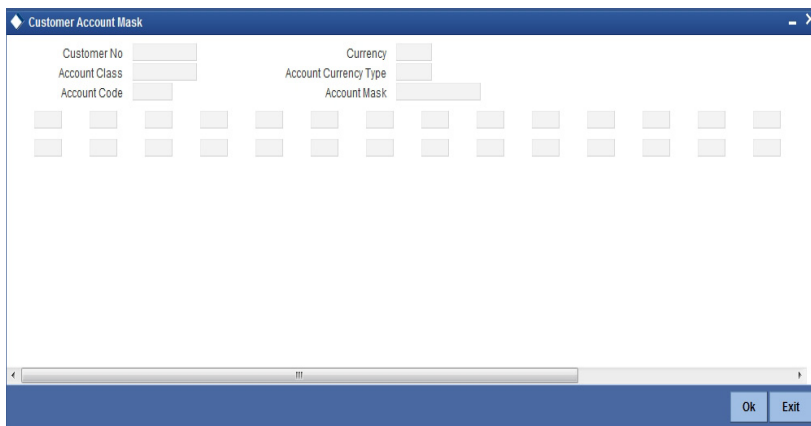
The account number gets generated when you click on 'Default' button, after specifying the account class.

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.

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 US in the last three years.

## **2.16.4 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.

## 2.16.5 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.

## 2.16.6 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 displays the 'LBL\_IJA\_LOAN\_ORG' application window. At the top, there are 'New' and 'Enter Query' buttons. The main area is divided into several sections:

- Workflow Reference #**: A text input field.
- Priority**: A dropdown menu set to 'Low'.
- Application Category \***, **Product Code \***, **Description**, **Application Branch \***, and **Application Date \***: Text input fields.
- Lead Id** and **Enquiry ID**: Text input fields.
- Application Number \***, **User Reference \***, **Application Priority** (dropdown set to 'Low'), and **Application Status** (dropdown set to 'Application Entry'):

**Applicant Details** section includes:

- Type**: Dropdown menu set to 'Primary'.
- Local Branch**, **Customer No**, and **Customer Name**: Text input fields.

A navigation bar below the Applicant Details section contains tabs: **Main**, **Details** (selected), **Financial**, **Requested**, **Limit**, **Collateral**, and **Comments**.

**Address Details** section includes:

- Address Type \***: Dropdown menu set to 'Permanent'. Below it is a checkbox for 'Current'.
- Address Line 1 \***, **Address Line 2**, and **Address Line 3**: Text input fields.
- Country**, **Zip**, and **Contact Number**: Text input fields.

**Employment Details** section includes:

- Employer \***, **Employment Type** (dropdown set to 'Full Time'), **Occupation**, **Designation**, and **Employee Id**: Text input fields.
- Address Line 1**, **Address Line 2**, **Address Line 3**, **Country**, **Zip**, and **Phone Number**: Text input fields.
- Extension**, **Contact Phone**, **Contact Name**, **Contact Extension**, **Comments**, and **Department**: Text input fields.

At the bottom, there is a navigation bar with links: **Documents**, **Multiple Asset**, **Customer Dedupe**, **LBL\_FIN\_DDP**, **Customer MIS**, **MIS**, and **Customer/Account Fields**. Below this is a 'Remarks' section with 'Prev Remarks' and 'Remarks' labels, an 'Audit' button, an 'Outcome' dropdown menu, and an 'Exit' button.

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

## 2.16.7 Financials Tab

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

The screenshot displays the Oracle Financials Tab interface for LBL\_LJA\_LOAN\_ORG. The interface is divided into several sections:

- Application Details:** Includes fields for Workflow Reference #, Priority (Low), Application Category, Product Code, Description, Application Branch, Application Date, Lead Id, Enquiry ID, Application Number, User Reference, Application Priority (Low), and Application Status (Application Entry).
- Applicant Details:** Includes fields for Type (Primary), Local Branch, Customer No, and Customer Name.
- Income Details:** A table with columns: Income Type (Salary), Frequency (Monthly), Currency, and Amount.
- Liability Details:** A table with columns: Liability Type (Loan), Liability Sub Type, Frequency (Monthly), Currency, Amount, Account Balance, Start Date, and End Date.
- Asset Details:** Divided into Vehicle and Home sections. The Vehicle section includes fields for Type (Vehicle), Asset Sub Type, Description, Currency, Asset Value, Make, Model, Manufacture Year, Body, and Reg#. The Home section includes fields for Address Line 1, Address Line 2, Address Line 3, Width, Length, and Occupancy.

The interface also features a navigation bar at the bottom with options like 'Prev Remarks', 'Remarks', 'Outcome', and 'Exit'.

### 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.

**2.16.8 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.

The screenshot shows the 'LBL\_JJA\_LOAN\_ORG' application window. It features a top navigation bar with 'New' and 'Enter Query' buttons. Below this, there are several input fields and dropdown menus for 'Workflow Reference #', 'Priority' (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' (set to 'Low'), and 'Application Status' (set to 'Application Entry').

The 'Applicant Details' section includes 'Type' (set to 'Primary'), 'Local Branch', 'Customer No', and 'Customer Name'. Below this is a tabbed interface with 'Main', 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', and 'Comments' tabs. The 'Requested' tab is active, showing fields for 'Requested Currency', 'Requested Amount', 'Profit Rate', 'Tenor(In Months)' (set to '12'), 'Hamish Jiddayah', 'No of Installments', 'Frequency', 'Unit' (set to 'Daily'), and 'LBL\_FINPURPOSE' (with a checkbox for 'LBL\_FINAGNSTSAL').

At the bottom, there is a table for 'LBL\_ITEMIZATION\_DTLS' with columns for 'Serial No', 'Itemization', 'Amount', and 'Comments'. The table is currently empty. The footer of the application includes a navigation bar with 'Documents', 'Multiple Asset', 'Customer Dedupe', 'LBL\_FIN\_DDP', 'Customer MIS', 'MIS', and 'Customer/Account Fields'. There are also buttons for 'Prev Remarks', 'Remarks', 'Outcome' (with a dropdown menu), and 'Exit'.

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.

## 2.16.9 Limits Tab

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

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.

## **2.16.10 Collaterals Tab**

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

The screenshot displays the 'LBL\_IJA\_LOAN\_ORG' application window. At the top, there are fields for 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Category', 'Product Code', 'Description', 'Application Branch', and 'Application Date'. On the right, there are fields for 'Application Number', 'User Reference', 'Application Priority' (set to 'Low'), and 'Application Status' (set to 'Application Entry').

The 'Applicant Details' section includes 'Type' (set to 'Primary'), 'Local Branch', 'Customer No', and 'Customer Name'. Below this is a navigation bar with tabs: 'Main', 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', and 'Comments'. The 'Collateral' tab is currently selected.

The 'Collateral Details' section contains several input fields: 'Collateral Branch', 'Collateral ID', 'Collateral Description', 'Collateral Currency', and 'Collateral Value'. It also includes 'Start Date', 'End Date', 'Collateral Category' (set to 'Normal'), 'Collateral Type', 'Linked Percent (%)', and 'Haircut %'. There are checkboxes for 'Revalue Collateral', 'Revaluation Date', 'Revision Date', 'Charge Type' (set to 'Mortgage'), 'Utilization Order', and 'Commitment Product'.

The 'Market Value Based' section has fields for 'Security Id', 'Number Of Units / Nominal Value', and 'Cap Amount'. The 'Guarantor Based' section has fields for 'Guarantor Id' and 'Rating'. The 'Haircut Schedule' section features a table with columns 'Effective Date' and 'Haircut %'. The 'Vehicle Details' section includes fields for 'Vehicle ID', 'Vehicle Number', 'Year', 'Make', 'Model', 'Body', 'Usage', 'Valuation Source' (set to 'None'), and 'Valuation Status' (set to 'Not Required').

The 'Covenant Details' section shows a table with columns: 'Covenant Name', 'Description', 'Reversal Date', 'Mandatory', 'Grace Days', 'Notice Days', 'Due Date On', and 'Frequency'. The 'Frequency' column is set to 'Monthly'. At the bottom, there are navigation buttons for 'Documents', 'Multiple Asset', 'Customer Dedupe', 'LBL\_FIN\_DDP', 'Customer MIS', 'MIS', and 'Customer/Account Fields'. There are also fields for 'Prev Remarks', 'Remarks', 'Outcome' (set to 'Audit'), and an 'Exit' button.

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

**2.16.11 Vehicle Asset**

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

## 2.16.12 Capturing 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.

**2.16.13 Specifying 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.

**2.16.14 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.

**2.16.15 Specifying 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.

**2.16.16 Specifying 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.

**2.16.17 Specifying 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.

**2.16.18 Specifying 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.

**2.16.19 Specifying 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.

**2.16.20 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.

**2.16.21 Specifying 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.

**2.16.22 Specifying 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.

**2.16.23 Specifying 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.

## 2.16.24 Specifying Evaluator Details

### **Name**

Specify the name of the evaluator here.

### **Value**

Specify the evaluated value of the equipment.

### **Date**

Specify the date of evaluation.

## 2.16.25 Property Asset

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

ORCISLPA\_\_CVS\_MAIN

The screenshot displays the 'Home Asset' application window. It features several sections for data entry:

- Property Detail:** Includes fields for Asset Sequence Number, Asset Status (Active), New Property Type (Yes), Property Type, Description, Builder Name, Building Name, Project Name, Wing Name, District/Area, City, Area in Another Country, Plot Number, Property Status, Property Area, Property Usage, Date of Completion, Title Deed Number, Registration Name, Title Deed Issue From, Registration Number, Registration Date, Title Deed Issue Date, Villa/Apt. Number, Building compound Name, Street Name, Post Box No., Emirate, Area In Emirate, Country, Mortgage Degree, and Lot Number.
- Amount Detail:** Includes Currency, Requested Amount, Hamish Jiddayah Amount, Valuation, Insurance Value, and Asset Finance Amount.
- Vendor Details:** Includes Vendor Code.
- Insurance Details:** Includes Insurance Company, Insurance Paid By, Premium Amount, Insured Name, and Expiry Date.
- Evaluation Details:** A table with columns for Evaluator Name, Evaluation Value, and Evaluation Date.
- Vendor Details (Table):** A table with columns for Vendor Type, Vendor Code, Chosen By, Account Value, Account Date, Account Start Date, and Account End Date.
- Management:** Includes Company Name, Managed By, Contact Person, and Contact Number.

The window has a blue header and footer with 'OK' and 'Exit' buttons.

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.

**2.16.26 Capturing 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.

**2.16.27 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**

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

**2.16.28 Specifying 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.

**2.16.29 Specifying 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.

**2.16.30 Specifying 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.

**2.16.31 Specifying 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.

## 2.16.32 Comments Tab

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

The screenshot shows the 'Ijarah Application Entry' window with the 'Comments' tab selected. The window contains several input fields for application details, including Workflow Reference #, Priority (Low), Application Category, Product Code, Branch Code, Date, Lead Id, Enquiry ID, Offline Application Number, Application Number \*, User Reference \*, Priority (Low), and Status (New Application). Below these fields is a navigation bar with tabs: Main, Details, Financials, Requested, Limits, Collaterals, and Comments (highlighted in red). The 'Comments' tab displays a table with the following columns: Sequence Number \*, Comments, Comment By, and Comment Date. The table is currently empty. At the bottom of the window, there are buttons for 'Prev Remarks', 'Remarks', 'Outcome' (with a dropdown arrow), and 'Exit'.

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.

## 2.16.33 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.

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:

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.

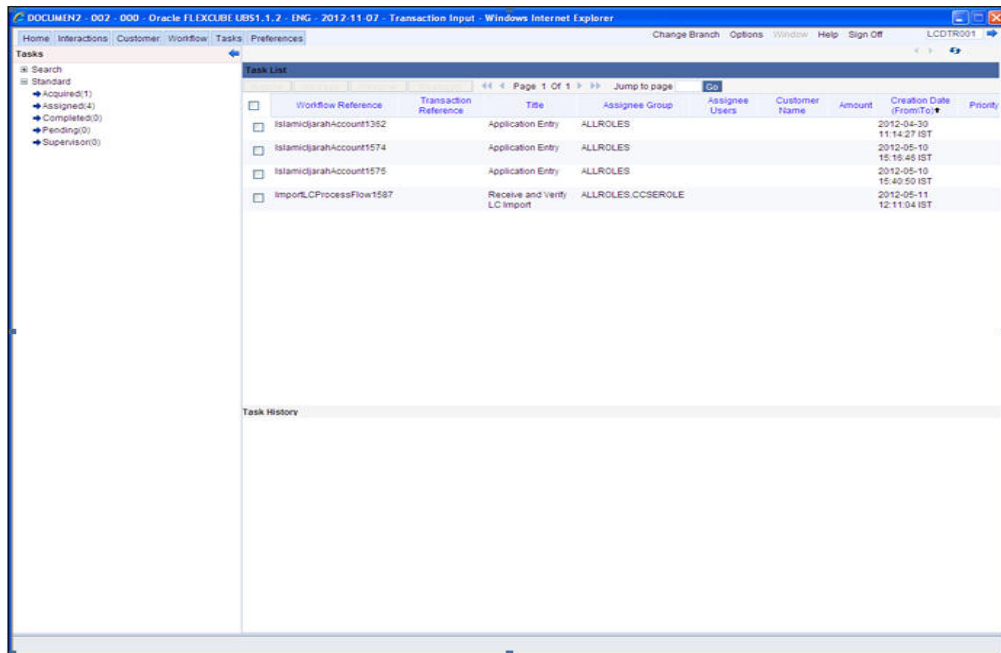
#### **View**

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:

<b>Stage Title</b>	<b>Function Id</b>	<b>Doc Callform Exists</b>	<b>Upload(Available/Not Available)</b>	<b>View(Available/Not Available)</b>
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		

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 '*Jarah* Application Verification' screen.

## Step 2. 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 '*Jarah* Application Verification' screen.

## ORDIJAAB\_CVS\_MAIN\_TAB\_CUSTOMER

The screenshot displays the 'LBL\_JA\_LOAN\_ORG' application window. At the top, there are fields for 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Category', 'Product Code', 'Description', 'Application Branch', and 'Application Date'. Other fields include 'Lead Id', 'Enquiry ID', 'Application Number', 'User Reference', 'Application Priority' (set to 'Low'), and 'Application Status' (set to 'Application Entry').

The 'Applicant Details' section includes a 'Type' dropdown (set to 'Primary'), 'Local Branch', 'Customer No', and 'Customer Name'. Below this is a navigation bar with tabs: 'Main', 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', and 'Comments'. The 'Requested' tab is active, showing 'Channel', 'Intermediary Group', and checkboxes for 'KYC Required' and 'Auto Decision Required'. There is also a checkbox for 'External Credit Check Required'.

The 'Applicant Details' table has columns: 'Type', 'Existing', 'Local Branch', 'Customer No', 'Default', 'Short Name', 'Customer Name', 'National Id', and 'Responsit'. A single row is visible with 'Primary' selected in the 'Type' column and a checked 'Existing' checkbox.

The bottom section contains various personal and financial details: 'Country', 'Nationality', 'Language', 'SSN', 'Customer Category', 'Financial Currency', 'Group Code', 'LBL\_MOB\_JSD', 'Mobile Number', 'LBL\_TEL\_CD', 'Landline Number', 'Email', 'LBL\_FAX\_CD', 'Fax', 'Passport Number', 'Passport Issue Date', 'Passport Expiry Date', 'First Name', 'Middle Name', 'Last Name', 'Salutation' (set to 'Mr.'), 'Gender' (set to 'Male'), 'Birth Place', 'Birth Country', 'Date of Birth', 'Mothers Maiden Name', 'Marital Status' (set to 'Married'), 'Dependents', 'Date', 'Capital', 'Net Worth', 'Business Description', 'Country', 'LBL\_PWR\_ATRNY', 'LBL\_PWR\_ATRNY' checkbox, 'LBL\_HOLDER\_NAME', 'Address', 'Country', 'Nationality', 'LBL\_TEL\_CD', 'Telephone Number', 'Account Details' (Customer Account, Branch, Account Class, Account Number), 'LBL\_US\_RES\_STAT', 'LBL\_US\_RES\_STAT' checkbox, 'LBL\_PERM\_US\_RES', and 'LBL\_VISTED\_US'.

At the bottom, there are tabs for 'Documents', 'Multiple Asset', 'Customer Dedupe', 'LBL\_FIN\_DDP', 'Customer MIS', 'MIS', and 'Customer/Account Fields'. Below these are 'Prev Remarks', 'Remarks', 'Outcome' (set to 'Acquire'), 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"

### Step 3.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.

### ORDIJAMV\_\_CVS\_MAIN\_\_TAB\_CUSTOMER

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"

## Step 4. 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.

### ORDIJAKI\_CVS\_MAIN\_TAB\_CUSTOMER

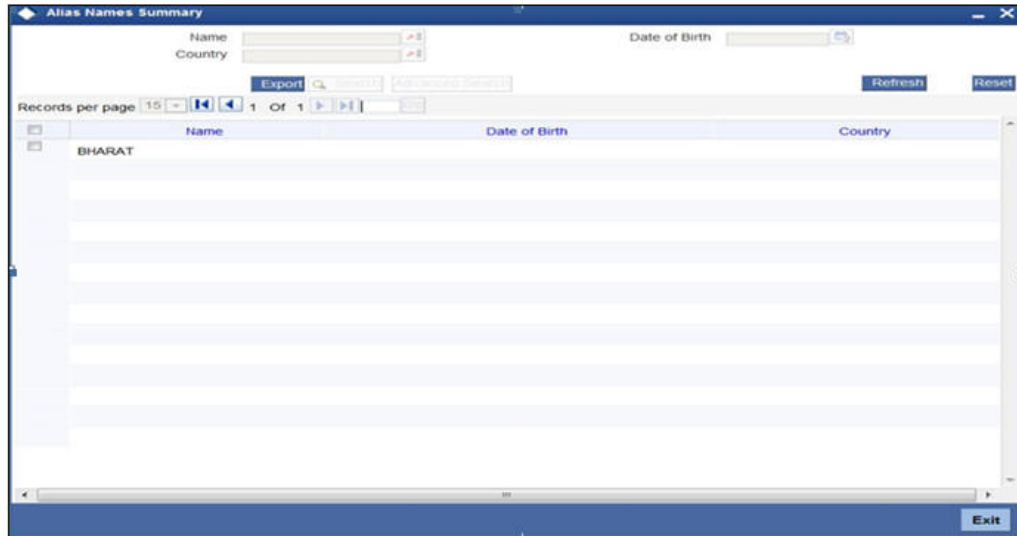
The screenshot displays the Oracle LBL\_JA\_LOAN\_ORG application interface. At the top, there are fields for Workflow Reference #, Priority (Low), Application Category, Product Code, Description, Application Branch, and Application Date. Below these are Applicant Details including Type (Primary), Local Branch, Customer No, and Customer Name. A navigation bar includes tabs for Main, Details, Financial, Requested, Limit, Collateral, and Comments. The main content area features a table of Applicant Details with columns for Type, Existing, Local Branch, Customer No, Default, Short Name, Customer Name, National Id, and Responsibility. Below the table, there are sections for personal information (Country, Nationality, Language, SSN, First Name, Middle Name, Last Name, Salutation, Gender, Birth Place, Birth Country, Date of Birth, Mothers Maiden Name, Marital Status, Dependents), financial information (Customer Category, Financial Currency, Group Code, LBL\_MOB\_ISD, Mobile Number, LBL\_TEL\_CD, Landline Number, Email, LBL\_FAX\_CD, Fax, Passport Number, Passport Issue Date, Passport Expiry Date), and account information (LBL\_PWR\_ATTRNY, LBL\_PWR\_ATTRNY, LBL\_HOLDER\_NAME, Address, Country, Nationality, LBL\_TEL\_CD, Telephone Number, Account Details, Customer Account, Branch, Account Class, Account Number). At the bottom, there are sections for LBL\_CORP\_DTLS (Date, Capital, Net Worth, Business Description, Country) and LBL\_US\_RES\_STAT (LBL\_PERM\_US\_RES, LBL\_VISTED\_US). The footer contains navigation links like Documents, Multiple Asset, KYC Review, Customer Dedupe, LBL\_FIN\_DDP, Customer MIS, MIS, Customer/Account Fields, and buttons for Prev Remarks, Remarks, Audit, Outcome, and Exit.

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

Authorization Status	Record Status	KYC Reference	Full Name of Customer	KYC Customer Type	Risk Level
Authorized	Open	000ZKYC112450005	MILLER	Retail Customer	Level 1
Authorized	Open	001ZKYC112450004	WARDRU S	Retail Customer	Level 2
Authorized	Open	001ZKYC112450005	CLARKS	Retail Customer	Level 2
Authorized	Open	001ZKYC112450007	PULASCAR AAPOUL	Retail Customer	Level 1
Authorized	Open	001ZKYC112450001	GOLDSMITH M	Retail Customer	Level 1
Authorized	Open	001ZKYC112450002	COMMERZAG SUOP	Retail Customer	Level 3
Authorized	Open	001ZKYC112450003	ALLENA PUAL	Retail Customer	Level 2
Authorized	Open	001ZKYC112450006	SCOTTS	Retail Customer	Level 3
Authorized	Open	019ZKYC112490001	DSFSDF	Retail Customer	Level 1
Authorized	Open	022ZKYC121530002	022003725	Retail Customer	Level 1
Authorized	Open	WB1ZKYC121300003	David Walter	Retail Customer	Level 1



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"

## Step 5. 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.

### ORDIJAKE\_CVS\_MAIN\_TAB\_CUSTOMER

The screenshot shows the 'LBL\_UA\_LOAN\_ORG' application window. At the top, there are fields for 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Category', 'Product Code', 'Description', 'Application Branch', and 'Application Date'. There are also fields for 'Lead Id', 'Enquiry ID', 'Application Number', 'User Reference', 'Application Priority', and 'Application Status'.

Below these are 'Applicant Details' including 'Type' (Primary), 'Local Branch', 'Customer No', and 'Customer Name'. A navigation bar includes 'Main', 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', and 'Comments'. There are checkboxes for 'KYC Required' and 'External Credit Check Required', and 'Auto Decision Required'.

The 'Applicant Details' section contains a table with columns: Type, Existing, Local Branch, Customer No, Default, Short Name, Customer Name, National Id, and Responsibility. The first row shows 'Primary', 'Yes', and 'Default'.

The bottom section contains various personal and financial details:
 

- Country, Nationality, Language, SSN, Customer Category, Financial Currency, Group Code, LBL\_MOB\_ISD, Mobile Number, LBL\_TEL\_CD, Landline Number, Email, LBL\_FAX\_CD, Fax, Passport Number, Passport Issue Date, Passport Expiry Date.
- First Name, Middle Name, Last Name, Salutation (Mr.), Gender (Male), Birth Place, Birth Country, Date of Birth, Mothers Maiden Name, Marital Status (Married), Dependents.
- LBL\_CORP\_DTLS: Date, Capital, Net Worth, Business Description, Country.
- LBL\_PWR\_ATRNY: LBL\_PWR\_ATRNY checkbox, LBL\_HOLDER\_NAME, Address, Country, Nationality, LBL\_TEL\_CD, Telephone Number.
- Account Details: Customer Account, Branch, Account Class, Account Number.
- LBL\_US\_RES\_STAT: LBL\_PERM\_US\_RES, LBL\_VISTED\_US checkboxes.

At the bottom, there are tabs for 'Documents', 'Multiple Asset', 'KYC Review', 'Customer Dedupe', 'LBL\_FIN\_DDP', 'Customer MIS', 'MIS', and 'Customer/Account Fields'. There are 'Prev Remarks', 'Remarks', 'Outcome' (set to 'Assign'), and 'Exit' buttons.

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

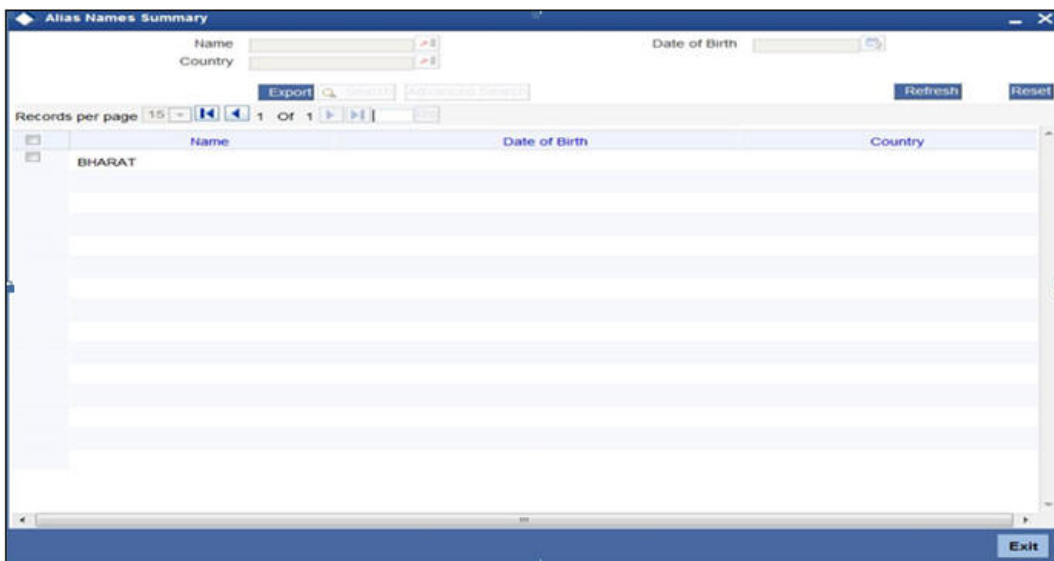
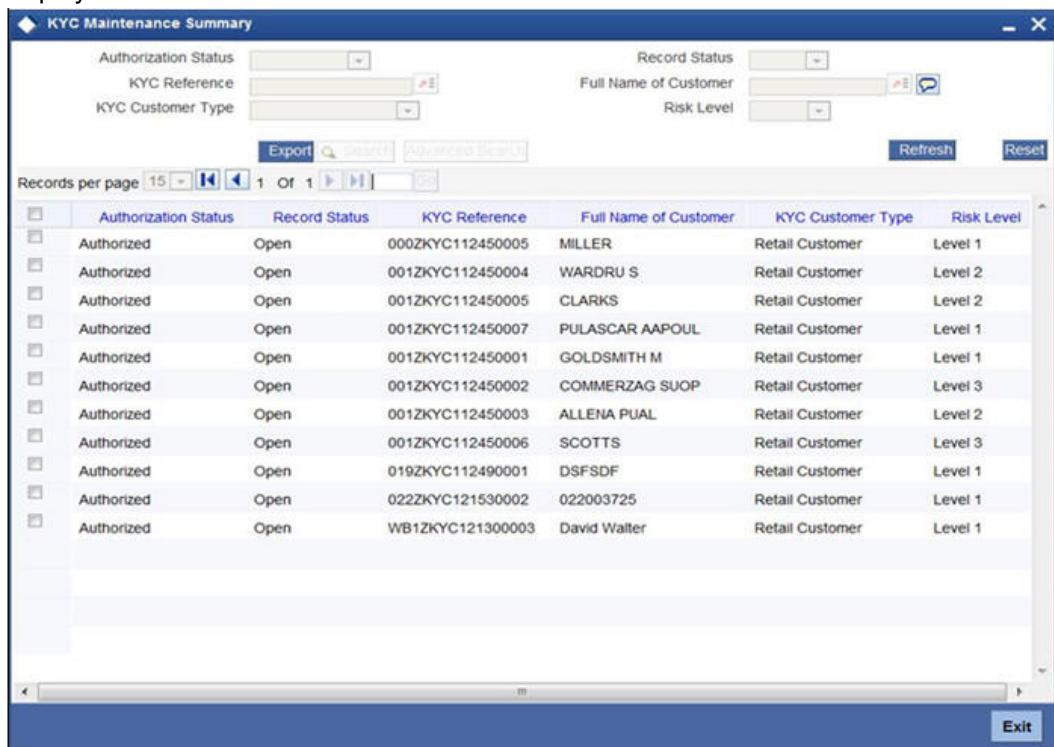
Click 'Review' button to view all customer information and perform KYC and SDN checks.

The screenshot shows the 'KYC Review' application window. It features fields for 'Application Number' and 'Customer No'. The 'KYC Review Details' section includes:
 

- Local Branch
- First Name, Middle Name, Last Name, Date of Birth, Country, Nationality.
- KYC Internal Status (dropdown)
- KYC Internal Remarks (dropdown)
- SDN Status (dropdown)
- SDN Remarks (dropdown)

A prominent 'Review' button is located below the SDN Remarks field. At the bottom right, there are 'Ok' and 'Cancel' buttons.

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 '*Jjarah* Underwriting' screen.

## Step 6. 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 '*Jjarah* 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.

### 2.16.34 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.



## ORDIJAUD\_CVS\_MAIN\_TAB\_COLLATERAL

The screenshot displays the 'Collateral Details' tab in the LBL\_IJA\_LOAN\_ORG application. The interface is divided into several sections:

- Application Details:** Includes fields for Application Category, Product Code, Description, Application Branch, Application Date, Lead Id, Enquiry ID, Application Number, User Reference, Application Priority, and Application Status.
- Applicant Details:** Includes fields for Type, Local Branch, Customer No, and Customer Name.
- Collateral Details:** Includes fields for Collateral Branch, Collateral Id, Collateral Description, Collateral Currency, Collateral Value, Start Date, End Date, Collateral Category, Collateral Type, Linked Percent (%), Linked Amount, Haircut %, Revaluation Date, Revision Date, Charge Type, Utilization Order, and Commitment Product.
- Market Value Based:** Includes fields for Security Id, Number Of Units / Nominal Value, and Cap Amount.
- Guarantor Based:** Includes fields for Guarantor Id and Rating.
- Haircut Schedule:** A table with columns for Effective Date and Haircut %.
- Vehicle Details:** Includes fields for Vehicle ID, Vehicle Number, Year, Make, Model, Body, Usage, Valuation Source, and Valuation Status.
- Covenant Details:** A table with columns for Covenant Name, Description, Reversal Date, Mandatory, Grace Days, Notice Days, Due Date On, and Frequency.

The bottom of the screen shows a navigation bar with various menu items and an 'Exit' button.

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 \* IslamicjarahAccount54      Vehicle Id \* 77874      Collateral Code \*

**Vehicle Details**

Valuation Source: N      Model: undefined  
Identification Number: undefined      Body: undefined  
Year:      Usage: undefined  
Make: undefined

**Vehicle Valuations**

Wholesale Value:      Attribute Value:      Total Value:      Usage Value:      Retail Value:      Total Value:

**Vehicle Attributes**

Attribute Description	Attribute Code	Attribute Value	Package Included	Selected
-----------------------	----------------	-----------------	------------------	----------

Ok      Cancel

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.

### 2.16.35 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.

## ORDIJAUD\_\_CVS\_MAIN\_\_TAB\_CRDSCR

The screenshot displays the 'Credit Score' tab within the 'LBL\_JJA\_LOAN\_ORG' application. The interface is divided into several sections:

- Application Information:** Fields for Workflow Reference #, Priority (Low), Application Category, Product Code, Description, Application Branch, Application Date, Lead Id, Enquiry ID, Application Number, User Reference, Application Priority (Low), and Application Status (Application Entry).
- Applicant Details:** Fields for Type (Primary), Local Branch, Customer No, and Customer Name.
- Navigation:** A horizontal menu with tabs: Main, Details, Financial, Requested, Limit, Collateral, **Credit Score**, Bureau, Ratio, Financing, Component, Charge, Investigation, Comments, and Asset Details.
- Internal Credit Rating:** A table with columns: Category, Question, Answer. A 'Calculate' button is located to the right of this table. Fields for Rule Id, Grade, and Score are also present.
- Risk Factor Details:** A table with columns: Risk Factor, Description, Score.
- Footer:** Includes 'Prev Remarks', 'Remarks', 'Audit', 'Outcome' (dropdown), and 'Exit' buttons.

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.

### 2.16.36 **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.

## ORDIJAUD\_\_CVS\_MAIN\_\_TAB\_BUREAU

The screenshot displays the 'LBL\_LJA\_LOAN\_ORG' application entry interface. It features a top navigation bar with 'New' and 'Enter Query' options. The main form is divided into several sections: 'Workflow Reference #' and 'Priority' (set to 'Low'); 'Application Category', 'Product Code', 'Description', 'Application Branch', and 'Application Date'; 'Lead Id', 'Enquiry ID', and a 'Default' button; 'Application Number', 'User Reference', 'Application Priority' (set to 'Low'), and 'Application Status' (set to 'Application Entry'). Below this is the 'Applicant Details' section with fields for 'Type' (set to 'Primary'), 'Local Branch', 'Customer No', and 'Customer Name'. A horizontal menu includes 'Main', 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', 'Credit Score', 'Bureau' (highlighted), 'Ratio', 'Financing', 'Component', 'Charge', 'Investigation', 'Comments', and 'Asset Details'. The 'External Credit Rating' section shows 'Request ID' (1), 'External Agency Score', 'Recommended' (set to 'Not Recommended'), 'Status' (set to 'Not Required'), and 'Remarks'. A bottom navigation bar contains links for 'Documents', 'Multiple Asset', 'KYC Review', 'Customer Dedupe', 'LBL\_FIN\_DDP', 'Customer MIS', 'MIS', 'Customer/Account Fields', 'Vehicle Evaluator', 'Bureau Report', 'Finance MIS', and 'Finance Fields'. At the very bottom, there are 'Prev Remarks', 'Remarks', 'Outcome' (set to 'Audit'), and 'Exit' buttons.

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.

### 2.16.37 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.

### 2.16.38 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 '*Jarah* 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

ORDISTAE\_\_CVS\_CRBREPORT\_\_TAB\_SUMMARY1

## Summary 2

ORDISTAE\_\_CVS\_CRBREPORT\_\_TAB\_SUMMARY2

## Trade Lines

ORDISTAE\_\_CVS\_CRBREPORT\_\_TAB\_TRDLINES

## Public Records

ORDISTAE\_\_CVS\_CRBREPORT\_\_TAB\_PUBREC

The screenshot shows the 'Credit Bureau Report' window with the 'Public Records' tab selected. The 'Report Header' section contains fields for Bureau, First Name, MI, Last Name, Birth Date, Credit Report Id, Report Date, Unique Id, and On File Date. A 'Best Match' checkbox is present. The 'Public Records' table is currently empty. The 'Exit' button is located at the bottom right.

Record Type	Status	Amount	Filed Date	Satisfied Date
-------------	--------	--------	------------	----------------

## Collections

ORDISTAE\_\_CVS\_CRBREPORT\_\_TAB\_COLLECTIONS

The screenshot shows the 'Credit Bureau Report' window with the 'Collections' tab selected. The 'Report Header' section is identical to the previous screenshot. The 'Collections' table is currently empty. The 'Exit' button is located at the bottom right.

Creditors Name	Account #	Acct Balance	High Balance	Term Type	Balance Date	Open Date	Last Act
----------------	-----------	--------------	--------------	-----------	--------------	-----------	----------

## Fraud Messages

ORDISTAE\_\_CVS\_CRBREPORT\_\_TAB\_FRAUDMSG

The screenshot shows the 'Credit Bureau Report' window with the 'Fraud Messages' tab selected. The 'Report Header' section is identical to the previous screenshots. The 'Fraud Messages' table is currently empty. The 'Exit' button is located at the bottom right.

Product	Message
---------	---------

## Inquiries

ORDISTAE\_CVS\_CRBREPORT\_TAB\_INQ

The screenshot shows the 'Credit Bureau Report' window with the 'Inquiries' tab selected. The 'Report Header' section contains fields for Bureau, First Name, MI, Last Name, Birth Date, Credit Report Id, Report Date, Unique Id, and On File Date. A 'Best Match' checkbox is present. The main area displays a table with columns: Inquirer Name, Inquirer Subscriber #, Inquirer Industry Code, Inquiry Date, Rate Shopping, Duplicate, and a checkbox. The table is currently empty. An 'Exit' button is located at the bottom right.

## Also Known As

ORDISTAE\_CVS\_CRBREPORT\_TAB\_AKA

The screenshot shows the 'Credit Bureau Report' window with the 'Also Known As' tab selected. The 'Report Header' section is identical to the previous screenshot. The main area displays a table with columns: First Name, MI, Last Name, Suffix, Spouse First Name, and a checkbox. The table is currently empty. An 'Exit' button is located at the bottom right.

## Consumer Statements

ORDISTAE\_CVS\_CRBREPORT\_TAB\_CONSUMERSTM

The screenshot shows the 'Credit Bureau Report' window with the 'Consumer Statements' tab selected. The 'Report Header' section is identical to the previous screenshots. The main area displays a table with columns: Reported Date, Text, and a checkbox. The table is currently empty. An 'Exit' button is located at the bottom right.



## Credit Score Details

ORDISTAE\_\_CVS\_CRBREPORT\_\_TAB\_CREDScore

The screenshot shows a window titled "Credit Bureau Report". It has a "Report Header" section with fields for Bureau, First Name, MI, Last Name, Birth Date, Credit Report Id, Report Date, Unique Id, and On File Date. There is a checkbox for "Best Match". Below this is a tabbed interface with tabs for Summary 1, Summary 2, Trade Lines, Public Records, Collections, Fraud Messages, Inquiries, Also Known As, Consumer Statement, and Credit Scores. The "Credit Scores" tab is active, showing fields for Score Model, Score, and Score Factor.

### 2.16.38.1 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 window titled "Loan MIS". It displays application details: Application Number (IslamicMudarahAccou), Loan Account Number (000MUDM12065021), Product (MUOM), Loan Branch (000), and Financing Currency (GBP). There are sections for "Input" (Link To Group, Related Reference, Related Account, Rate Code, Spread), "Rate At" (Rate Type, Interest Method, Reference Rate, Pool Code, Cost Code 1-5), and three columns of MIS configuration: Transaction MIS, Composite MIS (with MIS\_GRP1 selected), and Fund MIS. Each MIS entry has a "MIS Group" field and a "Link To Group" button. "Ok" and "Cancel" buttons are at the bottom right.

### 2.16.38.2 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.

### 2.16.39 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'.

ORDIJAUD\_\_CVS\_MAIN\_\_TAB\_FINSUM

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

## 2.16.40 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.

### ORDIJAUD\_\_CVS\_MAIN\_\_TAB\_LOANS

The screenshot shows the 'New' window in the 'Ijarah Underwriting' system. The 'Financing' tab is active, displaying various input fields and tables. The 'Multiple Offers' table is currently empty. The 'Financing Details' section includes fields for Financing Currency, Financing Amount, Profit Rate, Account Number, Installment Start Date, End Construction Date, Hamish Jiddayah, Value Date, Maturity Date, and Property Handover Date. The 'User Defined Element Values' table is also empty. The bottom of the window shows a 'Prev Remarks' section and an 'Outcome' dropdown menu.

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 Intermediary group maintained in Application Entry stage. However, you can modify it.

The payment schedules are derived based on the offer selected.

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### Note

You can select only one finance offer in this screen.

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The payment schedules are derived based on the offer selected.

---

### Note

You can select only one finance offer in this screen.

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## 2.16.41 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 screenshot displays the Oracle Islamic Ijarah Underwriting application interface. The main window is titled "Islamic Ijarah Underwriting" and contains several sections:

- Application Fields:** Includes Workflow Reference #, Priority (Low), Application Category, Product Code, Description, Application Branch, Application Date, Lead Id, Enquiry ID, Application Number, User Reference, Application Priority (Low), and Application Status (Application Entry).
- Applicant Details:** Includes Type (Primary), Local Branch, Customer No, and Customer Name.
- Navigation Menu:** A horizontal menu with tabs: Main, Details, Financial, Requested, Limit, Collateral, Credit Score, Bureau, Ratio, Financing, **Component**, Charge, Investigation, Comments, and Asset Details.
- Component Fields:** Includes Component Name, Component Currency, Liquidation Mode (Auto), and checkboxes for Main Component, Capitalized, Waive, and Verify Funds.
- Schedules Table:** A table with columns: Schedule Type, Schedule Flag, Formula, First Due Date, No of Schedules, Frequency, Units, Schedule Start Date, and End Date. The table shows one row with Schedule Type "Payment" and Frequency "Monthly".
- Buttons:** "End Date Schedule", "Disburse Details", and "Schedule Details".
- Status Bar:** Includes "Prev Remarks", "Remarks", "Outcome" (with a dropdown menu), and "Exit".

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.

## 2.16.42 Charges Tab

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

ORDIJAUD\_\_CVS\_MAIN\_\_TAB\_CHARGES

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.

## 2.16.43 Investigation Tab

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

## ORDIJAUD\_CVS\_MAIN\_TAB\_INVESTIGATION

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.

### 2.16.44 Comments Tab

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

## ORDIJAUD\_CVS\_MAIN\_TAB\_COMMENTS

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.

## Step 7. 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.



## ORDIJAAR\_CVS\_MAIN\_TAB\_CUSTOMER

The screenshot shows a complex web form for loan applications. At the top, there are fields for 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Category', 'Product Code', 'Description', 'Application Branch', and 'Application Date'. Below this is the 'Applicant Details' section, which includes a table with columns: Type, Existing, Local Branch, Customer No, Default, Short Name, Customer Name, National Id, and Resposit. The table contains one row with 'Primary' type and 'Default' status. To the right of the table are fields for 'Country', 'Nationality', 'Language', 'SSN', 'Customer Category', 'Financial Currency', 'Group Code', 'LBL\_MOB\_JSD', 'Mobile Number', 'LBL\_TEL\_CD', 'Landline Number', 'Email', 'LBL\_FAX\_CD', 'Fax', 'Passport Number', 'Passport Issue Date', and 'Passport Expiry Date'. Further right are fields for 'First Name', 'Middle Name', 'Last Name', 'Salutation', 'Gender', 'Birth Place', 'Birth Country', 'Date of Birth', 'Mothers Maiden Name', 'Marital Status', 'Dependents', 'Date', 'Capital', 'Net Worth', 'Business Description', and 'Country'. At the bottom, there are sections for 'Account Details' (Customer Account, Branch, Account Class, Account Number) and 'LBL\_US\_RES\_STAT' (LBL\_PERM\_US\_RES, LBL\_VISTED\_US). The form also includes a 'Remarks' field and an 'Outcome' dropdown menu.

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.

## Step 8. 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.

## ORDIJADV\_CVS\_MAIN\_TAB\_CUSTOMER

The screenshot displays the 'LBL\_UJA\_LOAN\_ORG' application window. At the top, there are fields for 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Category', 'Product Code', 'Description', 'Application Branch', and 'Application Date'. Below these are 'Applicant Details' including 'Type' (Primary), 'Local Branch', 'Customer No', and 'Customer Name'. A navigation bar includes tabs for 'Main', 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', 'Credit Score', 'Bureau', 'Ratio', 'Financing', 'Component', 'Charge', 'Investigation', 'Comments', and 'Asset Details'. The 'Applicant Details' section contains a table with columns: Type, Existing, Local Branch, Customer No, Default, Short Name, Customer Name, National Id, and Responsit. Below the table are sections for personal information (Country, Nationality, Language, SSN, Gender, Birth Place, Birth Country, Date of Birth, Mothers Maiden Name, Marital Status, Dependents), contact information (Mobile Number, Landline Number, Email, Fax), and identification (Passport Number, Issue Date, Expiry Date). There are also sections for 'LBL\_PWR\_ATRNY' (Holder Name, Address, Country, Nationality, Telephone Number), 'Account Details' (Customer Account, Branch, Account Class, Account Number), and 'LBL\_US\_RES\_STAT' (Residency Status). The bottom of the window features a 'Remarks' field, an 'Outcome' dropdown menu, and an 'EXIT' button.

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.

## 2.17 Message Generation

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

### Step 9. 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 [ORDIJMCU](#) screen.

### Step 10. 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.

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

Branch/Module	Work Id	Work Title	Customer No	Tun Amt	Tun Currency	User Ref No	Product	Assigned Date	Action Reader
000	IslahMunabahAccounts0009	Manual Liquidation						16-JUL-2011:007 06T405 N 200	Assign

## Step 11. 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.

## Step 12. Manual Liquidation Stage

Manual Liquidation is possible only if disbursement is done.

## ORDIJPMT\_\_CVS\_MAIN\_\_TAB\_PMNTDTLS

The screenshot displays the 'Payments' application window. The main area is titled 'New' and contains several input fields: 'Workflow Reference #', 'Priority' (set to 'Low'), 'Account \*', 'Branch Code \*', and 'ESN \*'. Below these are tabs for 'Payment Details', 'Compensation Rates', 'Fields', and 'Check List'. The 'Payment Details' tab is selected, showing a form with fields for 'Customer Id', 'Value Date', 'Execution Date', 'Limit Date', 'Main Profit Rate', 'Mudarabah' (with sub-options for 'Installation(s)', 'Populate Due', and 'Allocate'), and 'Gross Profit', 'Excess Profit', 'Customer Incentive', and 'Bank Profit'. Below this is a table for 'Payment Details' with columns: 'Reversed', 'Payment Mode', 'Settlement Currency', 'Settlement Amount', 'Finance Currency Equivalent', 'Original Exchange Rate', and 'Exchange Rate'. Underneath is a table for 'Component Details' with columns: 'Component Name', 'Currency', 'Amount Due', 'Adjustment Due', 'Amount Overdue', 'Amount Not Due', and 'Amount Waive'. At the bottom, there are sections for 'Prepayment of Amortized Finance' and 'Prepayment of Simple Finance', each with fields for 'Recomputation Basis', 'Change Installment', 'Recomputation Effective From', 'New Maturity Date', 'Next Schedule Date', and 'Old Maturity Date'. An 'Audit' button is located at the bottom right, along with an 'Exit' button and an 'Outcome' dropdown menu.

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.

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### 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.

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## Step 13.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.

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.

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## 3. Function ID Glossary

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