

*Musharaka Creation User Guide*  
**Oracle FLEXCUBE Universal Banking**  
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*Musharaka Creation User Guide*  
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# Contents

<b>1. Preface .....</b>	<b>1-1</b>
1.1 Introduction.....	1-1
1.2 Audience.....	1-1
1.3 Documentation Accessibility.....	1-1
1.4 Abbreviations.....	1-1
1.5 Organization .....	1-1
1.6 Related Documents .....	1-2
1.7 Glossary of Icons.....	1-2
<b>2. Musharaka Origination .....</b>	<b>2-1</b>
2.1 Stages in Musharaka.....	2-1
2.2 Finance Prospect Maintenance .....	2-2
2.2.1 <i>Maintaining Finance Prospect Details</i> .....	2-2
2.2.2 <i>Customer Tab</i> .....	2-4
2.2.3 <i>Details Tab</i> .....	2-6
2.2.4 <i>Requested Tab</i> .....	2-9
2.2.5 <i>Viewing Finance Prospect Summary</i> .....	2-9
2.3 Credit Rules.....	2-10
2.3.1 <i>Maintaining Credit Rating Rules</i> .....	2-10
2.3.2 <i>Main Tab</i> .....	2-11
2.3.3 <i>Risk Factor Tab</i> .....	2-12
2.3.4 <i>Specifying Credit Grades</i> .....	2-14
2.3.5 <i>Specifying Auto Decision Details</i> .....	2-14
2.3.6 <i>Viewing Credit Rule Summary</i> .....	2-15
2.4 Credit Ratio.....	2-16
2.4.1 <i>Maintaining Credit Ratios</i> .....	2-16
2.4.2 <i>Specifying Formula Details</i> .....	2-17
2.4.3 <i>Viewing Credit Ratio Summary</i> .....	2-18
2.5 Override Maintenance .....	2-19
2.5.1 <i>Maintaining Override Details</i> .....	2-19
2.5.2 <i>Viewing Override Summary</i> .....	2-21
2.6 Document Checklist and Advices .....	2-22
2.6.1 <i>Maintaining Document Checklist and Advices</i> .....	2-22
2.6.2 <i>Process Flow (BPEL) Report</i> .....	2-24
2.6.3 <i>Viewing Document Checklist Summary</i> .....	2-25
2.7 Application Category .....	2-25
2.7.1 <i>Maintaining Application Category Details</i> .....	2-25
2.7.2 <i>Main Tab</i> .....	2-26
2.7.3 <i>Agency Tab</i> .....	2-28
2.7.4 <i>Viewing Application Category Summary</i> .....	2-29
2.8 Maintaining Pricing Details .....	2-29
2.9 Stages in Musharaka Finance Origination.....	2-32
2.9.1 <i>Stages</i> .....	2-33
2.9.2 <i>Process Flow Diagram</i> .....	2-35
2.9.3 <i>Process Matrix</i> .....	2-36

2.10	Finance Application Details Entry Stage .....	2-38
2.10.1	<i>Making Application Entry</i> .....	2-39
2.10.2	<i>Main Tab</i> .....	2-40
2.10.3	<i>Capturing Customer MIS</i> .....	2-45
2.10.4	<i>Capturing Customer Account MIS</i> .....	2-46
2.10.5	<i>Financials Tab</i> .....	2-48
2.10.6	<i>Requested Tab</i> .....	2-50
2.10.7	<i>Limits Tab</i> .....	2-53
2.10.8	<i>Collaterals Tab</i> .....	2-56
2.10.9	<i>Comments Tab</i> .....	2-59
2.10.10	<i>Capturing Document Details</i> .....	2-60
2.10.11	<i>Customer Channel Button</i> .....	2-61
2.10.12	<i>Account Channel Button</i> .....	2-62
2.11	Application Verification Stage .....	2-64
2.12	Application Management Verification Stage .....	2-66
2.13	Internal Blacklist Check Stage .....	2-67
2.14	External Blacklist Check Stage .....	2-69
2.15	Underwriting .....	2-72
2.15.1	<i>Collateral Tab</i> .....	2-73
2.15.2	<i>Credit Score Tab</i> .....	2-75
2.15.3	<i>Bureau Tab</i> .....	2-77
2.15.4	<i>Ratios Tab</i> .....	2-83
2.15.5	<i>Financing Tab</i> .....	2-84
2.15.6	<i>Component Tab</i> .....	2-86
2.15.7	<i>Charges Tab</i> .....	2-87
2.15.8	<i>Investigation Tab</i> .....	2-87
2.15.9	<i>Comments Tab</i> .....	2-88
2.16	Finance Approval Stage .....	2-90
2.17	Message Generation .....	2-91
2.18	Document Verification Stage .....	2-91
2.19	Finance Application Details Upload .....	2-92
2.20	User Acceptance Stage .....	2-93
2.21	Disbursement of Musharaka Stage .....	2-93
2.22	Manual Liquidation Stage .....	2-94
2.23	Stages in Musharaka Finance Origination using Oracle BPMN Framework .....	2-94
2.23.1	<i>Process Flow Diagram</i> .....	2-94
2.23.2	<i>Process Matrix</i> .....	2-95
2.23.3	<i>Stages</i> .....	2-102
2.24	Retail Islamic Financing Application Details .....	2-104
2.24.1	<i>Processing Retail Musharaka Financing Transaction</i> .....	2-105
2.24.2	<i>Applicant Tab</i> .....	2-106
2.24.3	<i>Financials Tab</i> .....	2-108
2.24.4	<i>Financing Tab</i> .....	2-112
2.24.5	<i>Components Tab</i> .....	2-116
2.24.6	<i>Charges Tab</i> .....	2-129
2.24.7	<i>Limits Tab</i> .....	2-130
2.24.8	<i>Asset Details Tab</i> .....	2-132
2.24.9	<i>Down Payment Tab</i> .....	2-133
2.24.10	<i>Sale Confirmation Tab</i> .....	2-134
2.24.11	<i>Vendor Payments Tab</i> .....	2-135

2.24.12 <i>Terms Tab</i> .....	2-136
2.24.13 <i>Deviations Tab</i> .....	2-137
2.24.14 <i>Summary Tab</i> .....	2-137
2.24.15 <i>Comments Tab</i> .....	2-139
2.24.16 <i>Documents Button</i> .....	2-140
2.24.17 <i>Dedupe Button</i> .....	2-142
2.24.18 <i>Financing Asset Button</i> .....	2-143
2.24.19 <i>Preference Button</i> .....	2-146
2.24.20 <i>Covenant Button</i> .....	2-151
2.24.21 <i>Evaluation Button</i> .....	2-152
2.24.22 <i>MIS Button</i> .....	2-159
2.24.23 <i>Fields Button</i> .....	2-160
2.24.24 <i>SWIFT Message Details Button</i> .....	2-160
2.24.25 <i>Payment Mode Button</i> .....	2-161
2.24.26 <i>Ijarah Button</i> .....	2-165
2.24.27 <i>Inventory Tracking Button</i> .....	2-166
2.24.28 <i>Multi Finance Button</i> .....	2-167
2.24.29 <i>Down Payment Details Button</i> .....	2-169
2.24.30 <i>Party Details Button</i> .....	2-170
2.24.31 <i>Multiple Asset Button</i> .....	2-171
<b>3. Function ID Glossary .....</b>	<b>3-1</b>

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# 1. Preface

## 1.1 Introduction

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

## 1.2 Audience

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

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

## 1.3 Documentation Accessibility

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

## 1.4 Abbreviations

The following abbreviations are used in this User Manual:

Abbreviation	Description
BPEL	Business Process Execution Language
WF	Workflow

## 1.5 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.

<b>Chapter 2</b>	<i>Musharaka creation</i> explains the workflow of Musharaka finance and process of maintaining the prospective applicant details.
<b>Chapter 3</b>	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen IDs used in the module with page references for quick navigation.

## 1.6 **Related Documents**

- Procedures User Manual
- Retail Loan Creation User Manual

## 1.7 **Glossary of Icons**

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

---

## 2. *Musharaka* Origination

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

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

This chapter contains the following sections:

- [Section 2.1, "Stages in \*Musharaka\*"](#)
- [Section 2.2, "Finance Prospect Maintenance"](#)
- [Section 2.3, "Credit Rules"](#)
- [Section 2.4, "Credit Ratio"](#)
- [Section 2.5, "Override Maintenance"](#)
- [Section 2.6, "Document Checklist and Advices"](#)
- [Section 2.7, "Application Category"](#)
- [Section 2.8, "Maintaining Pricing Details"](#)
- [Section 2.9, "Stages in \*Musharaka\* Finance Origination"](#)
- [Section 2.10, "Finance Application Details Entry Stage"](#)
- [Section 2.11, "Application Verification Stage"](#)
- [Section 2.12, "Application Management Verification Stage"](#)
- [Section 2.13, "Internal Blacklist Check Stage"](#)
- [Section 2.14, "External Blacklist Check Stage"](#)
- [Section 2.15, "Underwriting"](#)
- [Section 2.16, "Finance Approval Stage"](#)
- [Section 2.17, "Message Generation"](#)
- [Section 2.18, "Document Verification Stage"](#)
- [Section 2.19, "Finance Application Details Upload"](#)
- [Section 2.20, "User Acceptance Stage"](#)
- [Section 2.21, "Disbursement of \*Musharaka\* Stage"](#)
- [Section 2.22, "Manual Liquidation Stage"](#)
- [Section 2.23, "Stages in \*Musharaka\* Finance Origination using Oracle BPMN Framework"](#)
- [Section 2.24, "Retail Islamic Financing Application Details"](#)

### 2.1 Stages in *Musharaka*

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

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

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

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

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

- Vehicle
- Home
- Others

## **2.2 Finance Prospect Maintenance**

This section contains the following topics:

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

### **2.2.1 Maintaining Finance Prospect Details**

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

The following details are captured as part of this maintenance:

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

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

The screenshot shows the 'Prospect Details' screen with the following fields:

- Lead Id \***: Text input field.
- Description**: Text input field with a 'View Offers' button.
- Request ID**: Text input field.
- Channel**: Text input field.
- Promotion Code**: Text input field.
- Branch \***: Text input field.
- Date of Request \***: Text input field.
- New Account Number**: Text input field.
- Recommender ID**: Text input field.
- Recommender Position**: Text input field with a dropdown menu showing 'Customer Service'.
- Remarks**: Text input field.
- Application Type**: Text input field with a dropdown menu showing 'Retail'.
- Loan Type**: Text input field with a dropdown menu.
- Current Status**: Text input field.
- New Status**: Text input field.
- Conversation ID**: Text input field.
- Assign To**: Text input field.
- Priority**: Text input field with a dropdown menu showing 'High'.

**Applicant Details** section:

- Type: Primary
- Customer Name: Text input field.

Navigation tabs: Main, Details, Financial, Requested, History, Corporate.

Applicant Details grid:

Sequence Number	Applicant Type	Existing	Local Branch	Customer No	Default	Short Name *	Customer Name	National Id	Responsibility
1 Of 1	Go								

Buttons: Documents, Interaction, Fields, Exit.

You can specify the following details in this screen:

#### **Lead Id**

Specify a unique identification for the prospective finance customer.

#### **Description**

Specify a suitable description for the prospective finance customer.

#### **Request ID**

The system generates the request ID.

#### **Channel**

Specify the channel.

#### **Promotion Code**

Specify the promotion code, if any.

#### **Branch**

Specify the branch code in which the application is processed.

#### **Date of Request**

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

#### **New Account Number**

The system displays the new account number.

### **Application Type**

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

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

### **Current Status**

The system displays the current status.

### **New Status**

Select the new status from the option list.

### **Conversation ID**

Select the conversation ID from the adjoining option list.

## **2.2.2 Customer Tab**

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

### **Type**

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

- Primary
- Co-Applicant

### **Salutation**

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

- Mr
- Mrs
- Miss
- Dr

### **First Name**

Specify the first name of the customer.

### **Middle Name**

Specify the middle name of the customer.

### **Last Name**

Specify the last name of the customer.

### **National Id**

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

**Short Name**

Specify the short name of the customer.

**Gender**

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

**Date of Birth**

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

**Mother's Maiden Name**

Specify the customer's mother's maiden name.

**Customer Category**

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

**Country**

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

**Nationality**

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

**Language**

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

**Mobile Number**

Specify the mobile phone number of the prospective customer.

**Landline No**

Specify the land phone number of the prospective customer.

**Office No**

Specify the office phone number of the prospective customer.

**Fax**

Specify the fax number of the prospective customer.

**Passport No**

Specify the passport number of the prospective customer.

**Passport Issue Date**

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

**Passport Expiry Date**

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

**Passport Issue Place**

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

**E-mail**

Specify the e-mail Id of the prospective customer.

## Dependents

Specify the number of dependent for the customer.

## Marital Status

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

- Married
- Unmarried
- Divorcee
- Remarried
- Separated
- Spouse Expired

### 2.2.3 Details Tab

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

The screenshot shows the 'Prospect Details' window with the 'Details' tab selected. The window is organized into several sections:

- New** / **Enter Query** section: Contains fields for Lead Id, Description, View Offers, Request ID, Channel, and Promotion Code.
- Applicant Details** section: Includes fields for Type (Primary), Customer Name, and a tab navigation bar with Main, Details, Financial, Requested, History, and Corporate.
- Address Details** section: Shows 1 Of 1, Address Type (Permanent, Current), and fields for Address 1-4, Pincode, Contact Number, and Country.
- Employment Details** section: Shows 1 Of 1, Employer, and fields for Address 1-3, Extension, Contact Phone, and Contact Name.
- Buttons**: Documents, Interaction, Fields, and a large blue 'Exit' button.

## Address Details

### Seq No

The sequence number is automatically generated by the system.

### Address Type

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

- Permanent

- Home
- Work
- Temporary
- Others

**Mailing**

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

**Address Line 1 – 3**

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

**Contact Number**

Specify the contact telephone number of the customer.

**Zip**

Specify the zip code associated with the address specified.

**Country**

Specify the country associated with the address specified.

**Employment Details**

**Seq No**

The sequence number is automatically generated by the system.

**Employment Type**

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

- Part Time
- Full Time
- Contract Based

**Employer**

Specify the name of the employer of the prospective customer.

**Occupation**

Specify the occupation of the prospective customer.

**Designation**

Specify the designation of the prospective customer.

**Employee Id**

Specify the employee Id of the prospective customer.

**Address Line 1 – 3**

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

**Zip**

Specify the zip code associated with the office address specified.

**Country**

Specify the country associated with the employment address specified.

**Phone No**

Specify the official phone number of the prospective customer.

**Extn**

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

**Contact**

Specify the contact number of the prospective customer.

**Contact Name**

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

**Contact Phone**

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

**Contact Extn**

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

**Comments**

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

**Department**

Specify the department to which the customer belongs.

**Stated Years**

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

**Stated Months**

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

## 2.2.4 Requested Tab

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

The screenshot shows the 'Prospect Details' screen with the 'Requested' tab selected. The interface is divided into several sections:

- Prospect Details:** Includes fields for Lead ID\*, Branch\*, Date of Request\*, Application Type (set to Retail), and Loan Type.
- Enter Query:** Fields for Description, Request ID, Channel, Promotion Code, New Account Number, Recommender ID, Recommender Position (set to Customer Service), and Remarks.
- Applicant Details:** Fields for Type (set to Primary) and Customer Name.
- Financial Data:** Grouped into Assets, Capital, and Reserves.
  - Assets:** Fixed Assets, Intangible Assets, Non Current Assets, Current Assets.
  - Capital:** Issued Capital, Paid up Capital.
  - Reserves:** Subsidy from Government, General Reserves.
- Surplus:** Credit Balance in PL.
- Liabilities:** Term Liabilities, Current Liabilities.
- Cash Flows:** Operations Activities, Investing Activities, Financing Activities.
- Buttons:** Documents, Interaction, Fields, Maker, Checker, Date Time, Mod No, Record Status, Authorization Status, and Exit.

You can capture the following details here:

### Currency

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

### Requested Amount

Specify the finance amount requested by the prospective customer.

### EMI Amount

Specify the preferred EMI amount of the prospective customer.

### Tenor (in months)

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

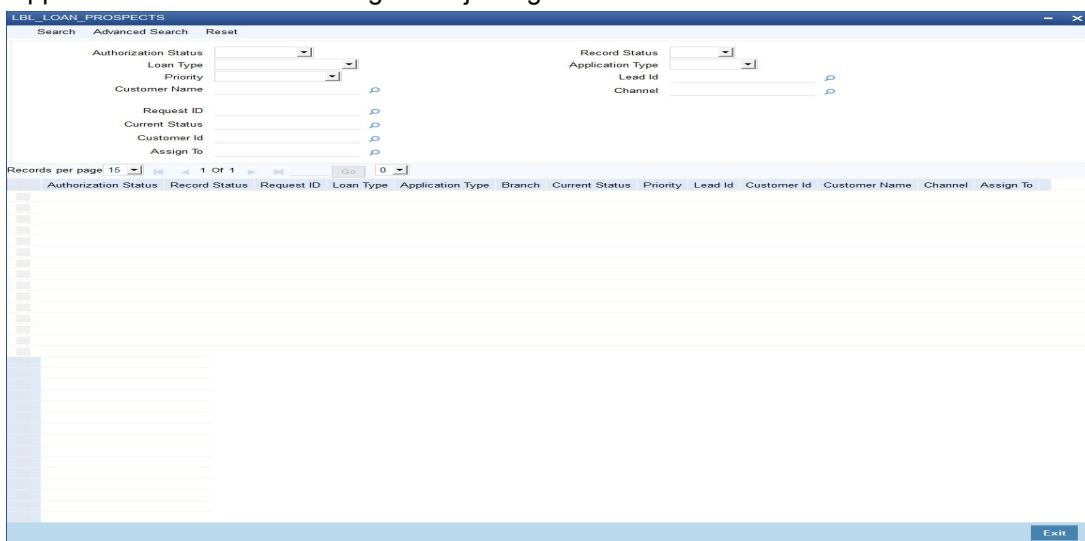
### Rate

Specify the preferred profit rate of the prospective customer.

## 2.2.5 Viewing Finance Prospect Summary

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

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



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

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

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

## 2.3 Credit Rules

This section contains the following topics:

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

### 2.3.1 Maintaining Credit Rating Rules

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

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

The screenshot shows the 'Rule Maintenance' application window. At the top, there are buttons for 'New' and 'Enter Query'. Below that, the 'Rule Id \*' field is populated with 'ORDRULMT', and the 'Type' dropdown is set to 'Retail'. A checked checkbox 'New Route' is also visible. The main content area is divided into several tabs: 'Main' (which is selected and highlighted in blue), 'Risk Factor', 'Question Details', and 'Answer Details'. The 'Question Details' tab contains a table with columns: Question Id \* (containing '1 Of 1'), Category, and Question. The 'Answer Details' tab contains a table with columns: Sequence Number \* (containing '1 Of 1'), Possible Answer, and Score. At the bottom of the screen, there are sections for 'Rating' and 'Auto Decision', and buttons for 'Exit' and 'Mod No'.

You can specify the following details in this screen:

#### **Rule Id**

Specify a unique identification for the credit rating rule.

#### **Description**

Specify a suitable description for the credit rating rule.

#### **Type**

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

- Retail
- Corporate

### **2.3.2 Main Tab**

You can maintain the following details in this tab:

#### **Question Details**

##### **Question Id**

The question Id is automatically generated by the system.

##### **Category**

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

### Question

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

### Answer Details

#### Sequence Number

The sequence number is automatically generated by the system.

#### Possible Answer

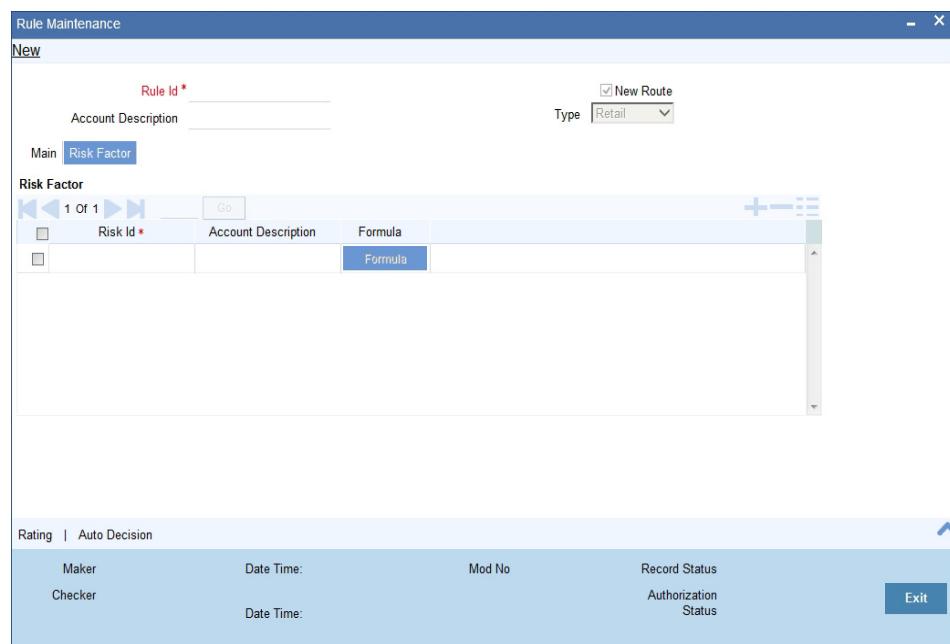
Specify a set of possible answers to be associated with a question.

#### Score

Specify the score associated with an answer.

## **2.3.3 Risk Factor Tab**

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



You can specify the following details here:

#### Risk Id

Specify a unique identifier for the credit risk being maintained.

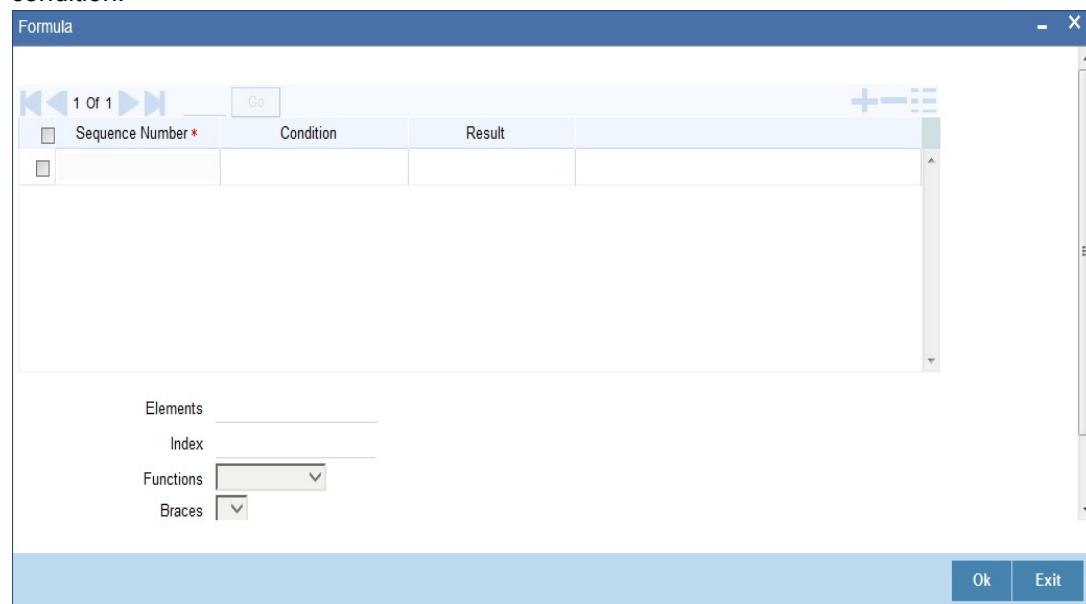
#### Description

Specify a suitable description for the credit risk.

### **2.3.3.1 Specifying Formula Details**

You can specify the formula to calculate the credit score by clicking the 'Formula' button corresponding to a credit risk entry in Risk Factor tab. The 'Formula' screen is displayed

where you can specify the condition for calculating the credit score associated with a risk condition.



You can specify the following details here:

#### **Sequence Number**

The sequence number is automatically generated by the system.

#### **Condition**

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

#### **Result**

Specify the result to be associated with the condition specified.

#### **Elements**

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

#### **Functions**

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

#### **Braces**

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

#### **Operators**

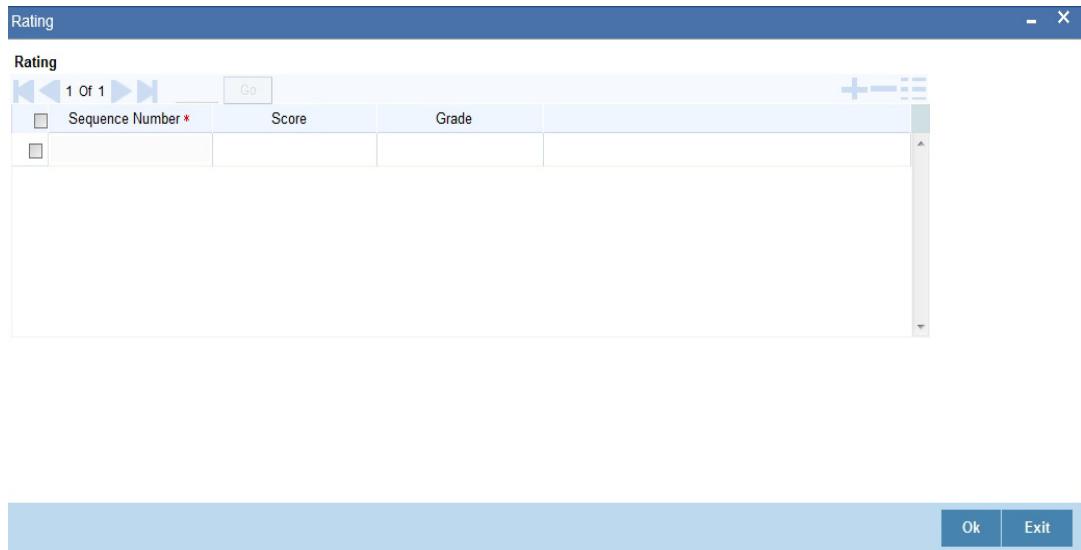
Select the mathematical operator to be used to define the credit score calculation formula. You can select '+', '-', '\*', or '/'.

#### **Logical Operators**

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

### 2.3.4 Specifying Credit Grades

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



You can specify the following details here:

#### **Sequence Number**

The sequence number is automatically generated by the system.

#### **Score**

Specify the score associated with a credit risk.

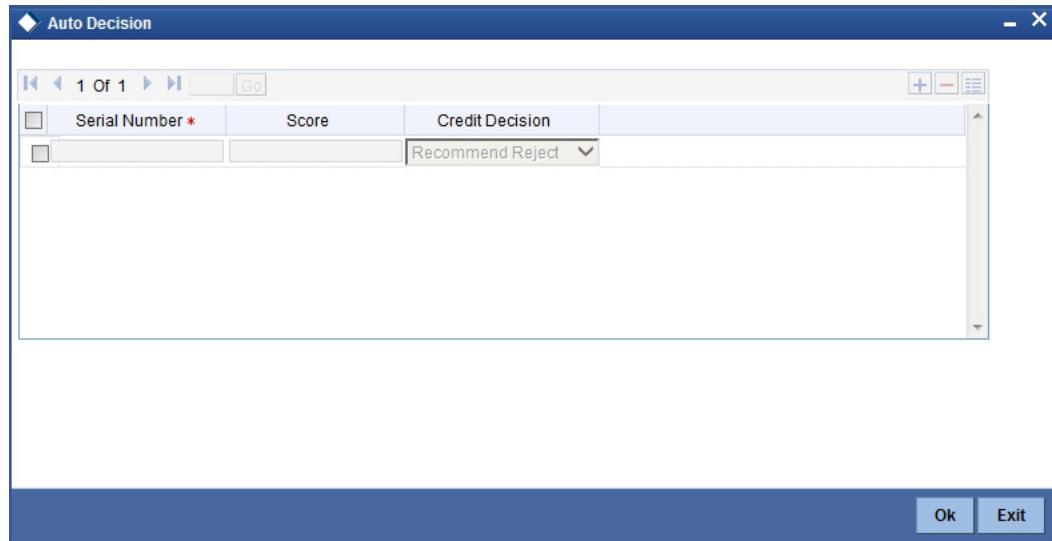
#### **Grade**

Specify the credit grade based on the score obtained.

### 2.3.5 Specifying Auto Decision Details

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

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



Specify the following details:

#### **Serial Number**

The system displays the serial number.

#### **Score**

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

#### **Auto Decision**

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

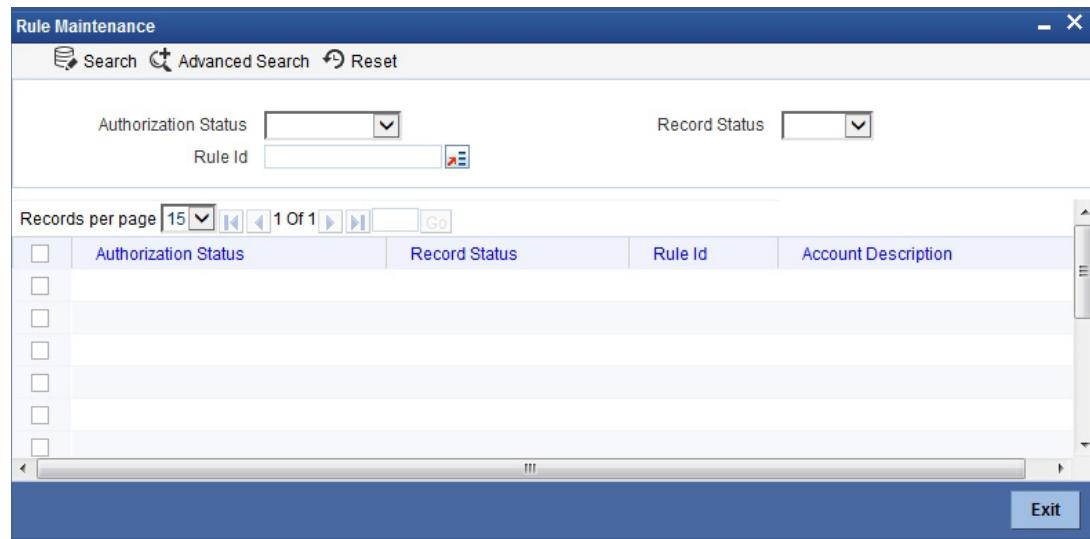
- Auto Approved
- Recommend Approval
- Recommend Reject
- Auto Rejected

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

### **2.3.6 Viewing Credit Rule Summary**

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

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



The screenshot shows the 'Rule Maintenance' window. At the top, there are search buttons: 'Search', 'Advanced Search', and 'Reset'. Below these are two dropdown menus: 'Authorization Status' and 'Record Status'. A text input field for 'Rule Id' is followed by a search icon. A 'Records per page' dropdown is set to 15, with a 'Go' button. The main area is a table with columns: a checkbox, 'Authorization Status', 'Record Status', 'Rule Id', and 'Account Description'. The table contains 10 empty rows. At the bottom right is an 'Exit' button.

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

- Authorization Status
- Record Status
- Rule Id

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

## 2.4 Credit Ratio

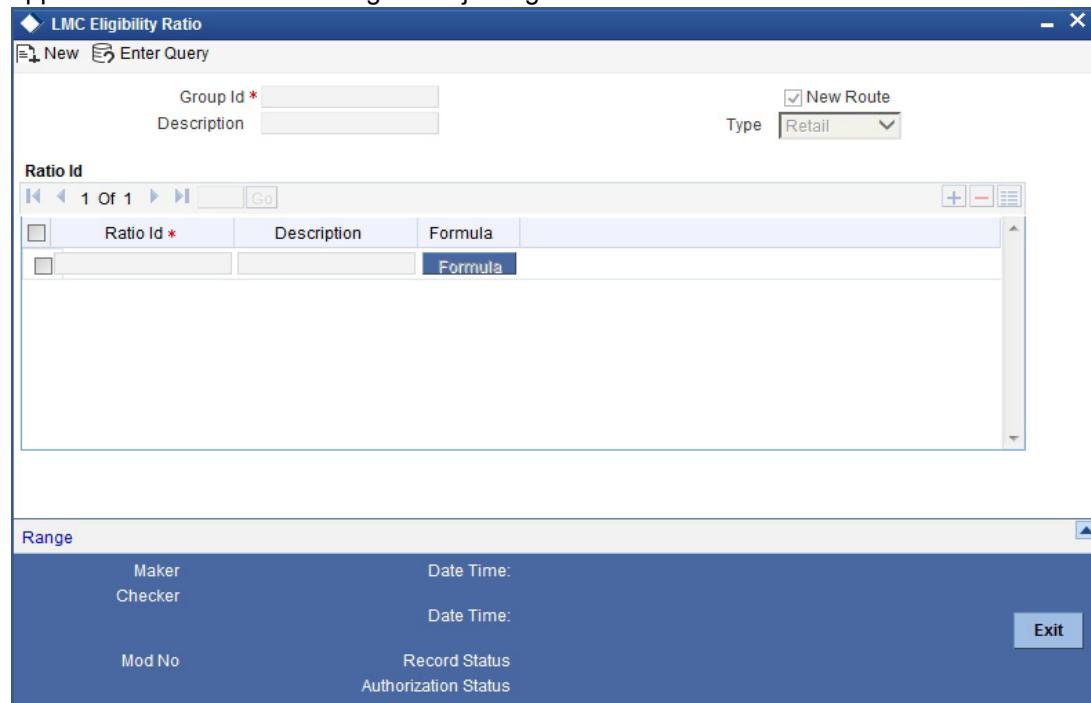
This section contains the following topics:

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

### 2.4.1 Maintaining Credit Ratios

You can maintain the rules to calculate the credit ratios in 'Credit Ratio Maintenance' screen.

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



You can specify the following details in this screen:

#### **Group Id**

Specify a unique identification code for the ratio group.

#### **Description**

Specify a suitable description for the ratio group.

#### **Type**

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

- Retail
- Corporate

#### **Ratio Id**

Specify a unique identification for the credit ratio being maintained.

#### **Description**

Specify a suitable description for the credit ratio.

### **2.4.2 Specifying Formula Details**

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

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



You can specify the following details here:

#### **Ratio Type**

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

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

#### **Condition**

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

#### **Elements**

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

#### **Functions**

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

#### **Braces**

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

#### **Operators**

Select the mathematical operator to be used to define the credit ratio calculation formula. You can select '+', '−', '×', or '÷'.

### **2.4.3 Viewing Credit Ratio Summary**

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

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

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

- Authorization Status
- Record Status
- Group Id

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

## 2.5 Override Maintenance

This section contains the following topics:

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

### 2.5.1 Maintaining Override Details

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

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

The screenshot shows the 'Override Maintenance' screen with the following details:

- Process Code \***: \_\_\_\_\_
- Application Category \***: \_\_\_\_\_
- Type**:  New Route  
Type: **Retail**
- Stage**: Stage \* \_\_\_\_\_  
Description: \_\_\_\_\_
- Overrides**: A table with columns: Sequence Number \* (checkbox), Condition, Error Code, Error Parameter. It shows 1 of 1 row.
- Footer** (blue background):
 

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

You can specify the following details in this screen:

#### **Process Code**

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

#### **Application Category**

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

#### **Type**

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

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

#### **Stage**

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

**Description**

Specify a suitable description for the finance origination stage.

**Overrides**

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

**Sequence Number**

The sequence number is automatically generated by the system.

**Condition**

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

**Error Code**

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

**Error Parameter**

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

**Elements**

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

**Functions**

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

**Braces**

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

**Operators**

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

**Logical Operators**

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

## **2.5.2 Viewing Override Summary**

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

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

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

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

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

## **2.6 Document Checklist and Advices**

This section contains the following topics:

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

### **2.6.1 Maintaining Document Checklist and Advices**

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

'ORDDOCMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details in this screen:

#### **Process Code**

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

#### **Application Category**

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

#### **Stage**

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

#### **Stage Title**

Specify a suitable description for the finance origination stage.

#### **Document Details**

##### **Document Category**

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

#### **Document Type**

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

#### **Mandatory**

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

- Mandatory
- Overridden
- Others

#### **BI Advices**

##### **Report Name**

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

##### **Template**

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

##### **Format**

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

- PDF
- RTF

##### **Locale**

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

- en-US

### **2.6.2 Process Flow (BPEL) Report**

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

You can generate the report only if you maintain ‘ORRPICAL\_en\_US.rtf’ as the template.

You can generate this report in ‘PDF’ or ‘RTF’ formats.

#### **Contents of the Report**

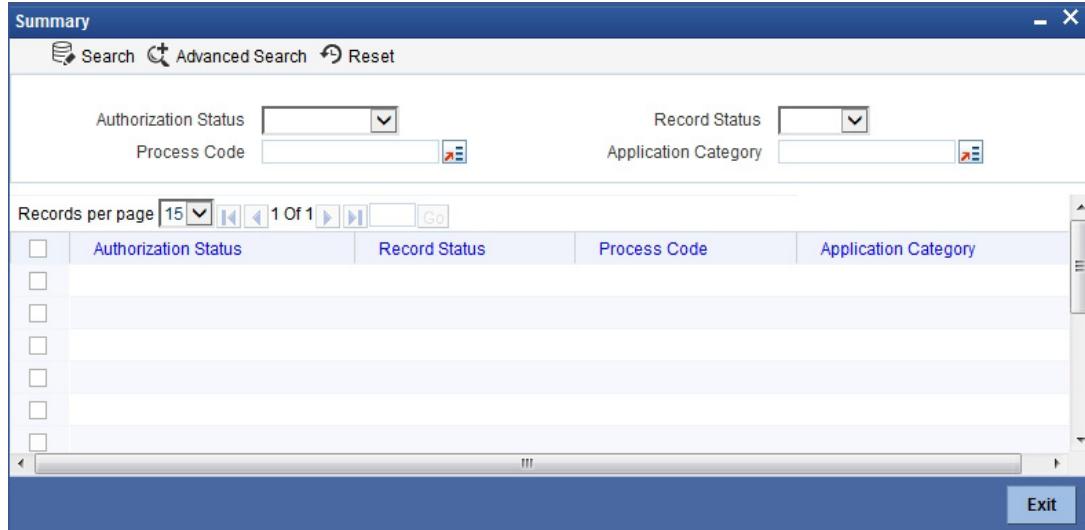
This report contains the following details of the finance account:

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

### **2.6.3 Viewing Document Checklist Summary**

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

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



The screenshot shows a software application window titled 'Summary'. At the top, there are search buttons: 'Search', 'Advanced Search', and 'Reset'. Below these are four filter fields: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Process Code' (dropdown with a clear button), and 'Application Category' (dropdown with a clear button). Underneath the filters is a 'Records per page' dropdown set to '15' with navigation buttons (back, forward, first, last, go). The main area is a table with columns: 'checkbox', 'Authorization Status', 'Record Status', 'Process Code', and 'Application Category'. There are 15 rows of data in the table. At the bottom right of the window is a blue 'Exit' button.

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

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

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

## **2.7 Application Category**

This section contains the following topics:

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

### **2.7.1 Maintaining Application Category Details**

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

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

You can specify the following details in this screen:

#### **Application Category**

Specify a unique identification for the finance application category.

#### **Category Description**

Specify a suitable description for the finance application category.

#### **Rule Id**

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

#### **Ratio Id**

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

#### **Pricing Group**

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

## **2.7.2 Main Tab**

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

## **Product Details**

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

### **Product Code**

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

### **Product Description**

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

### **Default**

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

## **Other Details**

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

### **Offer Id**

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

### **No of Installments**

Specify the number of installments associated with the finance.

### **Units**

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

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

### **Frequency**

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

### **Rate**

Specify the profit rate to be associated with the finance.

### **Rate Code**

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

### **Spread**

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

### **Effective Rate**

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

### **Default**

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

### 2.7.3 Agency Tab

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

The screenshot shows the 'Agency' tab interface. At the top, there are search and filter fields: 'Application Category' (dropdown), 'Category Type' (dropdown set to 'Retail'), 'Rule Id' (text input), 'Category Description' (text input), 'Application Type' (dropdown set to 'Others'), 'Ratio Id' (text input), and 'Pricing Group' (text input). Below these are two sections: 'Credit Agency' and 'Bureau Details'. The 'Credit Agency' section displays a table with one row: 'Agency Code' (Agency Code) and 'Agency Name'. The 'Bureau Details' section displays a table with one row: 'Bureau Code' (Bureau Code), 'Bureau' (Bureau), and 'Call Priority'. At the bottom, there are status fields: 'Maker' (text), 'Date Time:' (text), 'Mod No' (text), 'Record Status' (text), 'Checker' (text), 'Date Time:' (text), 'Authorization Status' (text), and a 'Exit' button.

You can specify the following details in this screen:

#### Credit Agency

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

##### **Agency Code**

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

##### **Agency Name**

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

#### Bureau Details

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

##### **Bureau Code**

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

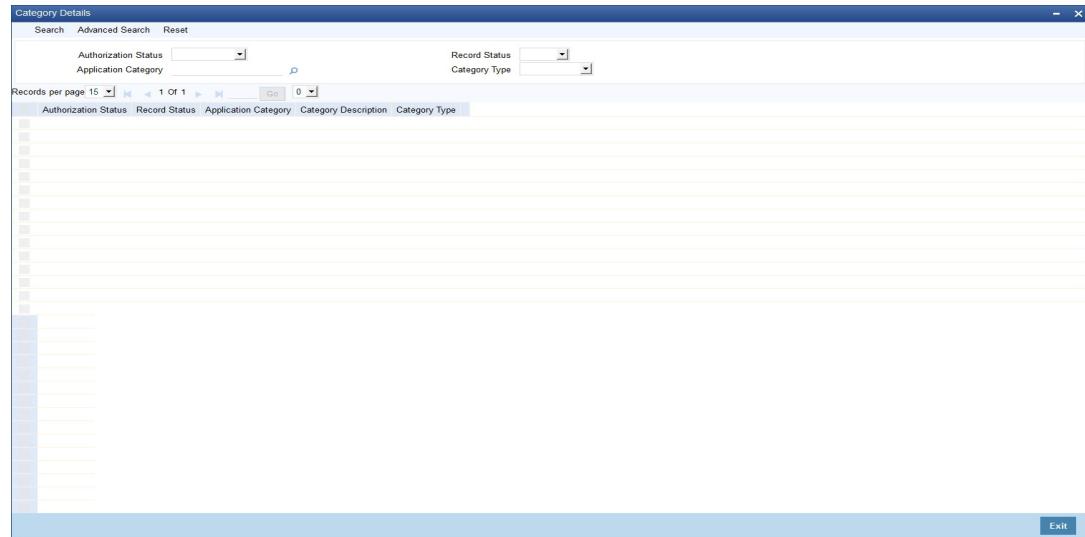
#### Bureau

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

#### 2.7.4 Viewing Application Category Summary

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

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



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

- Authorization Status
- Record Status
- Application Category

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

#### 2.8 Maintaining Pricing Details

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

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

Pricing Maintenance

New

Price Group ID *	Price Type <input type="button" value="Retail"/>												
Description													
Pricing Details													
<table border="1"> <tr> <td><input type="button" value="Go"/></td> <td>1 Of 1</td> <td><input type="button" value="+"/></td> </tr> <tr> <td>Price ID *</td> <td>Price Description</td> <td>Default</td> </tr> <tr> <td></td> <td></td> <td><input type="checkbox"/> Formula</td> </tr> <tr> <td></td> <td></td> <td><input type="checkbox"/> Offer</td> </tr> </table>		<input type="button" value="Go"/>	1 Of 1	<input type="button" value="+"/>	Price ID *	Price Description	Default			<input type="checkbox"/> Formula			<input type="checkbox"/> Offer
<input type="button" value="Go"/>	1 Of 1	<input type="button" value="+"/>											
Price ID *	Price Description	Default											
		<input type="checkbox"/> Formula											
		<input type="checkbox"/> Offer											
Maker	Date Time:	Mod No	Record Status										
Checker	Date Time:		Authorization Status										

Specify the following details:

### Pricing Group

Specify a unique name to identify the price group.

### Description

Specify a brief description of the price group.

### Price Type

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

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

### Pricing Details

Specify the following details.

#### Price ID

Specify a unique price ID.

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

#### Price Description

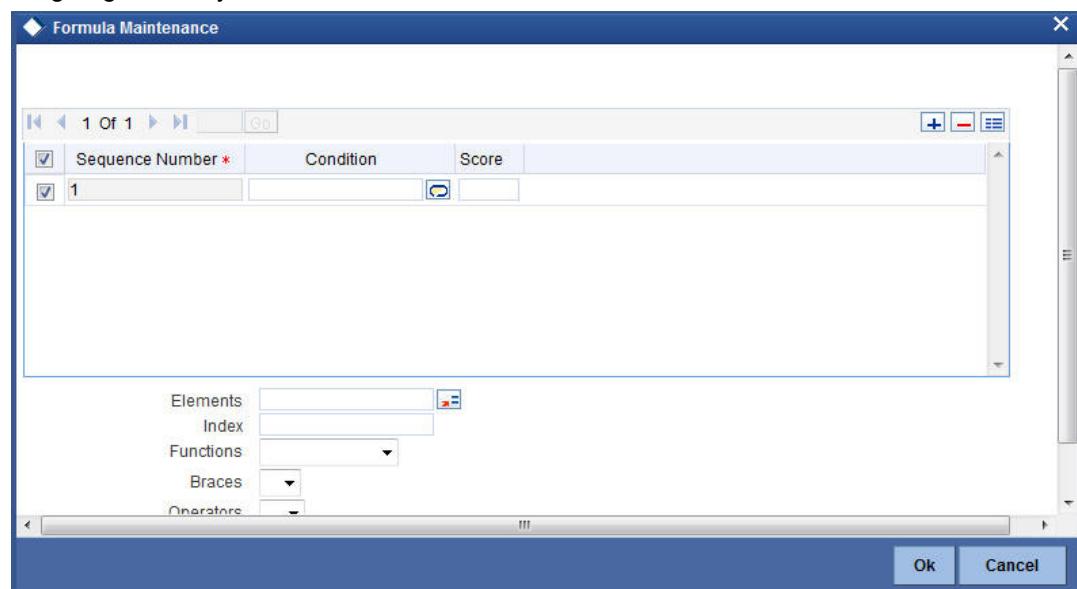
Specify a brief description of the price ID.

### Default

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

### Formula

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



You can specify the following details here:

#### Sequence Number

The sequence number is automatically generated by the system.

#### Condition

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

#### Result

Specify the result to be associated with the condition specified.

#### Elements

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

#### Functions

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

#### Braces

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

#### Operators

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

#### Logical Operators

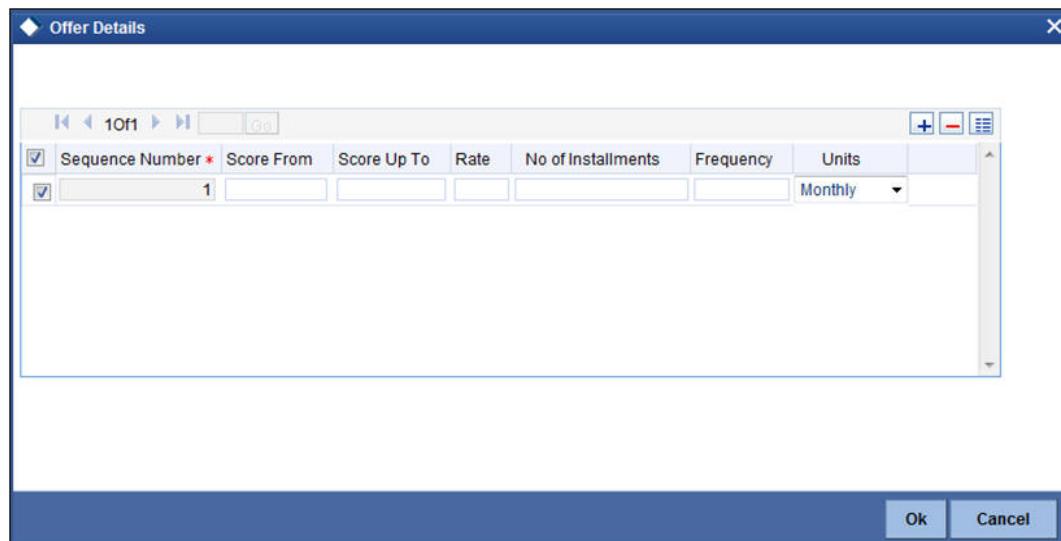
Select the logical operator to be used to define the pricing details formula. You can select '<', '>', '=', '<>', '>=', '<=' or 'AND' or 'OR'.

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

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

### **Offer**

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



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

#### **Sequence Number**

The system displays the sequence number.

#### **Score From**

Specify the minimum score range for the offer.

#### **Score Up To**

Specify the maximum score range for the offer.

#### **Rate**

Specify the loan rate for the loan.

#### **No of Installments**

Specify the Number of Loan Installments/Schedules.

#### **Frequency**

Specify the Loan Schedule Frequency.

#### **Units**

Specify the Loan Schedule Frequency Unit/Basis.

## **2.9 Stages in *Musharaka* Finance Origination**

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

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

This section contains the following topics:

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

## 2.9.1 Stages

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

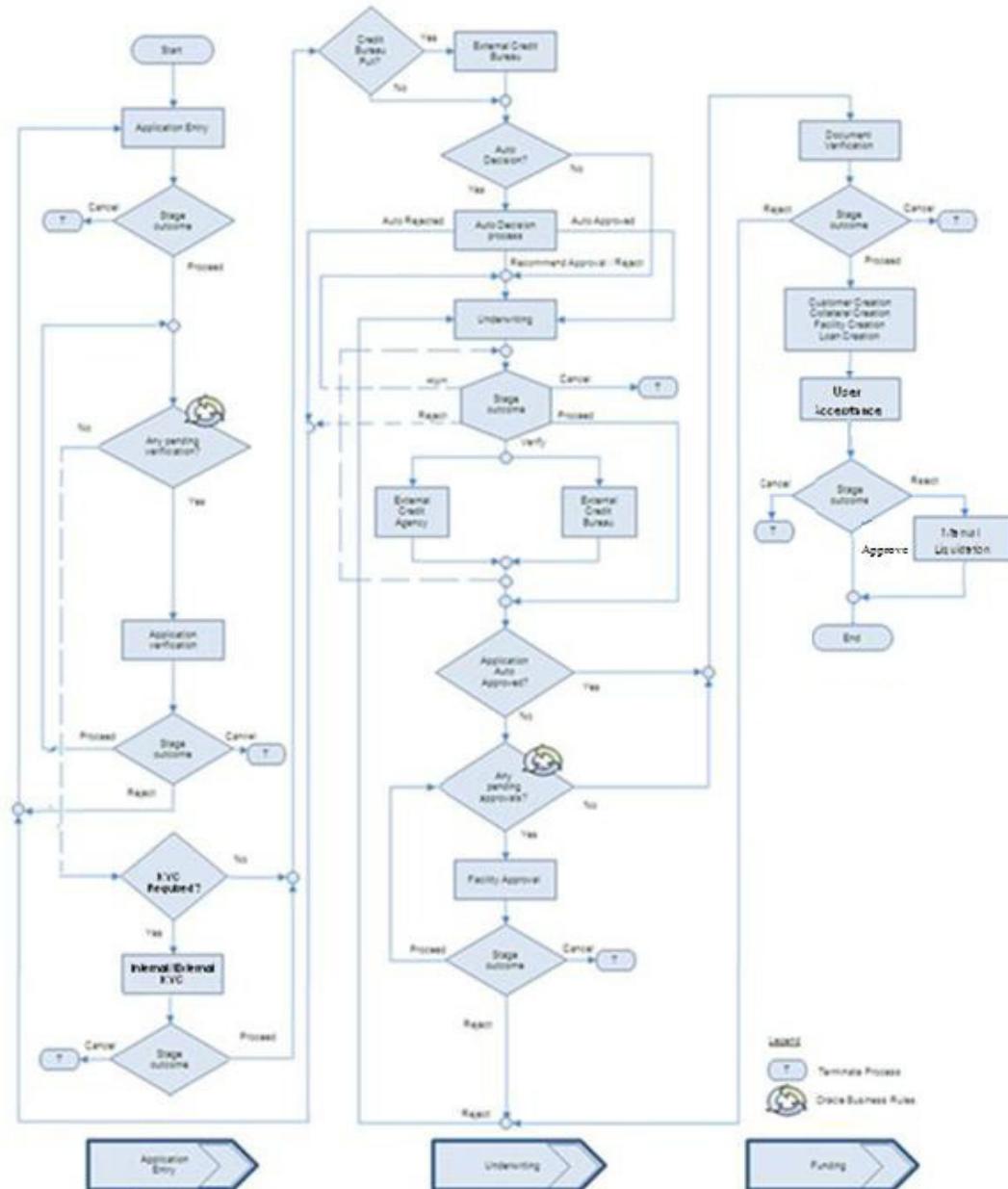
- Application Entry – the following details are captured in this stage
  - Applicant Information
  - Application details
  - Requested Finance Details
  - Collateral Details
  - Checklist
  - Documents
  - Advice Generation
- Application Verification
  - Information captured during 'Application Entry'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

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

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

## 2.9.2 Process Flow Diagram

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



### 2.9.3 Process Matrix

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

Stage	Stage Title	Description	Function Id	Exit point
1	Application Entry	The following details are captured as part of this stage  Application Details Applicant Details Requested Finance Details Limits Information Collateral Details Check List User Defined Fields and Comments Document Capture	ORDMUSAE	PRO-CEED, CANCEL
2	Application Verification	The details captured as part of 'Application Entry' stage is verified	ORDMUSAV	PRO-CEED, RETURN, CANCEL
3	Application Management Verification	The details captured as part of 'Application Entry' stage is verified if approval level is more than 1.	ORDMUSMV	PRO-CEED, RETURN, CANCEL
4	Internal Black-list Check	The Customer details captured as part of 'Application Entry' stage can be verified for Internal Black-list check	ORDMUSKI	PRO-CEED, CANCEL
5	External Black-list Check	The Customer details captured as part of 'Application Entry' stage can be verified for External Blacklist check	ORDMUSKE	PRO-CEED, CANCEL

<b>Stage</b>	<b>Stage Title</b>	<b>Description</b>	<b>Function Id</b>	<b>Exit point</b>
6	Underwriting	The following details are captured as part of this stage  Applicant Financial Ratios Applicant Credit Score Applicant Bureau Report Finance Offers Finance Schedules	ORDMUSUD	VERIFY, PRO- CEED, RETURN, CANCEL
7	Finance Approval	Finance Approval	ORDMUSAR	PRO- CEED, RETURN, CANCEL
8	Document Verification	Document Verification Final Verification Customer Creation Finance Account Creation Advice Generation	ORDMUSDV	PROCEED , RETURN, CANCEL
9	Customer / Account / Liability / Finance / Collateral Creation	The system task is used to create the following  Customer Creation Musharaka Account Creation Liability Creation Collateral Creation Finance Creation	ORDMSMCU	PROCEED
10	User Acceptance	The outcome of the User acceptance on sale confirmation of the underlying assets triggers the Musharaka origination in the next stage.	ORDMSUAC	ACCEPT, REJECT
11	Disbursement of Musharaka	If outcome of stage 11 is ACCEPT the disbursement of Musharaka for the underlying asset happens		N/A
12	Manual Liquidation	If outcome of stage 13 is REJECT the manual liquidation happens	ORDMSPMT	PRO- CEED, CANCEL

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

## **2.10 Finance Application Details Entry Stage**

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

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

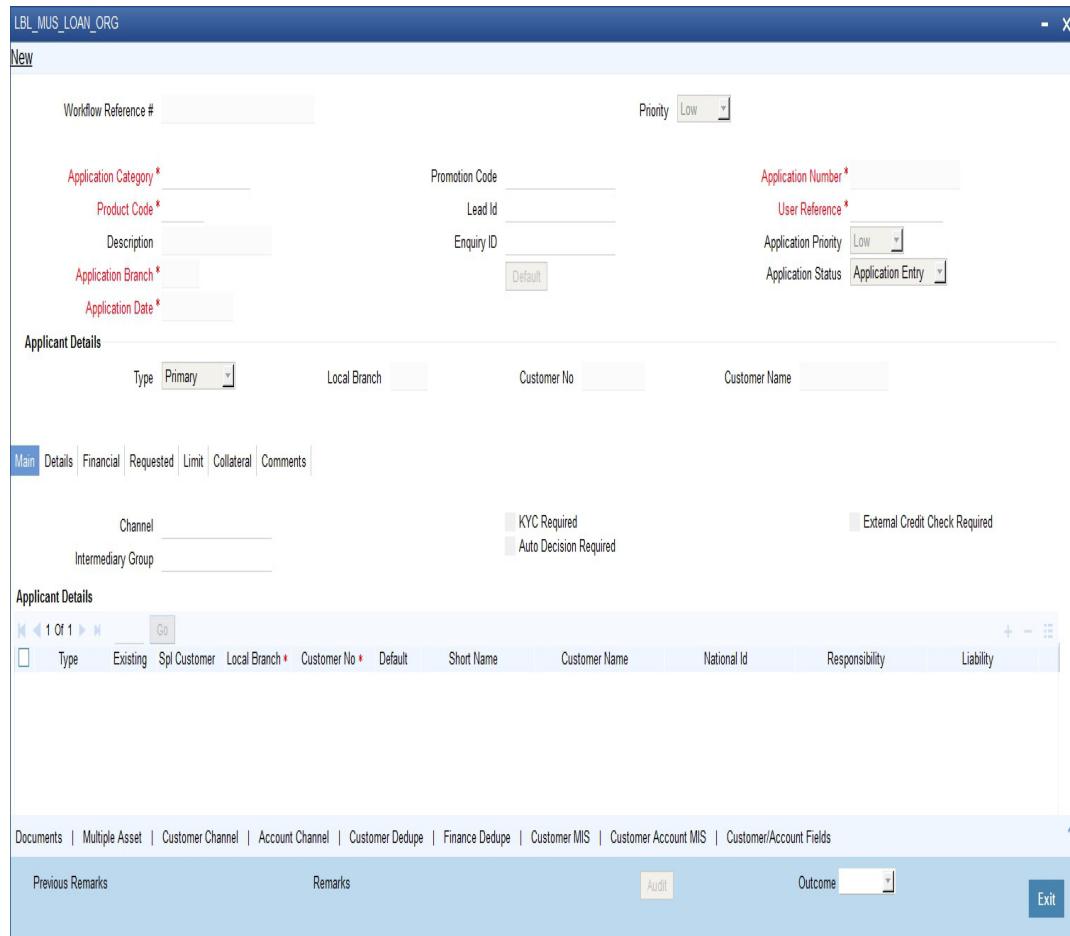
Users belonging to user role 'CEROLE' are authorized to perform these tasks.

This section contains the following topics:

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

## 2.10.1 Making Application Entry

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



The screenshot shows the 'Musharaka Application Entry' screen. At the top, there are fields for 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Category', 'Product Code', 'Description', 'Application Branch', 'Application Date', 'Promotion Code', 'Lead Id', 'Enquiry ID' (set to 'Default'), 'Application Number', 'User Reference', 'Application Priority' (set to 'Low'), and 'Application Status' (set to 'Application Entry'). Below these are sections for 'Applicant Details' (Type: Primary, Local Branch, Customer No, Customer Name) and 'Channel' (Channel, KYC Required, Auto Decision Required, External Credit Check Required). There is also an 'Intermediary Group' field. At the bottom, there is a grid for 'Applicant Details' with columns for Type, Existing, Sp1 Customer, Local Branch, Customer No, Default, Short Name, Customer Name, National Id, Responsibility, and Liability. The 'Main' tab is selected. At the very bottom, there are buttons for Previous Remarks, Remarks, Audit, Outcome, and Exit.

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

### **Application Category**

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

### **Product Code**

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

### **Branch Code**

The system displays the branch code here.

### **Lead ID**

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

### **Enquiry ID**

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

**Application Branch**

Specify the application branch.

**Application Number**

System displays the application number of the customer.

**User Reference Number**

Specify the user reference number for the finance application.

**Priority**

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

- Low
- Medium
- High

**Status**

The status of the application gets displayed here.

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

## **2.10.2 Main Tab**

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

**Channel**

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

**Intermediary Group**

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

**KYC Required**

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

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

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

**Auto Decision Required**

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

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

**External Credit Check Required**

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

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

The credit check initiation happens before underwriting stage.

**Applicant Details****Type**

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

- Primary
- Co-Applicant

**Existing**

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

**Special Customer No Generation**

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

**Default**

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

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

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

**Local Branch**

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

**Customer No**

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

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

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

**Short Name**

Specify the short name of the applicant.

**Customer Name**

Specify the customer name.

**Responsibility**

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

**Liability**

Specify the liability for all parties other than primary applicant.

**RM ID**

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

**RM Name**

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

**Country**

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

**SSN**

Specify the SSN of the customer.

**Language**

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

**Customer Category**

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

**Nationality**

Specify the nationality of the customer.

**Financial Currency**

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

**Mobile ISD Code +**

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

**Mobile Number**

Specify the mobile number of the customer.

**Telephone ISD Code +**

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

**Landline Number**

Specify the landline number of the customer.

**E-mail**

Specify the E-mail address of this customer.

**Fax ISD Code+**

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

**Fax**

Specify the fax number of the customer.

**Retail****First Name**

Specify the First name of the customer.

**Middle Name**

Specify the Middle name of the customer.

**Last Name**

Specify the Last name of the customer.

**Salutation**

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

- Mr.
- Mrs
- Miss
- Dr

**Gender**

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

- Male
- Female

**Birth Place**

Specify the birth place of the customer.

**Birth Country**

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

**Date of Birth**

Specify the date of birth of the customer.

**Mother Maiden Name**

Specify the mother maiden name.

**Passport Number**

Specify the passport number of beneficial owner.

**Passport Issue Date**

Specify the issue date of the passport.

**Passport Expiry Date**

Specify the expiry date of the passport.

**Marital Status**

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

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

**Dependents**

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

## **Corporate Details**

### **Incorp Date**

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

### **Capital**

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

### **Net Worth**

Specify the Net worth of the customer organization,

### **Business Description**

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

### **Country**

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

## **Power of Attorney**

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### **Note**

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

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### **Power of Attorney**

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

### **Holder Name**

The person who has been given the power of attorney.

### **Address**

Specify the address of the power of attorney holder.

### **Country**

Specify the country of the power of attorney holder.

### **Nationality**

Specify the nationality of the power of attorney holder.

### **Telephone ISD Code +**

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

### **Telephone Number**

Specify the telephone number of the power of attorney holder.

## Account Details

### **Account Branch**

Select the account branch from the adjoining option list.

### **Account Number**

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

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

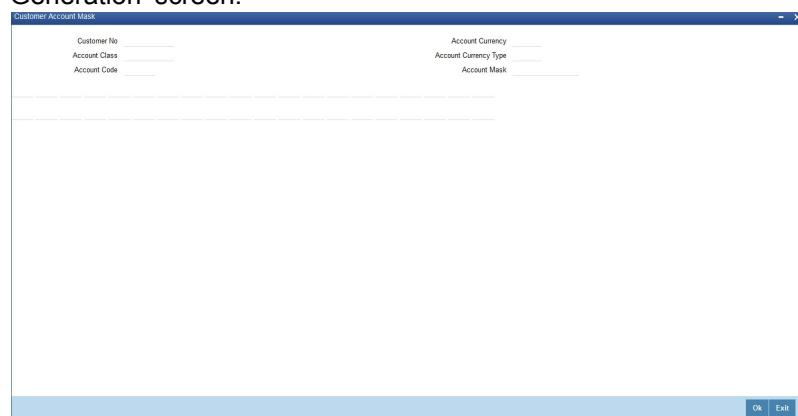
### **Account Class**

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

### **Special Account No Generation**

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

Click 'Default' button to view the account generation details through 'Account Number Generation' screen.



## US Resident Status

### **Permanent US Resident Status**

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

### **Visited US in last 3 years?**

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

## **2.10.3 Capturing Customer MIS**

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

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

#### 2.10.4 Capturing Customer Account MIS

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

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

## **Details Tab**

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

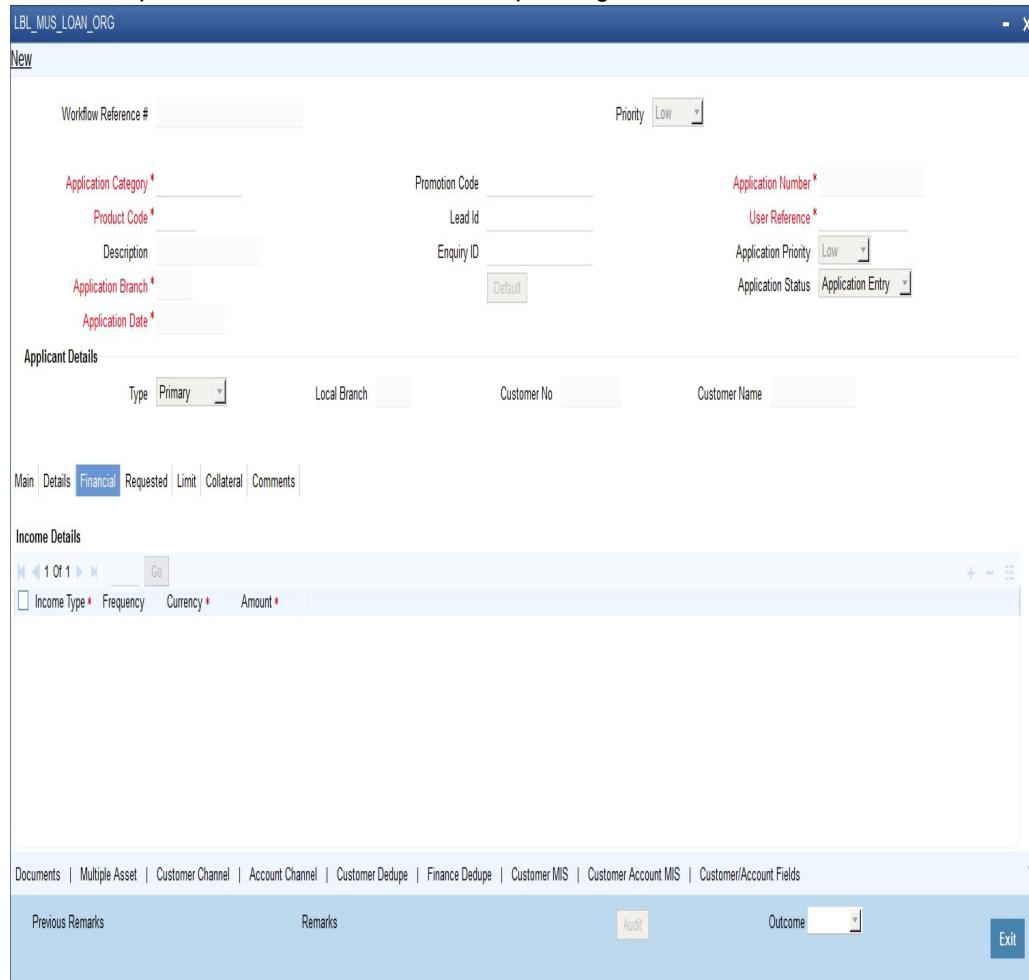
The screenshot shows a software interface for managing customer applications. At the top, a blue header bar displays the text 'LBL MUS LOAN ORG' on the left and a close button 'X' on the right. Below the header, a sub-header 'New' is visible. The main content area is divided into several sections:

- Application Details:** Fields include 'Workflow Reference #' (input field), 'Priority' (dropdown: Low), 'Application Category' (input field), 'Product Code' (input field), 'Description' (input field), 'Application Branch' (input field), 'Application Date' (input field), 'Promotion Code' (input field), 'Lead Id' (input field), 'Enquiry ID' (input field), 'Default' (button), 'Application Number' (input field), 'User Reference' (input field), 'Application Priority' (dropdown: Low), and 'Application Status' (dropdown: Application Entry).
- Applicant Details:** Fields include 'Type' (dropdown: Primary), 'Local Branch' (input field), 'Customer No' (input field), and 'Customer Name' (input field).
- Address Details:** A section for capturing multiple address details. It includes a sub-header 'Address Details' and a sub-sub-header '1 of 1'. It shows 'Address Type' (dropdown: Permanent, Current) and fields for 'Address Line 1', 'Address Line 2', 'Address Line 3', 'Country', 'Zip', and 'Contact Number'.
- Employment Details:** A section for capturing multiple employment details. It includes a sub-header 'Employment Details' and a sub-sub-header '1 of 1'. It shows 'Employer' (input field), 'Employment Type' (dropdown: Full Time), and fields for 'Address Line 1', 'Address Line 2', 'Address Line 3', 'Extension', 'Contact Phone', 'Contact Name', and 'Contact Extension'.
- Footer:** A horizontal bar with links: 'Documents', 'Multiple Asset', 'Customer Channel', 'Account Channel', 'Customer Dedupe', 'Finance Dedupe', 'Customer MIS', 'Customer Account MIS', and 'Customer/Account Fields'. It also includes buttons for 'Audit', 'Outcome' (dropdown), and 'Exit'.

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

## 2.10.5 Financials Tab

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



The screenshot shows the 'Financials Tab' screen for the 'LBL\_MUS\_LOAN\_ORG' application. The screen is divided into several sections:

- Top Section:** Workflow Reference #, Priority (Low), Application Category, Product Code, Description, Application Branch, Application Date, Promotion Code, Lead Id, Enquiry ID, Application Number, User Reference, Application Priority (Low), Application Status, Application Entry.
- Applicant Details:** Type (Primary), Local Branch, Customer No, Customer Name.
- Navigation:** Main, Details, **Financial** (selected), Requested, Limit, Collateral, Comments.
- Income Details:** A table with columns: Income Type, Frequency, Currency, Amount. The table shows 1 of 1 record.
- Bottom Links:** Documents, Multiple Asset, Customer Channel, Account Channel, Customer Dedupe, Finance Dedupe, Customer MIS, Customer Account MIS, Customer/Account Fields.
- Bottom Tools:** Previous Remarks, Remarks, Audit, Outcome, Exit.

### Income Details

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

#### **Income Type**

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

- Salary
- Rent
- Business
- Others

#### **Currency**

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

#### **Amount**

Specify the amount that the customer draws as his income.

#### **Frequency**

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

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

### **Liability Details**

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

#### **Liability Type**

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

- Finance
- Lease
- Rent
- Others

#### **Liability Sub Type**

Specify the sub type corresponding to the liability.

#### **Frequency**

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

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

#### **Amount**

Specify the amount that the customer pays as his liability.

#### **Account Balance**

Specify the balance associated with the liability account.

#### **Start Date**

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

#### **End Date**

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

### **Asset Details**

#### **Type**

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

- Vehicle
- Home
- Others

**Asset Sub Type**

Specify the sub type associated with the asset.

**Description**

Specify a suitable description for the asset type.

**Asset Value**

Specify the value associated with the asset.

**Vehicle**

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

**Make**

Specify the make of the vehicle.

**Model**

Specify the model of the vehicle.

**Manufacturing Year**

Specify the year of manufacture of the vehicle.

**Body**

Specify the body details of the vehicle.

**Reg#**

Specify the registration number of the vehicle.

**Home****Address Line 1-3**

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

**Width**

Specify the width of the customer's residence.

**Length**

Specify the length of the customer's residence.

**Occupancy**

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

**2.10.6 Requested Tab**

The details related to the requested finance corresponding to the Lead Id selected are displayed in this tab. You can modify these details if required. If you have selected an 'Enquiry

ID' for the customer, then the requested details that have been stored for the corresponding finance proposal are displayed here.

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

### **Finance Requested**

#### **Requested Currency**

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

#### **Requested Amount**

Specify the amount requested corresponding to the itemization specified.

#### **Tenor (In Months)**

Enter the tenor in months.

#### **Rate**

Enter the profit rate for the finance.

#### **Down Payment**

Specify the amount paid as Down Payment.

#### **Promotion Id**

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

#### **No of Installments**

Specify the requested Number of Finance Installments/Schedules.

**Frequency**

Specify the requested Finance Schedule Frequency.

**Unit**

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

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

- No of installments
- Frequency
- Unit

**Financing against Salary**

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

**Financing Purpose**

Give a brief description on the purpose of financing.

**Itemization Details****Itemization**

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

**Amount**

Specify the amount requested corresponding to the itemization specified.

**Comments**

Give your comments, if any corresponding to the itemization.

## 2.10.7 Limits Tab

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

The screenshot shows the Oracle Application interface for managing loan applications. The main window title is 'LBL\_MUS\_LOAN\_ORG' and the sub-header is 'New'. The interface is divided into several sections:

- Top Section:** Workflow Reference #, Priority (set to 'Low'), Application Category, Product Code, Description, Application Branch, Application Date, Promotion Code, Lead Id, Enquiry ID, Application Number, User Reference, Application Priority (set to 'Low'), Application Status (set to 'Application Entry'), and a 'Default' button.
- Applicant Details:** Type (set to 'Primary'), Local Branch, Customer No, and Customer Name.
- Tab Navigation:** Main, Details, Financial, Requested, Limit (selected), Collateral, Comments.
- Liability Details:** Liability No, Liability Name, Main Liability No, Liability Branch, Liability Currency, Overall Limit.
- Line Details:** Line Code, Line Serial, Main Line Code, Line Branch, Line Currency, Limit Amount, Collateral Amount, and an Effective Line Amount Basis dropdown (set to 'Limit + Collateral').
- Pool Details:** Pool Code, Pool Description, Pool Currency, Pool Amount, and Pool Utilized.
- Bottom Navigation:** Documents, Multiple Asset, Customer Channel, Account Channel, Customer Dedupe, Finance Dedupe, Customer MIS, Customer Account MIS, Customer/Account Fields.
- Buttons:** Previous Remarks, Remarks, Audit, Outcome (dropdown set to 'Low'), and Exit.

You can specify the following details here:

### Liability Details

#### **Liability Number**

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

#### **Liability Name**

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

#### **Liability Branch**

Specify the branch in which liability is associated.

#### **Liability Currency**

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

#### **Overall Limit**

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

## **Line Details**

### **Line Code**

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

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

### **Line Serial**

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

### **Line Branch**

Select the line branch code from the adjoining option list.

### **Main Line Code**

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

### **Line Currency**

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

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

Once the entry is authorized you cannot change the currency.

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

### **Expected Limit Amount**

Enter the expected limit amount.

### **Collateral Amount**

The system displays the collateral amount here.

### **Effective Line Amount Basis**

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

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

### **Effective Line Amount**

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

- Effective line amount basis will be defaulted from the template

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

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

#### **Additional Line Amount**

Enter the effective line amount.

### **Pool Details**

#### **Pool Code**

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

#### **Pool Description**

Specify a brief description of the collateral pool here.

#### **Pool Currency**

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

#### **Pool Amount**

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

#### **Pool Utilized**

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

## 2.10.8 Collaterals Tab

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

### Collateral Details

#### **Collateral Branch**

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

#### **Collateral ID**

Select the collateral ID from the adjoining option list.

#### **Collateral Description**

Give a brief description on the collateral.

#### **Collateral Currency**

Select the collateral currency from the adjoining option list.

#### **Collateral Value**

Specify the collateral value.

#### **Start Date and End Date**

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

#### **Collateral Category**

Select the collateral category from the adjoining option list.

**Collateral Type**

Select the collateral from the adjoining drop down list.

The options are:

- Market based
- Guarantee
- Normal

**Linked Percent**

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

**Linked Amount**

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

**Haircut %**

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

**Reevaluate Collateral**

Check this box to reevaluate the collateral.

**Revaluation Date**

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

**Revision Date**

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

**Charge Type**

Select the charge type from the adjoining drop down list:

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

**Utilization Order**

Specify the utilization order.

**Commitment Product**

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

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

**Market Value Based****Security ID**

Select the security id from the option list.

**Number of units/Nominal value**

Specify the number of units.

**Cap Amount**

Specify the cap amount.

**Guarantor Based****Guarantor ID**

Select the Guarantor Id from the option list.

**Rating**

The system displays the rating.

**Vehicle Details**

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

**Identification Number**

Enter the unique identification number associated with the vehicle.

**Year**

Specify the year of manufacture for the vehicle.

**Make**

Specify the make of the vehicle.

**Model**

Specify the vehicle model.

**Body**

Specify the vehicle body details.

**Usage**

Specify the mileage used by the vehicle till date.

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**Note**

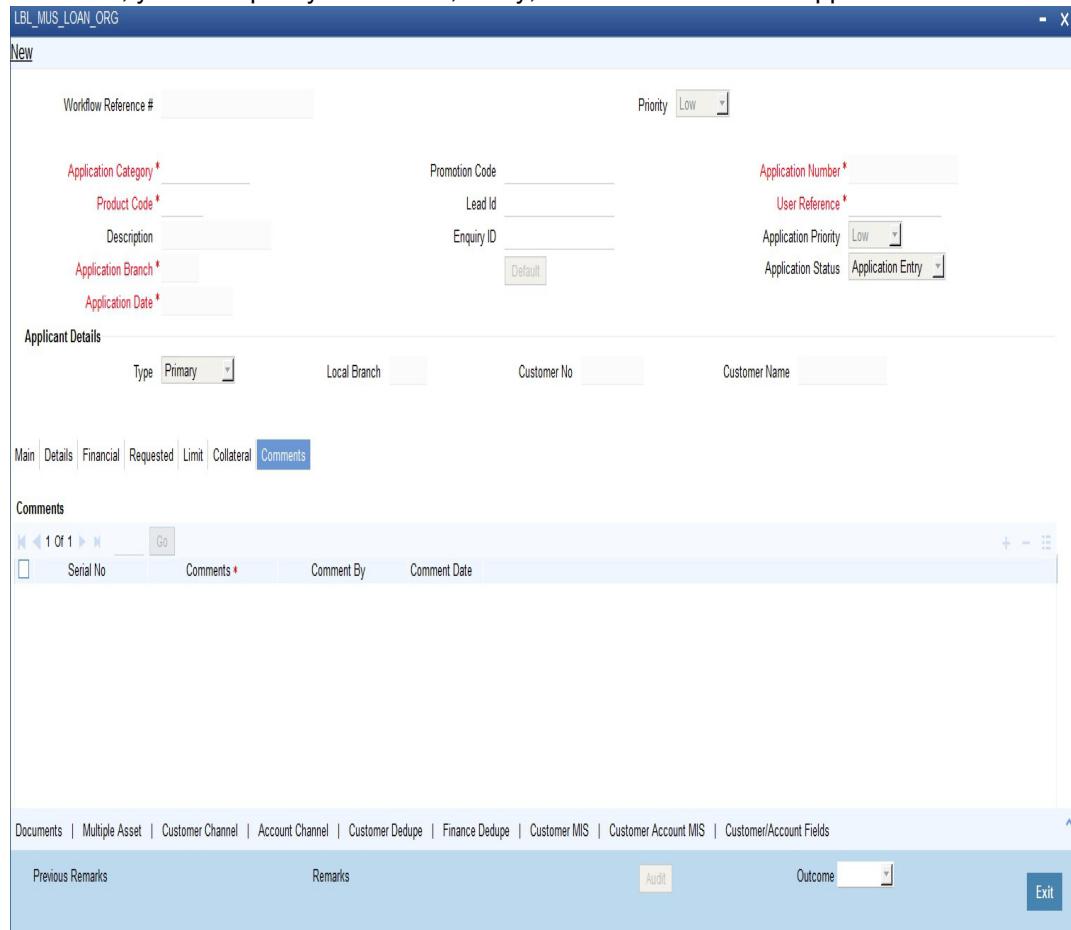
For more details on capturing Collateral details, refer the chapter titled 'Maintaining Collateral Details' in Enterprise Limits and Collateral Management user manual.

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

## 2.10.9 Comments Tab

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



LBL\_MUS\_LOAN\_ORG

New

Workflow Reference # Priority

Application Category \* Application Number \*

Product Code \* User Reference \*

Description Application Priority

Application Branch \* Application Status Application Entry

Application Date \*

Applicant Details

Type  Local Branch Customer No Customer Name

Main Details Financial Requested Limit Collateral **Comments**

Comments

Serial No	Comments *	Comment By	Comment Date
1 Of 1			

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

Previous Remarks Remarks  Outcome

You can specify the following details here:

### Sequence Number

The sequence number is automatically generated by the system.

### Comments

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

### Comment By

The system defaults the name of the commenter.

### Comment Date

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

## 2.10.10 Capturing Document Details

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

Here, you need to specify the following details:

### **Document Category**

Specify the category of the document to be uploaded.

### **Document Reference**

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

### **Document Type**

Specify the type of document that is to be uploaded.

### **Upload**

Click 'Upload' button to open the 'Document Upload' sub-screen.

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

### **View**

Click 'View' to view the document uploaded.

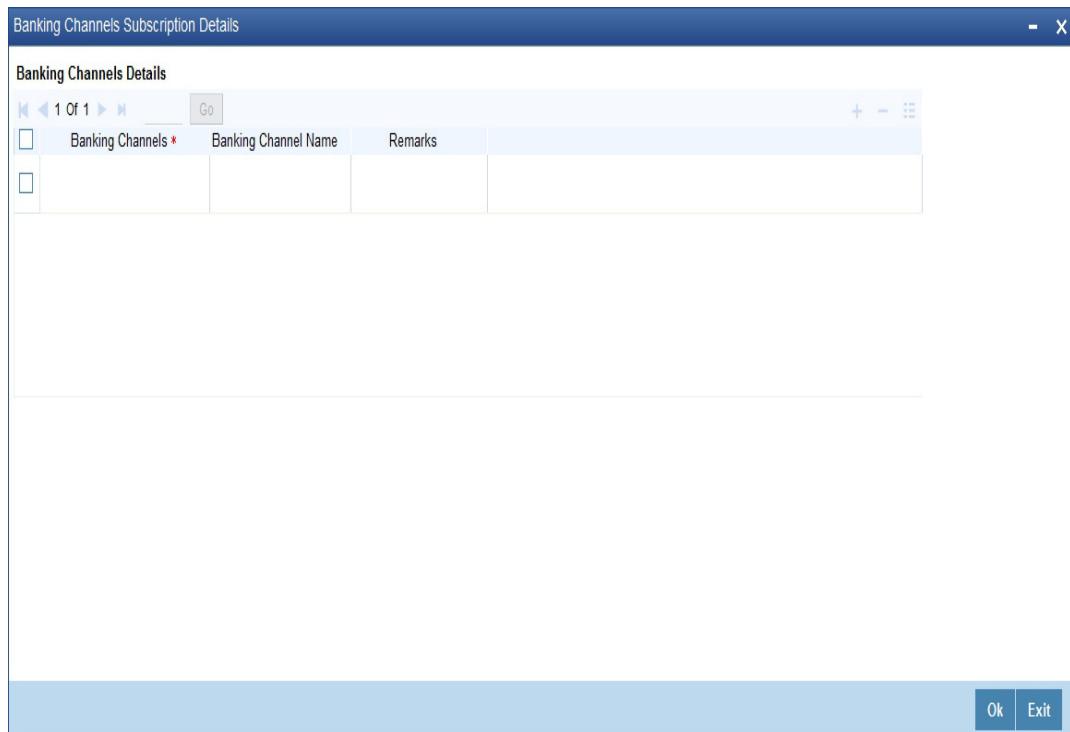
In 'Musharaka Lending' process, 'Document Upload' feature is not available in all the stages. Its availability in this process is given below:

Stage Title	Function Id	Doc Callform Exists	Upload(Available /Not Available)	View(Available/ Not Available)
Application Entry	ORDMUSAE	Available	Available	Available
Application Verification	ORDMUSAV	Available	Available	Available

Stage Title	Function Id	Doc Callform Exists	Upload(Available /Not Available)	View(Available/ Not Available)
Application Management Verification	ORD-MUSMV	Available	Available	Available
Internal Blacklist Check	ORDMUSKI	Available	Available	Available
External Black-list Check	ORDMUSKE	Available	Available	Available
Underwriting	ORD-MUSUD	Available	Available	Available
Finance Approval	ORD-MUSAR	Available	Available	Available
Document Verification	ORD-MUSDV	Available	Available	Available
Customer / Account / Facility / Finance / Collateral Creation	ORDMS-MCU	Available	Available	Available
User Acceptance	ORDMSUSA	Not Available		
Disbursement of Musharaka				
Manual Liquidation	ORDM-SPMT	Not Available		

#### **2.10.11 Customer Channel Button**

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



Specify the following details:

**Banking Channels**

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

**Banking Channel Name**

The system displays the name of the banking channel.

**Remarks**

Specify remarks for the banking channel subscription.

#### **2.10.12 Account Channel Button**

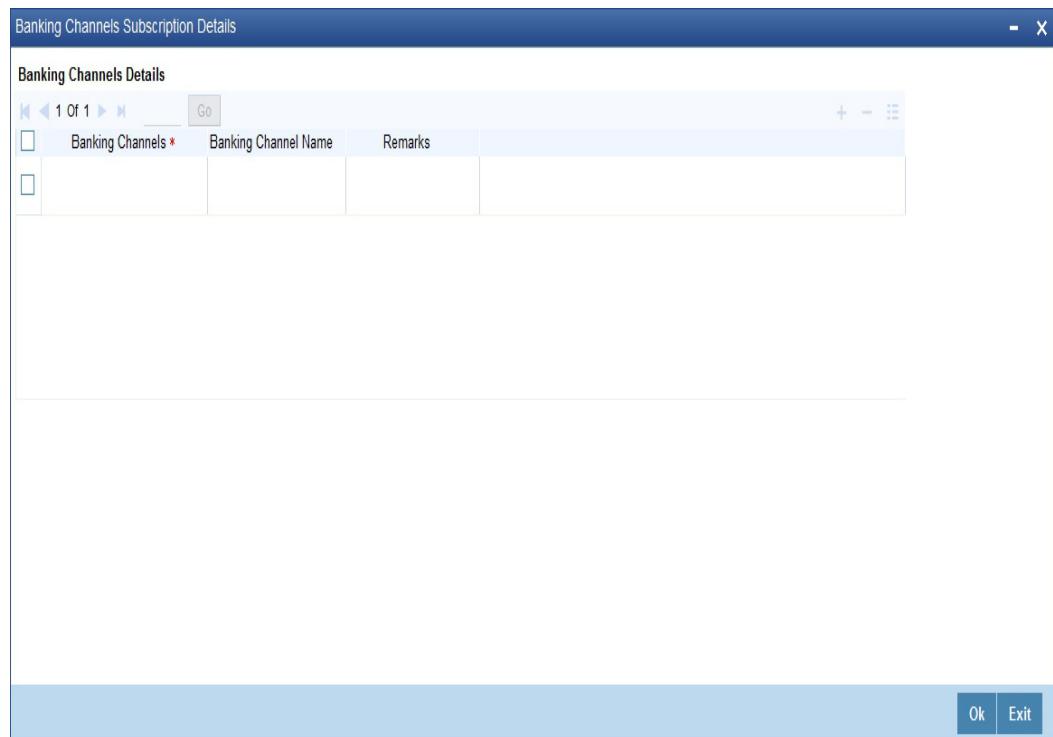
You can capture the information of channels like Internet Banking, Interactive Voice Response, Mobile, ATM, and Credit Card at customer level. Click 'Account Channels' button to specify the details relating to channels.

Banking Channels Subscription Details

Banking Channels Details

Banking Channels *	Banking Channel Name	Remarks

Ok | Exit



Specify the following details:

**Banking Channels**

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

**Banking Channel Name**

The system displays the name of the banking channel.

**Remarks**

Specify remarks for the banking channel subscription.

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

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

The system displays the information message as "...xxx Acquire Successful" 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 'Musharaka Application Verification' screen.

## 2.11 Application Verification Stage

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

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

The screenshot displays the 'Musharaka Application Verification' screen. At the top, there are fields for 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Category', 'Product Code', 'Description', 'Application Branch', 'Application Date', 'Promotion Code', 'Lead Id', 'Enquiry ID', 'Application Number', 'User Reference', 'Application Priority' (set to 'Low'), and 'Application Status' (set to 'Application Entry'). Below these, the 'Applicant Details' section includes fields for 'Type' (set to 'Primary'), 'Local Branch', 'Customer No', and 'Customer Name'. A tabbed section for 'Main' details shows tabs for 'Financial', 'Requested', 'Limit', 'Collateral', and 'Comments'. Below this, there are fields for 'Channel', 'Intermediary Group', 'KYC Required', 'Auto Decision Required', and 'External Credit Check Required'. The 'Applicant Details' section features a table with columns for Type, Existing, Spl Customer, Local Branch, Customer No, Default, Short Name, Customer Name, National Id, Responsibility, and Liability. The table has a header row with buttons for 'Audit', 'Outcome', and 'Exit'. At the bottom of the screen, there is a navigation bar with links for 'Audit', 'Outcome', and 'Exit'.

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

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

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

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

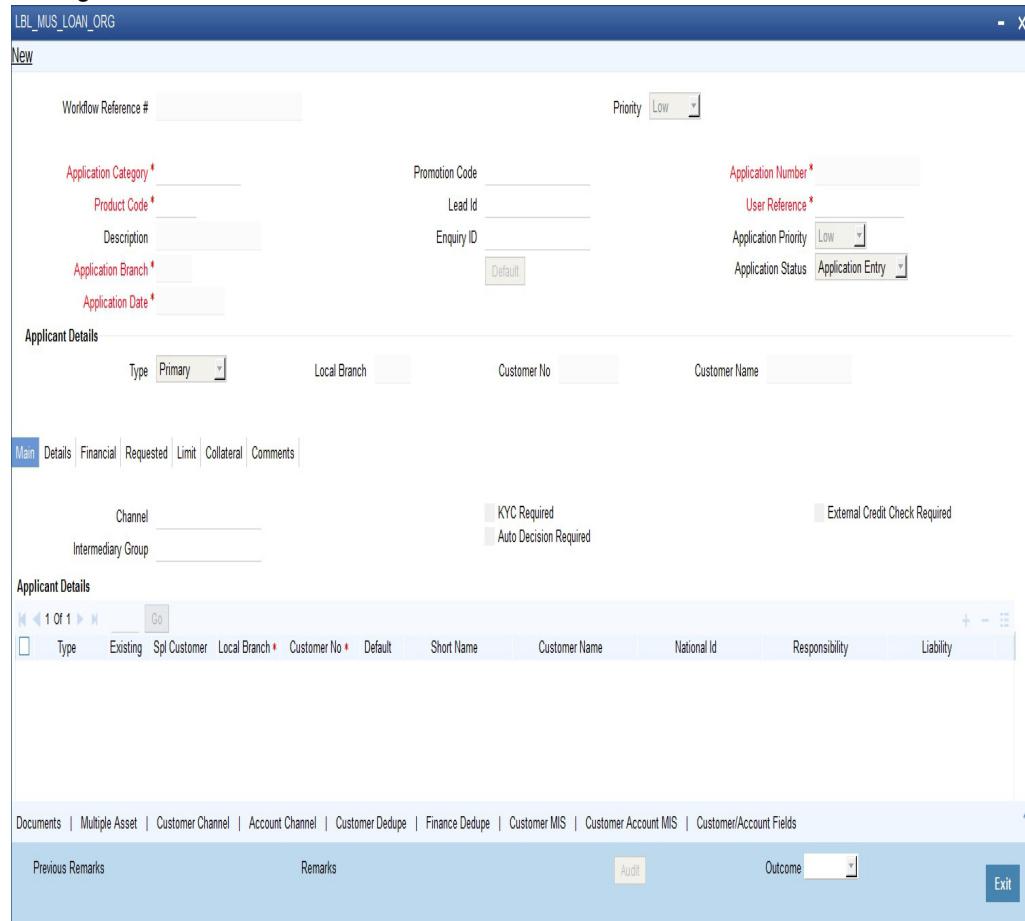
To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen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

The system displays the information message as " ...xxx Acquire Successful" on successful acquisition of the task.

## 2.12 Application Management Verification Stage

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

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



The screenshot shows the 'Musharaka Application Management Verification' screen. The top section contains fields for Workflow Reference #, Priority (Low), Application Category, Product Code, Description, Application Branch, Application Date, Lead Id, Enquiry ID, Application Number, User Reference, Application Priority (Low), and Application Status (Application Entry). Below this is the 'Applicant Details' section with fields for Type (Primary), Local Branch, Customer No, and Customer Name. A tabbed navigation bar at the bottom of this section includes 'Main', 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', and 'Comments'. The 'Details' tab is selected. The main body of the screen features a grid for managing application records. The grid has columns for Type, Existing, Spl Customer, Local Branch, Customer No, Default, Short Name, Customer Name, National Id, Responsibility, and Liability. At the bottom of the grid, there are buttons for Previous Remarks, Remarks, Audit, Outcome (with options like Proceed, Reject, Cancel), and Exit.

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

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

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

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

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

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

The system displays the information message as " ...xxx Acquire Successful" on successful acquisition of the task.

## 2.13 Internal Blacklist Check Stage

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

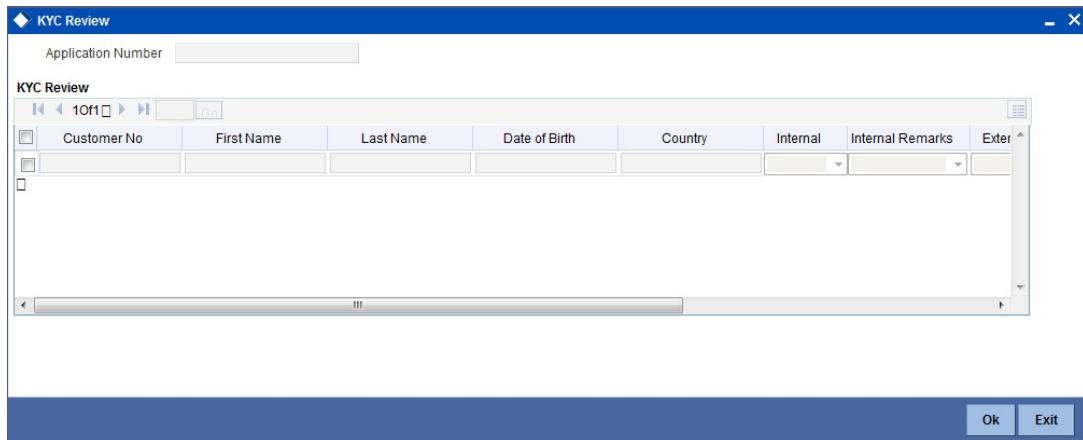
Only users belonging to the 'CEROLE' (Compliance Executive) can perform this task. If you have requisite rights, acquire it from the list by clicking the 'Acquire' button adjoining the desired task. The following screen will be displayed.

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

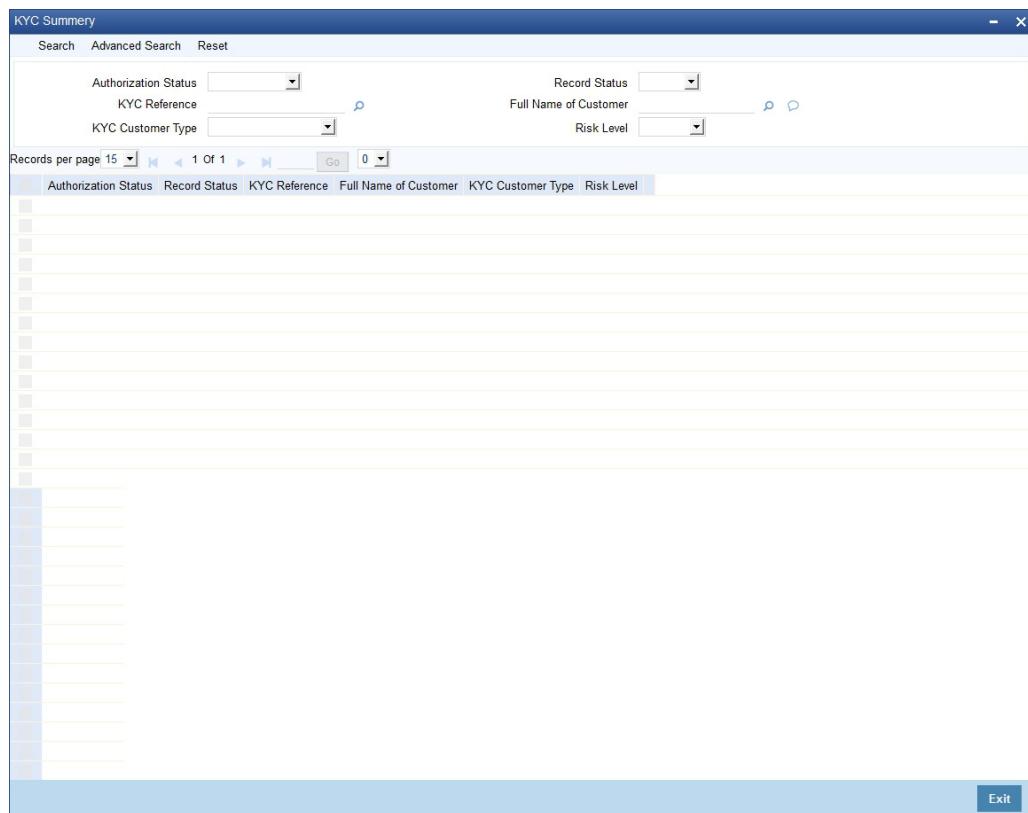
The screenshot shows the LBL\_MUS\_LOAN\_ORG application window. At the top, there is a toolbar with a 'New' button. Below the toolbar, there are several input fields and dropdowns. On the left, there is a section for 'Application Details' with fields for 'Application Category', 'Product Code', 'Description', 'Application Branch', and 'Application Date'. On the right, there are fields for 'Promotion Code', 'Lead ID', 'Enquiry ID', 'Priority' (set to 'Low'), 'Application Number', 'User Reference', 'Application Priority' (set to 'Low'), and 'Application Status' (set to 'Application Entry'). Below these, there is a section for 'Applicant Details' with fields for 'Type' (set to 'Primary'), 'Local Branch', 'Customer No', and 'Customer Name'. At the bottom of the window, there are tabs for 'Main', 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', and 'Comments'. The 'Main' tab is selected. There are also checkboxes for 'Channel', 'KYC Required', 'Auto Decision Required', and 'External Credit Check Required'. At the bottom of the window, there is a table for 'Applicant Details' with columns for 'Type', 'Existing', 'Spl Customer', 'Local Branch', 'Customer No', 'Default', 'Short Name', 'Customer Name', 'National Id', 'Responsibility', and 'Liability'. The table has a header row and several data rows. At the very bottom of the window, there are buttons for 'Audit', 'Outcome' (with a dropdown menu), and 'Exit'.

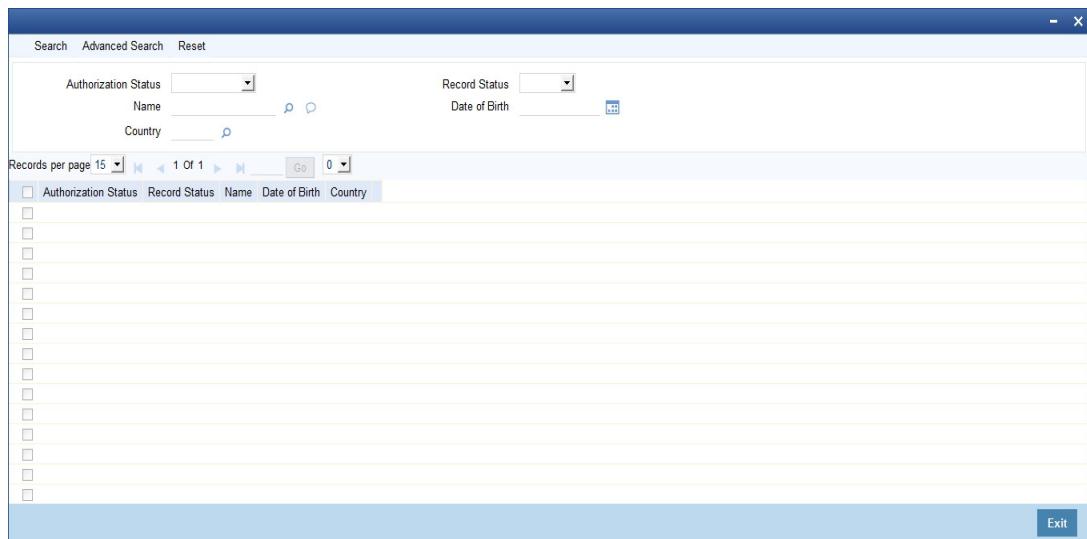
The system displays all the customers associated with the finance application with internal status displaying whether the customer information is available or not.

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



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





Once reviewed the verifier provides the review status and remarks.

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

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

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

If the customer details do not match any of the displayed records, select the action 'CLEARED' from the drop-down list adjoining the 'Audit' button. Click the 'Save' icon in the tool bar to save the record. The system displays the information message as "...xxx Acquire Successful" on successful acquisition of the task.

## 2.14 External Blacklist Check Stage

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

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

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

The screenshot shows the LBL\_MUS\_LOAN\_ORG application window. At the top, there are fields for 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Category\*', 'Product Code\*', 'Description', 'Application Branch\*', 'Application Date\*', 'Promotion Code', 'Lead Id', 'Enquiry ID', 'Default', 'Application Number\*', 'User Reference\*', 'Application Priority' (set to 'Low'), and 'Application Status' (set to 'Application Entry'). Below this is the 'Applicant Details' section, which includes fields for 'Type' (set to 'Primary'), 'Local Branch', 'Customer No', and 'Customer Name'. A navigation bar at the bottom of this section includes tabs for 'Main', 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', and 'Comments'. Under the 'Main' tab, there are fields for 'Channel' and 'Intermediary Group', and checkboxes for 'KYC Required', 'Auto Decision Required', and 'External Credit Check Required'. Below this is a grid titled 'Applicant Details' showing a single record (1 of 1). The grid columns include 'Type' (set to 'Existing'), 'Local Branch\*', 'Customer No\*', 'Default', 'Short Name', 'Customer Name', 'National Id', 'Responsibility', and 'Liability'. At the bottom of the window, there are buttons for 'Audit', 'Outcome' (set to 'Audit'), and 'Exit'.

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

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

The screenshot shows the 'KYC Review' dialog box. It has fields for 'Application Number\*' and 'Customer No\*'. The 'KYC Review Details' section contains fields for 'Local Branch' (000), 'First Name' (JAYSUBRA), 'Middle Name', 'Last Name', 'Date of Birth' (1981-05-18), 'Country' (GB), and 'Nationality' (GB). To the right, there are fields for 'KYC Internal Status', 'KYC Internal Remarks', 'KYC External Status', 'KYC External Remarks', 'SDN Status', 'SDN Remarks', and a 'Review' button. At the bottom, there are 'Ok' and 'Cancel' buttons.

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

Once reviewed the verifier provides the review status and remarks.

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

- Customer Number
- First Name
- Last Name

- Date Of Birth
- Country
- Internal
- Internal Remarks
- External
- External Remarks
- SDN status
- Review

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

If the customer details do not match any of the displayed records, select the action 'Cleared' from the drop-down list adjoining the 'Audit' button. Click the 'Save' icon in the tool bar to save the record. The system displays the information message as "...xxx 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 'Musharaka Underwriting' screen.

## 2.15 Underwriting

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

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

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

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

This section contains the following topics:

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

## 2.15.1 Collateral Tab

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

In this screen, capture the following details:

### Vehicle Details

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

#### **Identification Number**

Enter the unique identification number associated with the vehicle.

#### **Year**

Specify the year of manufacture for the vehicle.

#### **Make**

Specify the make of the vehicle.

#### **Model**

Specify the vehicle model.

**Body**

Specify the vehicle body details.

**Usage**

Specify the mileage used by the vehicle till date.

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

- Year
- Make
- Model
- Body
- Usage

**Valuation Source**

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

- INTERNAL
- NONE

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

**Status**

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

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

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

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

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

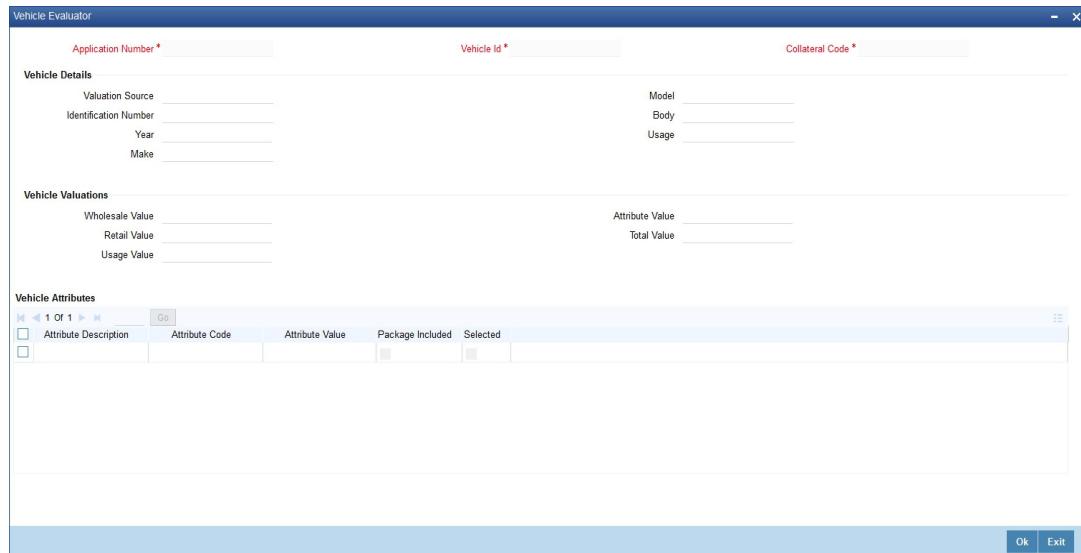
To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen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

The system displays the information message as " ...xxx Acquire Successful" on successful acquisition of the task.

Click 'Ok' to proceed to the next stage which will again be the underwriting stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the

screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Musharaka Finance Underwriting Stage' screen.

The system will invoke the external valuation agency for vehicle evaluation. You can view the details in the collateral tab. In the collateral tab, click the 'Evaluate' button. The system will check for the data within the Oracle FLEXCUBE database. If there are none for the corresponding vehicle, it will try to obtain the details from the external agency and display them in the 'Vehicle Evaluator' screen.



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

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

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#### Note

For more details on capturing Collateral details, refer the chapter titled 'Maintaining Collateral Details' in Enterprise Limits and Collateral Management user manual.

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## 2.15.2 Credit Score Tab

The credit score tab is used to calculate the credit score details of the customer. You can also interface with external Credit engines and display recommendations and report. Internal

Credit engine obtains information from customer and calculates credit score and displays system recommendation.

The screenshot shows the LBL\_MUS\_LOAN\_ORG application window. The main title bar is 'LBL\_MUS\_LOAN\_ORG'. Below it, a sub-header says 'New'. The main content area is divided into several sections:

- Top Row:** 'Workflow Reference #' and 'Priority' dropdown set to 'Low'.
- Second Row:** 'Application Category \*', 'Product Code \*', 'Description', 'Application Branch \*', 'Application Date \*', 'Promotion Code', 'Lead Id', 'Enquiry ID' (with a 'Default' button), and 'Application Number \*', 'User Reference \*', 'Application Priority' (dropdown set to 'Low'), and 'Application Status' (dropdown set to 'Application Entry').
- Third Row:** 'Applicant Details' section with 'Type' dropdown set to 'Primary', 'Local Branch', 'Customer No', and 'Customer Name'.
- Fourth Row:** A navigation bar with tabs: Main, Details, Financial, Requested, Limit, Collateral, Credit Score (highlighted in blue), Bureau, Ratio, Financing, Component, Charge, Investigation, and Comments.
- Internal Credit Rating Section:** A grid with columns for 'Rule Id', 'Grade', and 'Score'. It includes a 'Calculate' button and a 'Question \*' dropdown. The grid shows 1 of 1 record.
- Bottom Row:** Buttons for 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (dropdown set to 'Low'), and 'Exit'.

The set of questions used to assess the credit rating of a prospective finance customer, associated Rule Id are displayed in this screen. You can specify the following details here:

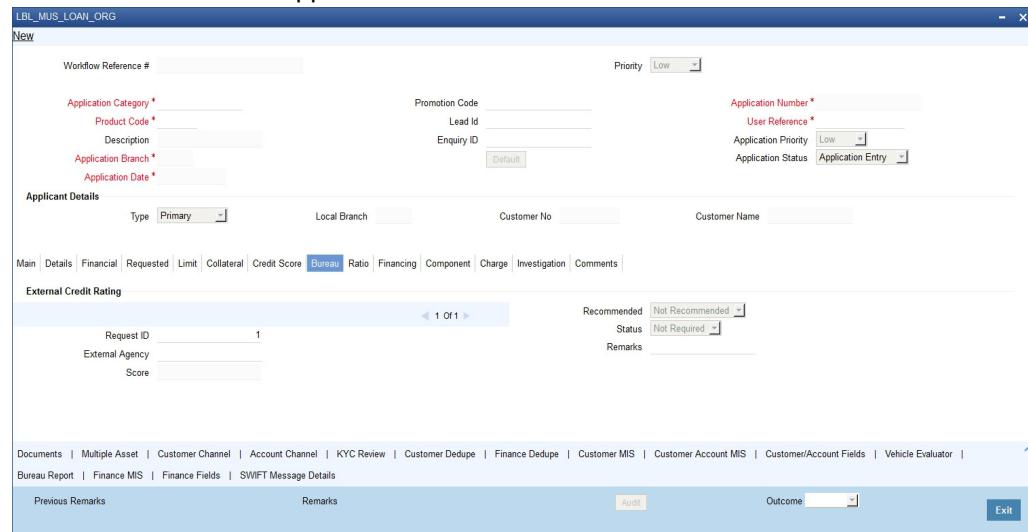
System defaults the Category and Question as maintained in the Rule.

You can select the Answer from the option list.

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

### 2.15.3 Bureau Tab

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



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

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

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

#### Credit Bureau Details

##### **Customer Id**

The identification of the finance customer gets displayed here.

##### **Bureau**

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

##### **Status**

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

- Completed
- Pending

##### **Remarks**

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

#### External Credit Rating

##### **External Agency**

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

### **Recommended**

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

- Recommended
- Not Recommended

### **Remarks**

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

### **Status**

The following statuses are available:

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

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

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

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

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

The system displays the information message as "...xxx Acquire Successful" 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 'Musharaka Underwriting' screen.

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

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

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

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

The following reports can be viewed:

## Summary1

Credit Bureau Report

Application Number *	Customer No *									
Requested Id *	Bureau Code *									
Report Header										
Bureau	Credit Report Id									
First Name	Report Date									
Middle Name	Unique Id									
Last Name	On File Date									
Birth Date	Best Match									
Summary 1   Summary 2   Trade Lines   Public Records   Collections   Fraud Messages   Inquiries   Also Known As   Consumer Statement   Credit Scores										
<table border="1"> <thead> <tr> <th>Life</th> <th>Recent</th> <th>Open</th> </tr> </thead> <tbody> <tr> <td>Chapter7 Chapter11 Chapter13 Total</td> <td>Chapter7 Chapter11 Chapter13 Total</td> <td>Chapter7 Chapter11 Chapter13 Total</td> </tr> <tr> <td>1</td> <td></td> <td></td> </tr> </tbody> </table>		Life	Recent	Open	Chapter7 Chapter11 Chapter13 Total	Chapter7 Chapter11 Chapter13 Total	Chapter7 Chapter11 Chapter13 Total	1		
Life	Recent	Open								
Chapter7 Chapter11 Chapter13 Total	Chapter7 Chapter11 Chapter13 Total	Chapter7 Chapter11 Chapter13 Total								
1										
<input type="button" value="Ok"/> <input type="button" value="Exit"/>										

## Summary 2

Credit Bureau Report

Application Number *	Customer No *														
Requested Id *	Bureau Code *														
Report Header															
Bureau	Credit Report Id														
First Name	Report Date														
Middle Name	Unique Id														
Last Name	On File Date														
Birth Date	Best Match														
Summary 1   <b>Summary 2</b>   Trade Lines   Public Records   Collections   Fraud Messages   Inquiries   Also Known As   Consumer Statement   Credit Scores															
<table border="1"> <thead> <tr> <th>Inquiries</th> <th></th> </tr> </thead> <tbody> <tr> <td>Auto</td> <td>6M</td> </tr> <tr> <td>Bank</td> <td>12M</td> </tr> <tr> <td>Card</td> <td>24M</td> </tr> <tr> <td>Retail</td> <td>Total</td> </tr> <tr> <td>Financing</td> <td>Newest</td> </tr> <tr> <td>Sales Finance</td> <td>Oldest</td> </tr> </tbody> </table>		Inquiries		Auto	6M	Bank	12M	Card	24M	Retail	Total	Financing	Newest	Sales Finance	Oldest
Inquiries															
Auto	6M														
Bank	12M														
Card	24M														
Retail	Total														
Financing	Newest														
Sales Finance	Oldest														
<input type="button" value="Ok"/> <input type="button" value="Exit"/>															

## Trade Lines

Credit Bureau Report

Application Number *	Customer No *																																									
Requested Id *	Bureau Code *																																									
Report Header																																										
Bureau	Credit Report Id																																									
First Name	Report Date																																									
Middle Name	Unique Id																																									
Last Name	On File Date																																									
Birth Date	Best Match																																									
Summary 1   Summary 2   <b>Trade Lines</b>   Public Records   Collections   Fraud Messages   Inquiries   Also Known As   Consumer Statement   Credit Scores																																										
<table border="1"> <thead> <tr> <th colspan="10">Trade Lines</th> </tr> <tr> <th> </th> <th> </th> <th>Status</th> <th>Type</th> <th>Type Code</th> <th>Past Due Amt</th> <th>Balance</th> <th>Balance Date</th> <th>Open Date</th> <th>History Date</th> <th>History Data</th> </tr> </thead> <tbody> <tr> <td>«</td> <td>1 Of 1</td> <td>»</td> <td>Go</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td>Creditors Name</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Trade Lines												Status	Type	Type Code	Past Due Amt	Balance	Balance Date	Open Date	History Date	History Data	«	1 Of 1	»	Go							<input type="checkbox"/>	Creditors Name								
Trade Lines																																										
		Status	Type	Type Code	Past Due Amt	Balance	Balance Date	Open Date	History Date	History Data																																
«	1 Of 1	»	Go																																							
<input type="checkbox"/>	Creditors Name																																									
<input type="button" value="Ok"/> <input type="button" value="Exit"/>																																										

## Public Records

Credit Bureau Report

Application Number *	Customer No *
Requested Id *	Bureau Code *
Report Header	
Bureau	Credit Report Id
First Name	Report Date
Middle Name	Unique Id
Last Name	On File Date
Birth Date	Best Match

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

Public Records

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

Ok | Exit

## Collections

Credit Bureau Report

Application Number *	Customer No *
Requested Id *	Bureau Code *
Report Header	
Bureau	Credit Report Id
First Name	Report Date
Middle Name	Unique Id
Last Name	On File Date
Birth Date	Best Match

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

Collections

Creditors Name	Account #	Acct Balance	High Balance	Term Type	Balance Date	Open Date	Last Activity Date	History Date	Equal Credit Opportunity Act	Spec
----------------	-----------	--------------	--------------	-----------	--------------	-----------	--------------------	--------------	------------------------------	------

Ok | Exit

## Fraud Messages

Credit Bureau Report

Application Number *	Customer No *
Requested Id *	Bureau Code *
Report Header	
Bureau	Credit Report Id
First Name	Report Date
Middle Name	Unique Id
Last Name	On File Date
Birth Date	Best Match

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

Fraud Messages

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

Ok | Exit

## Inquiries

Credit Bureau Report

Application Number *	Customer No *
Requested Id *	Bureau Code *
Report Header	
Bureau	Credit Report Id
First Name	Report Date
Middle Name	Unique Id
Last Name	On File Date
Birth Date	Best Match

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

Inquiries

1 Of 1	Go				
Inquirer Name	Inquirer Subscriber #	Inquirer Industry Code	Inquiry Date	Rate Shopping	Duplicate

Ok | Exit

## Also Known As

Credit Bureau Report

Application Number *	Customer No *
Requested Id *	Bureau Code *
Report Header	
Bureau	Credit Report Id
First Name	Report Date
Middle Name	Unique Id
Last Name	On File Date
Birth Date	Best Match

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

Also Known As

1 Of 1	Go			
First Name	MI	Last Name	Suffix	Spouse First Name

Ok | Exit

## Consumer Statements

Credit Bureau Report

Application Number *	Customer No *
Requested Id *	Bureau Code *
Report Header	
Bureau	Credit Report Id
First Name	Report Date
Middle Name	Unique Id
Last Name	On File Date
Birth Date	Best Match

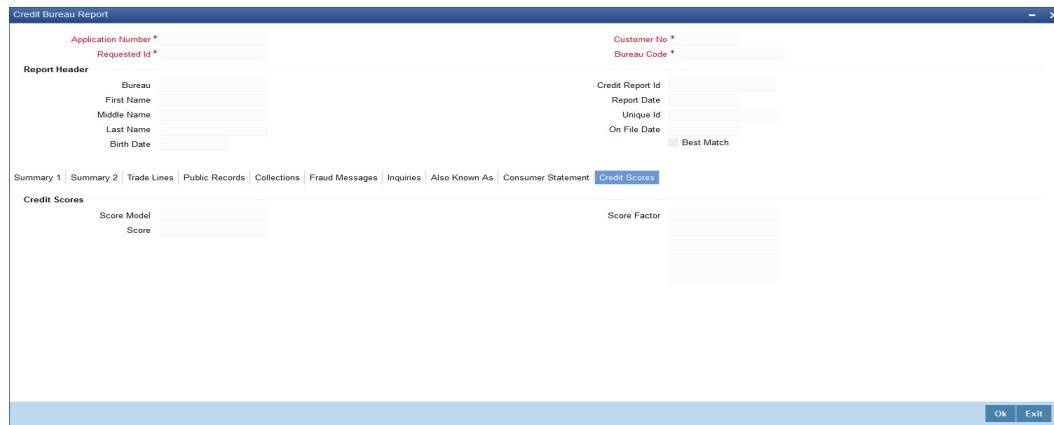
Summary 1 | Summary 2 | Trade Lines | Public Records | Collections | Fraud Messages | **Inquiries** | Also Known As | **Consumer Statement** | Credit Scores

Consumer Statement

1 Of 1	Go
Reported Date	Text

Ok | Exit

## Credit Score Details

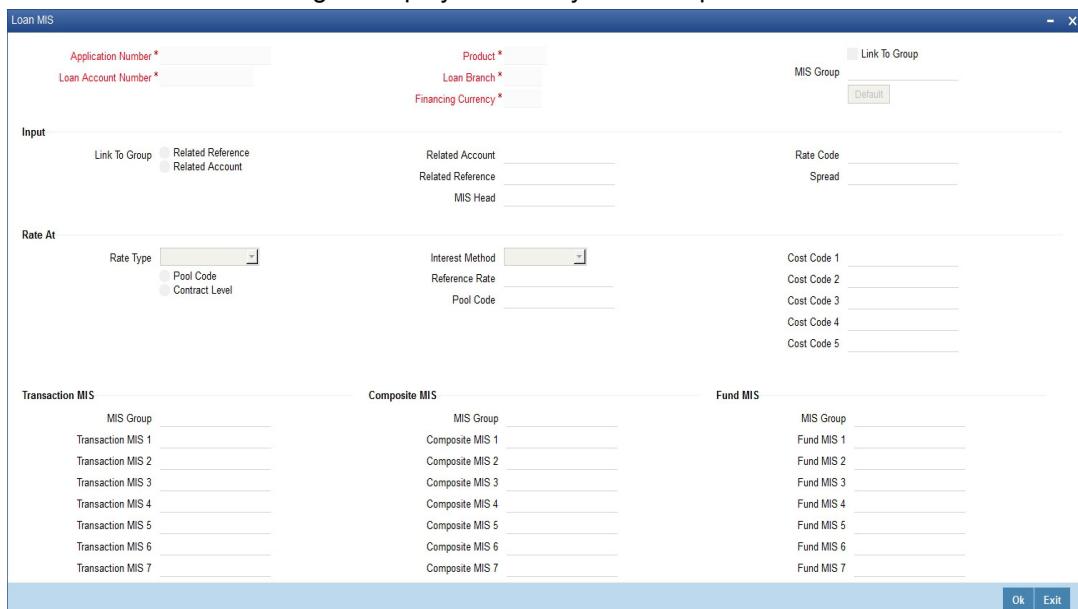


The screenshot shows the 'Credit Bureau Report' window. It includes fields for 'Application Number \*' and 'Requested Id \*' on the left, and 'Customer No \*' and 'Bureau Code \*' on the right. A 'Report Header' section contains fields for 'Bureau', 'First Name', 'Middle Name', 'Last Name', and 'Birth Date'. On the right, there are fields for 'Credit Report Id', 'Report Date', 'Unique Id', and 'On File Date', with a 'Best Match' button. Below these are tabs for 'Summary 1', 'Summary 2', 'Trade Lines', 'Public Records', 'Collections', 'Fraud Messages', 'Inquiries', 'Also Known As', 'Consumer Statement', and 'Credit Scores'. The 'Credit Scores' tab is selected, showing 'Score Model' and 'Score' fields. On the right, there is a 'Score Factor' section with a large text input field. At the bottom right are 'Ok' and 'Exit' buttons.

### 2.15.3.1 Capturing Loan MIS Details

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

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



The screenshot shows the 'Loan MIS' window. It includes fields for 'Application Number \*' and 'Loan Account Number \*' on the left, and 'Product \*', 'Loan Branch \*', and 'Financing Currency \*' on the right. A 'Link To Group' button is available. Below these are sections for 'Input' (Link To Group, Related Reference, Related Account, MIS Head), 'Rate At' (Rate Type, Interest Method, Reference Rate, Pool Code, Contract Level), and 'Fund MIS' (Cost Code 1-5). At the bottom, there are sections for 'Transaction MIS' (MIS Group, Transaction MIS 1-7), 'Composite MIS' (Composite MIS 1-7), and 'Fund MIS' (MIS Group, Fund MIS 1-7). At the bottom right are 'Ok' and 'Exit' buttons.

### 2.15.3.2 Capturing Loan UDF Details

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

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

The screenshot shows the 'Finance UDF' screen with two main sections: 'Character Fields' and 'Number Fields'. Both sections use a grid layout with columns for 'Field Name', 'Value', and 'Description'. The 'Character Fields' section has one row with a 'Field Name' of 'Product Code' and a 'Value' of '123456789'. The 'Number Fields' section has one row with a 'Field Name' of 'Application Number' and a 'Value' of '123456789'. At the bottom right of the screen are 'Ok' and 'Exit' buttons.

#### 2.15.4 Ratios Tab

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

The screenshot shows the 'Ratios' tab in the 'LBL\_MUS\_LOAN\_ORG' screen. It includes sections for 'Applicant Details' (Type: Primary, Local Branch, Customer No, Customer Name) and 'Ratios'. The 'Ratios' section has tabs for 'Stated' and 'Actual'. Under 'Stated', there are fields for 'Monthly Income' and 'Monthly Debt'. Under 'Actual', there are fields for 'Monthly Income' and 'Monthly Debt'. Below these are fields for 'Assets', 'Liabilities (-)', and 'Net Worth'. A 'What if Payment Amt' field with a 'Calculate' button is also present. At the bottom, there is a 'Ratios' grid and a navigation bar with links like 'Documents', 'Multiple Asset', 'Customer Channel', etc.

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

#### Actual

##### **Monthly Income**

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

### Monthly Debt

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

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

### What if Pmt Amt

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

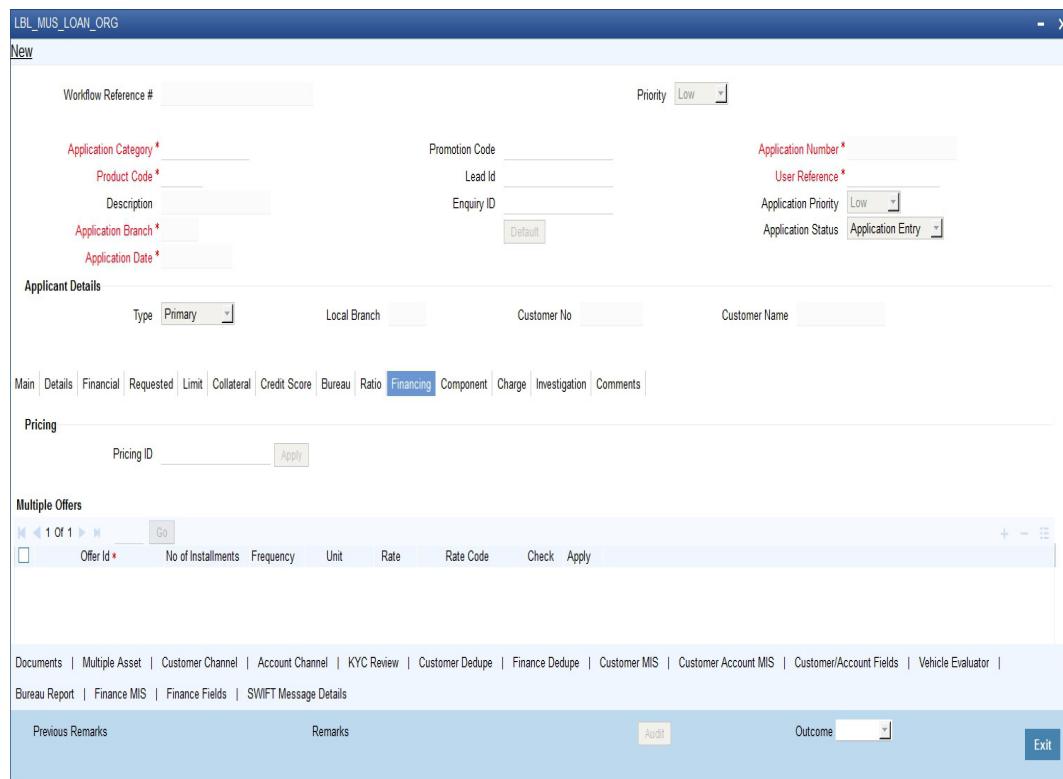
Click 'Update Ratio' button to update the asset/ liability ratios for the customer, taking into account the EMI payments also.

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

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

## 2.15.5 Financing Tab

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



The screenshot shows the LBL\_MUS\_LOAN\_ORG application window with the 'Financing' tab selected. The window is titled 'LBL\_MUS\_LOAN\_ORG' and has a 'New' button. It contains several input fields and dropdowns for application details, including 'Application Category', 'Product Code', 'Description', 'Application Branch', 'Application Date', 'Promotion Code', 'Lead Id', 'Enquiry ID', 'Customer No', 'Customer Name', 'Priority' (set to 'Low'), 'User Reference', 'Application Priority' (set to 'Low'), and 'Application Status' (set to 'Application Entry'). Below these are sections for 'Applicant Details' (Type: Primary, Local Branch, Customer No, Customer Name) and 'Pricing' (Pricing ID, Apply button). At the bottom, there is a 'Multiple Offers' grid showing one offer with columns for Offer Id, No of Installments, Frequency, Unit, Rate, Rate Code, Check, and Apply. The bottom of the window includes a navigation bar with links like Documents, Multiple Asset, Customer Channel, etc., and a footer with buttons for Audit, Outcome, and Exit.

Specify the following details:

### Pricing ID

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

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

Click 'Apply' button to apply the selected price ID to the finance.

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

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

#### **Down Payment**

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

#### **Down Payment %**

The system defaults the Down Payment percentage value maintained in the product when the Apply button is clicked. This value should not be a negative value. However, you can modify it.

#### **Effective Date**

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

### **User Defined Element Values**

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

#### **UDE Id**

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

#### **Value**

Specify the UDE value.

#### **Rate Code**

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

#### **Code Usage**

Select the code usage from the adjoining drop down list.

#### **Resolved Value**

The system defaults the system revised UDE value.

### **Intermediary**

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

The payment schedules are derived based on the offer selected.

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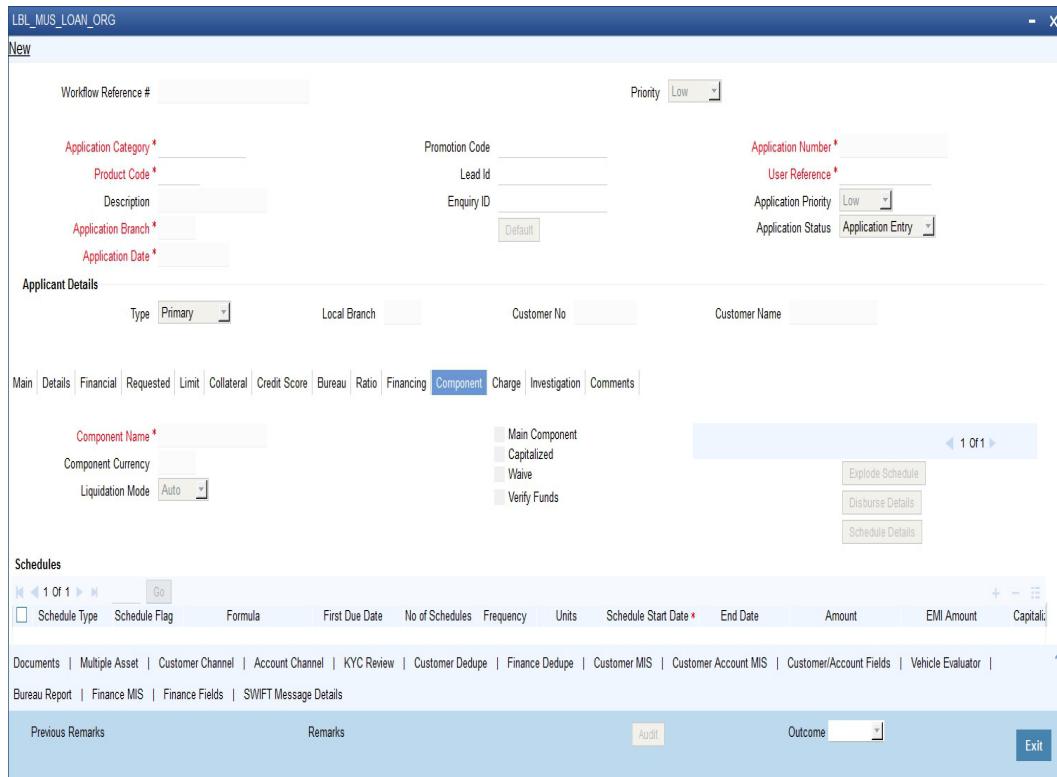
#### Note

You can select only one finance offer in this screen.

---

## 2.15.6 Component Tab

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



The screenshot shows the LBL\_MUS\_LOAN\_ORG application window with the following details:

- Application Category:**
- Product Code:**
- Description:**
- Application Branch:**
- Application Date:**
- Promotion Code:**
- Lead Id:**
- Enquiry ID:**
- Priority:**
- Application Number:**
- User Reference:**
- Application Priority:**
- Application Status:**
- Applicant Details:**
  - Type:**
  - Local Branch:**
  - Customer No:**
  - Customer Name:**
- Component Tab:** The tab is highlighted in blue.
- Schedules:** A table showing a single component with the following details:

Component Name	Component Currency	First Due Date	No of Schedules	Frequency	Units	Schedule Start Date	End Date	Amount	EMI Amount	Capitalized
Component Name	Component Currency	First Due Date	No of Schedules	Frequency	Units	Schedule Start Date	End Date	Amount	EMI Amount	Capitalized

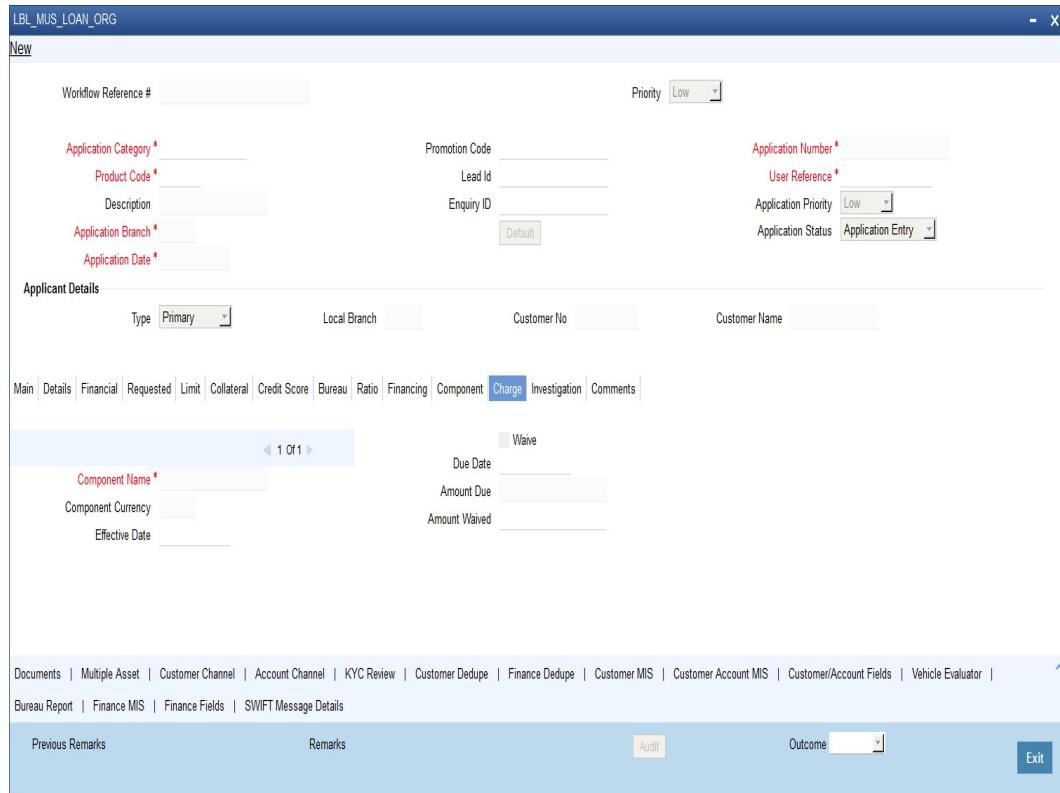
The following details related to the schedule are displayed here:

- Component name
- Schedule type
- First due date
- Number
- Frequency
- Units
- Amount

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

## 2.15.7 Charges Tab

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



The screenshot shows the 'Charges' tab in a software application. The interface includes the following fields:

- Workflow Reference #
- Priority (Low)
- Application Category, Product Code, Description, Application Branch, Application Date
- Promotion Code, Lead ID, Enquiry ID (Default)
- Application Number, User Reference, Application Priority (Low), Application Status (Application Entry)
- Applicant Details: Type (Primary), Local Branch, Customer No, Customer Name

Below these fields, there is a navigation bar with tabs: Main, Details, Financial, Requested, Limit, Collateral, Credit Score, Bureau, Ratio, Financing, Component, Charge, Investigation, and Comments. The 'Charge' tab is selected.

Under the 'Charge' tab, there is a table for a single component. The table has columns: Component Name, Due Date, Amount Due, and Amount Waived. The table shows 1 of 1 record.

At the bottom of the screen, there are navigation links for various modules: Documents, Multiple Asset, Customer Channel, Account Channel, KYC Review, Customer Dedupe, Finance Dedupe, Customer MIS, Customer Account MIS, Customer/Account Fields, Vehicle Evaluator, Bureau Report, Finance MIS, Finance Fields, and SWIFT Message Details.

At the bottom right, there are buttons for Previous Remarks, Remarks, Audit, Outcome (dropdown), and Exit.

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

- Component Name
- Event Code
- Associated currency
- Amount

### **Waive**

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

## 2.15.8 Investigation Tab

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

LBL\_MUS\_LOAN\_ORG

New

Workflow Reference #	Priority <input type="button" value="Low"/>									
Application Category *	Promotion Code	Application Number *								
Product Code *	Lead Id	User Reference *								
Description	Enquiry ID	Application Priority <input type="button" value="Low"/>								
Application Branch *	Default	Application Status <input type="button" value="Application Entry"/>								
Applicant Details										
Type <input type="button" value="Primary"/>	Local Branch	Customer No								
Customer Name										
<a href="#">Main</a>   <a href="#">Details</a>   <a href="#">Financial</a>   <a href="#">Requested</a>   <a href="#">Limit</a>   <a href="#">Collateral</a>   <a href="#">Credit Score</a>   <a href="#">Bureau</a>   <a href="#">Ratio</a>   <a href="#">Financing</a>   <a href="#">Component</a>   <a href="#">Charge</a>   <a href="#">Investigation</a>   <a href="#">Comments</a>										
<b>Invest</b> <table border="1"> <tr> <td><input type="button" value="Go"/></td> <td><input type="button" value="+"/></td> <td><input type="button" value="-"/></td> <td><input type="button" value="☰"/></td> </tr> <tr> <td><input type="checkbox"/> Verification Type</td> <td>Agency *</td> <td>Status</td> <td></td> </tr> </table>			<input type="button" value="Go"/>	<input type="button" value="+"/>	<input type="button" value="-"/>	<input type="button" value="☰"/>	<input type="checkbox"/> Verification Type	Agency *	Status	
<input type="button" value="Go"/>	<input type="button" value="+"/>	<input type="button" value="-"/>	<input type="button" value="☰"/>							
<input type="checkbox"/> Verification Type	Agency *	Status								
<a href="#">Documents</a>   <a href="#">Multiple Asset</a>   <a href="#">Customer Channel</a>   <a href="#">Account Channel</a>   <a href="#">KYC Review</a>   <a href="#">Customer Dedupe</a>   <a href="#">Finance Dedupe</a>   <a href="#">Customer MIS</a>   <a href="#">Customer Account MIS</a>   <a href="#">Customer/Account Fields</a>   <a href="#">Vehicle Evaluator</a>   <a href="#">Bureau Report</a>   <a href="#">Finance MIS</a>   <a href="#">Finance Fields</a>   <a href="#">SWIFT Message Details</a>										
Previous Remarks	Remarks	<input type="button" value="Audit"/> <input type="button" value="Outcome"/> <input type="button" value="Exit"/>								

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

- Verification Type
- Verification agency

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

### 2.15.9 Comments Tab

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

The screenshot shows a software application window titled 'LBL\_MUS\_LOAN\_ORG' with a 'New' tab selected. The interface is divided into several sections:

- Top Section:** Workflow Reference #, Priority (Low), Application Category, Product Code, Description, Application Branch, Application Date, Lead Id, Enquiry ID, Default, Application Number, User Reference, Application Priority (Low), Application Status (Application Entry).
- Applicant Details:** Type (Primary), Local Branch, Customer No, Customer Name.
- Comments:** A grid table with columns: Serial No, Comments\*, Comment By, Comment Date. It shows 1 of 1 record with a comment.
- Bottom Navigation and Buttons:** Documents, Multiple Asset, Customer Channel, Account Channel, KYC Review, Customer Dedupe, Finance Dedupe, Customer MIS, Customer Account MIS, Customer/Account Fields, Vehicle Evaluator, Bureau Report, Finance MIS, Finance Fields, SWIFT Message Details. Buttons include Previous Remarks, Remarks, Audit, Outcome (dropdown), and Exit.

You can capture the following details:

### Comments

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

### Comment By

The system defaults the name of the commenter.

### Comment Date

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

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

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

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

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

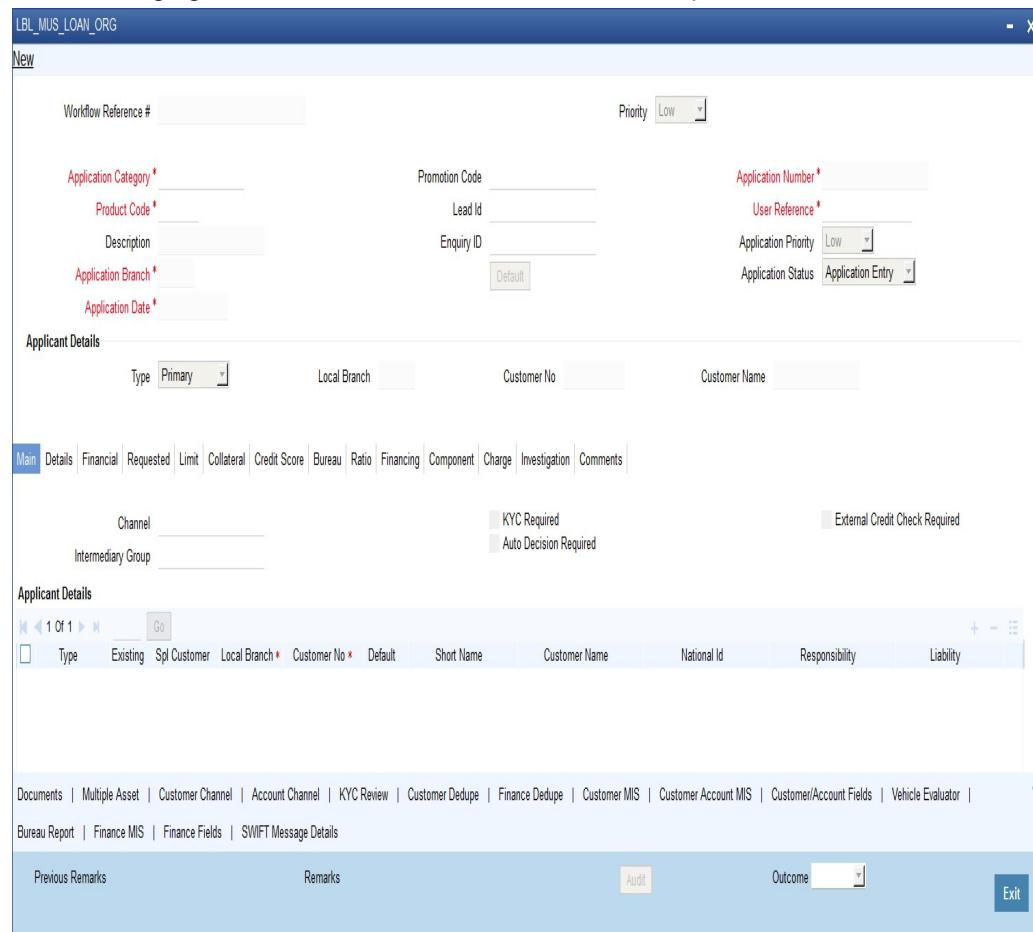
reference number and click the 'Workflow Ref No' to open 'Musharaka Finance Approval' screen.

## 2.16 Finance Approval Stage

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

You can key-in the finance application details required in 'Musharaka Application Approval' screen.

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



The screenshot shows the 'Musharaka Application Approval' screen. The main form includes fields for Application Category, Product Code, Description, Application Branch, Application Date, Priority, Application Number, User Reference, Application Priority, Application Status, and Customer details. Below the main form, there is a table for Applicant Details and a footer with links to various reports and a navigation bar.

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

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

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

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

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

The system displays the information message as " ...xxx Acquire Successful" 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 'Musharaka Finance Document Verification' screen.

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

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

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

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

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

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

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

## **2.17 Message Generation**

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

## **2.18 Document Verification Stage**

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

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

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

The screenshot displays the 'LBL\_MUS\_LOAN\_ORG' application window. The main area contains fields for Application Category, Product Code, Description, Application Branch, Application Date, Lead ID, Enquiry ID, Application Number, User Reference, Application Priority, Application Status, Type (Primary), Local Branch, Customer No, Customer Name, Channel, KYC Required, Auto Decision Required, and various tabs for document and finance management. The interface is designed for data entry and verification in a financial application.

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

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

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

## 2.19 Finance Application Details Upload

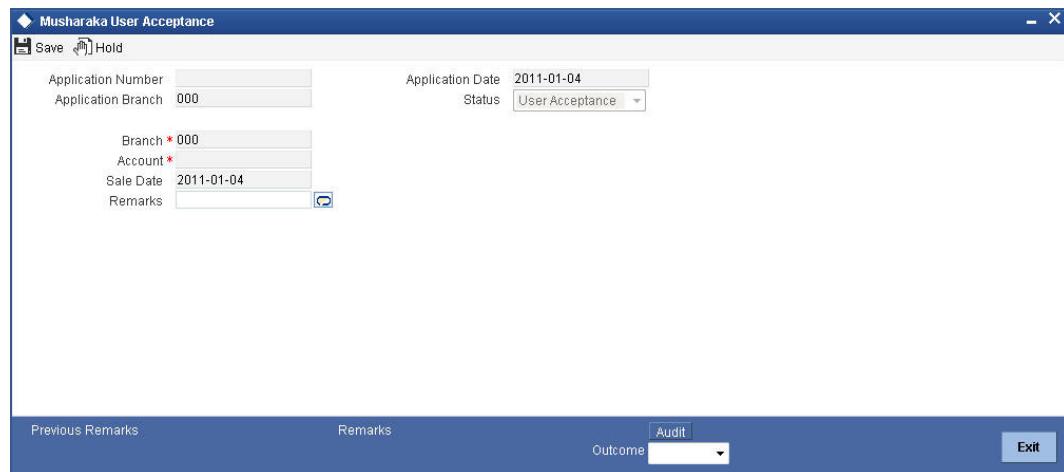
In this final stage, the finance and collateral are created. Customer is also created if the applicant is a new customer. Customer account is also created if information is captured for the same.

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

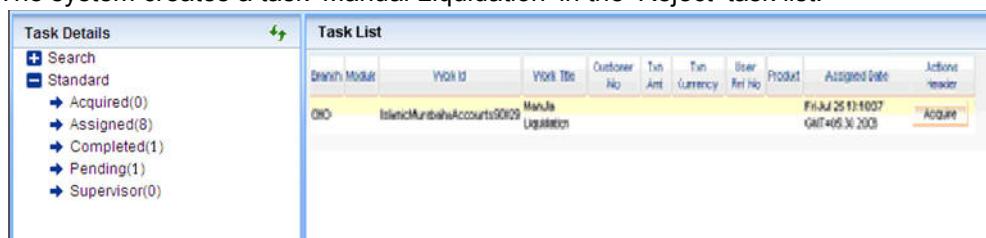
## 2.20 User Acceptance Stage

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

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



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



## 2.21 Disbursement of *Musharaka* Stage

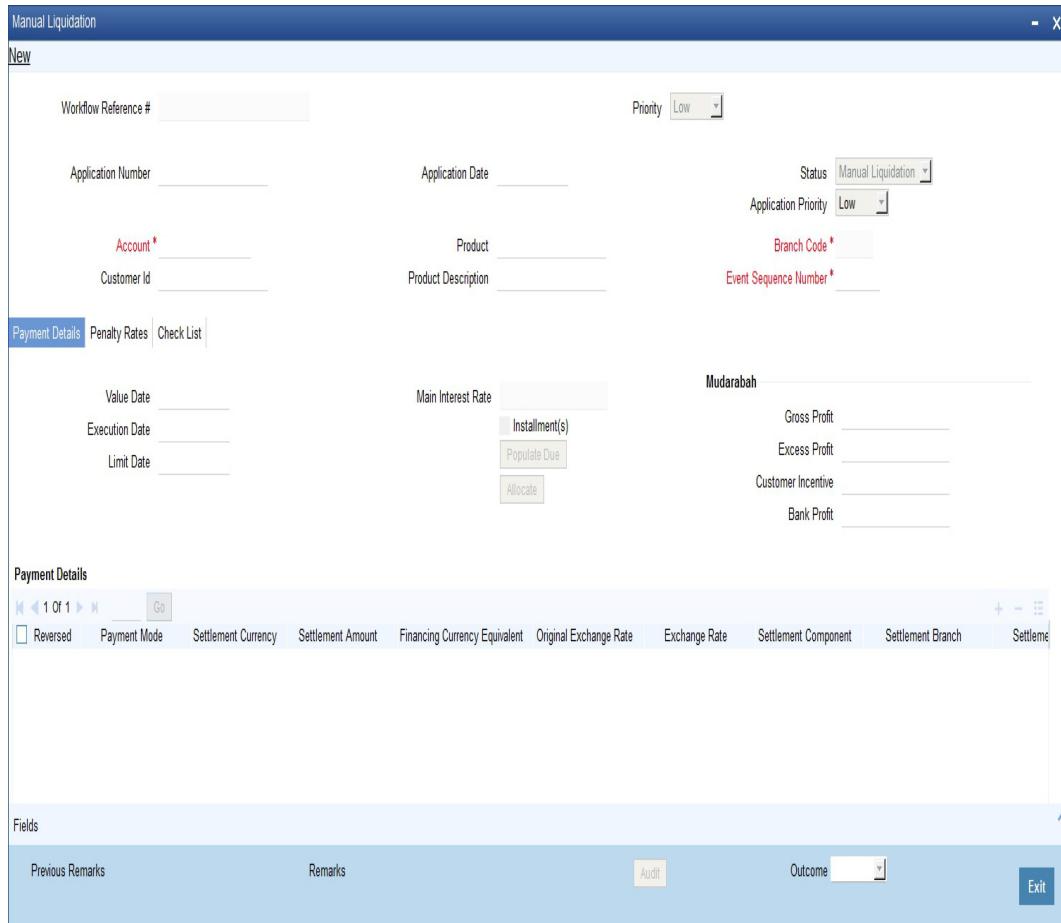
In this stage based on the outcome of the previous stage, the disbursement of *Musharaka* for the underlying asset or moving the asset to inventory is decided.

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

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

## 2.22 Manual Liquidation Stage

Manual Liquidation is possible only if disbursement is done.



The screenshot shows the 'Manual Liquidation' screen in Oracle FLEXCUBE. The top navigation bar has 'New' selected. The main form contains the following fields:

- Workflow Reference #
- Priority: Low
- Application Number
- Application Date
- Status: Manual Liquidation
- Branch Code
- Event Sequence Number
- Account \*
- Product
- Customer Id
- Product Description
- Value Date
- Main Interest Rate
- Execution Date
- Limit Date
- Installment(s)
- Populate Due
- Allocate
- Mudarabah
- Gross Profit
- Excess Profit
- Customer Incentive
- Bank Profit

Below the main form is a 'Payment Details' table with the following columns:

Reversed	Payment Mode	Settlement Currency	Settlement Amount	Financing Currency Equivalent	Original Exchange Rate	Exchange Rate	Settlement Component	Settlement Branch	Settle...
1 Of 1	Go								

At the bottom of the screen is a 'Fields' section with the following buttons:

- Previous Remarks
- Remarks
- Audit
- Outcome
- Exit

### Note

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

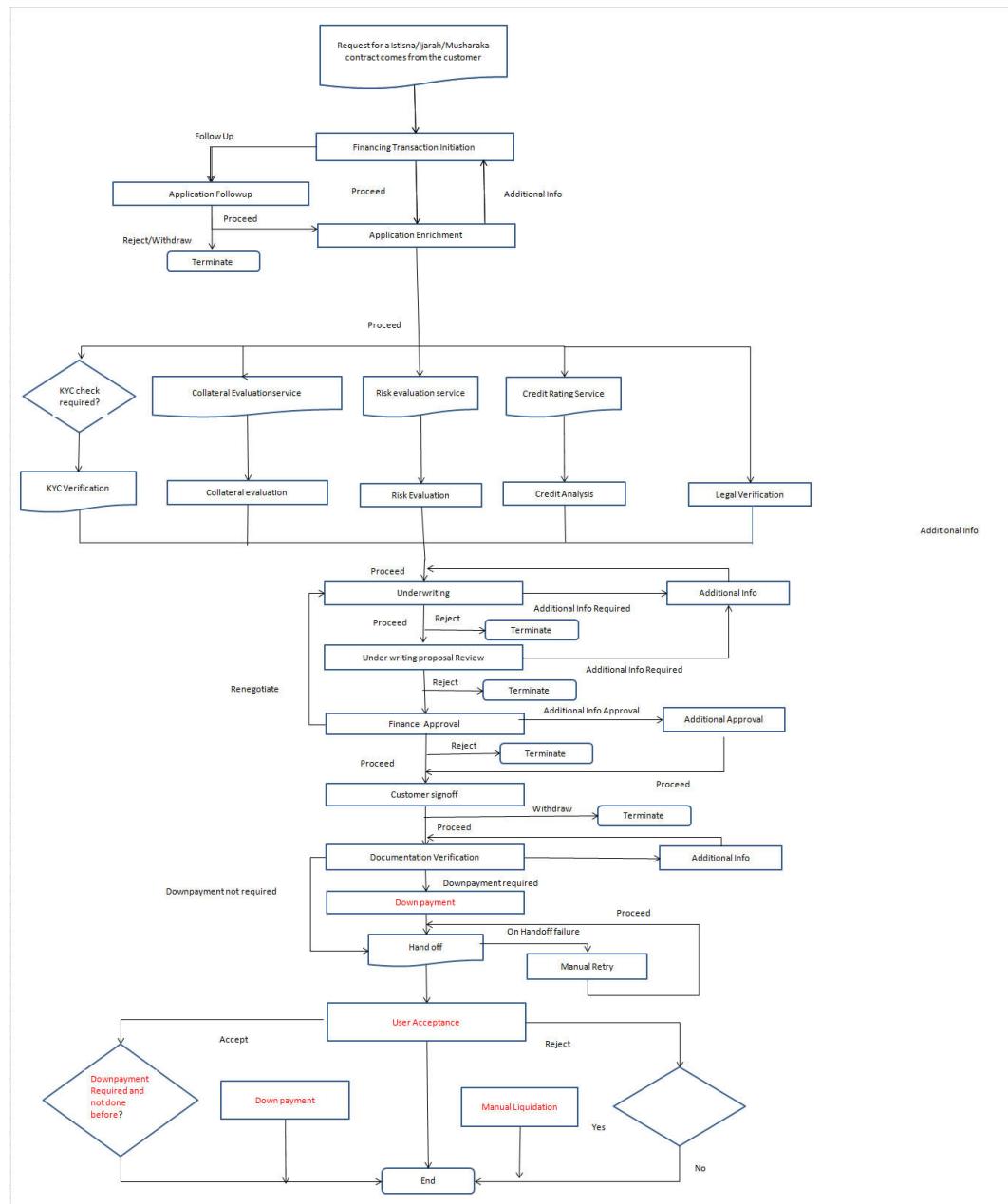
If everything is found acceptable, select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and the process is completed. Otherwise the process displays the following screen.

## 2.23 Stages in Musharaka Finance Origination using Oracle BPMN Framework

Musharaka process flow uses Oracle BPMN framework also 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.

### 2.23.1 Process Flow Diagram

The process flow diagram given below illustrates the activities carried out during various stages of Retail Islamic Financing using BPMN framework.



## 2.23.2 Process Matrix

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

S.No	Source Stage	Rules/Conditions for the flow Movement	Target Stage	Remarks
1	Financing transaction initiation	outcome = "PROCEED"	Application Enrichment	Instance is moved to 'Application Enrichment' stage, when the user selects the outcome "PROCEED" and saves the task.

S.No	Source Stage	Rules/Conditions for the flow Movement	Target Stage	Remarks
2		outcome = "FOL-LOW UP"	Application Follow up	Instance is moved to 'Application Follow up' stage, when the user selects the outcome "FOLLOW UP" and saves the task.
3	Application Follow up	outcome = "PRO-CEED"	Application Enrichment	Instance is moved to 'Application Enrichment' stage, when the user selects the outcome "PROCEED" and saves the task.
4		outcome = "REJECT"	Terminate	Instance will be terminated when the user selects the outcome "REJECT" and saves the task.
9	Application Enrichment	outcome = "PRO-CEED" and if Risk evaluation is required	Risk evaluation	Instance is moved to 'Risk evaluation' stage, when the user selects the outcome "PRO-CEED" and saves the task.
10		outcome = "PRO-CEED" and if Legal Verification is required	Legal Verification	Instance is moved to 'Legal Verification' stage, when the user selects the outcome "PROCEED" and saves the task.
11		outcome = "PRO-CEED" and if KYC verification is required	Invoke KYC Verification service call	KYC verification service call will be invoked when the user selects the outcome "PRO-CEED" and saves the task.
12		outcome = "PRO-CEED" and if Collateral evaluation is required	Invoke Collateral evaluation service call	Invoke the Collateral evaluation service call and move to collateral evaluation stage, when the user selects the outcome "PROCEED" and saves the task.

S.No	Source Stage	Rules/Conditions for the flow Movement	Target Stage	Remarks
13		outcome = "PRO-CEED" and if Risk evaluation, collateral evaluation, KYC verification and Legal Verification are not required	Underwriting Proposal preparation	Instance is moved to 'Underwriting Proposal preparation' stage, when the user selects the outcome "PRO-CEED" and saves the task.
14		outcome = "RETURN"	Underwriting Pre-qualification	Instance is moved to 'Financing transaction initiation, when the user selects the outcome "RETURN" and saves the task.
15	Risk Evaluation	outcome = "PRO-CEED"	Underwriting proposal preparation	Instance is moved to 'Underwriting proposal preparation' stage, when the user selects the outcome "PRO-CEED" and saves the task.
16	Legal Verification	outcome = "PRO-CEED"	Underwriting proposal preparation	Instance is moved to 'Underwriting proposal preparation' stage, when the user selects the outcome "PRO-CEED" and saves the task.
17	Credit analysis	outcome = "PRO-CEED"	Underwriting proposal preparation	Instance is moved to 'Underwriting proposal preparation' stage, when the user selects the outcome "PRO-CEED" and saves the task.
18	Collateral Evaluation	outcome = "PRO-CEED"	Underwriting proposal preparation	Instance is moved to 'Underwriting proposal preparation' stage, when the user selects the outcome "PRO-CEED" and saves the task.
19	Underwriting proposal preparation	outcome = "PRO-CEED"	Underwriting proposal Review	Instance is moved to 'Underwriting proposal Review' stage, when the user selects the outcome "PROCEED" and saves the task.

S.No	Source Stage	Rules/Conditions for the flow Movement	Target Stage	Remarks
20		outcome = "ADDITIONAL INFO"	Application Modification	Instance is moved to 'Application Modification' stage, when the user selects the outcome "ADDITIONAL INFO" and saves the task.
22		outcome = "REJECT"	Terminate	Instance will be terminated when the user selects the outcome "REJECT" and saves the task.
23	Application Modification	outcome = "PROCEED"	Underwriting Proposal Review	Instance is moved to 'Underwriting proposal Review' stage, when the user selects the outcome "PROCEED" and saves the task.
24		outcome = "REVIEW"	Underwriting Pre-qualification approval	Instance is moved to 'Underwriting Pre-qualification approval' stage, when the user selects the outcome "PROCEED" and saves the task.
25	Underwriting proposal Review	outcome = "PROCEED"	Sanction Approval	Instance is moved to 'Sanction Approval' stage, when the user selects the outcome "PROCEED" and saves the task.
26		outcome = "RETURN"	Underwriting proposal Preparation	Instance is moved to 'Underwriting Proposal preparation' stage, when the user selects the outcome "RETURN" and saves the task.
27		outcome = "REVIEW"	Underwriting Pre-qualification	Instance is moved to 'Underwriting Pre-Qualification' stage, when the user selects the outcome "REVIEW" and saves the task.

S.No	Source Stage	Rules/Conditions for the flow Movement	Target Stage	Remarks
28	Finance Approval	outcome = "PRO-CEED"	Sanction Letter Customer Signoff	Instance is moved to 'Sanction Letter Customer Signoff' stage, when the user selects the outcome "PROCEED" and saves the task.
29		outcome = "RETURN"	Underwriting Proposal Preparation	Instance is moved to 'Underwriting proposal Preparation' stage, when the user selects the outcome "RETURN" and saves the task.
		outcome = "ADDITIONAL APPROVAL"	Finance Additional Approval	Instance is moved to 'Finance Additional Approval Preparation' stage, when the user selects the outcome "RETURN" and saves the task.
30	Finance Additional Approval	outcome = "PRO-CEED"	Sanction Letter Customer Signoff	Instance is moved to 'Sanction Letter Customer Signoff' stage, when the user selects the outcome "PRO-CEED" and saves the task.
		outcome = "RETURN"	Underwriting Proposal Preparation	Instance is moved to 'Underwriting proposal Preparation' stage, when the user selects the outcome "RETURN" and saves the task.
31	Sanction Letter Customer Signoff	outcome = "PRO-CEED"	Documentations and TC verification	Instance is moved to 'Documentations and TC verification' stage, when the user selects the outcome "PRO-CEED" and saves the task.
32		outcome = "WITHDRAW"	Terminate	Instance will be terminated when the user selects the outcome "WITHDRAW" and saves the task.

S.No	Source Stage	Rules/Conditions for the flow Movement	Target Stage	Remarks
33		outcome = "RENEGOTIATE"	Underwriting Proposal Preparation	Instance is moved to 'Underwriting Proposal Preparation' stage, when the user selects the outcome "RENEGOTIATE" and saves the task.
34	Documentations and TC verification	outcome = "PRO-CEED" and Downpayment required = 'Y'	Down payment	Instance is moved to 'Down payment' stage, when the user selects the outcome "PRO-CEED" and saves the task.
35		outcome = "PRO-CEED" and Downpayment required = 'N'	Hand-off	Details will be hand off to CI core when the user selects the outcome "PROCEED" and saves the task.
36		outcome = "FOLLOW UP"	Documentation Follow Up	Instance is moved to 'Documentation Follow Up' stage, when the user selects the outcome "FOLLOW UP" and saves the task.
37		outcome = "ADDITIONAL_INFO"	Underwriting Proposal preparation	Instance is moved to 'Underwriting Proposal Preparation' stage, when the user selects the outcome "ADDITIONAL_INFO" and saves the task.
38	Documentation follow up	outcome = "PRO-CEED"	Documentation & TC verification	Instance is moved to 'Documentations and TC verification' stage, when the user selects the outcome "PRO-CEED" and saves the task.
39	Down payment	outcome = "PRO-CEED"	Hand-off	Details will be hand off to CI core when the user selects the outcome "PROCEED" and saves the task.

S.No	Source Stage	Rules/Conditions for the flow Movement	Target Stage	Remarks
40	Hand-off	Successful Hand off to Core & 'Post Approval documentation' is 'NO'	User Acceptance	Instance is moved to 'User Acceptance' stage, when the user selects the outcome "PROCEED" and saves the task.
41		For any system exceptions	Manual Retry	For any system exception, task will be moved to Manual retry stage
43	Manual Retry	outcome = "PROCEED"	Hand-off	Details will be hand off to CI core when the user selects the outcome "PROCEED" and saves the task.
45	User Acceptance	outcome = "ACCEPT" and Down payment Required and not done before is 'YES'	Down Payment	Instance is moved to 'Down Payment' stage, when the user selects the outcome "ACCEPT" and saves the task.
46		outcome = "REJECT" and Disbursed is 'YES'	Manual Liquidation	Instance is moved to 'Manual Liquidation' stage, when the user selects the outcome "REJECT" and saves the task.
47		outcome = "ACCEPT" and Down payment Required and not done before is 'NO'	END	Task will be changed to completed status and it will not be available for further movement
48		outcome = "REJECT" and Disbursed is 'NO'	END	Task will be changed to completed status and it will not be available for further movement
49	Down Payment	outcome = "PROCEED"	END	Task will be changed to completed status and it will not be available for further movement
50	Manual Liquidation	outcome = "PROCEED"	END	Task will be changed to completed status and it will not be available for further movement

### 2.23.3 Stages

The following are the stages and their function IDs for BPMN process flow for retail loan Musharaka creation (MSRN).

S.N o.	Stage	Function ID	Stage Description
1	Financing Transaction Initiation	ORDRMSIN	In the transaction initiation stage you can capture the customer details like Finance Amount, Maturity Date, Tenor, Credit/debit Account for Payment etc. The documents collected from the customer will be scanned and uploaded along with the application in this stage.
2	Application Follow up	ORDRMSFU	In this stage, you can follow up with the customer if the required documents are not received during transaction initiation stage.
3	Application Enrichment	ORDRMSEN	All the information filled in the application will be verified and missing details will be captured in this stage.  You can also capture the asset details of the customer in this stage.
4	Credit Rating Service	NA	NA
5	KYC Review Service	NA	NA
6	Collateral Evaluation Service	NA	NA
7	Risk Evaluation Service	NA	NA
8	Risk Evaluation	ORDRMSRK	In this stage, loan application will be evaluated on various risk parameters like external credit rating, scoring etc.
9	Credit Analysis	ORDRMSCA	In this stage, loan application will be evaluated on various credit parameters
10	Legal Opinion	ORDRMSLG	All the legal and regulatory compliance checks will be performed in this stage.
11	Collateral Evaluation	ORDRMSCE	All the collaterals attached with the application will be evaluated in this stage.

S.N o.	Stage	Function ID	Stage Description
12	Underwriting Proposal Preparation	ORDRMSPP	In this stage, the application will be decided to be supported or not based on initial credit write up.
13	Underwriting Proposal Review	ORDRMSUR	Underwriter prepares the credit recommendation summary including details like pricing.
14	Application Modification	ORDRMSMD	In this stage, Account manager collects the details from customer as per the underwriter review points and forward the application for further processing
15	Finance Approval	ORDRMSSA	Credit admin will decide whether to approve the loan or not.
16	Finance Additional Approval		Application will go for additional approval to credit admin
17	Customer Sign-off Notification Service		NA
18	Customer Sign-off	ORDRMSCS	Document support team will send the sanction letter to the borrower and receive sign off.
19	Documentations and TC verification.	ORDRMSDV	Documentation team checks the documents which are essential for processing and also checks the TC and confirm the details
20	Documentation Follow up	ORDRMSDF	Stage to collect the missed documents from customer. Documentation team contacts the customer and collects the required documents as per TC
21	Down Payment	ORDRMSDP	In this stage the user can do the down payment for the contract.
22	Hand off Stage	NA	Service call to hand off the finance details to core
23	Manual Retry	ORDRMSMR	Stage to reprocess the CI contract creation in case of exceptions
24	Final Documentation	ORDRMSFD	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.

S.N o.	Stage	Function ID	Stage Description
25	User Acceptance	ORDRMSUA	Stage to receive the confirmation from customer
26	Manual Liquidation	ORDRMSML	Stage to liquidate the reverse payment in case the finance is cancelled

## 2.24 Retail Islamic Financing Application Details

This section contains the following topics:

- Section 2.24.1, "Processing Retail Musharaka Financing Transaction"
- Section 2.24.2, "Applicant Tab"
- Section 2.24.3, "Financials Tab"
- Section 2.24.4, "Financing Tab"
- Section 2.24.5, "Components Tab"
- Section 2.24.6, "Charges Tab"
- Section 2.24.7, "Limits Tab"
- Section 2.24.8, "Asset Details Tab"
- Section 2.24.9, "Down Payment Tab"
- Section 2.24.10, "Sale Confirmation Tab"
- Section 2.24.11, "Vendor Payments Tab"
- Section 2.24.12, "Terms Tab"
- Section 2.24.13, "Deviations Tab"
- Section 2.24.14, "Summary Tab"
- Section 2.24.15, "Comments Tab"
- Section 2.24.16, "Documents Button"
- Section 2.24.17, "Dedupe Button"
- Section 2.24.18, "Financing Asset Button"
- Section 2.24.19, "Preference Button"
- Section 2.24.20, "Covenant Button"
- Section 2.24.21, "Evaluation Button"
- Section 2.24.22, "MIS Button"
- Section 2.24.23, "Fields Button"
- Section 2.24.24, "SWIFT Message Details Button"
- Section 2.24.25, "Payment Mode Button"
- Section 2.24.26, "Ijarah Button"
- Section 2.24.27, "Inventory Tracking Button"
- Section 2.24.28, "Multi Finance Button"
- Section 2.24.29, "Down Payment Details Button"
- Section 2.24.30, "Party Details Button"
- Section 2.24.31, "Multiple Asset Button"

## 2.24.1 Processing Retail Musharaka Financing Transaction

You can initiate the Musharaka contract and capture the requested details in the 'Retail Islamic Financing' screen, if you have the required access rights. You can invoke this screen by typing 'ORDRMSIN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following in this screen:

### **Application Number**

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

### **Application Branch**

The system displays the branch where application is captured.

### **Application Date**

The system defaults the application initiation date.

### **Application Category**

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

### **Application Type**

The system displays the application type.

### **Interaction ID**

The system displays the interaction ID.

### **Stage**

The system displays the stage of the application.

### **Sub-stage**

The system displays the sub-stage of the application.

### **Status**

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

**Priority**

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

- High
- Low
- Medium

**Channel**

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

**Channel Reference**

Specify the channel reference number.

**External Source**

Specify the external source.

**External Reference**

Specify the external reference number.

**User Reference**

Specify the user reference number.

**Additional Approval Required**

Check this box if additional approval is required for the finance application.

## **2.24.2 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.

## **Applicant 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.

### **Details**

Click 'Details' button to view the details of the customer.

### **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.

## **Product Details**

### **Facility**

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

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

### **Product**

The system displays the product based on the facility selected.

### **Description**

Give a brief description on the product.

### **Summary**

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

### **Branch**

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

### **Reference ID**

The system displays the reference ID.

### **Details**

The system displays the details of the customer.

### Linked to Finance

Check this box to link the facility to the finance.

### Purpose

The system displays the finance purpose.

### Other Applicant

The system displays the other applicant details.

## 2.24.3 Financials Tab

Click 'Financials' tab to maintain financial details.

Specify the following details:

### Financial Summary

#### Finance Currency

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

#### Monthly Total Income

Specify the total monthly income of the customer.

#### Total Land/Property Asset

The system displays the total land/property asset.

#### Customer No

The system displays the customer number.

#### Monthly Total Expense

The system displays the monthly total expense of the customer.

#### Monthly Total Liable Amount

The system displays the monthly total liability of the customer.

#### Customer Name

The system displays the name of the customer.

### **Total Other Assets**

The system displays the total of other assets.

### **Income Details**

#### **Income Type**

Select the type of income from the drop-down list. The list displays the following options:

- Salary
- Rent
- Business
- Others

#### **Frequency**

Select the liability frequency from the drop-down list. The list displays the following options:

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

#### **Currency**

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

#### **Amount**

Specify the customer liability amount.

#### **Start Date**

Select the start date from the adjoining calendar.

#### **End Date**

Select the end date from the adjoining calendar.

### **Expense Details**

#### **Expense Type**

Specify the type of expense.

#### **Frequency**

Select the expense frequency from the drop-down list. The list displays the following options:

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

#### **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**

Specify the expense amount.

**Start Date**

Select the start date from the adjoining calendar.

**End Date**

Select the end date from the adjoining calendar.

**Land/Property Asset Details****Asset Type**

Select the asset type from the drop-down list. The values are:

- Land
- Property

**Sub Type**

Specify the sub type of the asset.

**Currency**

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

**Property Value**

Specify the value of the property.

**Loan Outstanding**

Specify the outstanding amount of any loan.

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

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

- Vehicle
- Marketable Securities
- Plant and Machinery
- Precious Metal
- Guarantee
- Others

**Sub Type**

Specify the sub type of the asset.

**Currency**

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

**Property Value**

Specify the value of the property.

**Loan Outstanding**

Specify the loan outstanding amount.

## **Liability Details**

### **Liability Type**

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

- Loan
- Lease
- Rent
- Others

### **Liability Sub Type**

Specify the liability sub type.

### **Frequency**

Select the frequency from the drop-down list. The list displays the following options:

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

### **Currency**

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

### **Amount**

Specify the liability amount.

### **Balance**

Specify the customer balance.

### **Start Date**

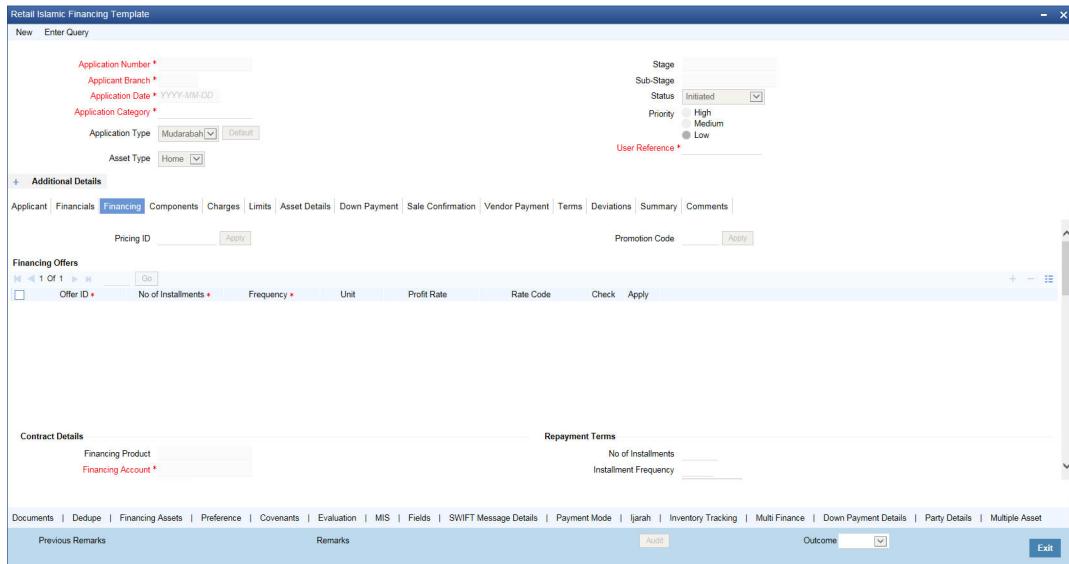
Select the start date from the adjoining calendar.

### **End Date**

Select the end date from the adjoining calendar.

## 2.24.4 Financing Tab

Click 'Financing' tab to maintain finance details.



The screenshot shows the 'Retail Islamic Financing Template' application interface. The 'Financing' tab is selected. The top section contains fields for Application Number, Applicant Branch, Application Date (YYYY-MM-DD), Application Category, Application Type (Mudarabah), Asset Type (Home), Stage, Sub-Stage (Initiated), Priority (High, Medium, Low), and User Reference. Below this is an 'Additional Details' section with tabs for Applicant, Financials, Financing (selected), Components, Charges, Limits, Asset Details, Down Payment, Sale Confirmation, Vendor Payment, Terms, Deviations, Summary, and Comments. The 'Financing Offers' section shows a table with columns: Offer ID, No of Instalments, Frequency, Unit, Profit Rate, Rate Code, Check, and Apply. The 'Offer ID' field is currently selected. The 'Contract Details' section includes fields for Financing Product and Financing Account. The 'Repayment Terms' section includes fields for No of Instalments and Installment Frequency. At the bottom, there are tabs for Documents, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, Payment Mode, Ijarah, Inventory Tracking, Multi Finance, Down Payment Details, Party Details, and Multiple Asset. There are also buttons for Previous Remarks, Remarks, Audit, Outcome, and Exit.

Specify the following details:

### **Pricing ID**

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

### **Promotion Code**

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

### **Financing Offers**

#### **Offer ID**

Specify the finance offer ID.

#### **No. of Instalments**

Specify the number of instalments applicable for the selected finance offer.

#### **Frequency**

Specify the frequency of the finance offer.

#### **Unit**

Select the unit from the drop-down list.

#### **Rate of Interest**

Specify the rate of interest 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 Instalments**

Specify the number of instalments required to pay the financed amount.

#### **Instalment Frequency**

Specify the instalment frequency.

#### **Instalment Unit**

Select the unit of instalment 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

#### **Instalment Start Date**

Select the instalment 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.

## 2.24.5 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

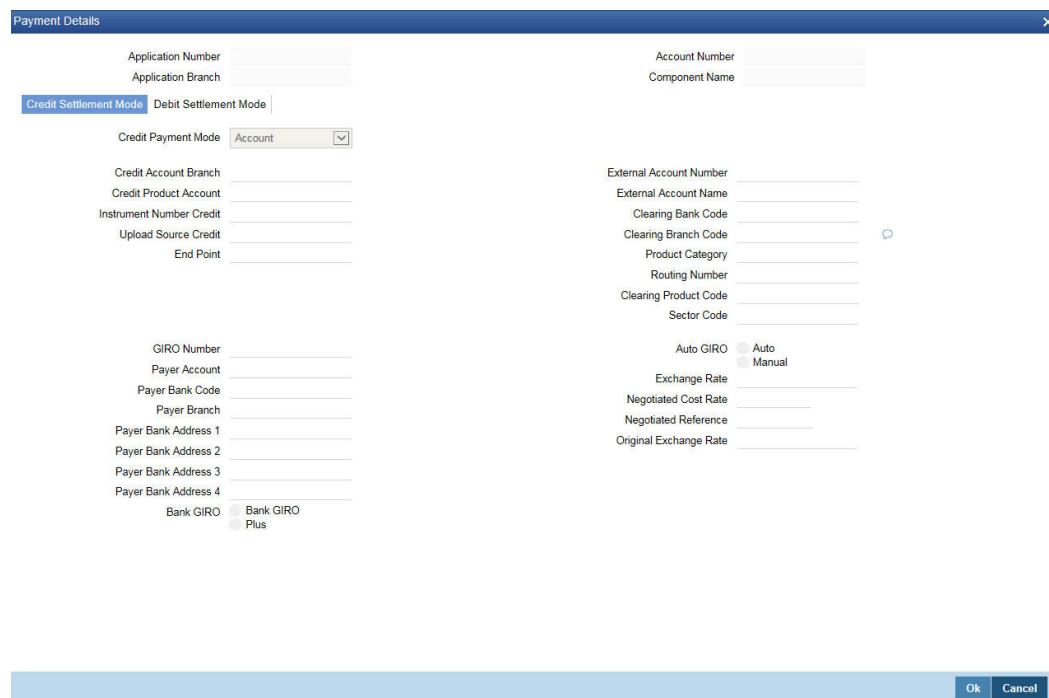
### **Waive**

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.



The screenshot shows the 'Payment Details' dialog box. The 'Credit Settlement Mode' tab is active. The form includes fields for Application Number, Application Branch, Account Number, Component Name, Credit Payment Mode (set to Account), Credit Account Branch, Credit Product Account, External Account Number, External Account Name, Clearing Bank Code, Clearing Branch Code, Product Category, Routing Number, Clearing Product Code, Sector Code, GIRO Number, Payer Account, Payer Bank Code, Payer Branch, Payer Bank Address 1, Payer Bank Address 2, Payer Bank Address 3, Payer Bank Address 4, Auto GIRO (radio buttons for Auto and Manual), Exchange Rate, Negotiated Cost Rate, Negotiated Reference, and Original Exchange Rate. At the bottom right are 'Ok' and 'Cancel' buttons.

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

#### **Application Number**

The system displays the application number.

#### **Application Branch**

The system displays the application branch.

#### **Branch Code**

The system displays the branch code.

#### **Account Number**

The system displays the account number.

#### **Component Name**

The system displays the component name.

### **2.24.5.1 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.

### **2.24.5.2 Debit Settlement Mode Tab**

Click 'Debit Settlement Mode' tab to specify the credit settlement mode details.

Payment Details

Application Number	Account Number
Application Branch	Component Name
Credit Settlement Mode <b>Debit Settlement Mode</b>	
Debit Payment Mode <b>Account</b>	
Debit Account Branch	External Account Number
Debit Product Account	External Account Name
Card Number	Clearing Bank Code
Instrument Number Debit	Clearing Branch Code
Upload Source Debit	Product Category
End Point	Routing Number
	Clearing Product Code
	Sector Code
Payer Account	Auto GIRO
Payer Bank Code	Auto
Payer Branch	Manual
Payer Bank Address 1	Exchange Rate
Payer Bank Address 2	Negotiated Cost Rate
Payer Bank Address 3	Negotiated Reference
Payer Bank Address 4	Original Exchange Rate
GIRO Number	
Bank GIRO	
Plus	

Ok Cancel

Specify the following details:

### Debit Payment Mode

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

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

### Debit Account Branch

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

### Debit Product Account

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

### Card Number

Specify the card number.

### Instrument Number Debit

Specify the instrument number debit.

**Upload Source Debit**

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

**End Point**

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

**Payer Account**

Specify the payer account.

**Payer Bank Code**

Specify the payer bank code.

**Payer Branch**

Specify the payer branch.

**Payer Bank Address 1**

Specify the payer bank address 1.

**Payer Bank Address 2**

Specify the payer bank address 2.

**Payer Bank Address 3**

Specify the payer bank address 3.

**Payer Bank Address 4**

Specify the payer bank address 4.

**GIRO Number**

Specify the GIRO number.

**Bank GIRO**

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

- Bank GIRO
- Plus

**External Account Number**

Specify the external account number.

**External Account Name**

The system displays the external account name.

**Clearing Bank Code**

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

**Clearing Branch Code**

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

**Product Category**

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

**Routing Number**

Specify the routing number.

### **Clearing Product Code**

Specify the clearing product code.

### **Sector Code**

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

### **Auto GIRO**

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

- Auto
- Manual

### **Exchange Rate**

Specify the exchange rate prevailing.

### **Negotiated Cost Rate**

Specify the negotiated cost rate.

### **Negotiated Reference**

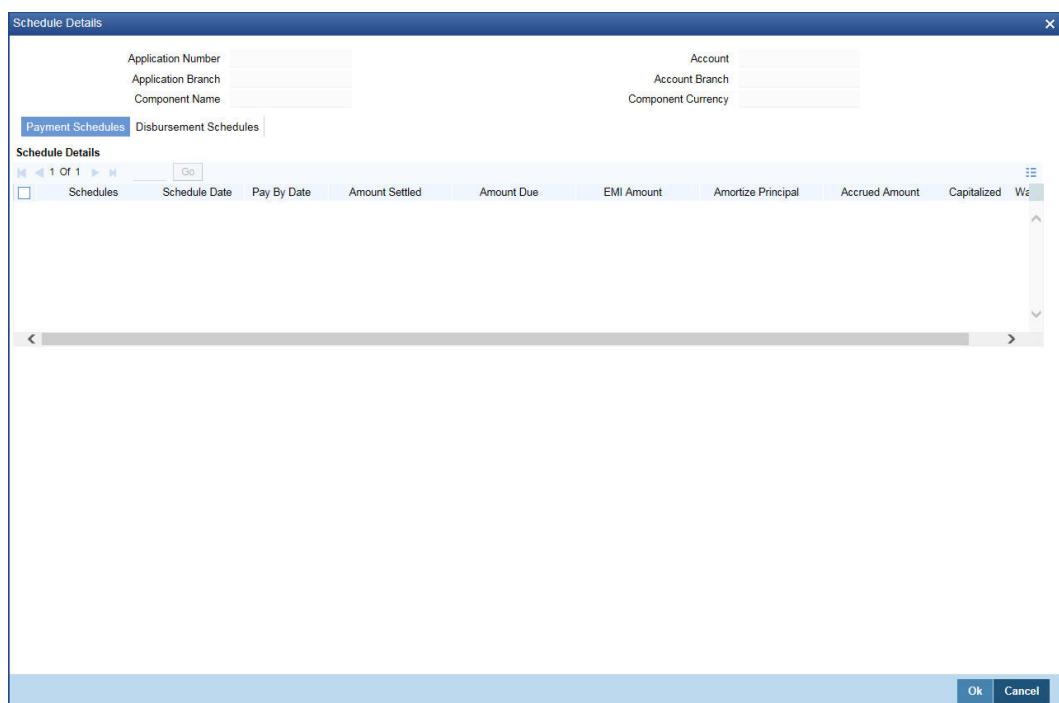
Specify the negotiated reference number.

### **Original Exchange Rate**

Specify the original exchange rate.

## **2.24.5.3 Payments Schedules Tab**

Click 'Schedule Details' button to view the schedule details.



The screenshot shows the 'Schedule Details' dialog box. At the top, there are input fields for Application Number, Application Branch, and Component Name on the left, and Account, Account Branch, and Component Currency on the right. Below these are two tabs: 'Payment Schedules' (which is selected) and 'Disbursement Schedules'. Under the 'Payment Schedules' tab, there is a message '1 Of 1' and a table with columns: Schedules, Schedule Date, Pay By Date, Amount Settled, Amount Due, EMI Amount, Amortize Principal, Accrued Amount, Capitalized, and Weight. At the bottom of the dialog are 'Ok' and 'Cancel' buttons.

The system displays the following details.

- Application Number
- Application Branch
- Component Name

- Account
- Account Branch
- Component Currency

### **Schedule Details**

The system displays the Payment schedule details.

- Schedules
- Schedule Date
- Pay By Date
- Amount Settled
- Amount Due
- EMI Amount
- Amortize Principal
- Accrued Amount
- Capitalized
- Waive

#### **2.24.5.4 Disbursement Schedules Tab**

### **Disbursals**

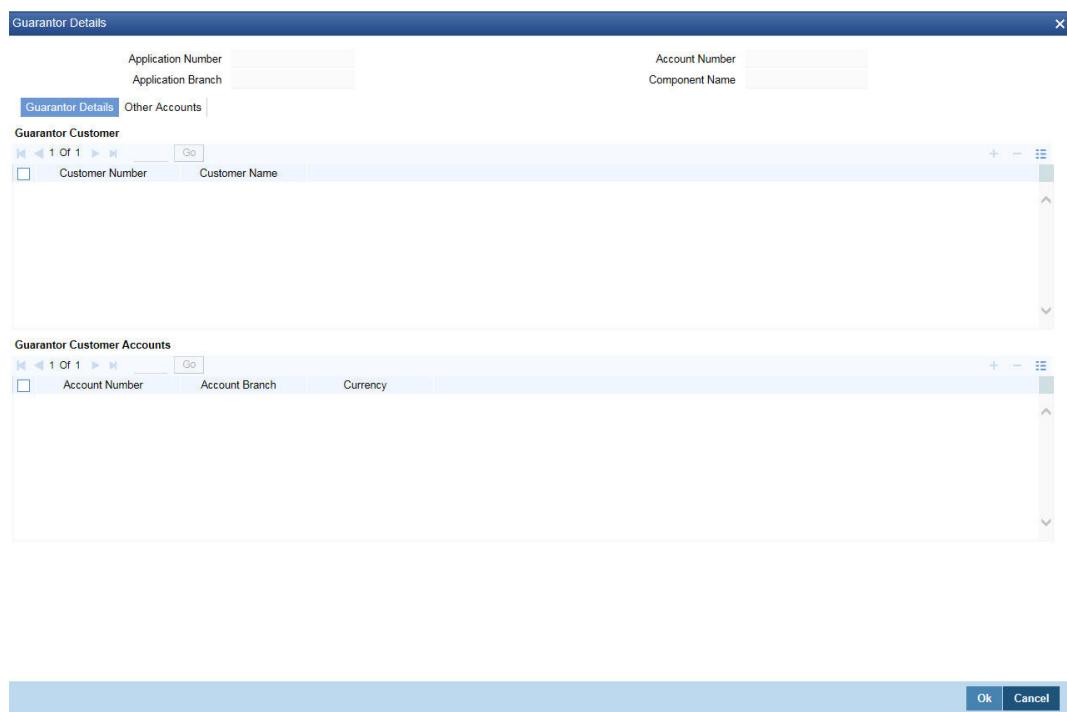
The system displays the Disbursement schedule details.

- Schedule Date
- Total Disbursement Amount
- Amount to Disburse
- Already Disbursed Amount
- Split Details
- Settlement Currency

- Split Percent (%)
- Split Amount
- Payment Mode
- Settlement Branch
- Settlement Account Number
- Account Description
- Customer

#### **2.24.5.5 Guarantor Button**

Click 'Guarantor' button to specify the guarantor details.



Specify the following details.

#### **Application Number**

The system displays the application number.

#### **Application Branch**

The system displays the application branch.

#### **Account Number**

The system displays the account number.

#### **Component Name**

The system displays the component name.

#### **Guarantor Details**

Guarantor Customer

#### **Customer Number**

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

**Customer Name**

The system displays the name of the guarantor customer.

**Guarantor Customer Accounts****Account Number**

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

**Account Branch**

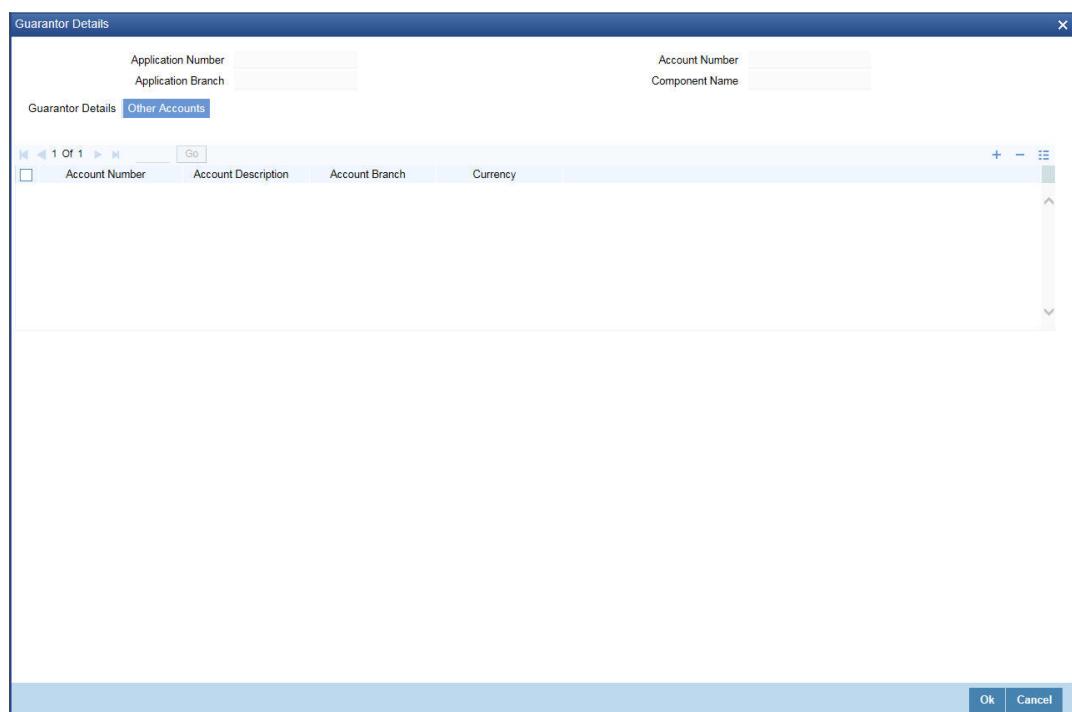
The system displays the account branch of the guarantor customer.

**Currency**

The system displays the currency of the guarantor customer.

**Other Accounts**

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



The screenshot shows a software interface for managing guarantor details. At the top, there's a header bar with the title 'Guarantor Details'. Below the header, there are two tabs: 'Guarantor Details' (which is the active tab) and 'Other Accounts'. The main area contains several input fields: 'Application Number' and 'Application Branch' on the left, and 'Account Number' and 'Component Name' on the right. Below these fields is a table with four columns: 'Account Number', 'Account Description', 'Account Branch', and 'Currency'. A message '1 Of 1' is displayed above the table. At the bottom of the dialog, there are 'Ok' and 'Cancel' buttons.

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**

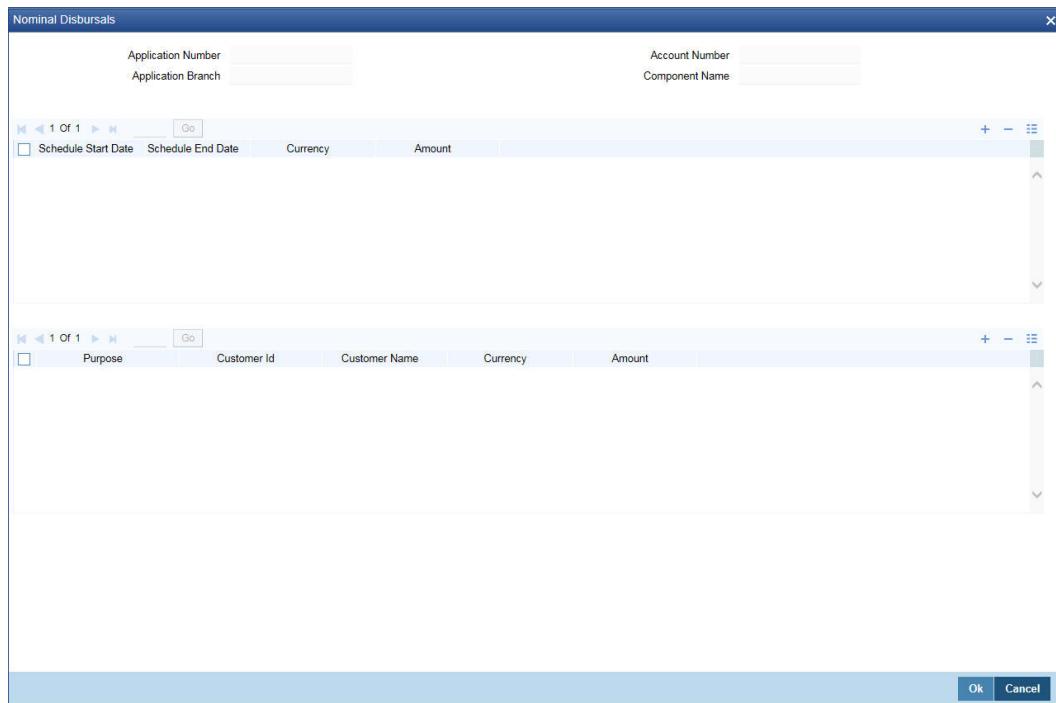
The system displays the branch code of the guarantor.

### **Guarantor Account Currency**

The system displays the account currency of the guarantor.

#### **2.24.5.6 Nominal Disbursals button**

Click 'Nominal Disbursal' button to specify the nominal disbursal details.



Application Number	Application Branch	Account Number	Component Name

Schedule Start Date	Schedule End Date	Currency	Amount

Purpose	Customer Id	Customer Name	Currency	Amount

Ok Cancel

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

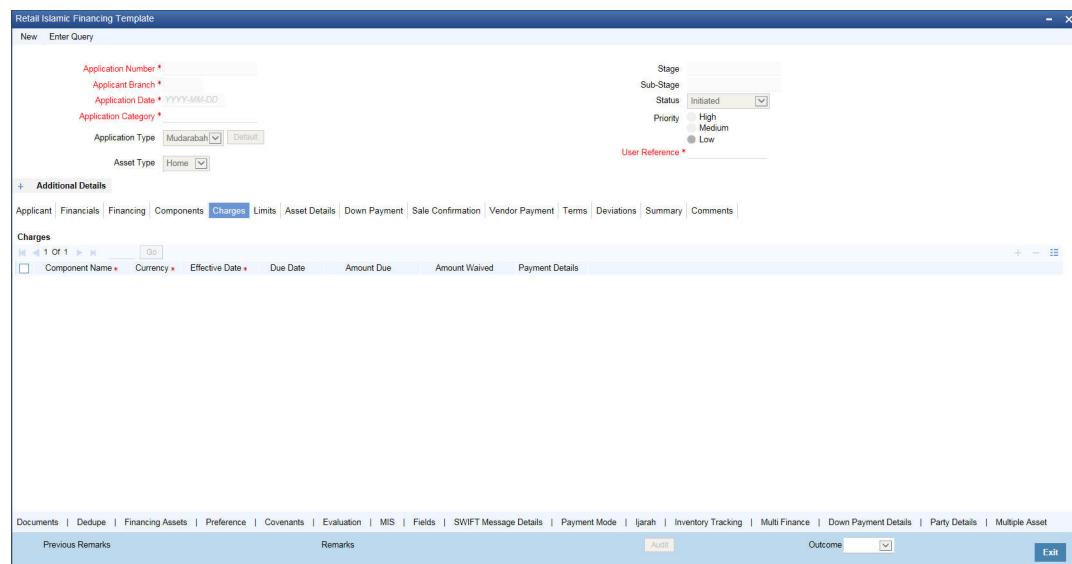
Specify the currency code for the customer ID selected.

### Amount

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

## 2.24.6 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

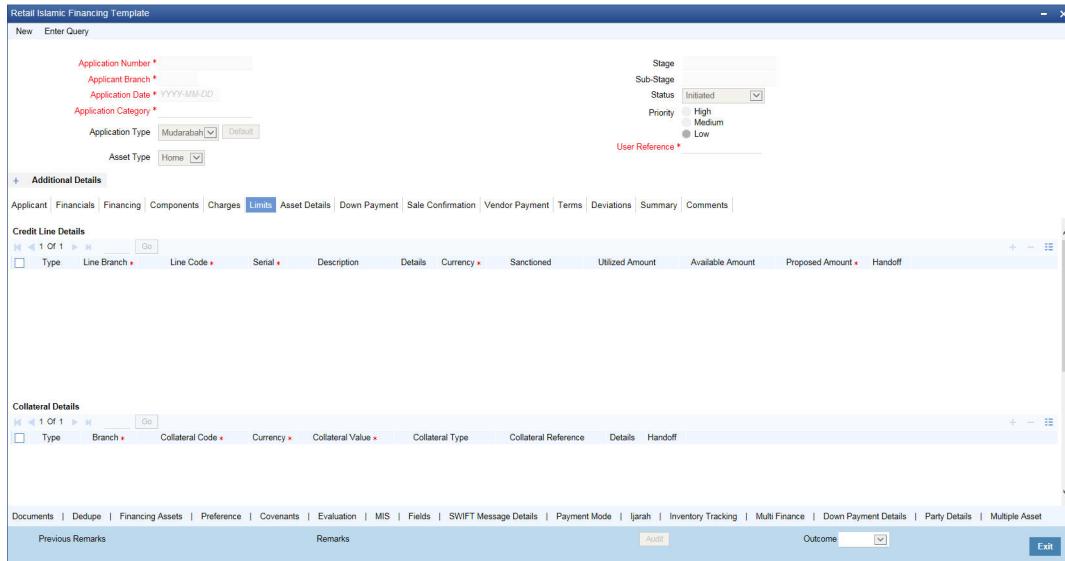
The system displays the amount due.

## Amount Waived

The system displayed the amount waived.

### 2.24.7 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.

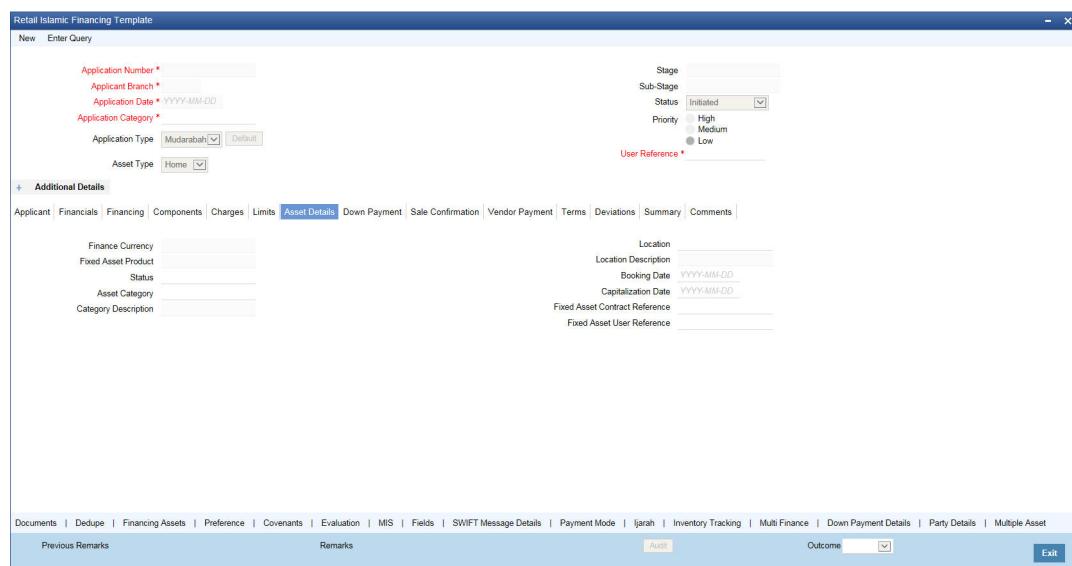
### **Linkage (%)**

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.*

## **2.24.8 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

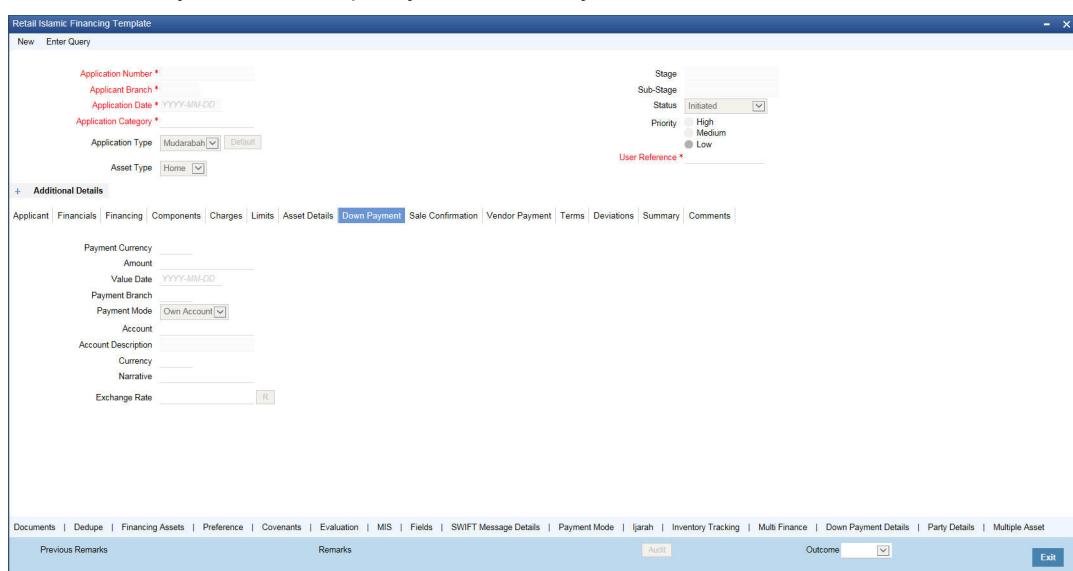
Specify the fixed asset contract reference.

### Fixed Asset User Reference

Specify the fixed asset user reference.

## 2.24.9 Down Payment Tab

Click 'Down Payment' tab to specify the Down Payment details.



The screenshot shows the 'Retail Islamic Financing Template' application interface. The 'Down Payment' tab is selected. The form includes fields for Application Number, Stage, Status, Priority, and User Reference. It also includes sections for Additional Details, Payment Currency, and Payment Branch. The bottom of the screen shows a navigation bar with various links like Documents, Dedupe, Financing Assets, etc.

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.

## 2.24.10 Sale Confirmation Tab

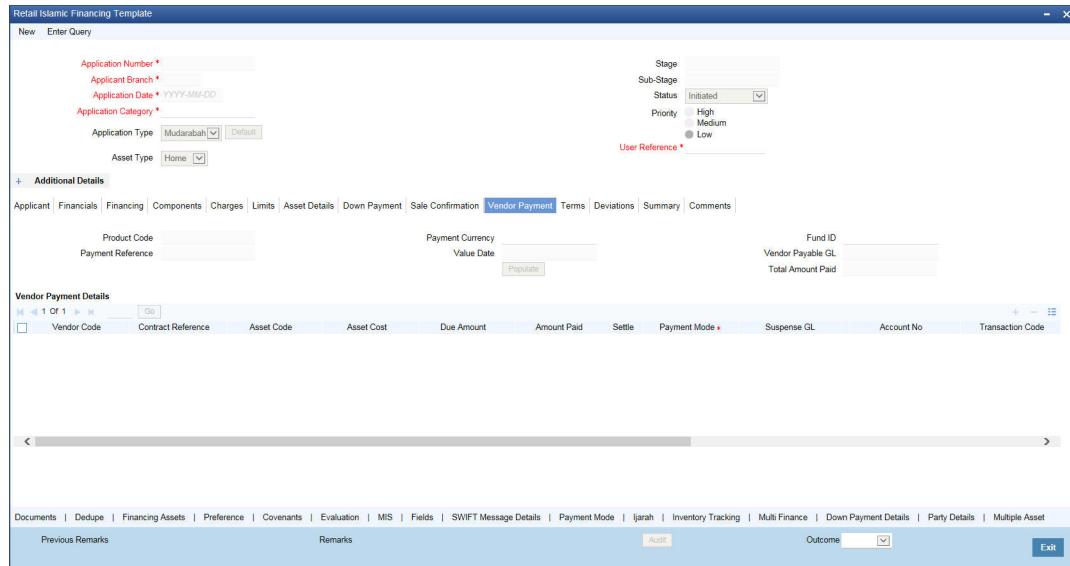
Click 'Sale Confirmation' to view the sale confirmation details.

You can view the following details here:

- Sale Date
- Remarks

## 2.24.11 Vendor Payments Tab

Click 'Vendor Payments' to maintain the vendor payment details.



The screenshot shows the 'Retail Islamic Financing Template' application interface. The 'Vendor Payments' tab is active. The main form contains fields for Application Number, Applicant Branch, Application Date, Application Category, Application Type (set to Mudarabah), Asset Type (set to Home), Stage, Sub-Stage (set to Initiated), Priority (set to High), and User Reference. Below this is a 'Additional Details' section with tabs for Applicant, Financials, Financing, Components, Charges, Limits, Asset Details, Down Payment, Sale Confirmation, Vendor Payment (selected), Terms, Deviations, Summary, and Comments. The 'Vendor Payment' section contains fields for Product Code, Payment Reference, Payment Currency, Value Date, and a 'Populate' button. To the right are fields for Fund ID, Vendor Payable GL, and Total Amount Paid. At the bottom, there is a table titled 'Vendor Payment Details' with columns for Vendor Code, Contract Reference, Asset Code, Asset Cost, Due Amount, Amount Paid, Settle, Payment Mode, Suspense GL, Account No, and Transaction Code. The table shows 1 of 1 record with the vendor code '12345'. The bottom navigation bar includes links for Documents, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, Payment Mode, Ijarah, Inventory Tracking, Multi Finance, Down Payment Details, Party Details, and Multiple Asset. It also includes buttons for Previous Remarks, Remarks, Audit, Outcome, and Exit.

You can specify the following in this tab:

### **Product Code**

The system displays the product code.

### **Payment Reference**

The system displays the product reference.

### **Payment Currency**

Specify the payment currency from the option list. Alternatively, you can select the payment currency from the option list. The list displays all valid values maintained in the system.

### **Value Date**

The system displays the value date.

### **Fund ID**

The system displays the fund ID.

### **Vendor Payable GL**

The system displays the vendor payable GL.

### **Total Amount Paid**

The system displays the total amount paid.

### **Vendor Payment Details**

#### **Vendor Code**

The system displays the vendor code.

#### **Contract Reference**

The system displays the contract reference number.

#### **Asset Code**

The system displays the asset code.

### **Asset Cost**

The system displays the asset cost.

### **Due Amount**

The system displays the due amount.

### **Amount Paid**

The system displays the amount paid.

### **Settle**

Check this box to settle the payment.

### **Payment Mode**

The system displays the payment mode,

### **Suspense GL**

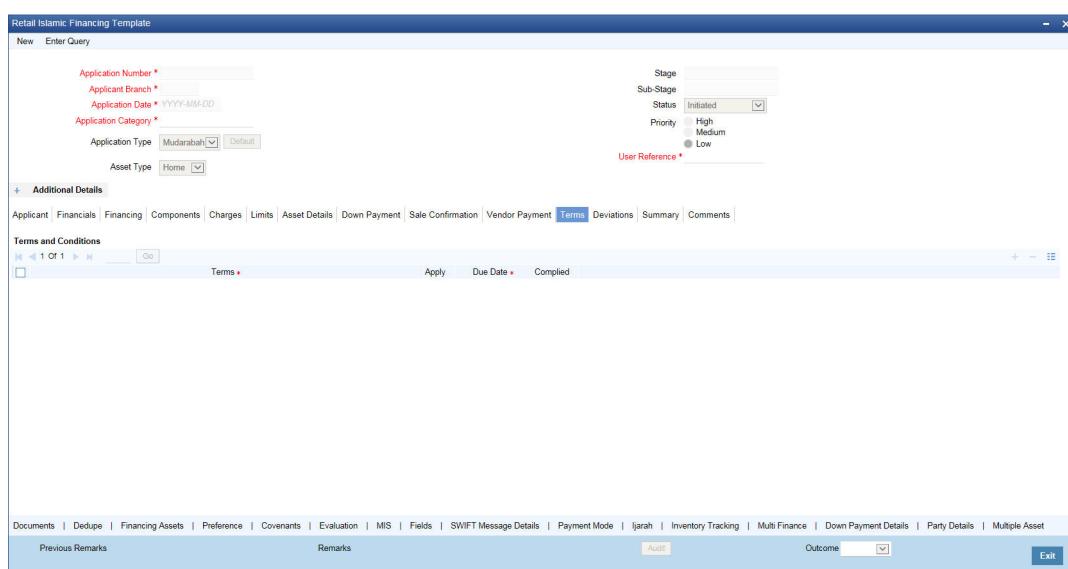
The system displays the suspense GL.

### **Account No**

The system displays the account number.

## **2.24.12 Terms Tab**

Click 'Terms' tab to maintain terms details. You can also maintain 'Terms' for the category in ORDRTERM. 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**

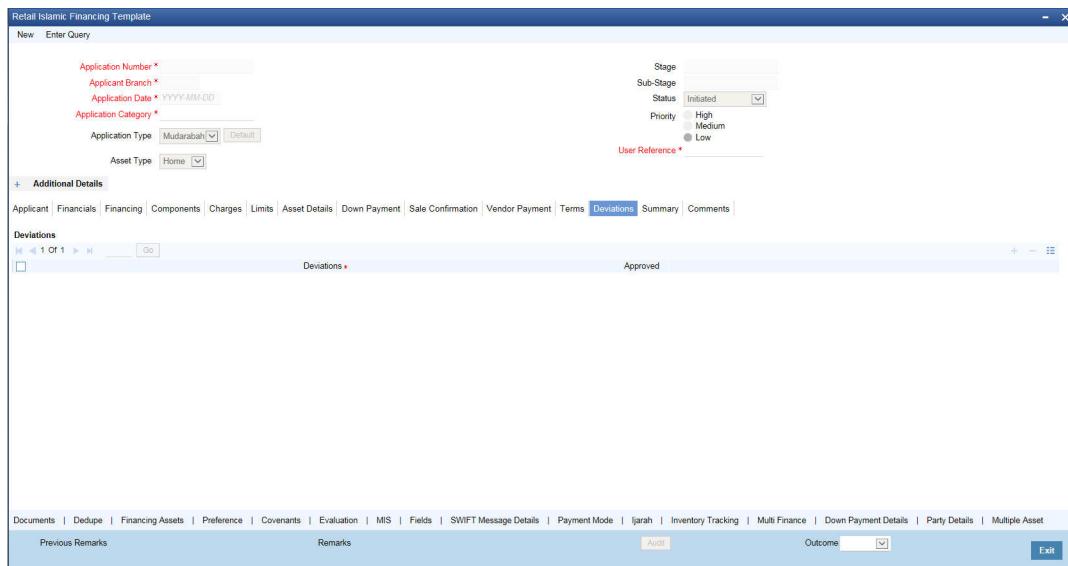
Select the date when the terms will be expired from the adjoining calendar.

#### **Complied**

Check this box if you comply with the terms.

## 2.24.13 Deviations Tab

Click 'Deviations' tab to view deviation details.



The screenshot shows the 'Retail Islamic Financing Template' application interface. The 'Deviations' tab is selected. The status is set to 'Approved'. The application number, branch, date, category, type, and asset type are also visible. The bottom section shows a summary of remarks and audit details.

### Deviations

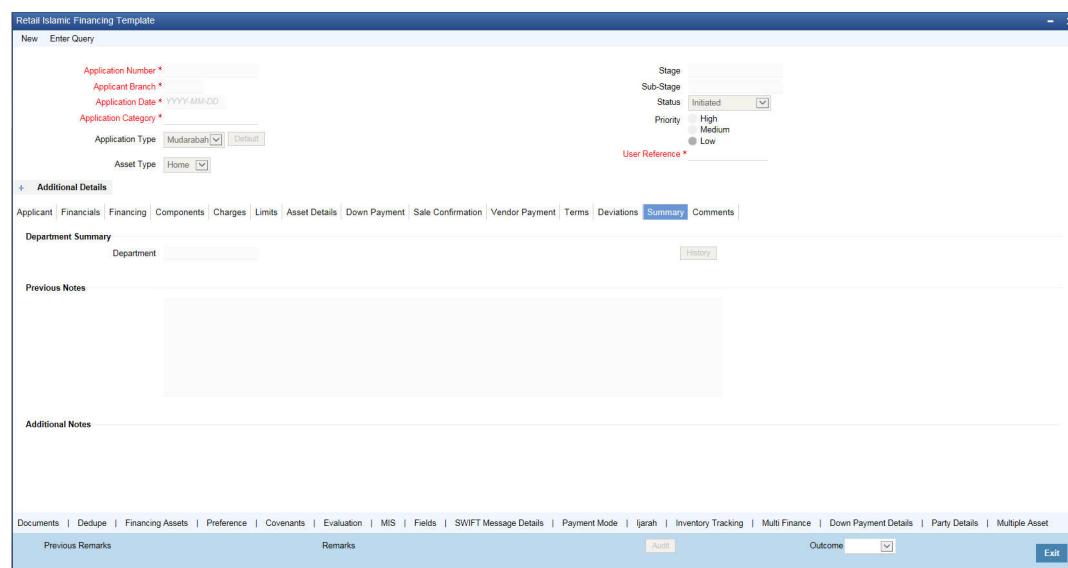
Specify the deviations.

### Approved

Check this box if the deviations are approved.

## 2.24.14 Summary Tab

Click 'Summary' tab to view summary details.



The screenshot shows the 'Retail Islamic Financing Template' application interface. The 'Summary' tab is selected. The status is set to 'Approved'. The application number, branch, date, category, type, and asset type are also visible. The bottom section shows a summary of remarks and audit details.

### Department Summary

#### Department

Specify the name of the department.

## **Previous Notes**

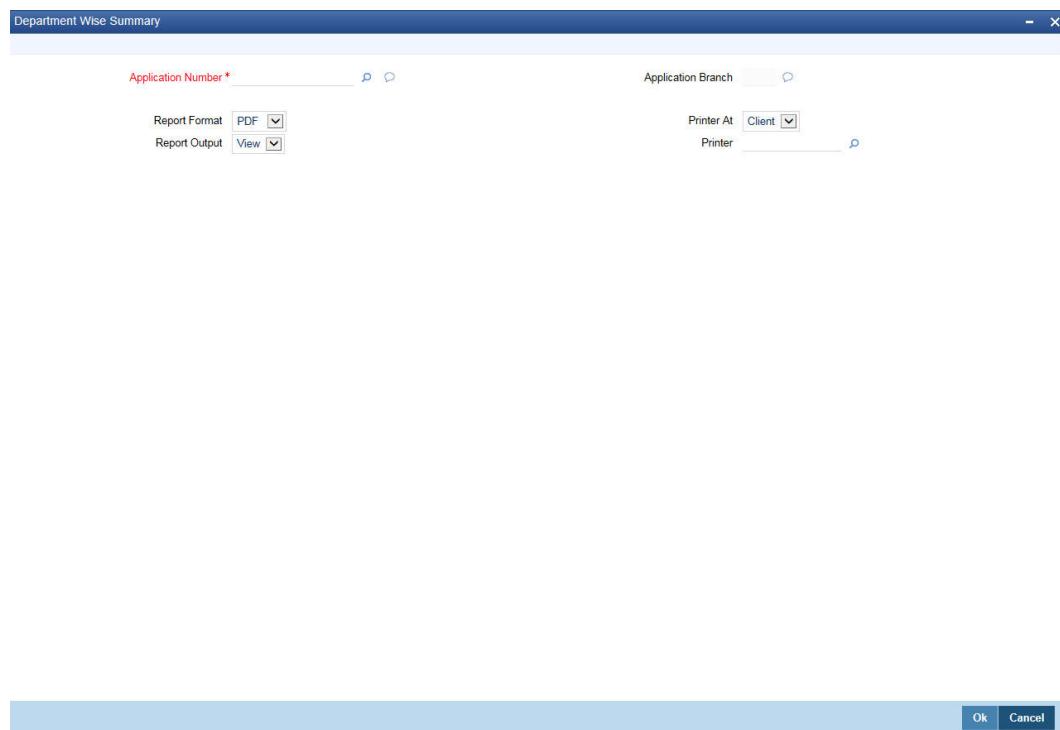
The system defaults the previous department notes. The system displays any comments given in any of the previous stages by the same department.

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.

## 2.24.15 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.

Remarks History

Execute Query

Application Number \_\_\_\_\_  
Version Number \_\_\_\_\_

Stage	Updated By	Remarks	Updated on
1 Of 1	Go		

Cancel

The system displays the following details:

- Application Number
- Stage
- Updated By
- Remarks
- Updated on

#### **2.24.16 Documents Button**

You can capture the finance related documents details through the 'Documents Upload' screen. Click 'Documents' button to invoke this screen.

Documents

Application Number \_\_\_\_\_ Application Category \_\_\_\_\_

Populate

Documents | Advices | Checklist

Document Upload

Document Category	Document Reference	Document Type	Mandatory	Remarks	Ratio Upload	Upload	View	Edit
1 Of 1	Go							

Ok | Exit

#### **Application Number**

The system displays the application number.

#### **Application Category**

The system displays the application category.

#### **Documents**

#### **Document Category**

Select the document category from the adjoining option list.

### **Document Reference**

Specify the document reference number.

### **Document Type**

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

### **Mandatory**

Check this box to indicate whether the document is mandatory.

### **Remarks**

Specify remarks, if any.

### **Ratio Upload**

Check this box if you require ratio upload.

### **Upload**

Click 'Upload' button to open the 'Document Upload' sub-screen. 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**

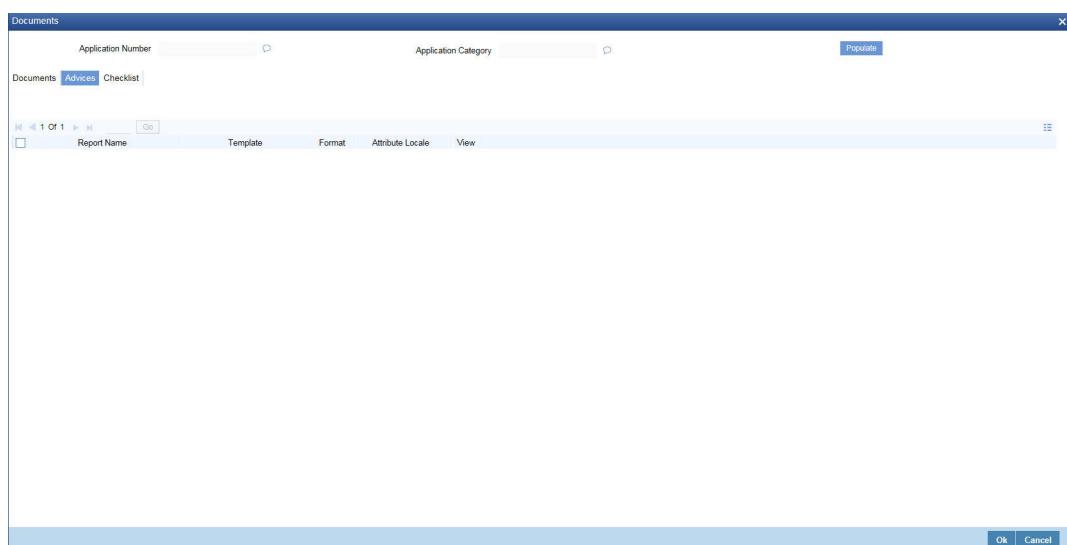
Click 'View' to view the document uploaded.

### **Edit**

Click 'Edit' to edit the uploaded documents.

## **2.24.16.1 Advices Tab**

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



### **Report Name**

The system displays the report name.

### **Template**

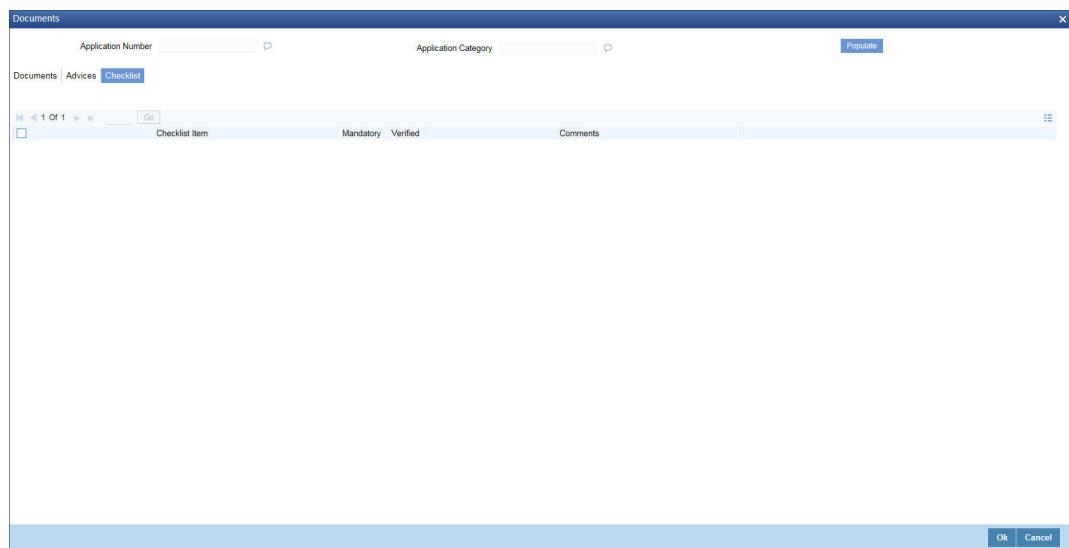
The system displays the template.

### **View**

Click 'View' to view the uploaded document.

### **2.24.16.2 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**

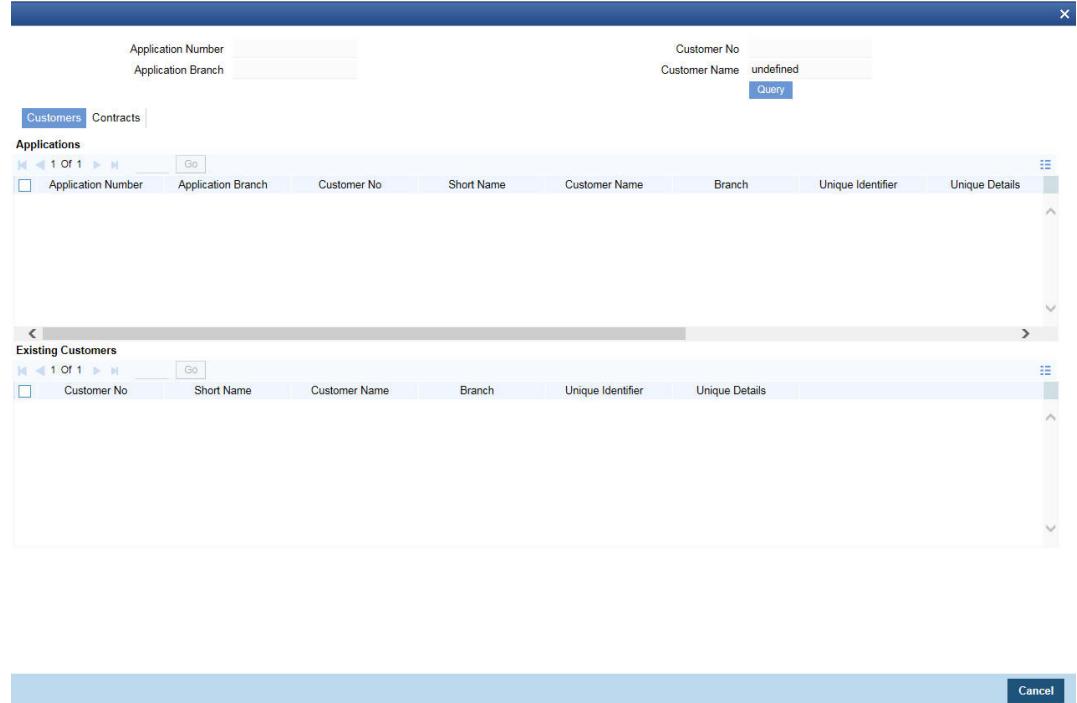
Specify comments, if any.

### **2.24.17 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.



### **2.24.17.1 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.

### **2.24.17.2 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.

### **2.24.18 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

Financing Asset Details

Application Category * MUDARABAH WEC	Branch Code 000	Customer Branch 000																											
Application Number *	Reference Number *	Customer Id * 000201																											
Application Type * Others	Currency *	Customer Name * 000201																											
<a href="#">Home</a> <a href="#">Vehicle</a> <a href="#">Others</a> <a href="#">Mortgage</a> <a href="#">Insurance</a> <a href="#">Valuation</a>																													
<b>Home Details</b> <table border="1"> <tr> <td>Asset Type New</td> <td>Year</td> <td>Address 1</td> </tr> <tr> <td>Purchase Order</td> <td>Builder</td> <td>Address 2</td> </tr> <tr> <td>Asset Class</td> <td>Model</td> <td>Address 3</td> </tr> <tr> <td>Asset Sub Type</td> <td>Width (Metres)</td> <td>Address 4</td> </tr> <tr> <td>Asset Status</td> <td>Length (Metres)</td> <td></td> </tr> <tr> <td>Asset Currency</td> <td>Purchase Order Number</td> <td></td> </tr> <tr> <td>Asset Value</td> <td>Geography</td> <td></td> </tr> <tr> <td>Occupancy</td> <td>BNA</td> <td></td> </tr> <tr> <td></td> <td>MSA</td> <td></td> </tr> </table>			Asset Type New	Year	Address 1	Purchase Order	Builder	Address 2	Asset Class	Model	Address 3	Asset Sub Type	Width (Metres)	Address 4	Asset Status	Length (Metres)		Asset Currency	Purchase Order Number		Asset Value	Geography		Occupancy	BNA			MSA	
Asset Type New	Year	Address 1																											
Purchase Order	Builder	Address 2																											
Asset Class	Model	Address 3																											
Asset Sub Type	Width (Metres)	Address 4																											
Asset Status	Length (Metres)																												
Asset Currency	Purchase Order Number																												
Asset Value	Geography																												
Occupancy	BNA																												
	MSA																												

[Ok](#) [Cancel](#)

### 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.

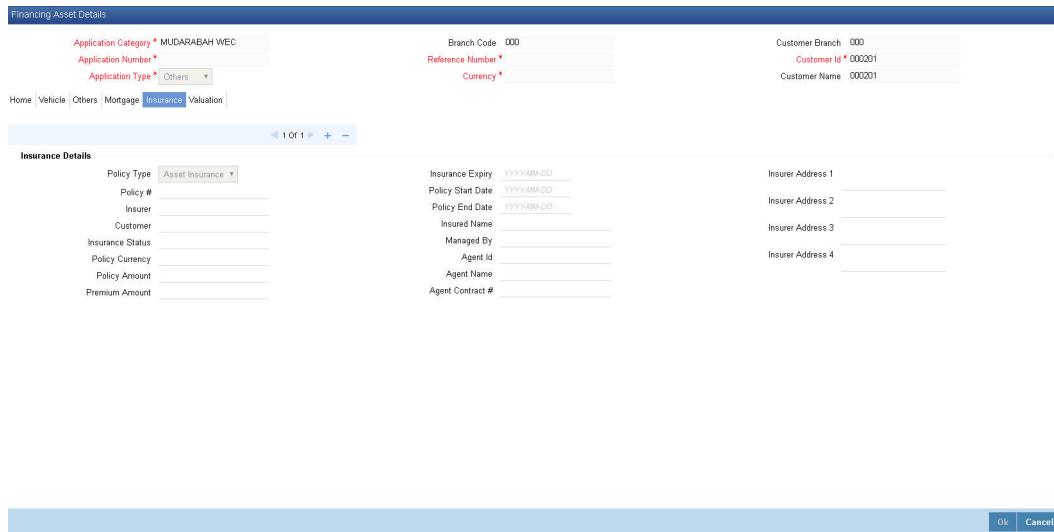
### Customer Name

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.*

## 2.24.18.1 Insurance Tab

Click 'Insurance' tab to view the insurance details.



The screenshot shows the 'Insurance Details' screen of the Oracle application. At the top, there are tabs for Home, Vehicle, Others, Mortgage, Insurance (which is selected and highlighted in blue), and Valuation. Below the tabs, there are several input fields and dropdowns. The 'Insurance Details' section contains fields for Policy Type (Asset Insurance), Insurer, Customer, Insurance Status, Policy Currency, Policy Amount, Premium Amount, and various dates and names related to the policy. At the bottom right of the screen, there are 'Ok' and 'Cancel' buttons.

### Policy Type

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

- Asset Insurance
- Life Insurance

### Policy No

The system displays the policy number.

### Insurer

The system displays the insurer.

### Customer

The system displays the customer number.

### Insurance Status

The system displays the insurance status.

### Policy Currency

The system displays the policy currency.

### Policy Amount

The system displays the policy amount.

### Premium Amount

The system displays the premium amount.

### Insurance Expiry

The system displays the insurance expiry date.

### Policy Start Date

The system displays the policy start date.

### Policy End Date

The system displays the policy end date.

### Insured Name

The system displays the insured name.

### Managed By

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

### Agent ID

The system displays the identification number of the agent.

### Agent Name

The system displays the name of the agent.

### Agent Contract No

The system displays the contract number of the agent.

### Insurer Address 1,2,3,4

The system displays the address of the insurer.

## 2.24.19 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:

- Days
- Months
- Years

**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.

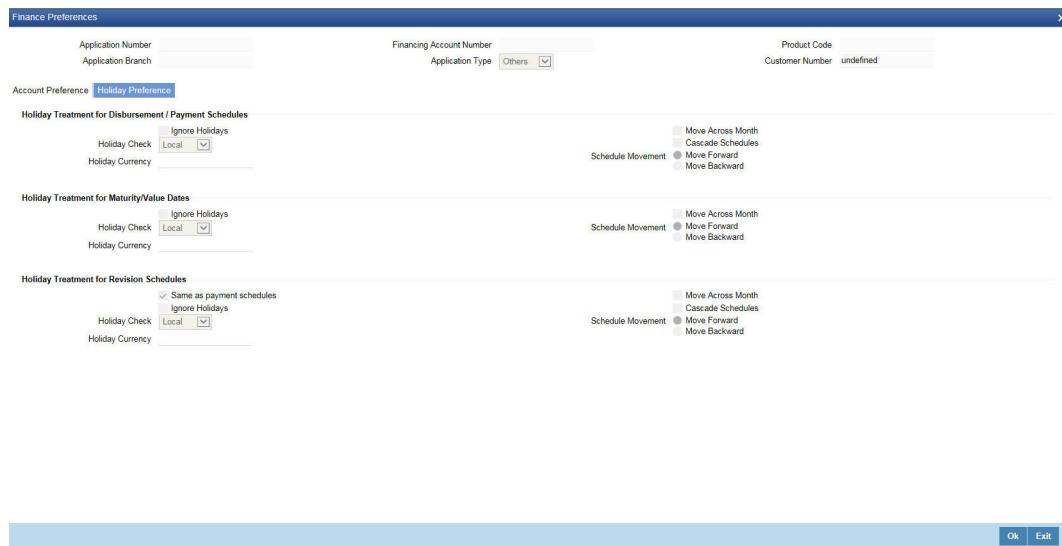
### **Intermediary Name**

The system displays the intermediary name.

### **Intermediary Ratio**

Specify the intermediary ratio.

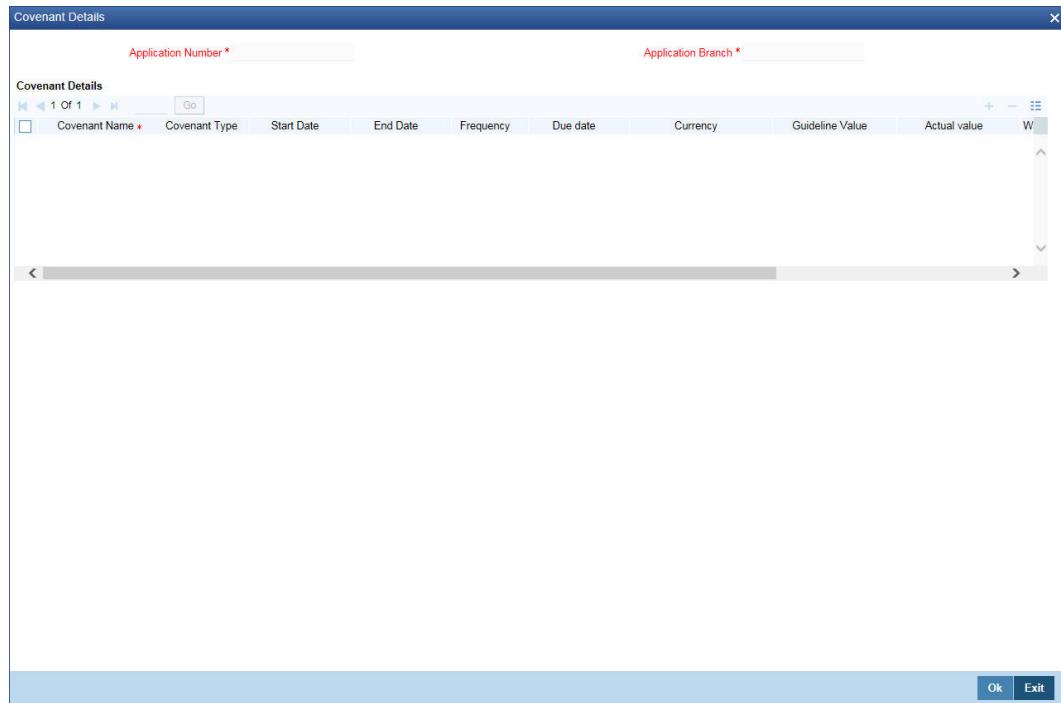
Click 'Holiday Preference' tab to specify the holiday preferences.



*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.*

## 2.24.20 Covenant Button

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



The screenshot shows a software interface titled 'Covenant Details'. At the top, there are two required fields: 'Application Number \*' and 'Application Branch \*'. Below these is a table with the following structure:

Covenant Details											
Go	Covenant Name *	Covenant Type	Start Date	End Date	Frequency	Due date	Currency	Guideline Value	Actual value	W	
1 Of 1											

At the bottom of the screen are 'OK' and 'Exit' buttons.

### **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.

### 2.24.21 Evaluation Button

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

The Evaluation screen is a modal window with the following sections:

- Risk Details:** A table with columns: Risk Id, Description, and Score. It shows 1 of 1 record with Risk Id 1.
- Credit Score:** A panel with fields: Rule Id, Grade, Score, and Scale. A "Calculate" button is present.
- Credit Rating:** A table with columns: Question Id, Category, Question, and Answer. It shows 1 of 1 record with Question Id 1.
- Bureau Report:** A section with a "Cancel" button.

#### 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.

**2.24.21.1 Credit Score Tab****Risk Details****Risk ID**

Specify the risk ID.

**Description**

Give a brief description on the risk ID.

**Score**

Specify the score.

**Credit Score****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.

## 2.24.21.2 Ratio Tab

Click 'Ratio tab' to invoke this screen.

The screenshot shows the 'Evaluation' screen with the 'Ratio' tab selected. At the top, there are fields for 'Application Number' (000201), 'Application Branch' (MUDARABAH WEC), 'Customer No' (000201), and 'Customer Type' (Individual). Below these are sections for 'Stated' and 'Actual' financial data. The 'Actual' section includes fields for 'Actual Income' (0.00), 'Actual Debit' (0.00), and 'What If Payment Amount' (0.00). A 'Compute' button is also present. A 'Ratios' table is shown with one entry: 'Ratio' (1.00), 'Description' (Ratio), 'Stated Value' (1.00), and 'Actual Value' (1.00). At the bottom, a 'Bureau Report' section is visible with a 'Cancel' button.

### Stated

#### **Currency**

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

#### **Total Income**

The system displays the total income.

#### **Total Expense**

The system displays the total expense.

#### **Total Other Assets**

The system displays the total other assets.

#### **Total Liable Amount**

The system displays the total liable amount.

#### **Total Assets**

The system displays the total assets.

### Actual

#### **Actual Income**

The system displays the actual income.

#### **Actual Debit**

The system displays the actual debit.

#### **What if Payment Amount**

The system displays the what if payment amount.

## **Ratios**

### **Ratio**

The system displays the ratio.

### **Description**

The system displays the description.

### **Stated Value**

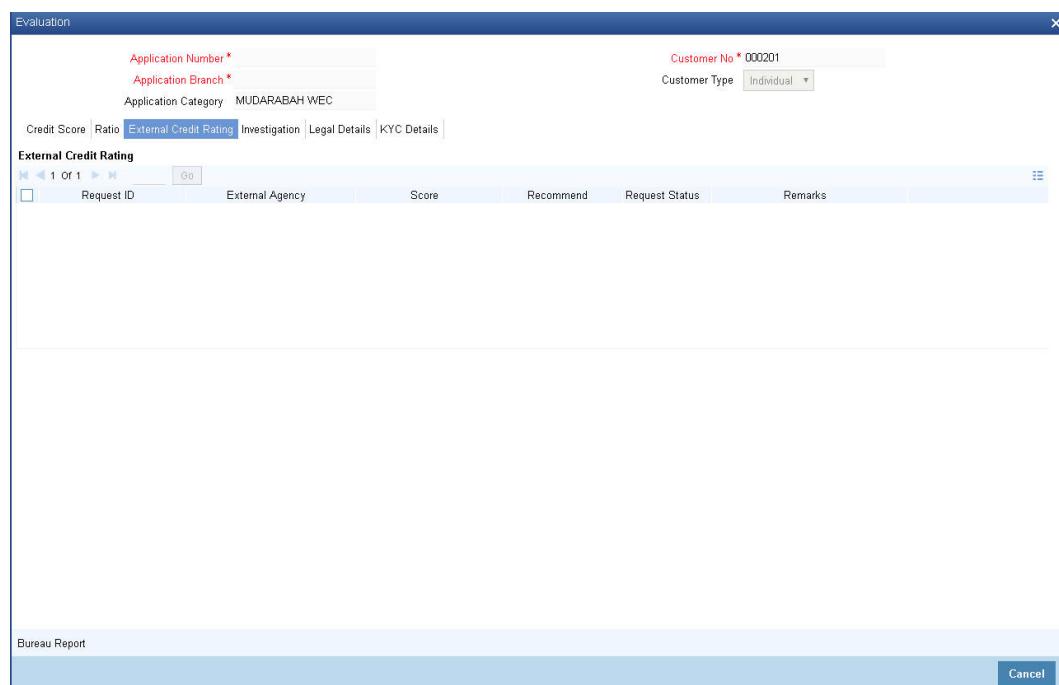
The system displays the stated value.

### **Actual Value**

The system displays the actual value.

## **2.24.21.3 External Credit Rating Tab**

Click 'External Credit Rating' tab to invoke this screen.



The screenshot shows the 'Evaluation' screen with the 'External Credit Rating' tab selected. The top section contains fields for Application Number (000201), Application Branch (MUDARABAH WEC), Application Category (MUDARABAH WEC), Customer No (000201), and Customer Type (Individual). Below these are tabs for Credit Score, Ratio, External Credit Rating, Investigation, Legal Details, and KYC Details. The 'External Credit Rating' tab is active, showing a table with one row. The table columns are: Request ID, External Agency, Score, Recommend, Request Status, and Remarks. The table shows 1 of 1 record. At the bottom left is a 'Bureau Report' link, and at the bottom right is a 'Cancel' button.

### **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**

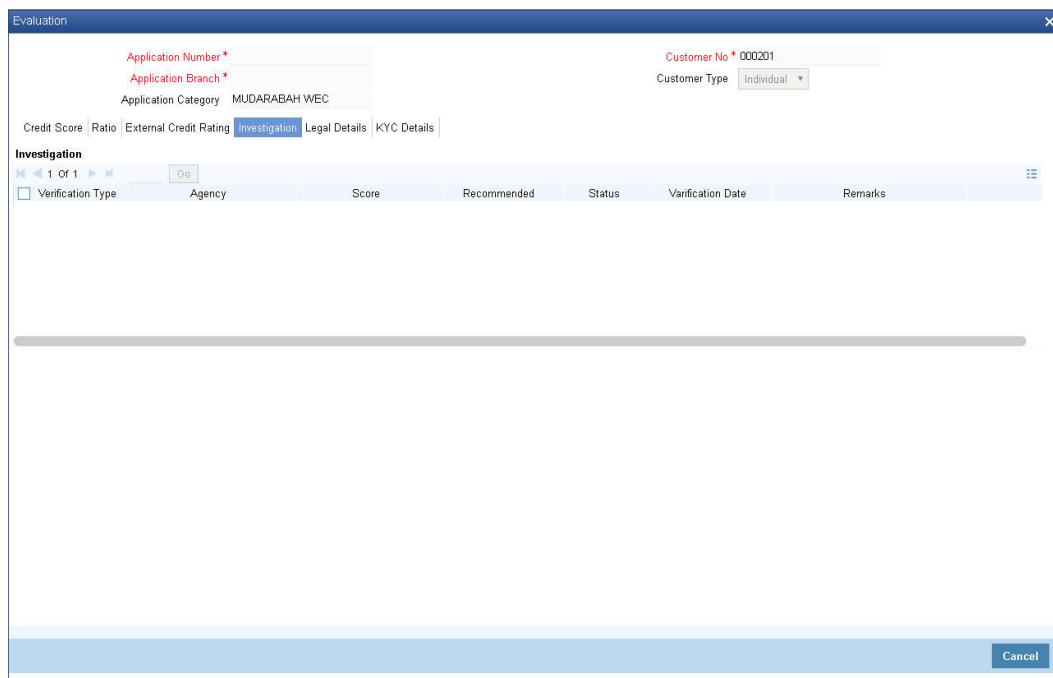
Specify the request status.

### **Remarks**

Specify remarks, if any.

## **2.24.21.4 Investigation Tab**

Click 'Investigation' tab to view investigation details.



Verification Type	Agency	Score	Recommended	Status	Verification Date	Remarks
GO	GO					

### **Verification Type**

Select the verification type from the adjoining drop-down list.

### **Agency**

Specify the investigation agency.

### **Score**

Specify the score.

### **Recommended**

Specify if the investigation is recommended or not.

### **Status**

Specify the status of the investigation.

### **Verification Date**

Select the verification date from the adjoining calendar.

### **Remarks**

Specify remarks, if any.

## 2.24.21.5 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

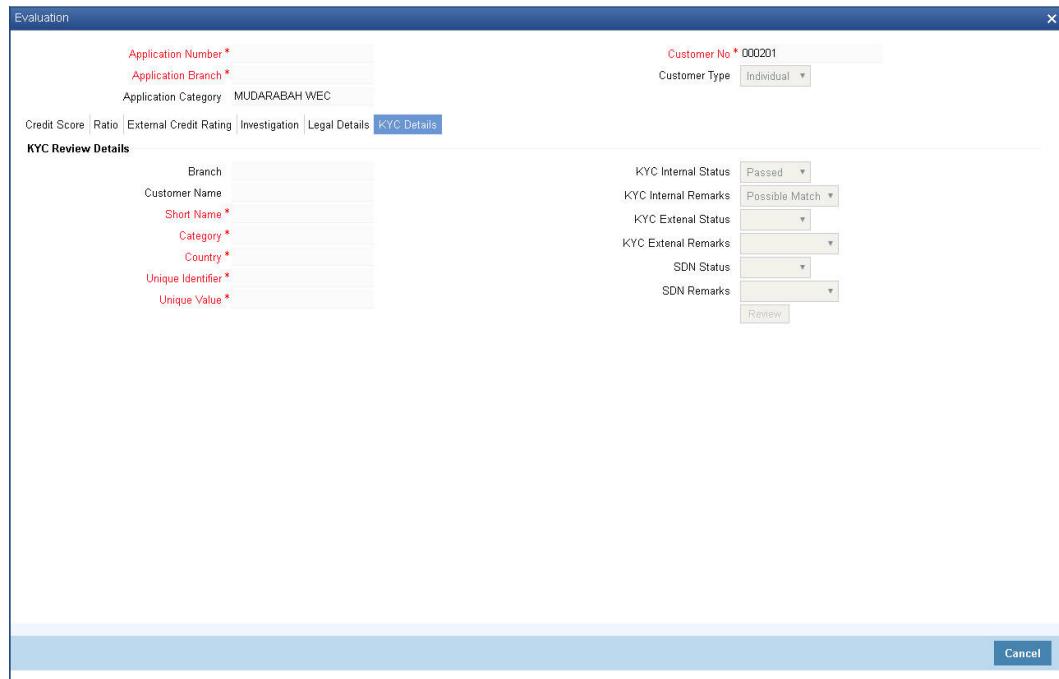
Specify the reject reason description.

### Remarks

Specify remarks, if any.

## 2.24.21.6 KYC Details Tab

Click 'KYC Details' tab to view KYC details.



The screenshot shows the 'Evaluation' window with the 'KYC Details' tab selected. The interface includes fields for Application Number, Application Branch, Application Category (MUDARABAH WEC), Customer No (000201), and Customer Type (Individual). The 'KYC Review Details' section contains fields for Branch, Customer Name, Short Name, Category, Country, Unique Identifier, and Unique Value. The 'KYC Internal Status' section shows 'Passed' as the status. The 'KYC External Status' section shows 'Possible Match' as the status. The 'SDN Status' section shows 'Review' as the status. A 'Review' button is located at the bottom right of the interface.

### KYC Review Details

#### **Branch**

The system displays the branch.

#### **Customer Name**

The system displays the customer name.

#### **Short Name**

The system displays the short name of the customer.

#### **Category**

The system displays the category.

#### **Country**

The system displays the country.

#### **Unique Identifier**

The system displays the unique identifier.

#### **Unique Value**

The system displays the unique value.

#### **KYC Internal Status**

The system displays the KYC Internal Status.

#### **KYC Internal Remarks**

The system displays the KYC internal remarks.

#### **KYC External Status**

The system displays the KYC External Status.

## KYC External Remarks

The system displays the remarks.

## SDN Status

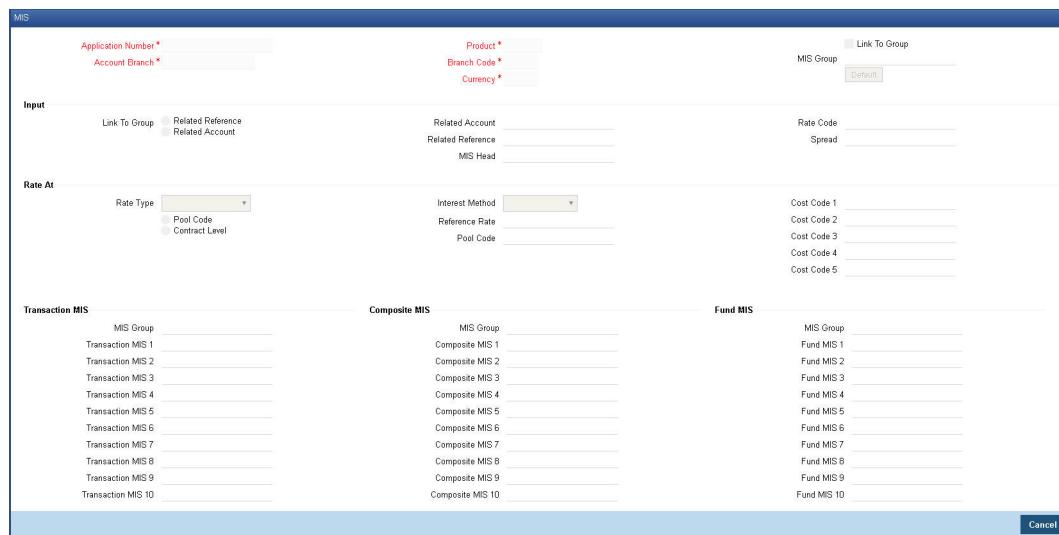
The system displays the SDN status.

## SDN Remarks

The system displays the SDN remarks.

## 2.24.22 MIS Button

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



The MIS screen is a form for capturing Master Interest Statement details. It includes sections for Input (Application Number, Product, Branch Code, MIS Group, Link To Group, MIS Head, Related Account, Related Reference, Rate Code, Spread), Rate At (Rate Type, Interest Method, Reference Rate, Cost Code 1-5), Transaction MIS (MIS Group, Transaction MIS 1-10), Composite MIS (Composite MIS Group, Composite MIS 1-10), and Fund MIS (Fund MIS Group, Fund MIS 1-10). A 'Cancel' button is located at the bottom right.

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

## 2.24.23 Fields Button

You can capture the UDF details in 'Fields' screen. Click 'Fields' button to invoke this screen.



Fields

Application Number \*  
Application Branch \*

Character Fields  
1 Of 1  
Field Name \* Field Value

Number Fields  
1 Of 1  
Field Name \* Field Value

Date Fields  
1 Of 1  
Field Name \* Field Value

Ok Cancel

*For information on Finance UDF, refer to the section 'Fields Tab' in the chapter 'Account Creation' in Retail Lending User Manual.*

## 2.24.24 SWIFT Message Details Button

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



SWIFT Message Details

Application Number Application Branch Account Number

Beneficiary Institution  
Beneficiary Institution

Sender To Receiver Information  
Sender to Receiver Information

Message Details  
Cover Required

Payment Details  
Payment Details

Charge Details  
Account Currency  
Our Correspondent  
Receiver  
Transfer Type  
Remitter - All Charges  
Charges  
Remitter 1

Ordering Institution  
Ordering Institution

Ordering Customer  
Ordering Customer

Intermediary Reimbursement Institution  
Intermediary Institution

Ultimate Beneficiary  
Ultimate Beneficiary

Beneficiary Institution for Cover  
Beneficiary Institution

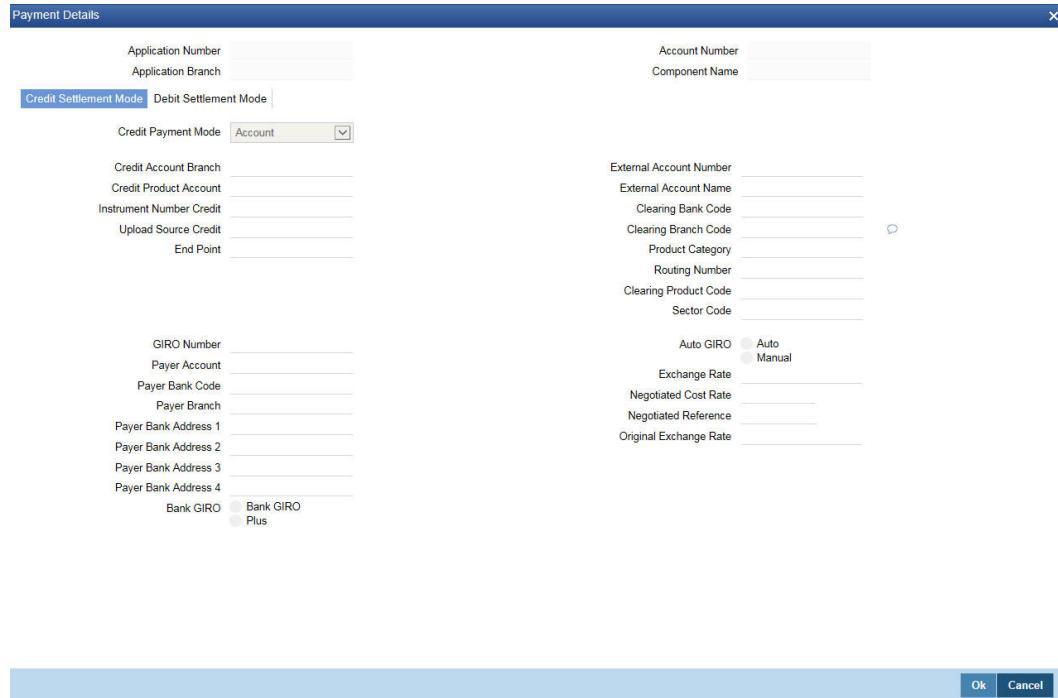
Receiver Correspondence  
Account With Institution  
Intermediary

Ok Exit

*For details on SWIFT Message, refer to the section 'SWIFT Message Details Button' in the chapter 'Account Creation' in Retail Lending User Manual.*

## 2.24.25 Payment Mode Button

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



The screenshot shows the 'Payment Details' dialog box. The 'Credit Settlement Mode' tab is selected. The form includes fields for Application Number, Application Branch, Account Number, Component Name, Credit Payment Mode (set to Account), Credit Account Branch, Credit Product Account, External Account Number, External Account Name, Clearing Bank Code, Clearing Branch Code, Product Category, Routing Number, Clearing Product Code, Sector Code, GIRO Number, Payer Account, Payer Bank Code, Payer Branch, Payer Bank Address 1, Payer Bank Address 2, Payer Bank Address 3, Payer Bank Address 4, Exchange Rate, Negotiated Cost Rate, Negotiated Reference, Original Exchange Rate, and Auto GIRO (Auto or Manual). At the bottom are Ok and Cancel buttons.

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.

## 2.24.25.1 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 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.

### **2.24.25.2 Debit Settlement Mode**

Click the 'Debit Settlement Mode' tab to specify the credit settlement mode details.

Payment Details

Application Number	Account Number
Application Branch	Component Name
Credit Settlement Mode <b>Debit Settlement Mode</b>	
Debit Payment Mode	Account <input checked="" type="checkbox"/>
Debit Account Branch	External Account Number
Debit Product Account	External Account Name
Card Number	Clearing Bank Code
Instrument Number Debit	Clearing Branch Code
Upload Source Debit	Product Category
End Point	Routing Number
Payer Account	Clearing Product Code
Payer Bank Code	Sector Code
Payer Branch	Auto GIRO <input checked="" type="checkbox"/> Auto <input type="checkbox"/> Manual
Payer Bank Address 1	Exchange Rate
Payer Bank Address 2	Negotiated Cost Rate
Payer Bank Address 3	Negotiated Reference
Payer Bank Address 4	Original Exchange Rate
GIRO Number	
Bank GIRO <input checked="" type="checkbox"/> Bank GIRO Plus <input type="checkbox"/>	

Ok Cancel

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.

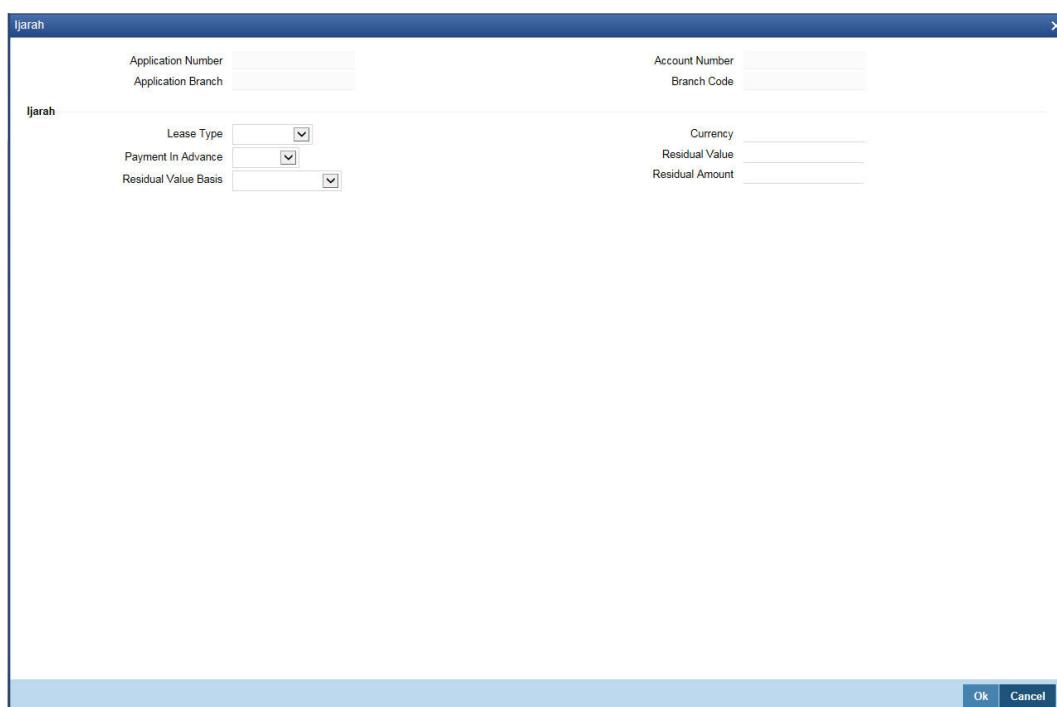
**Auto GIRO**

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.*

## **2.24.26 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**

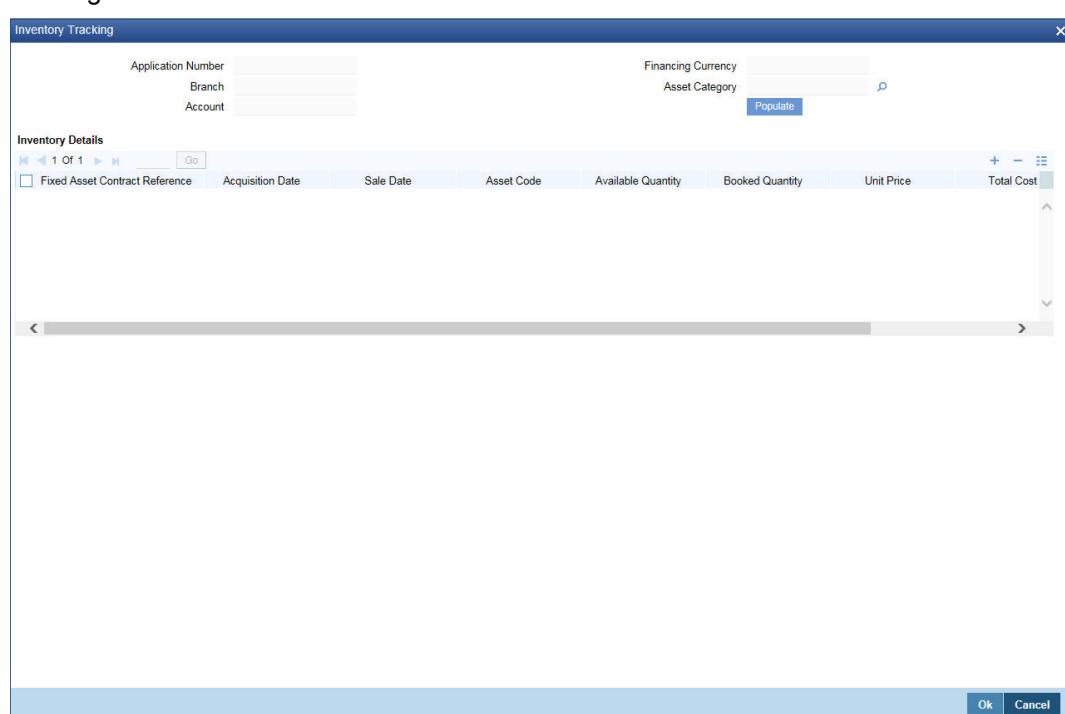
Specify the residual value.

### **Residual Amount**

Specify the residual amount.

## **2.24.27 Inventory Tracking Button**

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



Fixed Asset Contract Reference	Acquisition Date	Sale Date	Asset Code	Available Quantity	Booked Quantity	Unit Price	Total Cost

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.

**2.24.28 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**

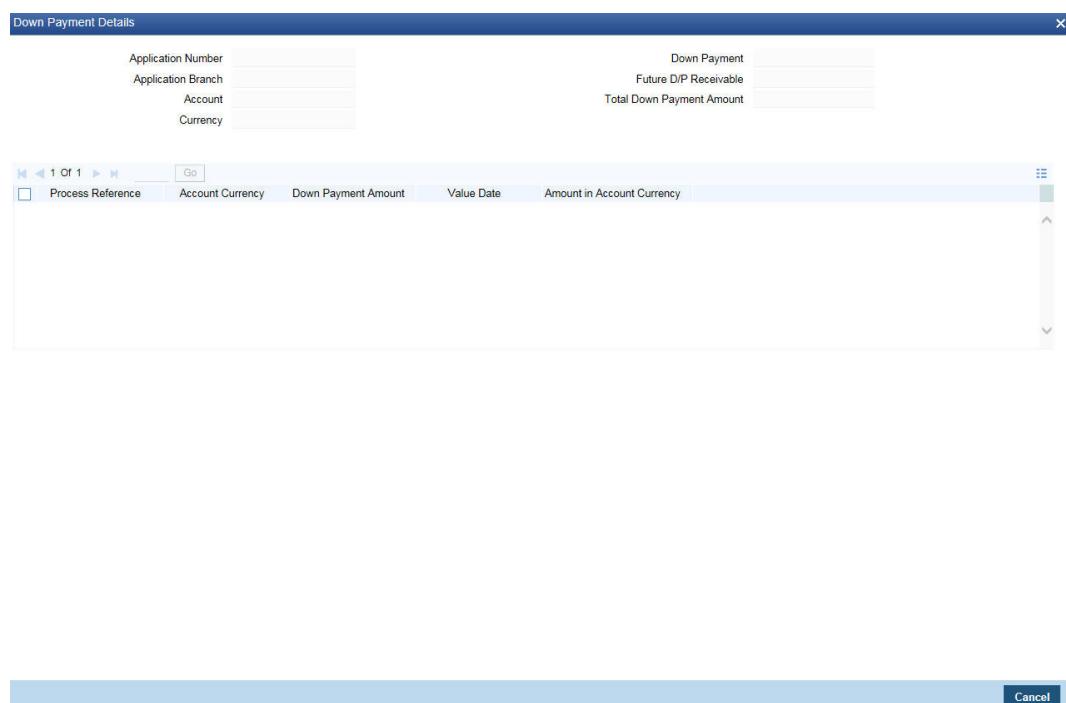
Specify the date of maturity.

**Remarks**

Specify the remarks if any.

### **2.24.29 Down Payment Details Button**

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



Application Number	Down Payment
Application Branch	Future D/P Receivable
Account	Total Down Payment Amount
Currency	

Process Reference	Account Currency	Down Payment Amount	Value Date	Amount in Account Currency
1 of 1	Go			

**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**

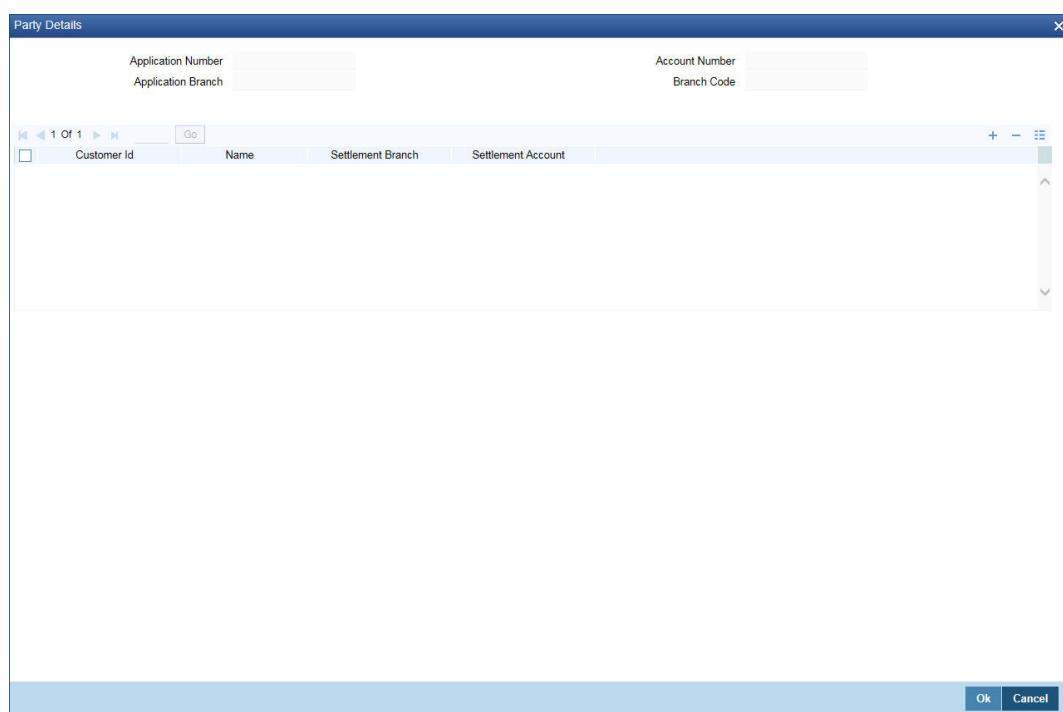
The system displays the value date.

**Amount in Account Currency**

The system displays the amount in account currency.

### **2.24.30 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**

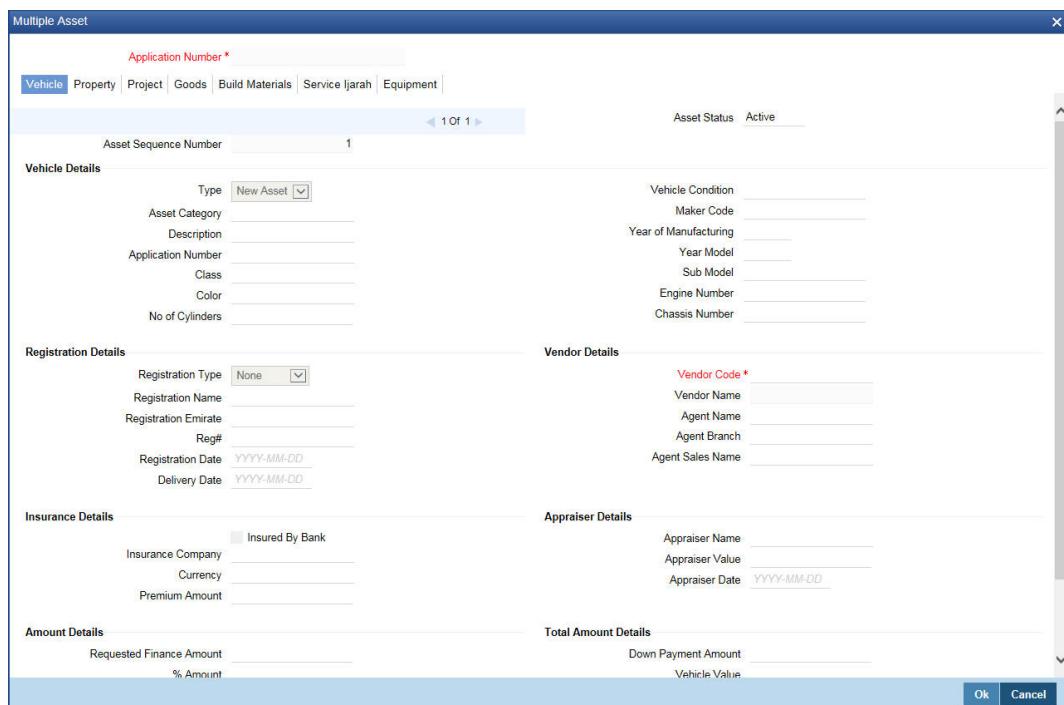
Specify the settlement branch code. Alternatively, you can select the settlement branch code from the option list. The list displays the branch codes maintained in the system.

### **Settlement Account**

Specify the settlement account number.

## **2.24.31 Multiple Asset Button**

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



The screenshot shows the 'Multiple Asset' dialog box. At the top, there is a header bar with the title 'Multiple Asset' and a close button. Below the header is a toolbar with tabs: Vehicle (selected), Property, Project, Goods, Build Materials, Service Ijarah, and Equipment. The main area is divided into several sections: 'Vehicle Details' (Asset Sequence Number: 1, Asset Status: Active), 'Registration Details' (Registration Type: None, Registration Name, Registration Emirate, Reg#, Registration Date: YYYY-MM-DD, Delivery Date: YYYY-MM-DD), 'Insurance Details' (Insured By Bank, Insurance Company, Currency, Premium Amount), 'Amount Details' (Requested Finance Amount, % Amount), 'Vendor Details' (Vendor Code: \*), and 'Appraiser Details' (Appraiser Name, Appraiser Value, Appraiser Date: YYYY-MM-DD). At the bottom right, there are 'Ok' and 'Cancel' buttons.

### **Application Number**

The system displays the application number.

### **Asset Sequence Number**

The system displays the asset sequence number.

### **Asset Status**

The system displays the status of the asset.

## **2.24.31.1 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.

## **2.24.31.2 Property Tab**

Click 'Property' tab to specify the property details.

The screenshot shows the 'Multiple Asset' dialog box with the 'Property' tab selected. The 'Property Details' section contains fields for New Property Type (dropdown with 'No' selected), Property Type, Description, Building Name, Builder Name, Project Name, Wing Name, District/Area, Area In Other Country, Plot Number, Lot Number, Property Status, Property Area, Property Usage, and Property Area In. The 'Amount Details' section includes fields for Currency, Requested Amount, Down Payment Amount, Valuation, Insurance Value, and Asset Finance Amount. The 'Insurance Details' section contains fields for Insurance Company, Insurance Paid By, Premium Amount, Insurance Name, and Expiry Date. At the bottom are 'Ok' and 'Cancel' buttons.

Specify the following details:

### **Property Details**

#### **New Property Type**

Select the new property type from the drop-down list. The options are as follows:

- Yes
- No

#### **Property Type**

Specify the property type.

**Description**

Specify the description of the property.

**Building Name**

Specify the name of the building.

**Builder Name**

Specify the name of the builder.

**Project Name**

Specify the name of the project.

**Wing Name**

Specify the wing name.

**District/Area**

Specify the district or area details.

**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

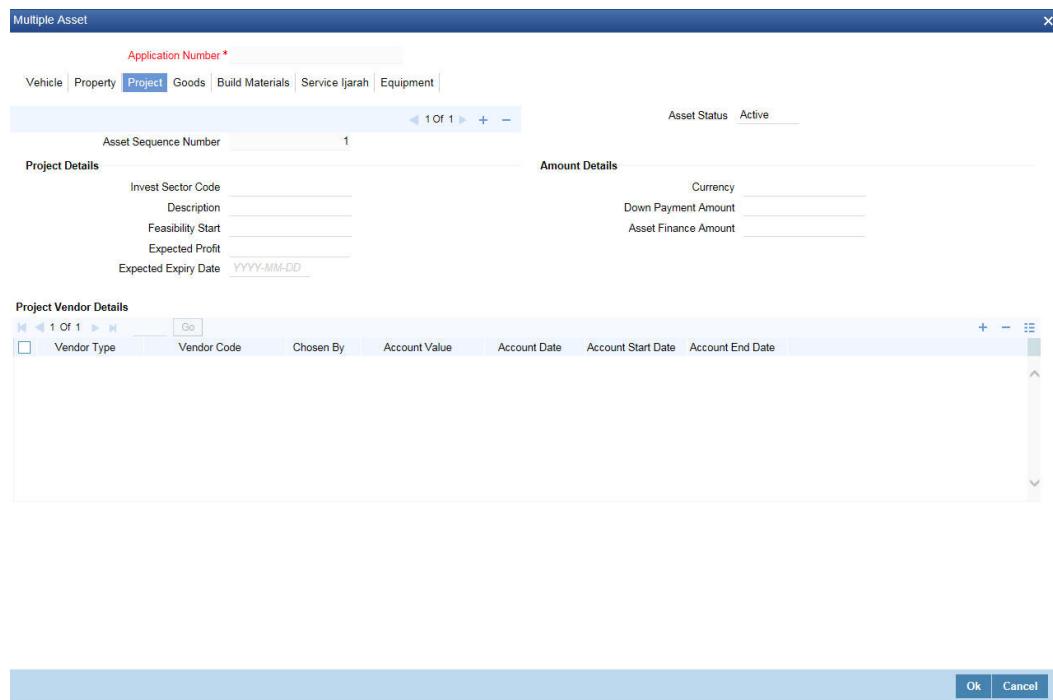
Specify the start date of account.

### Account End Date

Specify the end date of the account.

## 2.24.31.3 Project Tab

Click 'Project' tab to specify the project details.



Multiple Asset

Application Number \*

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

Asset Sequence Number: 1 | Asset Status: Active

**Project Details**

Invest Sector Code	Description	Currency
Feasibility Start		Down Payment Amount
Expected Profit		Asset Finance Amount
Expected Expiry Date	YYYY-MM-DD	

**Project Vendor Details**

Vendor Type	Vendor Code	Chosen By	Account Value	Account Date	Account Start Date	Account End Date
1 Of 1	Go					

Ok | Cancel

### 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**

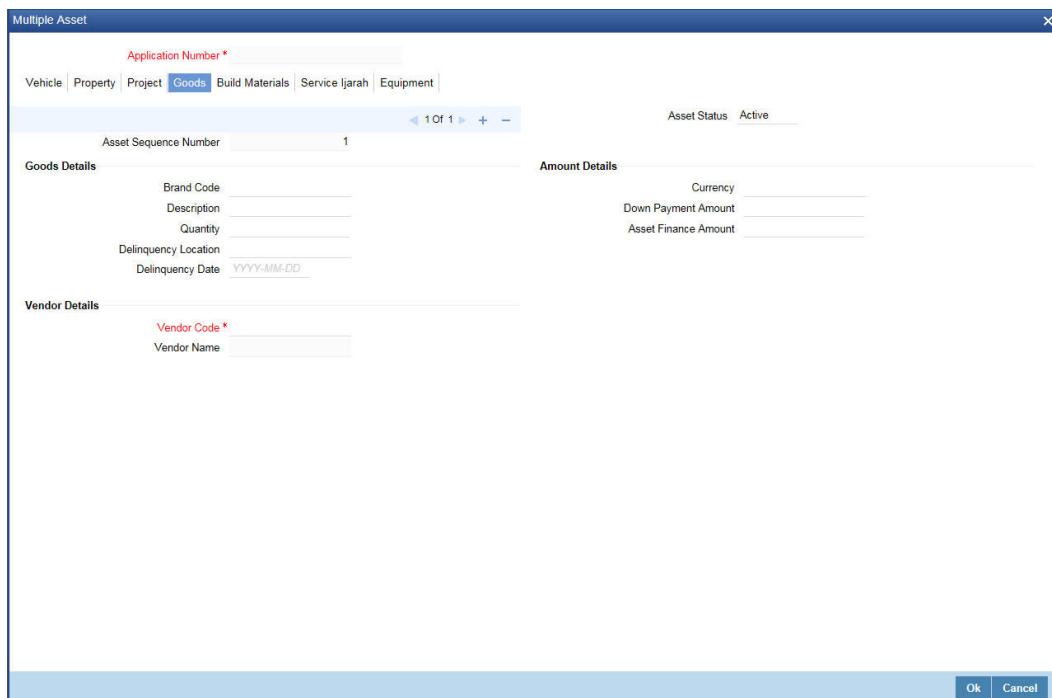
Specify the account start date.

### **Account End Date**

Specify the account end date.

## 2.24.31.4 Goods Tab

Click 'Goods' tab to specify the goods details.



The screenshot shows the 'Multiple Asset' dialog box. The 'Goods' tab is selected. The 'Application Number' field is marked as required. The 'Asset Sequence Number' is set to 1. The 'Asset Status' is set to 'Active'. The 'Goods Details' section contains fields for Brand Code, Description, Quantity, Delinquency Location, and Delinquency Date. The 'Amount Details' section contains fields for Currency, Down Payment Amount, and Asset Finance Amount. The 'Vendor Details' section contains fields for Vendor Code (marked as required) and Vendor Name. At the bottom, there are 'Ok' and 'Cancel' buttons.

### Goods Details

#### **Brand Code**

Specify the brand code of the goods.

#### **Description**

Specify the description of the goods.

#### **Quantity**

Specify the quantity of the goods.

#### **Delinquency Location**

Specify the delinquency location of the goods.

#### **Delinquency Date**

Specify the delinquency date of the goods.

### Amount Details

#### **Currency**

Specify the currency code.

#### **Down Payment Amount**

Specify the Down Payment amount.

#### **Asset Finance Amount**

Specify the asset finance amount.

## Vendor Details

### **Vendor Code**

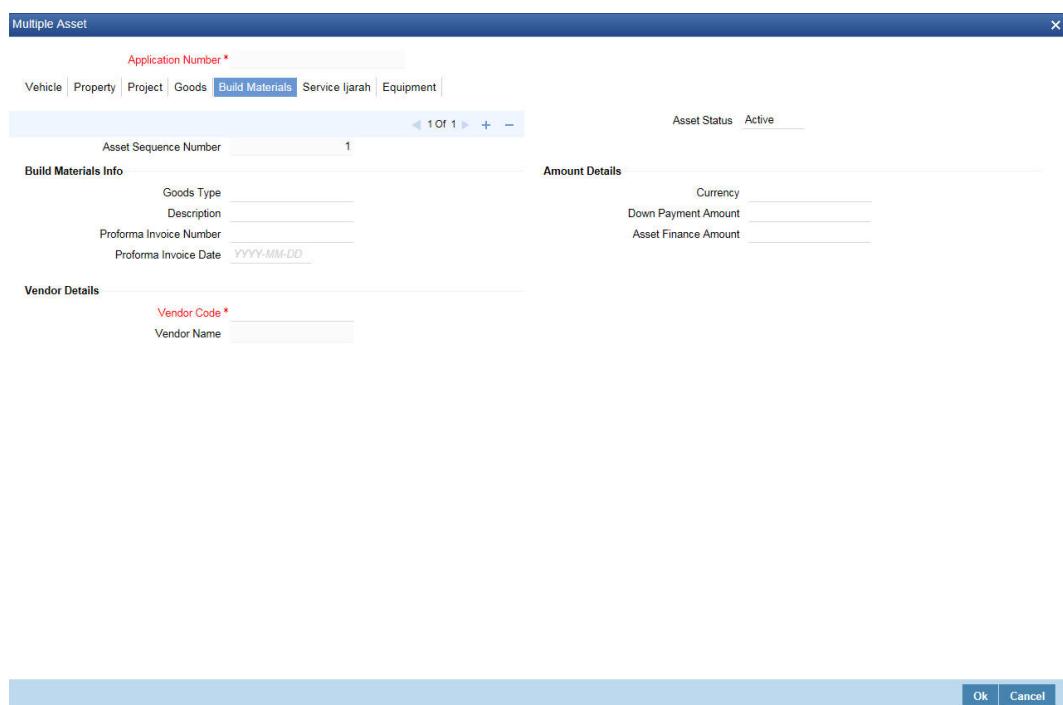
Specify the code of the vendor.

### **Vendor Name**

Specify the name of the vendor.

## 2.24.31.5 Build Materials Tab

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



Multiple Asset

Application Number \*

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

Asset Sequence Number 1 Asset Status Active

Build Materials Info

Goods Type

Description

Proforma Invoice Number

Proforma Invoice Date YYYY-MM-DD

Amount Details

Currency

Down Payment Amount

Asset Finance Amount

Vendor Details

Vendor Code \*

Vendor Name

Ok Cancel

## Build Materials Info

### **Goods Type**

Specify the goods type.

### **Description**

Specify the description of the goods type.

### **Proforma Invoice Number**

Specify the proforma invoice number.

### **Proforma Invoice Date**

Specify the proforma invoice date.

## Amount Details

### **Currency**

Specify the currency.

### **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.

## 2.24.31.6 Service Ijarah Tab

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

The screenshot shows the 'Service Ijarah' tab selected in a 'Multiple Asset' dialog box. The form is divided into several sections:

- Rent Ijarah:** Fields include Rent Location, Unit Number, Rent Plot Number, Rent Building Name, Project Name, Rent Area, Rent Emirate, Total Area, Built Up Area, No of Storey, Rent Start Date (YYYY-MM-DD), and Rent End Date (YYYY-MM-DD).
- Event Ijarah:** Fields include Event Type, Event Location, Event Plot Number, Event Building Name, Event Area, Event Emirate, Hotel Total Area, and Capacity.
- Educational Ijarah:** Fields include Course Name, Educational Beneficiary, Educational Start Date (YYYY-MM-DD), and Educational End Date (YYYY-MM-DD).
- Goods Ijarah:** Fields include Goods Type Code, Description, Brand Code, and Quantity. It also includes Delinquency Location and Delinquency Date (YYYY-MM-DD).
- Vendor Details:** Fields include Vendor Code\* and Vendor Name.
- Amount Details:** Fields include Currency, Down Payment Amount, and Asset Finance Amount.

At the bottom right of the dialog box are 'Ok' and 'Cancel' buttons.

## 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.

## **2.24.31.7 Equipment Tab**

Click 'Equipment' tab to specify the equipment details.

Multiple Asset

Application Number \*

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

1 Of 1 + - Asset Status Active

Asset Sequence Number	1	Amount Details						
Equipment Details		Currency						
Owner		Down Payment Amount						
Description		Asset Finance Amount						
Engine Number								
Equipment Location		Vendor Details						
Street		Vendor Code *						
Area Code		Vendor Name						
City Code								
Country								
Sales Info								
Sell Date: YYYY-MM-DD								
Invoice Number								
Invoice Date: YYYY-MM-DD								
Equipment Evaluation Details								
<table border="1"> <tr> <td>1 Of 1</td> <td>Go</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Evaluation Name</td> <td>Evaluation Value</td> <td>Evaluation Date</td> </tr> </table>			1 Of 1	Go	<input type="checkbox"/>	Evaluation Name	Evaluation Value	Evaluation Date
1 Of 1	Go							
<input type="checkbox"/>	Evaluation Name	Evaluation Value	Evaluation Date					

### Asset Sequence Number

The system displays the asset sequence number.

### Asset Status

The system displays the asset status.

### 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.

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### 3. Function ID Glossary

**O**

ORDCATMT ..... 2-26  
ORDDOCMT ..... 2-23  
ORDLEADM ..... 2-3  
ORDMUSAE ..... 2-39  
ORDOVDMT ..... 2-20  
ORDPRCMT ..... 2-29  
ORDRATMT ..... 2-17

ORDRMSIN ..... 2-105  
ORDRULMT ..... 2-11  
ORSCATMT ..... 2-29  
ORSDOCMT ..... 2-25  
ORSLEADM ..... 2-10  
ORSOVDMT ..... 2-22  
ORSRATMT ..... 2-19  
ORSRULMT ..... 2-16