Ijarah Corporate Islamic Financing User Guide

Oracle FLEXCUBE Universal Banking

Release 14.1.0.0.0

Part No. E94300-01

May 2018
## Contents

1. **Preface** .................................................................................................................. 1-1
   1.1 Introduction.............................................................................................................. 1-1
   1.2 Audience.................................................................................................................. 1-1
   1.3 Documentation Accessibility .................................................................................... 1-1
   1.4 Acronyms and Abbreviations................................................................................... 1-1
   1.5 Organization ............................................................................................................ 1-2
   1.6 Related Documents ................................................................................................. 1-2
   1.7 Glossary of Icons..................................................................................................... 1-2

2. **Ijarah Corporate Islamic Financing** ................................................................... 2-1
   2.1 Process Flow Diagram ........................................................................................... 2-2
   2.2 Process Matrix ....................................................................................................... 2-3
   2.3 Stages in Corporate Islamic Financing Process Flow ............................................. 2-9
   2.4 Corporate Islamic Financing Application Details ................................................... 2-13
      2.4.1 Processing Corporate Ijarah Financing Transaction ................................ 2-14
      2.4.2 Applicant Tab............................................................................................ 2-16
      2.4.3 Financials Tab .......................................................................................... 2-18
      2.4.4 Financing Tab........................................................................................... 2-21
      2.4.5 Components Tab ...................................................................................... 2-25
      2.4.6 Credit Settlement Mode............................................................................ 2-29
      2.4.7 Charges Tab............................................................................................. 2-38
      2.4.8 Credit Settlement Mode............................................................................ 2-39
      2.4.9 Limits Tab ................................................................................................. 2-44
      2.4.10 Asset Details Tab ................................................................................... 2-46
      2.4.11 Down Payment Tab ............................................................................. 2-48
      2.4.12 Terms Tab ................................................................................................ 2-49
      2.4.13 Deviations Tab.......................................................................................... 2-50
      2.4.14 Summary Tab ........................................................................................... 2-50
      2.4.15 Comments Tab ......................................................................................... 2-52
      2.4.16 Documents Button .................................................................................... 2-54
      2.4.17 Advices Tab.............................................................................................. 2-56
      2.4.18 Checklist Tab ............................................................................................ 2-57
      2.4.19 Dedupe Button.......................................................................................... 2-57
      2.4.20 Financing Asset Button............................................................................. 2-58
      2.4.21 Insurance Tab........................................................................................... 2-60
      2.4.22 Preference Button..................................................................................... 2-61
      2.4.23 Covenant Button....................................................................................... 2-66
      2.4.24 Evaluation Button ..................................................................................... 2-68
      2.4.25 Risk Tab .................................................................................................... 2-68
      2.4.26 Quantitative Analysis Tab......................................................................... 2-69
      2.4.27 Qualitative Analysis Tab.......................................................................... 2-70
      2.4.28 Credit Agency Tab ................................................................................... 2-71
      2.4.29 Legal Details Tab....................................................................................... 2-72
      2.4.30 MIS Button................................................................................................ 2-73
      2.4.31 Fields Button............................................................................................. 2-73
2.4.32  SWIFT Message Button ................................................................. 2-74
2.4.33  Payment Mode Button ................................................................. 2-75
2.4.34  Ijarah Button .................................................................................. 2-80
2.4.35  Inventory Tracking Button .............................................................. 2-81
2.4.36  Multi Finance Button ................................................................. 2-82
2.4.37  Down Payment Details Button ...................................................... 2-84
2.4.38  Party Details Button ........................................................................ 2-85
2.4.39  Multiple Asset Button ................................................................. 2-86
2.5  Manual Liquidation ................................................................................ 2-101
  2.5.1  Capturing Manual Liquidation Details .............................................. 2-101
  2.5.2  Payment Details Tab ........................................................................ 2-103
  2.5.3  Penalty Rates Tab ............................................................................ 2-107
  2.5.4  Check List Tab .................................................................................. 2-108
  2.5.5  Specifying Events Details .............................................................. 2-109

3.  Reports ...................................................................................................... 3-1
  3.1  BIP Reports ......................................................................................... 3-1
    3.1.1  Pipeline Deals .............................................................................. 3-1
    3.1.2  Approved Deals Over a Period ....................................................... 3-2
    3.1.3  Trend Analysis Over a Period ....................................................... 3-4

4.  Function ID Glossary ............................................................................... 4-1
1. Preface

1.1 Introduction

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

1.2 Audience

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

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

1.3 Documentation Accessibility

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

1.4 Acronyms and Abbreviations

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

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>FCUBS</td>
<td>Oracle FLEXCUBE Universal Banking Solution</td>
</tr>
<tr>
<td>UI</td>
<td>User Interface</td>
</tr>
<tr>
<td>BPEL</td>
<td>Business Process Execution Language</td>
</tr>
</tbody>
</table>
1.5 **Organization**

This manual is organized as follows:

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

1.6 **Related Documents**

- The Procedures User Manual
- The Products User Manual
- The Retail Lending User Manual
- The Corporate Loan Creation User Manual

1.7 **Glossary of Icons**

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

<table>
<thead>
<tr>
<th>Icons</th>
<th>Function</th>
</tr>
</thead>
<tbody>
<tr>
<td>✗</td>
<td>Exit</td>
</tr>
<tr>
<td>+</td>
<td>Add row</td>
</tr>
<tr>
<td>—</td>
<td>Delete row</td>
</tr>
<tr>
<td>⌚</td>
<td>Option List</td>
</tr>
</tbody>
</table>
Oracle FLEXCUBE facilitates Corporate Islamic Financing through a process flow. The process of Ijarah refers to a lease contract where the bank purchases property or capital equipment and leases it to a customer. The bank may rent the property/equipment and receive the rent or invest it in the business and get a share of the profit.

This chapter contains the following topics:

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

The process flow diagram given below illustrates the activities carried out during various stages of Corporate Islamic Financing.
The process matrix given below lists out the different stages, condition to move to next stage, target stage and remarks for each condition.

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Source stage</th>
<th>Rules / Conditions for the flow Movement</th>
<th>Target stage</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Financing transaction initiation</td>
<td>outcome = &quot;PROCEED&quot;</td>
<td>Application Enrichment</td>
<td>Instance is moved to ‘Application Enrichment’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>outcome = &quot;FOLLOW UP&quot;</td>
<td>Application Follow up</td>
<td>Instance is moved to ‘Application Follow up’ stage, when the user selects the outcome &quot;FOLLOW UP&quot; and saves the task.</td>
</tr>
<tr>
<td>2</td>
<td>Application Follow up</td>
<td>outcome = &quot;PROCEED&quot;</td>
<td>Application Enrichment</td>
<td>Instance is moved to ‘Application Enrichment’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>outcome = &quot;REJECT&quot;</td>
<td>Terminate</td>
<td>Instance will be terminated when the user selects the outcome &quot;REJECT&quot; and saves the task.</td>
</tr>
<tr>
<td>3</td>
<td>Application Enrichment</td>
<td>outcome = &quot;PROCEED&quot;</td>
<td>Underwriting Pre-qualification</td>
<td>Instance is moved to ‘Underwriting Pre-qualification’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>outcome = &quot;RETURN&quot;</td>
<td>Financing transaction initiation</td>
<td>Instance is moved to ‘Financing transaction initiation’ stage, when the user selects the outcome &quot;RETURN&quot; and saves the task.</td>
</tr>
<tr>
<td>4</td>
<td>Underwriting Pre-qualification</td>
<td>outcome = &quot;PROCEED&quot;</td>
<td>Underwriting Pre-qualification Approval</td>
<td>Instance is moved to ‘Underwriting Pre-qualification Approval’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>outcome = &quot;REJECT&quot;</td>
<td>Terminate</td>
<td>Instance will be terminated when the user selects the outcome &quot;REJECT&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td>Underwriting Pre-qualification Approval</td>
<td>outcome = &quot;PROCEED&quot; and if Risk evaluation is required</td>
<td>Risk evaluation</td>
<td>Instance is moved to ‘Risk evaluation’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td>---</td>
<td>--------------------------------------</td>
<td>-----------------------------------------------------</td>
<td>----------------</td>
<td>----------------------------------------------------------------------------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td>outcome = &quot;PROCEED&quot; and if Legal Verification is required</td>
<td>Legal Verification</td>
<td>Instance is moved to ‘Legal Verification’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>outcome = &quot;PROCEED&quot; and if KYC verification is required</td>
<td>Invoke KYC Verification service call</td>
<td>KYC verification service call will be invoked when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>outcome = &quot;PROCEED&quot; and if Collateral evaluation is required</td>
<td>Invoke Collateral evaluation service call</td>
<td>Invoke the Collateral evaluation service call and move to collateral evaluation stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>outcome = &quot;PROCEED&quot; and if Risk evaluation, collateral evaluation, KYC verification and Legal Verification are not required</td>
<td>Underwriting Proposal preparation</td>
<td>Instance is moved to ‘Underwriting Proposal preparation’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>outcome = &quot;RETURN&quot;</td>
<td>Underwriting Pre-qualification</td>
<td>Instance is moved to ‘Underwriting Pre-qualification’ stage, when the user selects the outcome &quot;RETURN&quot; and saves the task.</td>
</tr>
<tr>
<td>7</td>
<td>Credit analysis</td>
<td>outcome = &quot;PROCEED&quot;</td>
<td>Underwriting proposal preparation</td>
<td>Instance is moved to ‘Underwriting proposal preparation’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td>8</td>
<td>Collateral Evaluation</td>
<td>outcome = &quot;PROCEED&quot;</td>
<td>Underwriting proposal preparation</td>
<td>Instance is moved to ‘Underwriting proposal preparation’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td>Legal Verification</td>
<td>outcome = &quot;PROCEED&quot;</td>
<td>Underwriting proposal preparation</td>
<td>Instance is moved to ‘Underwriting proposal preparation’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td>---</td>
<td>-------------------</td>
<td>---------------------</td>
<td>----------------------------------</td>
<td>--------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>10</td>
<td>Underwriting proposal preparation</td>
<td>outcome = &quot;PROCEED&quot;</td>
<td>Underwriting proposal Review</td>
<td>Instance is moved to ‘Underwriting proposal Review’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td>outcome = “ADDITIONAL INFO”</td>
<td>Application Modification</td>
<td></td>
<td>Instance is moved to ‘Application Modification’ stage, when the user selects the outcome &quot;ADDITIONAL INFO&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td>outcome = “REJECT”</td>
<td>Terminate</td>
<td></td>
<td>Instance will be terminated when the user selects the outcome &quot;REJECT&quot; and saves the task.</td>
</tr>
<tr>
<td>11</td>
<td>Application Modification</td>
<td>outcome = &quot;PROCEED&quot;</td>
<td>Underwriting Proposal Review</td>
<td>Instance is moved to ‘Underwriting proposal Review’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td>outcome = &quot;REVIEW&quot;</td>
<td>Underwriting Pre-qualification approval</td>
<td></td>
<td>Instance is moved to ‘Underwriting Pre-qualification approval’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td>12</td>
<td>Underwriting proposal Review</td>
<td>outcome = &quot;PROCEED&quot;</td>
<td>Sanction Approval</td>
<td>Instance is moved to ‘Sanction Approval’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td>outcome = &quot;RETURN&quot;</td>
<td>Underwriting Proposal preparation</td>
<td></td>
<td>Instance is moved to ‘Underwriting Proposal preparation’ stage, when the user selects the outcome &quot;RETURN&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td>outcome = &quot;REVIEW&quot;</td>
<td>Underwriting Pre-qualification</td>
<td></td>
<td>Instance is moved to ‘Underwriting Pre-Qualification’ stage, when the user selects the outcome &quot;REVIEW&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td><strong>Sanction Approval</strong></td>
<td><strong>outcome = &quot;PROCEED&quot;</strong></td>
<td><strong>Sanction Letter Review</strong></td>
<td>Instance is moved to ‘Sanction Letter Review’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td></td>
<td><strong>outcome = &quot;RETURN&quot;</strong></td>
<td><strong>Underwriting Proposal Preparation</strong></td>
<td>Instance is moved to ‘Underwriting proposal Preparation’ stage, when the user selects the outcome &quot;RETURN&quot; and saves the task.</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Sanction Letter Review</strong></td>
<td><strong>outcome = &quot;PROCEED&quot;</strong></td>
<td><strong>Sanction Letter Customer signoff</strong></td>
<td>Instance is moved to ‘Sanction Letter Customer signoff’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td><strong>outcome = &quot;WITHDRAW&quot;</strong></td>
<td><strong>Terminate</strong></td>
<td>Instance will be terminated when the user selects the outcome &quot;WITHDRAW&quot; and saves the task.</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>outcome = &quot;RENEGOTIATE&quot;</strong></td>
<td><strong>Underwriting Proposal Preparation</strong></td>
<td>Instance is moved to ‘Underwriting Proposal Preparation’ stage, when the user selects the outcome &quot;RENEGOTIATE&quot; and saves the task.</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Documentations and TC verification</strong></td>
<td><strong>outcome = &quot;PROCEED&quot;</strong> and Down-payment required = 'Y'</td>
<td><strong>Down payment</strong></td>
<td>Instance is moved to ‘Down payment’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td><strong>outcome = &quot;PROCEED&quot;</strong> and Down-payment required = 'N'</td>
<td><strong>Hand-off</strong></td>
<td>Instance is moved to ‘CI Core’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>outcome = &quot;FOLLOW UP&quot;</strong></td>
<td><strong>Documentation Follow Up</strong></td>
<td>Instance is moved to ‘Documentation Follow Up’ stage, when the user selects the outcome &quot;FOLLOW UP&quot; and saves the task.</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>outcome = &quot;ADDITIONAL_INFO&quot;</strong></td>
<td><strong>Underwriting Proposal preparation</strong></td>
<td>Instance is moved to ‘Underwriting Proposal Preparation’ stage, when the user selects the outcome &quot;ADDITIONAL_INFO&quot; and saves the task.</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Documentation follow up</td>
<td>outcome = &quot;PROCEED&quot;</td>
<td>Documentation &amp; TC verification</td>
<td>Instance is moved to ‘Documentation and TC verification’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td>18</td>
<td>Down payment</td>
<td>outcome = &quot;PROCEED&quot;</td>
<td>Hand-off</td>
<td>Details will be hand off to CI core when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td>19</td>
<td>Hand-off</td>
<td>Successful Hand off to Core &amp; ‘Post Approval documentation’ is ‘YES’</td>
<td>Final Documentation</td>
<td>Instance is moved to ‘Final Documentation’ stage, if ‘Post Approval documentation’ is ‘YES’ and outcome is “PROCEED”.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Successful Hand off to Core &amp; ‘Post Approval documentation’ is ‘NO’</td>
<td>User Acceptance</td>
<td>Instance is moved to ‘User Acceptance’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>For any system exceptions</td>
<td>Manual Retry</td>
<td>For any system exception, task will be moved to Manual retry stage</td>
</tr>
<tr>
<td>20</td>
<td>Manual Retry</td>
<td>outcome = &quot;PROCEED&quot;</td>
<td>Hand-off</td>
<td>Details will be hand off to CI core when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td>21</td>
<td>Final Documentation</td>
<td>outcome = &quot;PROCEED&quot;</td>
<td>User Acceptance</td>
<td>Instance is moved to ‘User Acceptance’ stage, when the user selects the outcome &quot;PROCEED&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td>User Acceptance</td>
<td>outcome = &quot;ACCEPT&quot; and Down payment Required and not done before is 'YES'</td>
<td>Down Payment</td>
<td>Instance is moved to 'Down Payment' stage, when the user selects the outcome &quot;ACCEPT&quot; and saves the task.</td>
</tr>
<tr>
<td>---</td>
<td>----------------</td>
<td>-----------------------------------------------------------------</td>
<td>--------------</td>
<td>-------------------------------------------------------------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td>outcome = &quot;REJECT&quot; and Disbursed is 'YES'</td>
<td>Manual Liquidation</td>
<td>Instance is moved to 'Manual Liquidation' stage, when the user selects the outcome &quot;REJECT&quot; and saves the task.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>outcome = &quot;ACCEPT&quot; and Down payment Required and not done before is 'NO'</td>
<td>END</td>
<td>Task will be changed to completed status and it will not be available for further movement</td>
</tr>
<tr>
<td></td>
<td></td>
<td>outcome = &quot;REJECT&quot; and Disbursed is 'NO'</td>
<td>END</td>
<td>Task will be changed to completed status and it will not be available for further movement</td>
</tr>
<tr>
<td>22</td>
<td>Down Payment</td>
<td>outcome = &quot;PROCEED&quot;</td>
<td>END</td>
<td>Task will be changed to completed status and it will not be available for further movement</td>
</tr>
<tr>
<td>23</td>
<td>Manual Liquidation</td>
<td>outcome = &quot;PROCEED&quot;</td>
<td>END</td>
<td>Task will be changed to completed status and it will not be available for further movement</td>
</tr>
</tbody>
</table>

Acquiring a Stage

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

You can acquire a task by performing the following tasks:

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

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

The system displays the message as ‘Acquire Successful’ on successful acquisition of the task.

Click ‘Ok’ to proceed to the next stage. To select the acquired task for the next stage, select ‘Acquired’ under ‘Standard’ option in the ‘Task’ menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the ‘Workflow Ref No’ to open the required screen.

2.3 Stages in Corporate Islamic Financing Process Flow

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

Following are the stages involved in Ijarah Corporate Islamic Financing:
Step 1. Financing Transaction Initiation

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

Step 2. Application Follow-up

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

Step 3. Application Enrichment

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

Step 4. Underwriting Pre-Qualification

In this stage, the Credit Admin retrieves the documents and reviews it. Financial statements are put in a standard template and basic analysis is done including bank policy Islamic financing norms compliance checks. Details such as Terms and Conditions, Deviations, Summary, Comments, Documents can be captured in this stage. You can view the details of the property such as, ‘Property Handover’, ‘Property Handover Date’ and ‘End Of Construction Date’ for ‘Forward Ijaraj contract’.

Ijarah specific details like lease type, lease payment mode, residual value details can also be provided in ‘Ijarah’ tab.
Step 5. Underwriting Pre-Qualification Approval

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

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

Step 6. Risk Evaluation

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

Step 7. Legal Verification

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

Step 8. Credit Analysis

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

Step 9. Collateral Evaluation

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

Step 10. Underwriting Proposal Preparation

At this stage, the credit admin evaluates the application based on the inputs from the previous stages. The credit admin will review the initial credit write up and decides to support or reject the application. The credit admin will also have the option to send the application to underwriter for revision. The underwriter arrives at the interest rate, tenor and the charges, based on the evaluation of the application with details and analysis performed so far. The Underwriter prepares the final credit recommendation summary that will include all aspects of the deal like borrower details, finance details, underwriting details, pricing, justification for recommendation and final term sheet.
Step 11. Underwriting Proposal Review

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

Step 12. Application Modification

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

Step 13. Sanction Approval

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


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

Step 15. Customer Sign-off

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

Step 16. Documentation and TC Verification

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

Step 17. Documentation Follow Up

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

Step 18. Down Payment

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

If the user has not given the payment details and preceded, then down payment will not happen for the account and will move to the next stage, but system will throw an override.
If the down payment is done before account creation, then once the account is created system will automatically link the down payment reference number to the finance account on creation.

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

**Step 19. Manual Retry**

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

**Step 20. Final Documentation**

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

**Step 21. Sale Confirmation**

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

**Step 22. User Acceptance**

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

**Step 23. Manual Liquidation**

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

### 2.4 Corporate Islamic Financing Application Details

This section contains the following topics:

- Section 2.4.1, "Processing Corporate Ijarah Financing Transaction"
- Section 2.4.2, "Applicant Tab"
- Section 2.4.3, "Financials Tab"
- Section 2.4.4, "Financing Tab"
- Section 2.4.5, "Components Tab"
- Section 2.4.6, "Credit Settlement Mode"
- Section 2.4.7, "Charges Tab"
- Section 2.4.8, "Credit Settlement Mode"
- Section 2.4.9, "Limits Tab"
- Section 2.4.10, "Asset Details Tab"
- Section 2.4.11, "Down Payment Tab"
- Section 2.4.12, "Terms Tab"
- Section 2.4.13, "Deviations Tab"
2.4.1 Processing Corporate Ijarah Financing Transaction

You can initiate the Ijarah contract and capture the requested details in the ‘Corporate Islamic Financing’ screen, if you have the required access rights. You can invoke this screen by typing ‘ORDCIJIN’ in the field at the top right corner of the Application toolbar and clicking the adjoining arrow button.
Specify the following in this screen:

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

**Application Branch**
The system displays the branch where application is captured.

**Application Date**
The system defaults the application initiation date.

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

**Application Type**
The system displays the application type.

**Interaction ID**
The system displays the interaction ID.

**Stage**
The system displays the stage of the application.

**Sub-stage**
The system displays the sub-stage of the application.

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

**Priority**
Select application priority from the adjoining drop-down list. The options available are:
- High
- Low
- Medium

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

**Channel Reference**
Specify the channel reference number.

**External Source**
Specify the external source.

**External Reference**
Specify the external reference number.

**User Reference**
Specify the user reference number.

**Additional Approval Required**
Check this box if additional approval is required for the finance application.
2.4.2 **Applicant Tab**

**Financial Enquiry**

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

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

**Preferences**

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

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

**Risk Evaluation Required**
Check this box to evaluate the risk in granting the finance.

**Legal Verification Required**
Check this box to evaluate the legal constraints associated with the finance application.

**External Check**
Check this box if external check is required.

**Buyer Details**

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

**Type**
The system displays the type of applicant.

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

**Customer Name**
Specify the name of the customer.

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

**360 Degree View**
Click this button for 360 degree applicant view.

**Industry Details**

**Industry Category**
The system displays the industry category.
Main Industry
The system displays the main industry.

Sub Industry
The system displays the sub industry.

Sector
The system displays the sector details.

Sub Sector
The system displays the sub sector details.

Incorporation Details

Incorp Date
The system displays the date of incorporation.

Incorporation Country
The system displays the country of incorporation.

Currency
The system displays the currency details.

Capital
The system displays the capital details.

Net Worth
The system displays the net worth.

Product Details

Facility
Select the required facility from the drop-down list. The list displays the following values:
- CASA
- Finance
- Cheque Book
- Credit Card
- Debit Card

Product
The system displays the product based on the facility selected.

Description
Give a brief description on the product.

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

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

Reference ID
The system displays the reference ID.
Details
Click ‘Details’ button to view the details of the customer.

Linked to Finance
Check this box to link the facility to the finance.

Purpose
The system displays the finance purpose.

Other Applicant
The system displays the other applicant details.

2.4.3 Financials Tab

Click ‘Financials’ tab to maintain financial details.

Specify the following details:

**Equity Capital**

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

**Authorized Share capital**
The system displays the authorized share capital.

**Issued Share Capital**
The system displays the issued share capital.

**Subscribed Share Capital**
The system displays the subscribed share capital.

**Paid up Share Capital**
The system displays the paid up share capital.
Debit Capital

Currency
The system displays the debit currency.

Short Term Debt
The system displays the short term debt.

Long Term Debt
The system displays the long term debt.

Equity Pattern

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

Holder Type
The system displays the holder type.

Amount
The system displays the amount.

Percentage
The system displays the equity percentage.

Debt Pattern

Debt Type
The system displays the debt type.

Lending Institution
The system displays the lending institution.

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

Amount
The system displays the debt amount.

Percentage
The system displays the debt percentage.

Balance
The system displays the balance.

Due Date
The system displays the due date.

Corporate Performance

Financial Year
The system displays the financial year.

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

Net Profit
The system displays the net profit.

Net Worth
The system displays the worth.

Promoters
Promoter Name
The system displays the name of the promoter.

Acquisition Date
The system displays the acquisition date.

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

Share Count
The system displays the share count.

Face Value
The system displays the face value.

Paid-up Capital %
The system displays the paid-up capital percentage.

Associate Groups
Entity
The system displays the entity.

Business Type
The system displays the business type.

Banking With
The system displays the banking width.

Association Nature
The system displays the nature of association.

Interest Extent
The system displays the interest extent.

Group Performance
Financial Year
The system displays the financial year.

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

Net Profit
The system displays the net profit.

Net Worth
The system displays the net worth.

2.4.4 Financing Tab
Click ‘Financing’ tab to maintain finance details.

Specify the following details:

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

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

Financing Offers

Offer ID
Specify the finance offer ID.

No. of Instalments
Specify the number of installments applicable for the selected finance offer.

Frequency
Specify the frequency of the finance offer.

Unit
Select the unit from the drop-down list.

Profit Rate
Specify the profit rate of the finance offer.
Rate Code
Specify the rate code. Alternatively, you can select the rate code from the option list. The list displays all valid rate codes.

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

Contract Details

Financing Product
The system displays the financing product.

Financing Account
Specify the financing account number.

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

Book Date
The system displays the book date.

Value Date
The system displays the value date.

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

Asset/Investment Details

Total Asset Value
Specify the total value of the asset.

Takaful Cost
Specify the takaful cost.

Maintenance/Other Cost
Specify the maintenance or other cost here.

Other Details

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

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

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

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

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

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

Financing Details

Down Payment %
The system displays the down payment percentage.

Down Payment Amount
The system displays the down payment amount.

Amount Financed
Specify the financed amount.

Staff Finance
Specify the staff finance details.

Repayment Terms

No of Installments
Specify the number of installments required to pay the financed amount.

Installment Frequency
Specify the installment frequency.

Installment Unit
Select the unit of installment from the drop-down list. The list displays the following values:
- Bullet - Select this option for single repayment on maturity date.
- Daily
- Monthly
- Weekly
- Half Yearly
- Quarterly
- Yearly

Installment Start Date
Select the installment start date from the adjoining calendar.

Due Date On
Select the due date from the adjoining calendar.

Maturity Type
Select the maturity type from the drop-down list. The list displays the following values:
- Fixed - this type of a finance has a fixed maturity date
- Call - If the maturity date is not fixed the finance can be liquidated any time
Maturity Date
Select the maturity date from the adjoining calendar.

Tenor (in Days)
Specify the finance tenor in days.

Taken Over Asset Details
Collateral Taken over
Check this box to indicate that the collateral is taken over.

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

Effective Date
Effective Date
Select the effective date from the adjoining calendar.

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

Value
Specify the UDE value.

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

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

Rate Basis
Select the rate basis from the drop-down list. The list displays the following values:
- Not Applicable
- Per Annum
- Per Month
- Quote Basis

Resolved Value
Specify the resolved value.

Account EMI Change
Effective Date
Select the effective date from the adjoining calendar.
Percentage Change in EMI
Specify the percentage change in EMI.

Amount Change in EMI
Specify the amount change in EMI.

2.4.5 Components Tab

Click ‘Components’ tab to maintain component details.

Component Name
The system displays the component name.

Component Type
Select the component type from the adjoining drop-down list. The list displays the following values:
- Formula with schedule (Component Type - Interest)
- Formula without schedule (Charge)
- Penal Interest
- Prepayment Penalty
- Discount
- Schedule without formula (Principal)
- No schedule No formula (Ad Hoc Charges)
- Penalty Charges

Currency
The system displays the currency code.

Special Interest Amount
The system displays the special interest amount.

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

Waive
Select this option to waive the component for the account.

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

Verify Funds
Check this box to verify funds.

Penal Basis
The system displays the penal basis.

Service Branch
The system displays the service branch.

Service Account
The system displays the service account.

Settlement Currency
The system displays the settlement currency.

Internal Rate of Return Applicable
Check this box if internal rate of return is applicable.

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

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

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

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

• COMPOUND_VALUE SDE is maintained in book formula
• Compound days is maintained as one.

Schedule Definition

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

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

You can select the option Moratorium if there are no scheduled repayments for the
component for the Moratorium period. However the component is accrued for a certain
Moratorium period.
**Formula Name**
Specify the formula name. Alternatively, you can select the formula name from the option list. The list displays all valid formula names.

**First Due Date**
Select the first due date from the adjoining calendar.

**Start Date**
Select the start date from the adjoining calendar.

**End Date**
Select the end date from the adjoining calendar.

**No of Schedules**
Specify the number of schedules.

**Frequency**
Specify the frequency.

**Units**
Select the units from the drop-down list.

**Due Date On**
Select the due date from the adjoining calendar.

**Amount**
Specify the amount.

**EMI Amount**
Specify the EMI amount.

**Compound Days**
Specify the compound days.

**Compound Months**
Specify the compound months.

**Compound Years**
Specify the compound years.

**Days in Month**
Select the number of days that would constitute a month for calculation from the drop-down list. The list displays the following values:
- Actual: The actual number of days in a month is taken
- 30(Euro): Thirty days is considered for all months including February irrespective of leap year or not
- 30(US): Thirty days is considered for all months except February where the actual number of days is considered
- Working Days: Working days in a month is considered

**Days in Years**
Select the number of days that would constitute a year for calculation from the drop-down list. The list displays the following values:
- 252: Number of days in a year is taken as 252, which is the number of working days
- 360: Number of days in a year is taken as 360 irrespective of actual number of calendar days
- 365: Number of days in a year is taken as 365 for leap as well as non leap year
- Actual: Actual number of days in a year is taken for interest calculation which is 366 for leap year and 365 for non leap year

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

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

Click ‘Payment Details’ button to specify the payment details.

![Payment Details](image)

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

**Application Number**
The system displays the application number.

**Application Branch**
The system displays the application branch.

**Branch Code**
The system displays the branch code.

**Account Number**
The system displays the account number.

**Component Name**
The system displays the component name.
2.4.6 Credit Settlement Mode

Credit Payment Mode
Select the credit settlement mode from the drop-down list. The options are as follows:
- Account
- Credit Card
- Clearing
- Debit Card
- External Account
- Electronic Pay Order
- GIRO
- Internal Cheque Instrument
- Cash/Teller

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

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

Instrument Number
Specify the instrument number.

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

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

GIRO Number
Specify the GIRO number.

Payer Account
Specify the payer account.

Payer Bank Code
Specify the payer bank code.

Payer Branch
Specify the payer branch.

Payer Bank Address 1
Specify the payer bank address 1.

Payer Bank Address 2
Specify the payer bank address 2.

Payer Bank Address 3
Specify the payer bank address 3.
Payer Bank Address 4
Specify the payer bank address 4.

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

External Account Number
Specify the external account number.

External Account Name
The system displays the external account name.

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

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

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

Routing Number
Specify the routing number.

Clearing Product Code
Specify the clearing product code.

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

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

Exchange Rate
Specify the exchange rate prevailing.

Negotiated Cost Rate
Specify the negotiated cost rate.

Negotiated Reference
Specify the negotiated reference number.

Original Exchange Rate
Specify the original exchange rate.

2.4.6.1 Debit Settlement Mode Tab
Click ‘Debit Settlement Mode’ tab to specify the credit settlement mode details.
Specify the following details:

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

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

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

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

**Card Number**
Specify the card number.
Instrument Number Debit
Specify the instrument number debit.

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

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

Payer Account
Specify the payer account.

Payer Bank Code
Specify the payer bank code.

Payer Branch
Specify the payer branch.

Payer Bank Address 1
Specify the payer bank address 1.

Payer Bank Address 2
Specify the payer bank address 2.

Payer Bank Address 3
Specify the payer bank address 3.

Payer Bank Address 4
Specify the payer bank address 4.

GIRO Number
Specify the GIRO number.

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

External Account Number
Specify the external account number.

External Account Name
The system displays the external account name.

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

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

Product Category
Specify the product category. Alternatively, select the product category from the option list. The displays the valid product categories maintained in the system.
Routing Number
Specify the routing number.

Clearing Product Code
Specify the clearing product code.

Sector Code
Specify the sector code. Alternatively, select the sector code from the option list. The display shows the valid sector codes maintained in the system.

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

Exchange Rate
Specify the exchange rate prevailing.

Negotiated Cost Rate
Specify the negotiated cost rate.

Negotiated Reference
Specify the negotiated reference number.

Original Exchange Rate
Specify the original exchange rate.

Click ‘Schedule Details’ button to view the schedule details.

2.4.6.2 Payments Schedules Tab

The system displays the following details.
- Application Number
• Application Branch
• Component Name
• Account
• Account Branch
• Component Currency

Schedule Details

The system displays the Payment schedule details.
• Schedules
• Schedule Date
• Pay By Date
• Amount Settled
• Amount Due
• EMI Amount
• Amortize Principal
• Accrued Amount
• Capitalized
• Waive

2.4.6.3 Disbursement Schedules Tab

Disbursals

The system displays the Disbursement schedule details.
• Schedule Date
• Total Disbursement Amount
• Amount to Disburse
• Already Disbursed Amount
- Already Disbursed Amount
- Split Details
- Settlement Currency
- Split Percent (%)
- Split Amount
- Payment Mode
- Settlement Branch
- Settlement Account Number
- Account Description
- Customer

2.4.6.4 **Guarantor Button**

Click ‘Guarantor’ button to specify the guarantor details.

Specify the following details.

**Application Number**
The system displays the application number.

**Application Branch**
The system displays the application branch.

**Account Number**
The system displays the account number.

**Component Name**
The system displays the component name.

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

Customer Name
The system displays the name of the guarantor customer.

Guarantor Customer Accounts

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

Account Branch
The system displays the account branch of the guarantor customer.

Currency
The system displays the currency of the guarantor customer.

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

Specify the following details:

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

Guarantor Branch
The system displays the branch code of the guarantor.

Guarantor Account Currency
The system displays the account currency of the guarantor.

2.4.6.5 Nominal Disbursals button
Click ‘Nominal Disbursal’ button to specify the nominal disbursal details.

Specify the following details:

Application Number
The system displays the application

Application Branch
The system displays the application branch.

Account Number
The system displays the account number.

Component Name
The system displays the components name.

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

Schedule End Date
Specify the end date of the Disbursement Schedule from the adjoining calendar.
Currency
Specify the currency code for the disbursement.

Amount
Specify the amount to be financed for disbursal schedules

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

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

Customer Name
The system displays the customer name.

Currency
Specify the currency code for the customer ID selected.

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

### 2.4.7 Charges Tab

Click ‘Charges’ tab to maintain charge details.

**Charges**

**Component Name**
The system displays the component name.

**Currency**
The system displays the currency.

**Effective Date**
Select the effective date from the adjoining calendar.
Due Date
The system displays the due date.

Amount Due
The system displays the amount due.

Amount Waived
The system displayed the amount waived.

Click ‘Payment Details’ button to specify the payment details.

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

Application Number
The system displays the application number.

Application Branch
The system displays the application branch.

Branch Code
The system displays the branch code.

Account Number
The system displays the account number.

Component Name
The system displays the component name.

2.4.8 Credit Settlement Mode

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

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

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

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

Instrument Number
Specify the instrument number.

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

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

GIRO Number
Specify the GIRO number.

Payer Account
Specify the payer account.

Payer Bank Code
Specify the payer bank code.

Payer Branch
Specify the payer branch.

Payer Bank Address 1
Specify the payer bank address 1.

Payer Bank Address 2
Specify the payer bank address 2.

Payer Bank Address 3
Specify the payer bank address 3.

Payer Bank Address 4
Specify the payer bank address 4.

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

- Bank GIRO
External Account Number
Specify the external account number.

External Account Name
The system displays the external account name.

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

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

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

Routing Number
Specify the routing number.

Clearing Product Code
Specify the clearing product code.

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

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

Exchange Rate
Specify the exchange rate prevailing.

Negotiated Cost Rate
Specify the negotiated cost rate.

Negotiated Reference
Specify the negotiated reference number.

Original Exchange Rate
Specify the original exchange rate.

2.4.8.1 Debit Settlement Mode Tab
Click ‘Debit Settlement Mode’ tab to specify the credit settlement mode details.
Specify the following details:

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

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

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

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

**Card Number**
Specify the card number.
Instrument Number Debit
Specify the instrument number debit.

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

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

Payer Account
Specify the payer account.

Payer Bank Code
Specify the payer bank code.

Payer Branch
Specify the payer branch.

Payer Bank Address 1
Specify the payer bank address 1.

Payer Bank Address 2
Specify the payer bank address 2.

Payer Bank Address 3
Specify the payer bank address 3.

Payer Bank Address 4
Specify the payer bank address 4.

GIRO Number
Specify the GIRO number.

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

External Account Number
Specify the external account number.

External Account Name
The system displays the external account name.

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

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

Product Category
Specify the product category. Alternatively, select the product category from the option list. The displays the valid product categories maintained in the system.
Routing Number
Specify the routing number.

Clearing Product Code
Specify the clearing product code.

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

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

Exchange Rate
Specify the exchange rate prevailing.

Negotiated Cost Rate
Specify the negotiated cost rate.

Negotiated Reference
Specify the negotiated reference number.

Original Exchange Rate
Specify the original exchange rate.

2.4.9 Limits Tab
Click ‘Limits’ tab to maintain limit details.

Credit Line Details
Type
Select the credit line type from the drop-down list. The list displays the following values:
- Existing - Select this option if the customer is an existing customer.
- New - Select this option if the customer is a new customer.
Line Branch
Specify the line branch. Alternatively, you can select the line branch from the option list. The list displays all valid line branches.

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

Serial
Specify the line serial number.

Description
Give a brief description on the credit line.

Click details button to launch ‘Facility Details’ screen.

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

Sanctioned
Specify the sanctioned credit line.

Utilized Amount
Specify the utilized amount.

Available Amount
Specify the available amount.

Collateral Details

Type
Select the collateral type from the drop-down list. The list displays the following values:
- Existing - Select this option if the customer is an existing customer.
- New - Select this option if the customer is a new customer.

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

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

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

Collateral Value
Specify the value of the collateral.

Click ‘Details’ button to launch ‘Collateral Details’ screen.

Financial Linkage

Utilization Order
Specify the utilization order.
Linkage Type
Select a type of linkage to which you need to link the specified account from the adjoining drop-down list. This list displays the following values:

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

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

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

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

Limit Amount
Specify the limit amount.

Linkage Amount
Specify the linkage amount.

Linkage (%)
Specify the linkage percentage.

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

2.4.10 Asset Details Tab

Click Asset Details tab to view the details of the asset.
Specify the following details:

**Finance Currency**
The system displays the finance currency.

**Fixed Asset Product**
The system displays the fixed asset product.

**Status**
Specify the status of the asset.

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

**Category Description**
The system displays the asset category description.

**Location**
Specify the location of the asset.

**Location Description**
The system displays the description of the location of the asset.

**Booking Date**
Specify the date of booking from the adjoining calendar.

**Capitalization Date**
Specify the capitalization date from the adjoining calendar.

**Fixed Asset Contract Reference**
Specify the fixed asset contract reference.

**Fixed Asset User Reference**
Specify the fixed asset user reference.
2.4.11 Down Payment Tab

Click ‘Down Payment’ tab to specify the Down Payment details.

Specify the following details:

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

**Down Payment Amount**
Specify the Down Payment amount.

**Value Date**
Specify the value date from the adjoining calendar.

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

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

- GL Account
- Account
- Own Account

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

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

Narrative
Specify remarks if any.

Exchange Rate
Specify the exchange rate.

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

Terms and Conditions

Terms
Specify the terms and conditions of the finance creation.

Apply
Check this box to apply the terms to finance application.

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

Complied
Check this box if you comply with the terms.
2.4.13 Deviations Tab

Click ‘Deviations’ tab to view deviation details.

Deviations
Specify the deviations.

Approved
Check this box if the deviations are approved.

2.4.14 Summary Tab

Click ‘Summary’ tab to view summary details.

Department Summary

Department
Specify the name of the department.
**Previous Notes**

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

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

**Additional Notes**

Specify additional department notes.

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

Specify the following details.

**Application Number**

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

**Application Branch**

The system displays the application branch code.

**Report Format**

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

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

**Report Output**

Select the report output in which you need to generate the report from the drop-down list. The options are as follows:
• Print – Select to print the report.
• View – Select to print the report.
• Spool – Select to spool the report to a specified folder so that you can print it later.

**Printer At**
Select location where you wish to print the report from the drop-down list. The options are as follows:
• Client – Select if you need to print at the client location.
• Server – Select if you need to print at the server location

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

### 2.4.15 Comments Tab
Click ‘Comments’ tab to view comment details.

**Previous Comments**
The system displays the previous stage comments.

**Additional Comments**
Specify the additional comments in the current stage, if any.

To view history of remarks updated during a transaction. Click ‘Remarks’ button to view the remarks.
The system displays the following details:

- Application Number
- Stage
- Updated By
- Remarks
- Updated on
You can capture the finance related documents details through the ‘Documents Upload’ screen. Click ‘Documents’ button to invoke this screen.

**Application Number**
The system displays the application number.

**Application Category**
The system displays the application category.

**Documents**
**Document Category**
Select the document category from the adjoining option list.

**Document Reference**
Specify the document reference number.

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

**Mandatory**
Check this box to indicate whether the document is mandatory.

**Remarks**
Specify remarks, if any.

**Ratio Upload**
Check this box if you require ratio upload.
Upload

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

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

View

Click ‘View’ to view the document uploaded.

Edit

Click ‘Edit’ to edit the uploaded documents.
2.4.17 **Advices Tab**

Click ‘Advices’ tab in Documents screen to view advice details.

**Report Name**
The system displays the report name.

**Template**
The system displays the template.

**View**
Click ‘View’ to view the uploaded document.
**2.4.18 Checklist Tab**

Click ‘Checklist’ tab in Documents screen to view checklist details.

- **Checklist Item**
  The system displays the checklist details.

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

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

- **Comments**
  Specify comments, if any.

**2.4.19 Dedupe Button**

You can query the duplicate details in the Dedupe screen.

When a customer or prospect applies for a finance, the bank verifies if there are any duplicate applications initiated by customer or prospect in the system. If there are any pipeline applications that are suspected to be duplicate of an already initiated application or an existing finance contract, the system identifies and displays the existing transactions details in the Dedupe screen.
Click ‘Dedupe’ button to invoke Dedupe details screen.

2.4.19.1 Customers

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

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

2.4.19.2 Contracts

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

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

2.4.20 Financing Asset Button

You can capture the finance asset details based on the finance type. You can capture the finance type details from this Asset Details screen. You can invoke this screen by clicking ‘Financing Assets’ button.
Application Category
The system displays the application category.

Application Number
The system displays the application number.

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

- Home
- Vehicle
- Personal
- Mortgage
- Others

Finance Branch
The system displays the finance branch.

Finance Reference
The system displays the finance reference number.

Finance Currency
The system displays the finance currency.

Customer Branch
The system displays the customer branch.
Customer ID
The system displays the customer ID.

Customer Name
The system displays the customer name.

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

2.4.21 Insurance Tab

Click ‘Insurance’ tab to view the insurance details.

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

- Asset Insurance
- Life Insurance

Policy No
The system displays the policy number.

Insurer
The system displays the insurer.

Customer
The system displays the customer number.

Insurance Status
The system displays the insurance status.

Policy Currency
The system displays the policy currency.

Policy Amount
The system displays the policy amount.
Premium Amount
The system displays the premium amount.

Insurance Expiry
The system displays the insurance expiry date.

Policy Start Date
The system displays the policy start date.

Policy End Date
The system displays the policy end date.

Insured Name
The system displays the insured name.

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

Agent ID
The system displays the identification number of the agent.

Agent Name
The system displays the name of the agent.

Agent Contract No
The system displays the contract number of the agent.

Insurer Address 1,2,3,4
The system displays the address of the insurer.

2.4.22 Preference Button
You can capture finance preference details in the Preference screen. Click ‘Preference’ button to invoke this screen.

Specify the following details.
Preferences

Amend Past Paid Schedule
Check this box to amend past paid schedule.

Recalculate Annuity On Disbursement
Check this box to recalculate annuity on disbursement.

Stop Disbursement
Check this box to stop disbursement.

Finance Statement Required
Check this box to indicate finance statement is required.

Rescheduling Allowed
Check this box to allow rescheduling.

Re-Schedule Amortization on Final Disbursement
Check this box to re-schedule amortization on final disbursement.

Use guarantor for Repayment
Check this box to use guarantor for repayment.

Multiple Down Payment Required
Check this box to indicate multiple down payment required.

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

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

ATM Facility
Check this box to allow account accessible for ATM operations.

Partial Block Release
Check this box to release partial block.

Financing Against Salary
Check this box to allow financing against salary.

Notary Pre Confirmed
Check this box to indicate notary pre confirmation.

Construction Details

Original Construction End Date
Specify the original construction end date from the adjoining calendar.

Construction End Date
Specify the construction end date from the adjoining calendar.

Window of Repayment
Specify the number of days/months/years to be considered for window of repayment.

Frequency
Select the frequency of window of repayment from the drop-down list. The list displays the following values:
Handover Applicable
Check this box to allow property handover.

Handover Date
Specify the date of handover from the adjoining calendar.

Grace Period
Supplier Grace Period
Specify the supplier grace period.

Frequency
Specify the grace period frequency of the supplier.

Customer Grace Period
Specify the customer grace period.

Frequency
Specify the grace period frequency of the customer.

Liquidation
Liquidation Mode
Select the liquidation mode from the drop-down list. The options are as follows:
- Auto
- Manual
- Component

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

Reset Retry Count for Reversed Auto Liquidation
Check this box to allow to reset retry count for reversed auto liquidation.

Partial Liquidation
Check this box to allow partial liquidation.

Allow Bulk Payment
Check this box to allow bulk payment.

Retries Auto Liquidation Days
Specify the retries auto liquidation days.

Retries Advice Days
Specify the retries advice days.

Close Collateral
Check this box to close collateral.
Limit Days for Settlement

Other Customer Accounts
Specify the number of days after which the other accounts of customer should be considered for settlement.

By default, the system will display zero. You can amend this value.

Guarantor Accounts
Specify the number of days after which the guarantor account should be considered for settlement.

By default, the system will display zero. You can amend this value.

Track Receivable

Auto Liquidation
Check this box to allow auto liquidation.

Finance Statements

Start Date
Specify the start date of the finance statement.

Frequency
Select the frequency from the drop-down list. The options are as follows:
- Daily
- Monthly
- Quarterly
- Half Yearly
- Yearly

Frequency Units
Specify the frequency units.

Provisioning Preference

Provisioning Mode
Select the auto provisioning mode. The options are as follows:
- Auto
- Manual
- Not Applicable

Finance Notices

Finance Settlement Request
Check this box to allow finance settlement request.

Notice Date
Specify the notice date.

Expected Closure Date
Specify the expected closure date.
**Renegotiation Details**

**Maximum Renegotiations**
Specify the maximum renegotiations count.

**Renegotiation No**
The system displays the renegotiation number.

**Status Change Mode**

**Status Change Mode**
Select the status change mode. The options are as follows:
- Auto
- Manual

**Holiday Periods**

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

**UDE Rate Plan**

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

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

**Intermediary**

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

**Intermediary Name**
The system displays the intermediary name.

**Intermediary Ratio**
Specify the intermediary ratio.

Click ‘Holiday Preference’ tab to specify the holiday preferences.
For details on Holiday Preferences, refer to the section ‘Holiday Preferences Tab’ in the chapter ‘Defining Product Categories and Product’ in Retail Lending User Manual.

2.4.23 Covenant Button

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

Application Number
The system displays the application number.

Application Branch
The system displays the application branch.
Covenant Details

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

Covenant Type
Specify the type of covenant.

Start Date
Select the start date from the adjoining calendar.

End Date
Select the end date from the adjoining calendar.

Frequency
Select a frequency according to which the Convent has to collected/revised. You may select any one of the following frequencies:
- Yearly
- Half Yearly
- Quarterly
- Monthly
- Weekly
- Daily

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

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

Guideline Value
Specify the guideline value.

Actual Value
Specify the actual value.

Waived
Check this box to waive the covenant.

Remarks
Specify the remarks about the covenant maintenance.
2.4.24 **Evaluation Button**

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

![Evaluation Screen](image)

**Application Number**
The system displays the application number.

**Application Branch**
The system displays the application branch.

**Application Category**
The system displays the application category.

**Customer No**
The system displays the customer number.

**Customer Type**
The system displays the customer type.

2.4.25 **Risk Tab**

**Risk Details**

**Risk ID**
Specify the risk ID.

**Description**
Give a brief description on the risk ID.
2.4.26 **Quantitative Analysis Tab**

Click ‘Quantitative Analysis’ button to invoke this screen.

![Quantitative Analysis Tab](image)

**Rule ID**
The system displays the rule ID.

**Grade**
The system displays the grade.

**Scale**
The system displays the scale.

**Score**
The system displays the score.

**Credit Rating**

**Question ID**
Specify the question ID.

**Category**
Specify the category.

**Question**
Specify the question.

**Answer**
Specify the answer.
2.4.27 Qualitative Analysis Tab

Click ‘Qualitative Analysis’ button to invoke this screen.

**Ratios**

**Ratio**
The system displays the ratio.

**Description**
The system displays the description.

**Value**
The system displays the value.
2.4.28 Credit Agency Tab

Click ‘Credit Agency’ tab to view credit rating details.

Request ID
Specify the request ID.

External Agency
Specify the external agency.

Score
Specify the score.

Recommend
Specify if the external credit rating is recommended or not.

Request Status
Specify the request status.

Remarks
Specify remarks, if any.
2.4.29 **Legal Details Tab**

Click ‘Legal Details’ tab to view legal details.

**Regulation**
Specify the regulation details.

**Terms and Conditions Status**
Specify the terms and condition status.

**Reject Code**
Specify the reject reason code.

**Description**
Specify the reject reason description.

**Remarks**
Specify remarks, if any.
2.4.30  MIS Button

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

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

2.4.31  Fields Button

You can capture the UDF details in ‘Fields’ screen. Click ‘Fields’ button to invoke this screen.
For information on Finance UDF, refer to the section ‘Fields Tab’ in the chapter ‘Account Creation’ in Retail Lending User Manual.

### 2.4.32 SWIFT Message Button

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

For details on SWIFT Message, refer to the section ‘SWIFT Message Details Button’ in the chapter ‘Account Creation’ in Retail Lending User Manual.
2.4.33 **Payment Mode Button**

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

Specify the following details.

**Application Number**
The system displays the application number.

**Application Branch**
The system displays the application branch.

**Account Number**
The system displays the account number.

**Branch Code**
The system displays the branch code.

2.4.33.1 **Credit Settlement Mode**

Click the ‘Credit Settlement Mode’ tab to specify the credit settlement mode details.
Specify the following details.

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

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

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

**Upload Source Credit**
Specify the upload source credit. Alternatively, you can select the it from the option list.

**Clearing Bank Code**
Specify the clearing bank code. Alternatively, you can select the bank code from the option list. The list displays the bank codes maintained in the system.
Instrument Number Credit
Specify the credit instrument number.

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

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

External Account Number
Specify the external account number of the creditor.

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

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

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

Routing Number
Specify the routing number.

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

External Account Name
Specify the external account name.

2.4.33.2 Debit Settlement Mode
Click the ‘Debit Settlement Mode’ tab to specify the credit settlement mode details.
Specify the following details.

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

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

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

**External Account Number**
Specify the external account number of the debtor.
Clearing Bank Code
Specify the clearing bank code. Alternatively, you can select the bank code from the option list. The list displays the bank codes maintained in the system.

Instrument Number Debit
Specify the debit instrument number.

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

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

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

Card Number
Specify the debit card number.

Payer Bank Name
Specify the bank name of the payer.

Payer Account
Specify the account number of the payer.

Payer Branch
Specify the branch of the payer.

Payer Bank Address 1
Specify the payer bank address 1.

Payer Bank Address 2
Specify the payer bank address 2.

Payer Bank Address 3
Specify the payer bank address 3.

Payer Bank Address 4
Specify the payer bank address 4.

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

External Account Name
Specify the external account name.

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

Product Category
Specify the product category. Alternatively, you can select the product category from the option list. The list displays the valid product categories maintained in the system.
Routing Number
Specify the routing number.

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

GIRO Number
Specify the GIRO number.

Bank GIRO
Specify the bank GIRO number.

Auto GIRO
Specify the auto GIRO number.

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

2.4.34 Ijarah Button
Click ‘ijarah’ button to specify the details.

Specify the following details:

Application Number
The system displays the application number.

Application Branch
The system displays the application branch.

Account Number
The system displays the account number.
Branch Code
The system displays the branch code.

Ijarah
Lease Type
Select the lease type.

Payment in Advance
Select the payment in advance method.

Residual Value Basis
Select the residual value basis.

Currency
Specify the currency code.

Residual Value
Specify the residual value.

Residual Amount
Specify the residual amount.

2.4.35 Inventory Tracking Button

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

Specify the following details:

Application Number
The system displays the application number.
Branch
The system displays the application category.

Account
The system displays the account number.

Financing Currency
The system displays the financing currency.

Asset Category
The system displays the asset category.

**Inventory details**

**Fixed Asset Contract Reference**
Specify the fixed asset contract reference number.

**Acquisition Date**
Specify the application date.

**Sale Date**
Specify the date of sale.

**Asset Code**
Specify the asset code.

**Available Quantity**
Specify the quantity available.

**Booked Quantity**
Specify the quantity booked.

**Unit Price**
Specify the unit price of the inventory.

**Total Cost**
Specify the total cost of the inventory.

**Vendor Code**
Specify the inventory code.

**2.4.36 Multi Finance Button**

You can view the multi finance details. Click ‘Multi Finance’ button to invoke this screen.
Specify the following details:

**Application Number**
The system displays the application number.

**Application Branch**
The system displays the application category.

**Account Number**
The system displays the account number.

**Branch Code**
The system displays the branch code.

**Multi Finance Company Details**

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

**Borrower Name**
The system displays the borrower name for the borrower number selected.

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

**Amount**
Specify the amount borrowed.

**Rate**
Specify the rate.
**Value Date**
Specify the value date.

**Maturity Date**
Specify the date of maturity.

**Remarks**
Specify the remarks if any.

### 2.4.37 Down Payment Details Button

You can view the Down Payment details. Click ‘Down Payment Details’ button to invoke this screen.

<table>
<thead>
<tr>
<th>Application Number</th>
<th>Down Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application Branch</td>
<td>Future D/P Receivable</td>
</tr>
<tr>
<td>Account</td>
<td>Total Down Payment Amount</td>
</tr>
<tr>
<td>Currency</td>
<td>Down Payment Amount</td>
</tr>
</tbody>
</table>

**Application Number**
The system displays the application number.

**Application Branch**
The system displays the application branch.

**Account**
The system displays the account number.

**Currency**
The system displays the currency code.

**Down Payment**
The system displays the Down Payment amount.

**Future Down Payment Receivable**
The system displays the future Down Payment receivable.

**Total Down Payment Amount**
The system displays the total Down Payment amount.

**Process Reference**
The system displays the process reference number.
Account Currency
The system displays the account currency.

Down Payment Amount
The system displays the Down Payment amount.

Value Date
The system displays the value date.

Amount in Account Currency
The system displays the amount in account currency.

2.4.38 Party Details Button
Click ‘Party Details’ button to invoke this screen.

Specify the following details:

Application Number
The system displays the application number.

Application Branch
The system displays the application branch.

Account Number
The system displays the account number.

Branch Code
The system displays the branch code.
Customer Id
Specify the customer ID. Alternatively, you can select the customer ID from the option list. The list displays the valid customer ID maintained in the system.

Name
The system displays the name of the customer selected.

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

Settlement Account
Specify the settlement account number.

2.4.39 Multiple Asset Button
You can capture the collateral details in the ‘Multiple Asset’ screen. Click ‘Multiple Asset’ button to invoke this screen.

Application Number
The system displays the application number.

Asset Sequence Number
The system displays the asset sequence number.

Asset Status
The system displays the status of the asset.
2.4.39.1 **Vehicle Tab**

**Vehicle Details**

- **Type**
  Select the type of asset from the drop-down list.
- **Asset Category**
  Specify the asset category.
- **Description**
  Specify the description of the asset.
- **Application Number**
  Specify the application number of the asset.
- **Class**
  Specify the asset class.
- **Color**
  Specify the color of the asset.
- **No. of Cylinders**
  Specify the cylinder numbers.
- **Vehicle Condition**
  Specify the condition of the vehicle.
- **Maker Code**
  Specify the maker code of the vehicle.
- **Year of Manufacturing**
  Specify the manufacturing year of the vehicle.
- **Year Model**
  Specify the model of the vehicle.
- **Sub Model**
  Specify the sub model of the vehicle.
- **Engine Number**
  Specify the engine number of the vehicle.
- **Chassis Number**
  Specify the chassis number.
- **Registration Details**
  Specify the registration details of the vehicle.
- **Registration Type**
  Specify the registration type of the vehicle.
- **Registration Name**
  Specify the registration name of the vehicle.
- **Registration Emirate**
  Specify the registration emirate.
Reg#
Specify the registration number.

Registration Date
Specify the registration date of the vehicle.

Delivery Date
Specify the date of delivery of the vehicle.

Insurance Details
Specify the insurance details of the vehicle.

Insured By Bank
Specify whether the vehicle is insured by the bank.

Insurance Company
Specify the insurance company name.

Currency
Specify the currency code.

Premium Amount
Specify the premium amount of the vehicle insurance.

Amount Details
Specify the amount details.

Requested Finance Amount
Specify the requested finance amount.

% Amount
Specify the amount in percentage.

Vendor Details
Specify the vendor details.

Vendor Code
Specify the vendor code.

Vendor Name
The system displays the name of the vendor.

Agent Name
Specify the name of the agent.

Agent Branch
Specify the branch of the agent.

Agent Sales Name
Specify the sales name of the agent.

Appraiser Details
Specify the appraiser details.

Appraiser Name
Specify the name of the appraiser.
Appraiser Value
Specify the appraiser value.

Appraiser Date
Specify the date of the appraiser.

Total Amount Details
Specify the total amount details.

Down Payment Amount
Specify the Down Payment Amount.

Vehicle Value
Specify the value of the vehicle.

Maintenance Cost
Specify the maintenance cost.

Insurance Amount
Specify the insurance amount.

Asset Finance Amount
Specify the asset finance amount.

2.4.39.2 Property Tab

Click ‘Property’ tab to specify the property details.

Specify the following details:

Property Details

New Property Type
Select the new property type from the drop-down list. The options are as follows:
- Yes
- No

**Property Type**
Specify the property type.

**Description**
Specify the description of the property.

**Building Name**
Specify the name of the building.

**Builder Name**
Specify the name of the builder.

**Project Name**
Specify the name of the project.

**Wing Name**
Specify the wing name.

**District/Area**
Specify the district or area details.

**City**
Specify the city where the property is located. Alternatively you can select the city from the option list. The list displays all the valid values.

**Area In Other Country**
Specify the area in other country.

**Plot Number**
Specify the plot number.

**Lot Number**
Specify the Lot number.

**Property Status**
Specify the status of the property.

**Property Area**
Specify the area of the property.

**Property Usage**
Specify the usage of the property.

**Property Area In**
Specify the property area in details.

**Date of Completion**
Specify the date of completion.

**Title Deed Number**
Specify the title deed number.

**Registration On Name Of**
Specify the registration on name of details.
Reg#
Specify the registration number.

Registration Date
Specify the date of registration.

Title Deed Issue Date
Specify the title deed issue date.

Title Deed Issue From
Specify the title deed issue from.

Villa/Apartment Number
Specify the villa or apartment number.

Building compound Name
Specify the building compound name.

Street Name
Specify the name of the street.

Post Box Number
Specify the post box number.

Emirate
Specify the emirate details.

Area In Emirate
Specify the area in emirate.

City
Specify the city.

Country
Specify the country

Mortgage Degree
Specify the mortgage.

Amount Details

Currency
Specify the currency code.

Requested Amount
Specify the requested amount.

Down Payment Amount
Specify the Down Payment amount.

Valuation
Specify the valuation details.

Insurance Value
Specify the insurance value.

Asset Finance Amount
Specify the asset finance amount.
Insurance Details

Insurance Company
Specify the insurance company.

Insurance Paid By
Specify the insurance paid by details.

Premium Amount
Specify the premium amount.

Insurance Name
Specify the insurance name.

Expiry Date
Specify the date of expiry.

Property Management

Company Name
Specify the company name.

Managed By
Specify the name of the person manages the property.

Contact Person
Specify the contact person details.

Contact Number
Specify the contact number.

Vendor Details

Vendor Code
Specify the vendor code.

Vendor Name
Specify the name of the vendor.

Property Evaluation Details

Evaluation Name
Specify the evaluation name.

Evaluation Value
Specify the evaluation value.

Evaluation Date
Specify the date of evaluation.

Property Vendor Details

Vendor Type
Specify the vendor type.

Vendor Code
Specify the code of the vendor.
Chosen By
Specify the chosen By details of the vendor.

Account Value
Specify the account value.

Account Date
Specify the account date.

Account Start Date
Specify the start date of account.

Account End Date
Specify the end date of the account.

2.4.39.3 Project Tab

Click ‘Project’ tab to specify the project details.

Project Details

Invest Sector Code
Specify the investor sector code.

Description
Specify the description of the project.

Feasibility Start
Specify the feasibility start.

Expected Profit
Specify the expected profit.
Expected Expiry Date
Specify the expected expiry date.

Amount Details
Currency
Specify the currency code.

Down Payment Amount
Specify the Down Payment Amount.

Asset Finance Amount
Specify the asset finance amount.

Project Vendor Details
Vendor Type
Specify the type of vendor.

Vendor Code
Specify the vendor code.

Chosen By
Specify the chosen by details of the project vendor.

Account Value
Specify the account value.

Account Date
Specify the date of account.

Account Start Date
Specify the account start date.

Account End Date
Specify the account end date.
2.4.39.4 Goods Tab

Click ‘Goods’ tab to specify the goods details.

**Goods Details**

- **Brand Code**
  Specify the brand code of the goods.

- **Description**
  Specify the description of the goods.

- **Quantity**
  Specify the quantity of the goods.

- **Delinquency Location**
  Specify the delinquency location of the goods.

- **Delinquency Date**
  Specify the delinquency date of the goods.

**Amount Details**

- **Currency**
  Specify the currency code.

- **Down Payment Amount**
  Specify the down payment amount.

- **Asset Finance Amount**
  Specify the asset finance amount.
Vendor Details

Vendor Code
Specify the code of the vendor.

Vendor Name
Specify the name of the vendor.

2.4.39.5 Build Materials Tab

Click ‘Build Material’ tab to specify the build materials details.

Build Materials Info

Goods Type
Specify the goods type.

Description
Specify the description of the goods type.

Proforma Invoice Number
Specify the proforma invoice number.

Proforma Invoice Date
Specify the proforma invoice date.

Amount Details

Currency
Specify the currency.

Down Payment Amount
Specify the Down Payment amount.
Asset Finance Amount
Specify the asset finance amount.

Vendor Details

Vendor Code
Specify vendor code details.

Vendor Name
Specify name of the vendor.

2.4.39.6 Service Ijarah Tab

Click ‘Service Ijarah’ tab to specify the service Ijarah details.

Rent Ijarah
Rent Location
Specify the rent location.

Unit Number
Specify the unit number.

Rent Plot Number
Specify the rent plot number.

Rent Building Name
Specify the rent building name.

Project Name
Specify the project name.

Rent Area
Specify the rent area.
Rent Emirate
Specify the rent emirate.

Total Area
Specify the total area details.

Built Up Area
Specify the built up area.

No of Storey
Specify the no of storey.

Rent Start Date
Specify the start date of the rent from the adjoining calendar.

Rent End Date
Specify the end date of the rent from the adjoining calendar.

Event Ijarah

Event Type
Specify the event type.

Event Location
Specify the location of the event.

Event Plot Number
Specify the plot number of the event.

Event Building Name
Specify the event building name.

Event Area
Specify the even area.

Event Emirate
Specify the event emirate.

Hotel Total Area
Specify the total area of the hotel.

Capacity
Specify the capacity details.

Educational Ijarah

Course Name
Specify the name of the course.

Educational Beneficiary
Specify the beneficiary of the education.

Educational Start Date
Specify the start date of the education from the adjoining calendar.

Educational End Date
Specify the end date of the education from the adjoining calendar.
**Goods Ijarah**

**Goods Type Code**
Specify the code of the goods type.

**Description**
Specify the description of the goods.

**Brand Code**
Specify the brand code details.

**Quantity**
Specify the quantity of the goods.

**Delinquency Location**
Specify the delinquency location.

**Delinquency Date**
Specify the date of delinquency.

**Medical Ijarah**

**Medical Beneficiary**
Specify the medical beneficiary.

**Medical Start Date**
Specify the medical start date from the adjoining calendar.

**Medical End Date**
Specify the medical end date from the adjoining calendar.

**Vendor Details**

**Vendor Code**
Specify the vendor code.

**Vendor Name**
The system displays the name of the vendor.

**Amount Details**

**Currency**
Specify the currency code.

**Down Payment Amount**
Specify the Down Payment amount.

**Asset Finance Amount**
Specify the asset finance amount.

2.4.39.7 **Equipment Tab**

Click ‘Equipment’ tab to specify the equipment details.
Equipment Details

Owner
Specify the owner of the equipment.

Description
Specify the description of the equipment.

Engine Number
Specify the engine number of the equipment.

Equipment Location
Specify the location of the equipment.

Street
Specify the street details of the equipment is located.

Area Code
Specify the area code of the equipment.

City Code
Specify the city code of the equipment.

Country
Specify the country code of the equipment.

Amount Details

Currency
Specify the currency code.
Down Payment Amount
Specify the Down Payment amount.

Asset Finance Amount
Specify the asset finance amount.

Vendor Details
Vendor Code
Specify the vendor code.

Vendor Name
The system displays the name of the vendor.

Sales Info
Sell Date
Specify the sell date from the adjoining calendar.

Invoice Number
Specify the invoice number.

Invoice Date
Specify the invoice date from the adjoining calendar.

Equipment Evaluation Details
Evaluation Name
Specify the evaluation name.

Evaluation Value
Specify the evaluation value.

Evaluation Date
Specify the evaluation date.

2.5 Manual Liquidation

This section contains the following topics:

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

2.5.1 Capturing Manual Liquidation Details

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

**Application Number**
The system displays the application number.

**Application Branch**
The system displays the application branch.

**Branch Code**
The system displays the branch code.

**Account**
The system displays the account number.

**Application Date**
The system defaults the application initiation date.

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

**Product**
The system displays the product based on the facility selected.

**Product Description**
Give a brief description on the product.

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

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

Event Sequence Number
Specify the event sequence number.

2.5.2 Payment Details Tab
Click the ‘Payment Details’ tab to capture payment details.

Value Date
Select the value date from the adjoining calendar.

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

Limit Date
Select the limit date from the adjoining calendar.

Main Interest Rate
The system displays the main interest rate.

Mudarabah

Gross Profit
Specify the gross profit.
Excess Profit
Specify the excess profit.

Customer Incentive
Specify the customer incentive.

Bank Profit
Specify the bank profit.

External Reference
The system displays the external reference number.

Narrative
Specify comments if any.

Payment Details

Reversed
Check this box to indicate the settlement is reversed.

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

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

Settlement Currency
The system displays the settlement currency.

Settlement Amount
Specify the settlement amount.

Financing Currency Equivalent
Specify the financing currency equivalent.

Original Exchange Rate
The system displays the original exchange rate.

Exchange Rate
Specify the current exchange rate.

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

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

Settlement Product
Specify the settlement product.

Instrument Number
Specify the instrument number.

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

Card Number
Specify the card number.

External Account Number
Specify the external account number.

External Account Name
Specify the external account name.

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

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

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

Routing No
Specify the routing number.

Settlement Reference
The system displays the settlement reference number.

Negotiated Cost Rate
Specify the negotiated cost rate.

Negotiated Reference
Specify the negotiated reference number.

To specify Settlement Component, Click ‘Settlement Component’ button under the field ‘Settlement Component’.
Component Name
Specify the name of the component.

Component Currency Equivalent
Specify the equivalent component currency.

Component Details

Component Name
The system displays the component name.

Currency
The system displays the currency code of the component.

Amount Due
The system displays the amount due of the component.

Adjustment Due
The system displays the adjustment date of the component.

Amount Overdue
The system displays the amount overdue of the component.

Amount Not Due
The system displays the amount not due of the component.

Amount Waived
Specify the waived amount.

Amount Capitalized
Specify the amount capitalized.

Amount Paid
Specify the amount paid.
Prepayment of Amortized Finance

Recomputation Basis
Select the recomputation basis of prepayment of amortized finance from the drop-down list. The options are as follows:
- Change Installment
- Reduce Tenor

Recomputation Effective From
The system displays the option ‘Value Date’ by default as recomputation effective from.

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

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

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

Prepayment of Simple Finance

Recomputation Basis
Select the recomputation basis of prepayment of simple finance from the drop-down list. The options are as follows:
- Change Installment
- Reduce Tenor

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

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

2.5.3 Penalty Rates Tab

Click the ‘Penalty Rates’ tab to capture penalty rates details.
Effective Date
Select the effective date of penalty rates from the adjoining calendar.

User Defined Element Name
The system displays the user defined element name.

User Defined Element Value
Specify the user defined element value.

2.5.4 Check List Tab
Click the ‘Check List’ tab to capture check list details.
Description
Specify the description for the checklist.

Checked
Check this box to select the checklist.

Remarks
Remark 1 to 10
Specify remarks if any for the checklist.

2.5.5 Specifying Events Details
Click the ‘Events’ button to capture events details.
### Fields

**Field Name**

The system displays the field name.

**Value**

Specify the value of the event. Alternatively, you can select the value from the option list. The list displays all the valid values maintained in the system.
This chapter deals with the various BIP Reports that are available for the Corporate Financing process.

This chapter contains the following topics:

- Section 3.1, "BIP Reports"

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

### 3.1 BIP Reports

This section contains the following topics:

- Section 3.1.1, "Pipeline Deals"
- Section 3.1.2, "Approved Deals Over a Period"
- Section 3.1.3, "Trend Analysis Over a Period"

#### 3.1.1 Pipeline Deals

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

#### 3.1.1.1 Pipeline Deals

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

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

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

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

**Body of the Report**
The following details are displayed in the report:

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>First Section</strong></td>
<td></td>
</tr>
<tr>
<td>From Date</td>
<td>The date from when the amount is financed.</td>
</tr>
<tr>
<td>To Date</td>
<td>The date till when the amount is financed.</td>
</tr>
<tr>
<td><strong>Second Section</strong></td>
<td></td>
</tr>
<tr>
<td>Customer Name</td>
<td>The name of the customer who has requested for the finance.</td>
</tr>
<tr>
<td>Customer No</td>
<td>The customer reference number.</td>
</tr>
<tr>
<td>Application No</td>
<td>The application number of the amount financed.</td>
</tr>
<tr>
<td>Branch</td>
<td>The branch code for the amount financed.</td>
</tr>
</tbody>
</table>
3.1.3 Trend Analysis Over a Period

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

3.1.3.1 Trend Analysis Over a Period based on Amount

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

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financing Amount</td>
<td>The financing amount.</td>
</tr>
<tr>
<td>Financing Currency</td>
<td>The financing currency.</td>
</tr>
<tr>
<td>Value Date</td>
<td>The value date of the amount financed.</td>
</tr>
<tr>
<td>Maturity Date</td>
<td>The maturity date of the amount financed.</td>
</tr>
</tbody>
</table>

Header

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

Body of the Report

The following details are displayed in the report:
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>First Section</strong></td>
<td></td>
</tr>
<tr>
<td>From Date</td>
<td>The date from when the amount is financed.</td>
</tr>
<tr>
<td>To Date</td>
<td>The date till when the amount is financed.</td>
</tr>
<tr>
<td><strong>Second Section</strong></td>
<td></td>
</tr>
<tr>
<td>Customer Name</td>
<td>The name of the customer who has requested for the finance.</td>
</tr>
<tr>
<td>Customer No</td>
<td>The customer reference number.</td>
</tr>
<tr>
<td>Application No</td>
<td>The application number of the amount financed.</td>
</tr>
<tr>
<td>Branch</td>
<td>The branch code for the amount financed.</td>
</tr>
<tr>
<td>Financing Amount</td>
<td>The financing amount.</td>
</tr>
<tr>
<td>Financing Currency</td>
<td>The financing currency.</td>
</tr>
<tr>
<td>Financing Amount (Branch Currency)</td>
<td>The financing amount in branch currency.</td>
</tr>
<tr>
<td>Branch Currency</td>
<td>The branch currency.</td>
</tr>
</tbody>
</table>
3.1.3.2 Trend Analysis Over a Period based on Dimension

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

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

Body of the Report
The following details are displayed in the report:

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>First Section</strong></td>
<td></td>
</tr>
<tr>
<td>From Date</td>
<td>The date from when the amount is financed.</td>
</tr>
<tr>
<td>To Date</td>
<td>The date till when the amount is financed.</td>
</tr>
<tr>
<td><strong>Second Section</strong></td>
<td></td>
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<tr>
<td>Customer Name</td>
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</tr>
<tr>
<td>Branch</td>
<td>The branch code for the amount financed.</td>
</tr>
<tr>
<td>Financing Amount</td>
<td>The financing amount.</td>
</tr>
<tr>
<td>Field Name</td>
<td>Description</td>
</tr>
<tr>
<td>-------------------</td>
<td>-----------------------------------</td>
</tr>
<tr>
<td>Financing Currency</td>
<td>The financing currency.</td>
</tr>
<tr>
<td>Value Date</td>
<td>The value date of the financing.</td>
</tr>
</tbody>
</table>
4. Function ID Glossary

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ORDCIJML .......................... 2-101