

Musharaka Creation User Guide
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Musharaka Creation User Guide
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1. Preface

1.1 Introduction

This manual is designed to help you quickly get acquainted with the workflow of *Musharaka* 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.

Chapter 2	<i>Musharaka creation</i> explains the workflow of Musharaka finance and process of maintaining the prospective applicant details.
Chapter 3	<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 and sections:

- Prospect Details** (Header)
- New** (Action button)
- Enter Query** (Text input)
- Lead Id *** (Text input)
- Description** (Text input)
- View Offers** (Button)
- Branch *** (Text input)
- Date of Request *** (Text input)
- New Account Number** (Text input)
- Recommender ID** (Text input)
- Recommender Position** (Text input)
- Customer Service** (Default value)
- Application Type** (Text input)
- Retail** (Default value)
- Loan Type** (Text input)
- Current Status** (Text input)
- New Status** (Text input)
- Conversation ID** (Text input)
- Assign To** (Text input)
- Priority** (Text input)
- High** (Default value)
- Applicant Details** (Section)
- Type** (Text input)
- Primary** (Default value)
- Customer Name** (Text input)
- Main** (Tab)
- Details** (Tab)
- Financial** (Tab)
- Requested** (Tab)
- History** (Tab)
- Corporate** (Tab)
- Applicant Details** (Section)
- Sequence Number *** (Text input)
- Applicant Type** (Text input)
- Existing** (Text input)
- Local Branch** (Text input)
- Customer No** (Text input)
- Default** (Text input)
- Short Name *** (Text input)
- Customer Name** (Text input)
- National Id** (Text input)
- Responsibility** (Text input)
- Documents** (Link)
- Interaction** (Link)
- Fields** (Link)
- Maker** (Text input)
- Checker** (Text input)
- Date Time:** (Text input)
- Date Time:** (Text input)
- Mod No** (Text input)
- Record Status** (Text input)
- Authorization Status** (Text input)
- Exit** (Button)

You can specify the following details in this screen:

Lead Id

Specify a unique identification for the prospective finance customer.

Description

Specify a suitable description for the prospective 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.

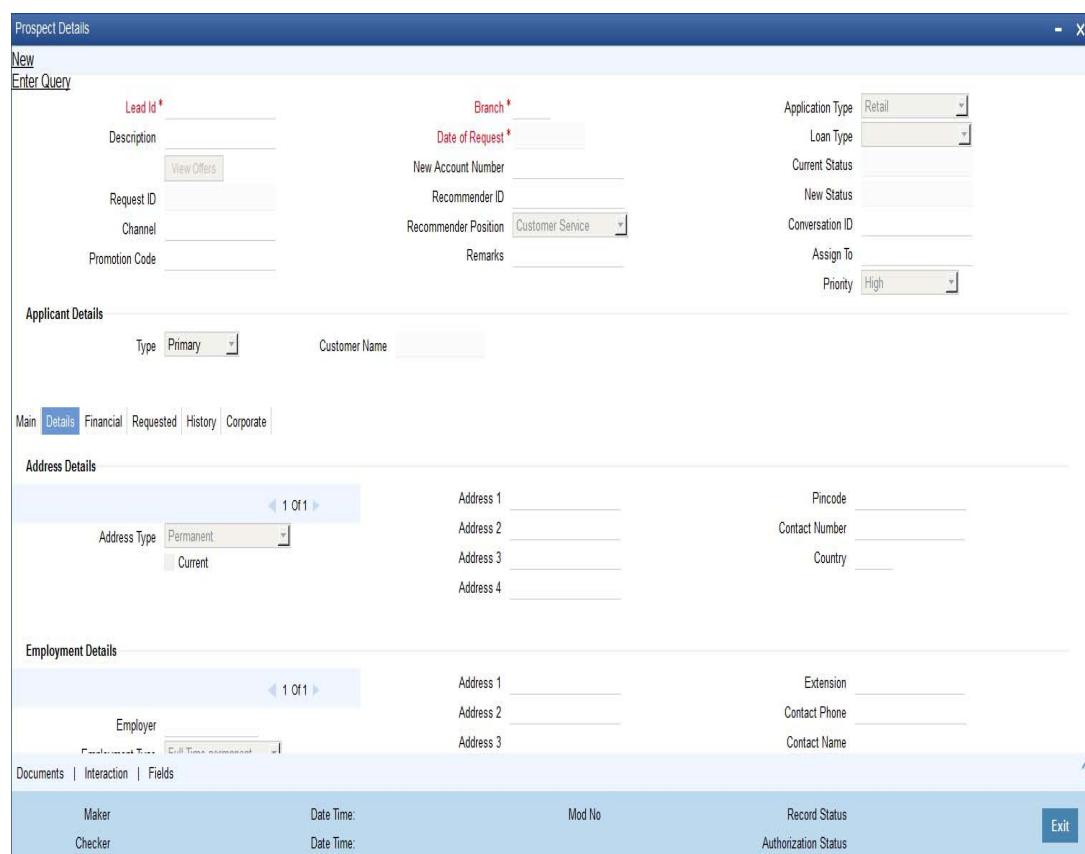
Marital Status

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 divided into several sections:

- New** / **Enter Query** (Buttons)
- Prospect Details** (Section):
 - Lead Id * (Text)
 - Description (Text)
 - Request ID (Text)
 - Channel (Text)
 - Promotion Code (Text)
 - Branch * (Text)
 - Date of Request * (Text)
 - New Account Number (Text)
 - Recommender ID (Text)
 - Recommender Position (Dropdown: Customer Service)
 - Remarks (Text)
 - Application Type (Dropdown: Retail)
 - Loan Type (Dropdown)
 - Current Status (Text)
 - New Status (Text)
 - Conversation ID (Text)
 - Assign To (Text)
 - Priority (Dropdown: High)
- Applicant Details** (Section):
 - Type (Dropdown: Primary)
 - Customer Name (Text)
- Address Details** (Section):
 - Address Type (Dropdown: Permanent, Current)
 - 1 Of 1 (Text)
 - Address 1 (Text)
 - Address 2 (Text)
 - Address 3 (Text)
 - Address 4 (Text)
 - Pincode (Text)
 - Contact Number (Text)
 - Country (Text)
- Employment Details** (Section):
 - Employer (Text)
 - 1 Of 1 (Text)
 - Address 1 (Text)
 - Address 2 (Text)
 - Address 3 (Text)
 - Extension (Text)
 - Contact Phone (Text)
 - Contact Name (Text)
- Buttons**:
 - Documents
 - Interaction
 - Fields
 - Exit

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

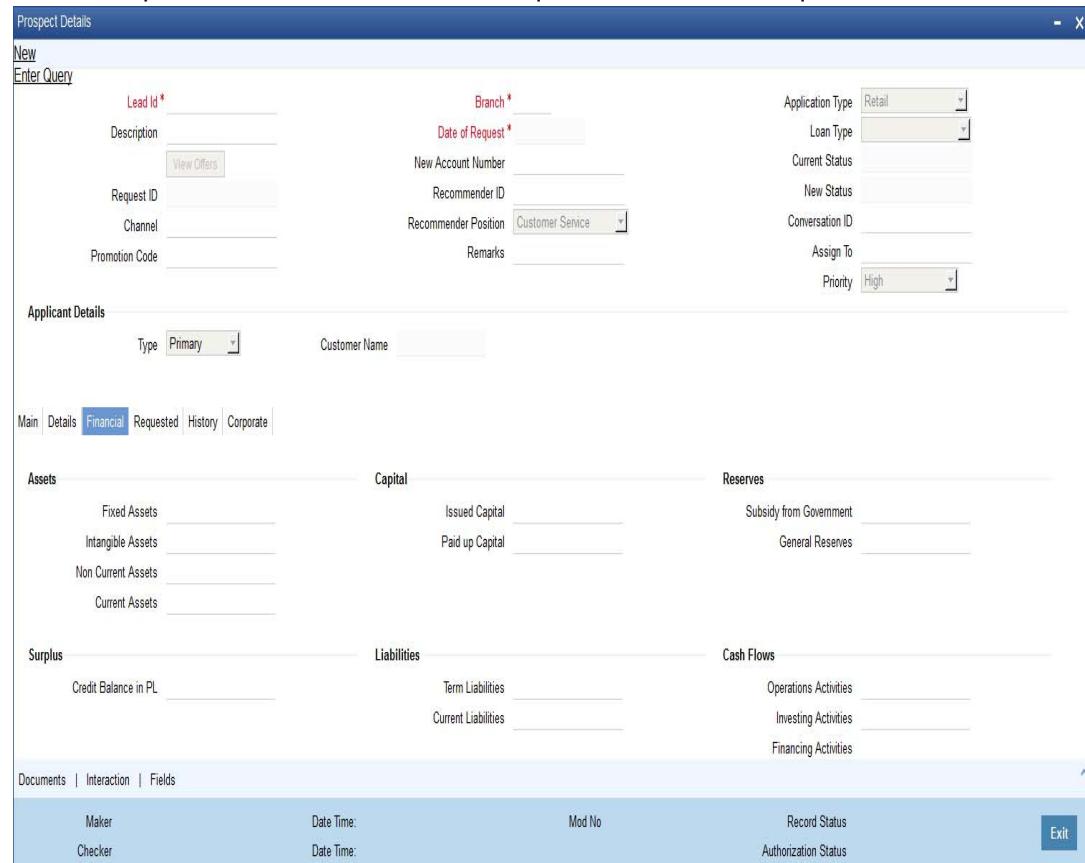
Specify the number of years the customer has spent with his current employer.

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.



Prospect Details

New

Enter Query

Lead Id *

Description

Request ID

Channel

Promotion Code

Branch *

Date of Request *

New Account Number

Recommender ID

Recommender Position

Customer Service

Remarks

Application Type

Retail

Loan Type

Current Status

New Status

Conversation ID

Assign To

Priority

Primary

Customer Name

Main | Details | **Financial** | Requested | History | Corporate

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

Documents | Interaction | Fields

Maker

Checker

Date Time:

Date Time:

Mod No

Record Status

Authorization Status

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.

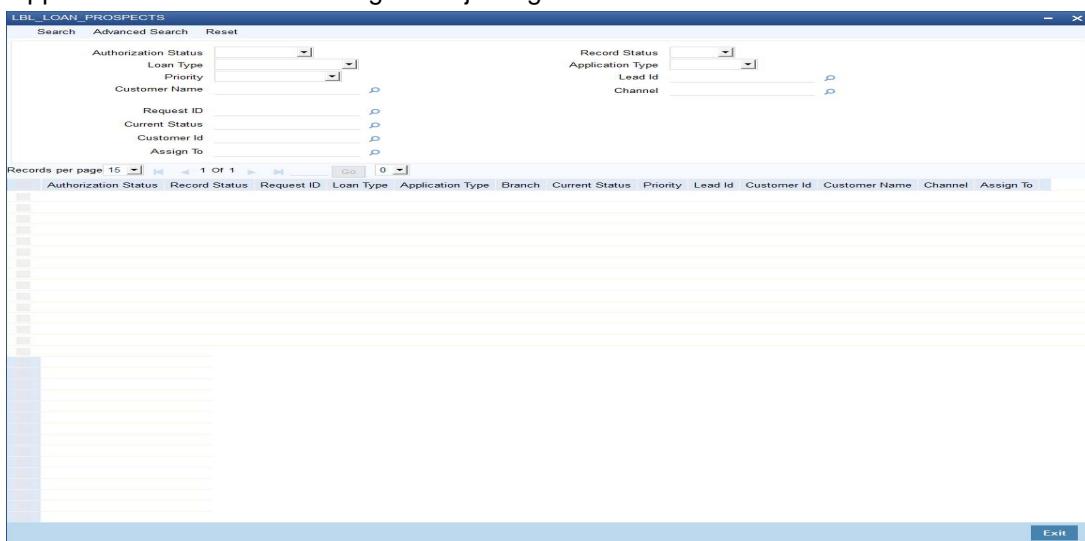
Rate

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 sections:

- Main Tab:** Contains 'Question Details' and 'Answer Details' sections. 'Question Details' shows a table with columns: Question Id * (containing '1 Of 1'), Category, and Question. 'Answer Details' shows a table with columns: Sequence Number * (containing '1 Of 1'), Possible Answer, and Score.
- Rating:** Contains fields for 'Maker' and 'Checker' (both with 'Date Time:' dropdowns), 'Mod No', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner of this section.

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

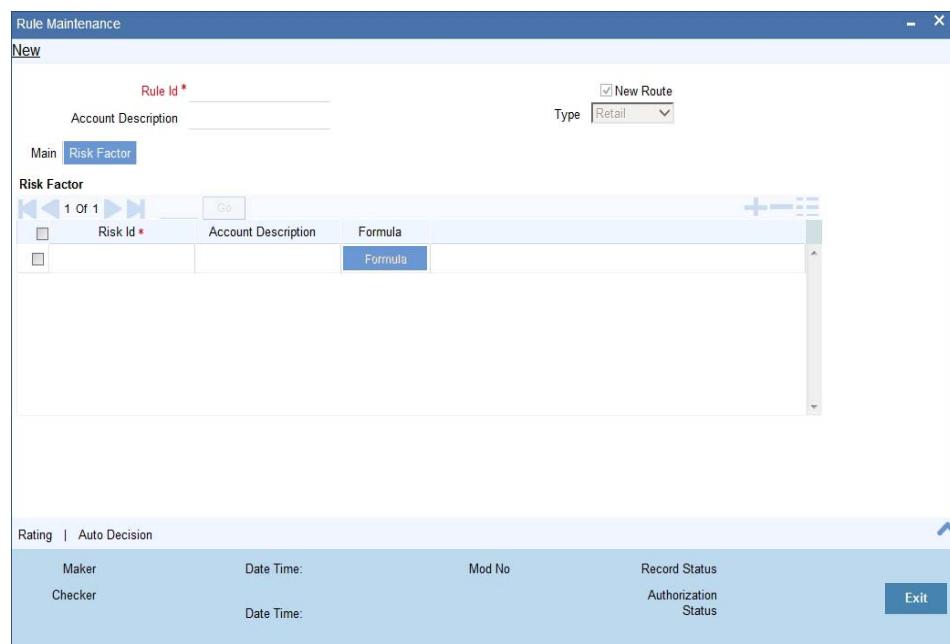
Specify a set of possible answers to be associated with a question.

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.

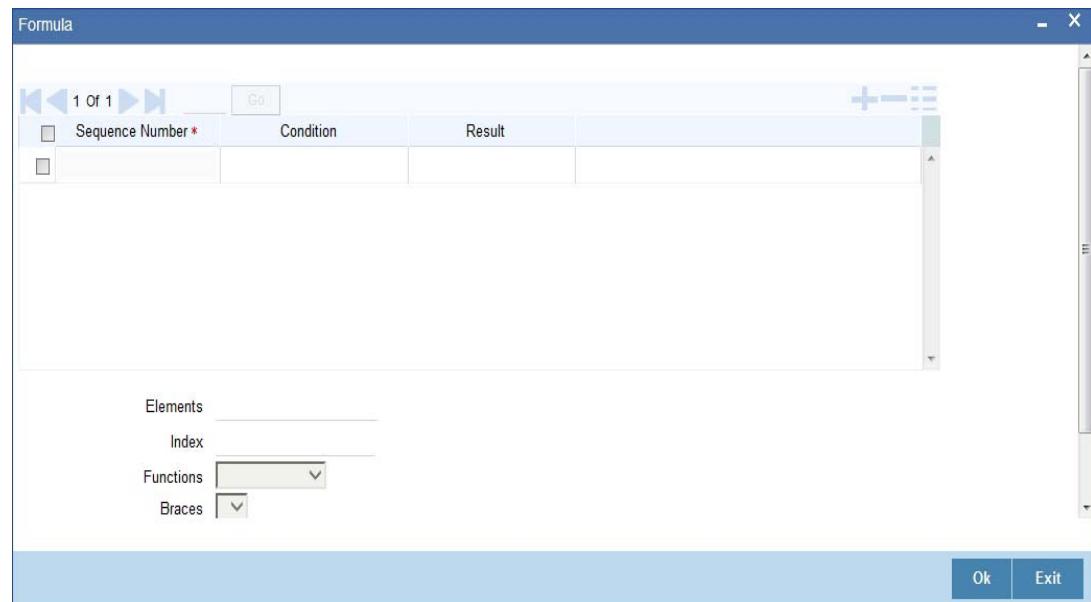
Description

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

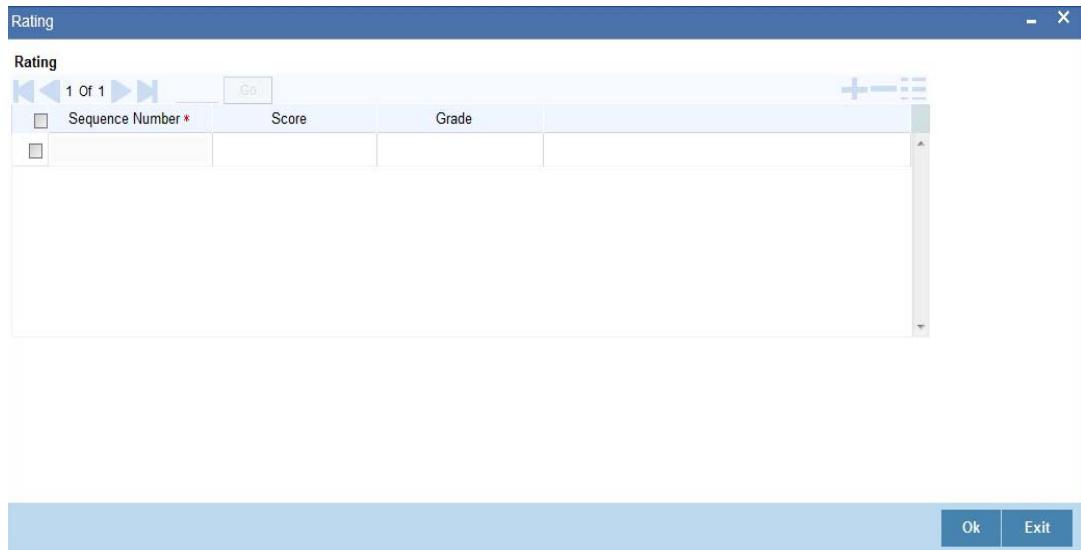
Select the mathematical operator to be used to define the credit score calculation formula. You can select '+', '-', '*', or '/'.

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.

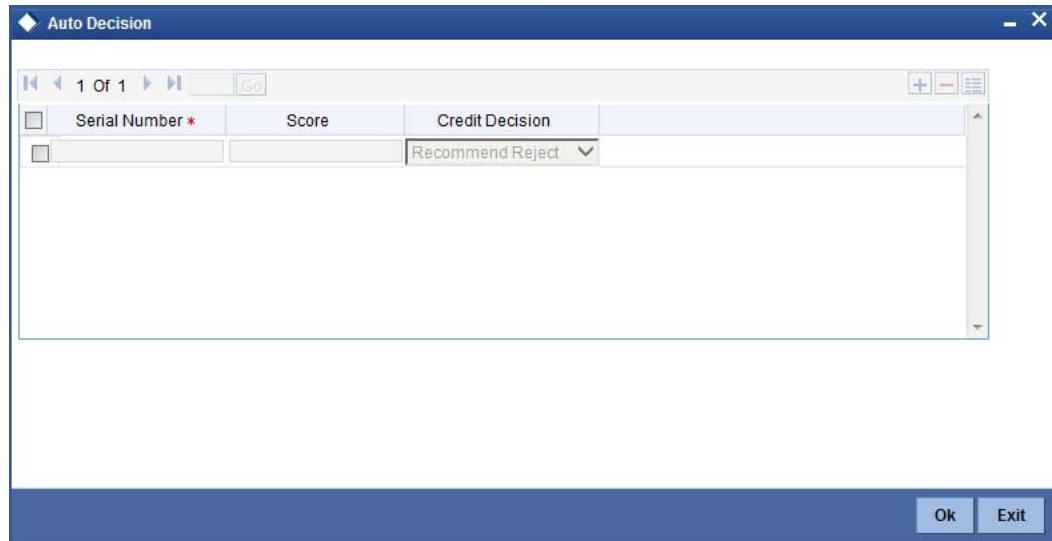
Grade

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:

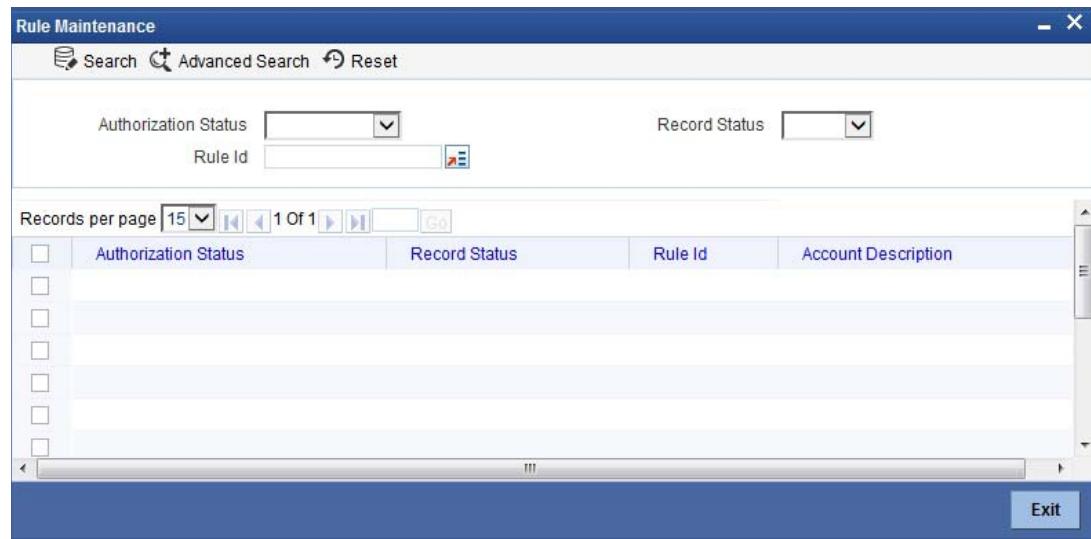
- Auto Approved
- Recommend Approval
- Recommend Reject
- Auto Rejected

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 'Rule Id' input field is also present. A 'Records per page' dropdown is set to 15, with buttons for navigating through 1 page of 1 record. The main area is a grid with columns: a checkbox, 'Authorization Status', 'Record Status', 'Rule Id', and 'Account Description'. The grid contains 8 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

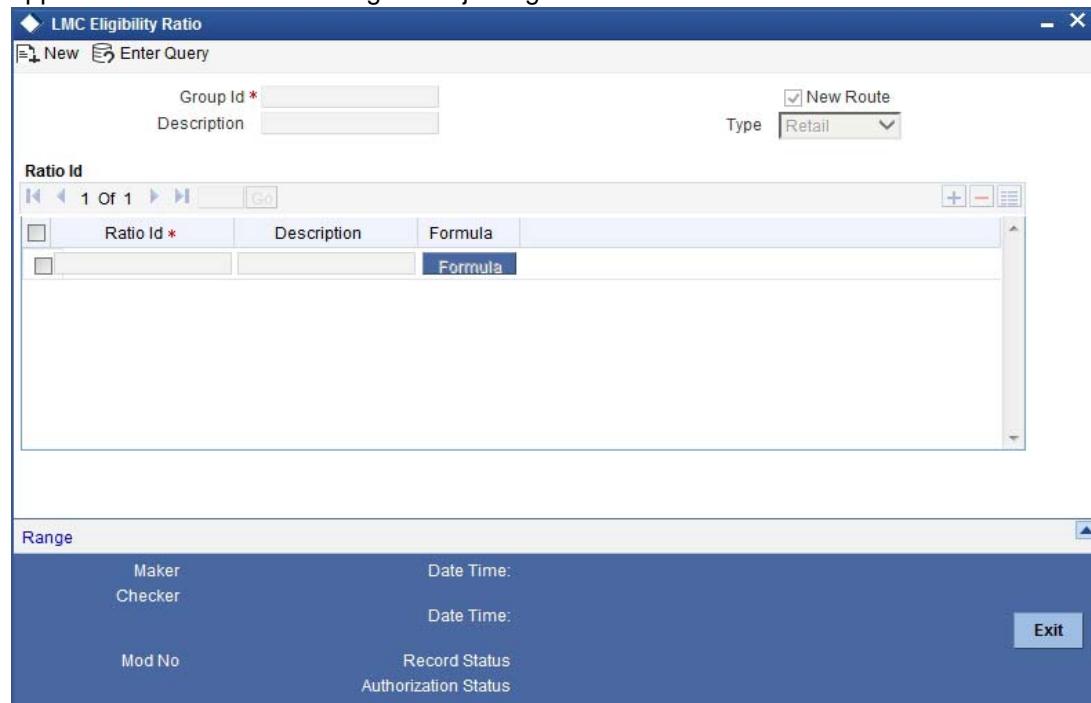
This section contains the following topics:

- [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.

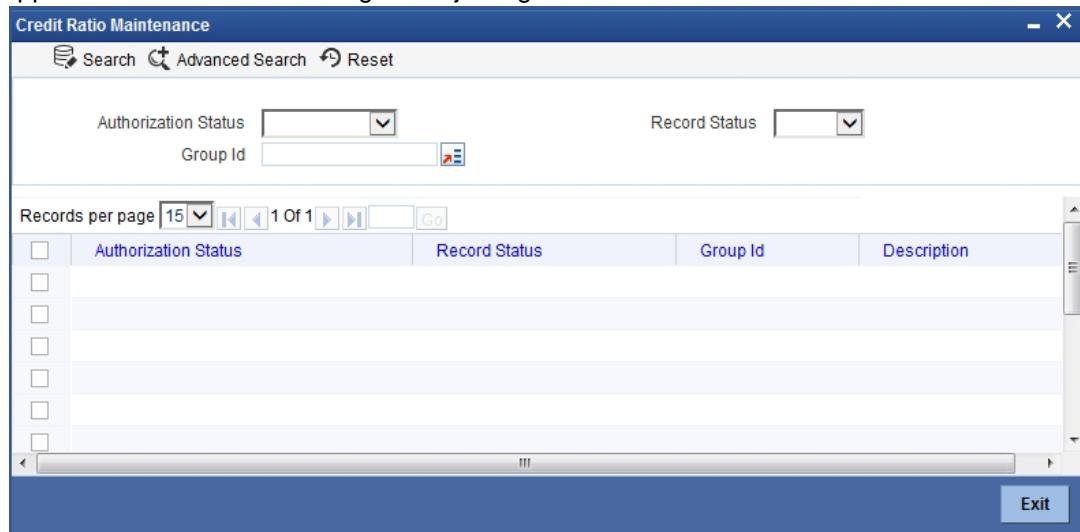
Operators

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.



The screenshot shows the 'Credit Ratio Maintenance' screen. At the top, there are search buttons: 'Search', 'Advanced Search', and 'Reset'. Below these are dropdowns for 'Authorization Status' and 'Record Status', and a text input for 'Group Id'. A table below the search bar displays search results with columns: 'Authorization Status', 'Record Status', 'Group Id', and 'Description'. The table includes a header row and several data rows. At the bottom of the table, there is a message '1 Of 1'. The bottom right corner of the screen has an 'Exit' 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**: _____
- Overrides**: A table with columns: Sequence Number *, Condition, Error Code, Error Parameter. It shows 1 of 1 record.
- Footer** (in light 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

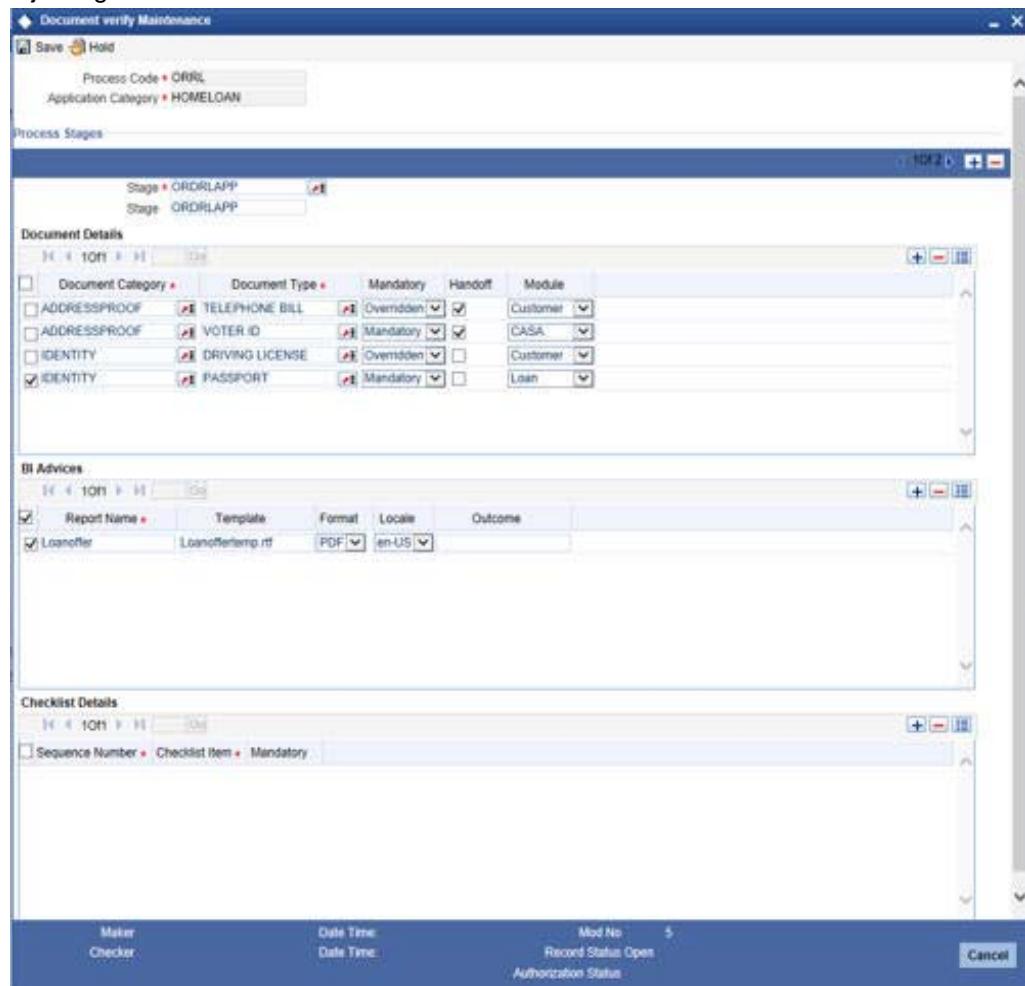
This section contains the following topics:

- [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

Handoff

Check this box if the data should be handed off.

Module

Select the module to which the data has to be handed off.

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

Field	Description
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 interface 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' (text input with a search icon), and 'Application Category' (text input with a search icon). Underneath the filters is a 'Records per page' dropdown set to 15, with navigation buttons for previous, next, and last pages. A message '1 Of 1' is displayed next to the page navigation. The main area is a table with columns: a checkbox column, 'Authorization Status', 'Record Status', 'Process Code', and 'Application Category'. There are 15 rows of data in the table, each with a checkbox. At the bottom right of the table 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 a software interface for managing credit rating agencies and bureaus. At the top, there are search and filter fields for Application Category (set to 'Retail'), Category Type (set to 'Others'), Rule Id, Ratio Id, and Pricing Group. Below these are two main sections: 'Credit Agency' and 'Bureau Details'. The 'Credit Agency' section displays a table with one row, showing 'Agency Code' and 'Agency Name'. The 'Bureau Details' section also displays a table with one row, showing 'Bureau Code', 'Bureau', and 'Call Priority'. At the bottom, there are status fields for 'Maker' (Date Time: [redacted], Mod No: [redacted], Record Status: [redacted]), 'Checker' (Date Time: [redacted], Authorization Status: [redacted]), and an '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.

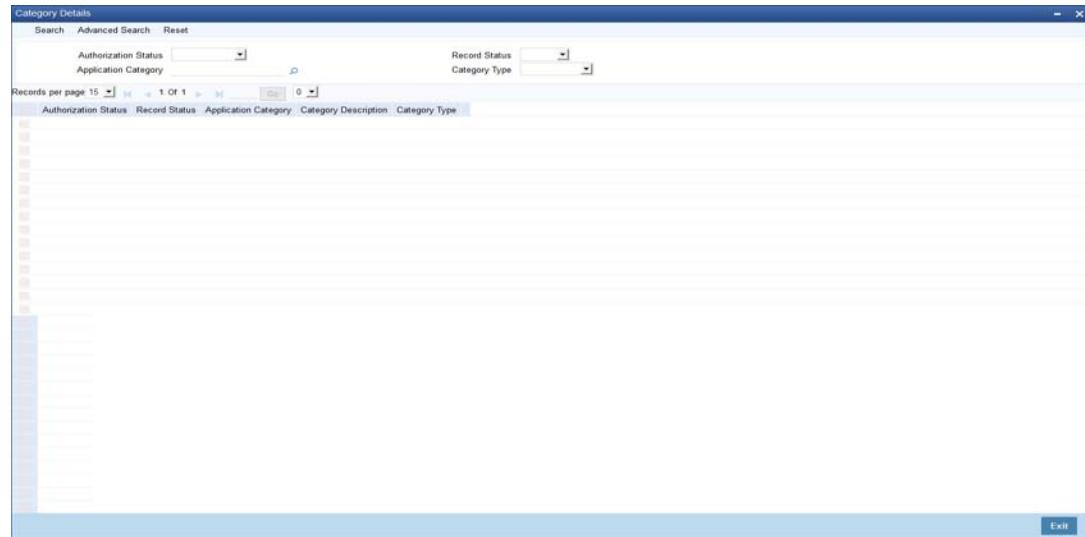
Bureau

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="Price ID *"/></td> <td>Price Description</td> <td>Default</td> <td>Formula</td> <td>Offer</td> </tr> <tr> <td><input type="button" value="Formula"/></td> <td></td> <td><input type="button" value="Offer"/></td> <td colspan="4"></td> </tr> </table>		<input type="button" value="Go"/>	1 Of 1	<input type="button" value="Price ID *"/>	Price Description	Default	Formula	Offer	<input type="button" value="Formula"/>		<input type="button" value="Offer"/>				
<input type="button" value="Go"/>	1 Of 1	<input type="button" value="Price ID *"/>	Price Description	Default	Formula	Offer									
<input type="button" value="Formula"/>		<input type="button" value="Offer"/>													
Maker	Date Time:	Mod No	Record Status												
Checker	Date Time:		Authorization Status												

Specify the following details:

Pricing Group

Specify a unique name to identify the price group.

Description

Specify a brief description of the price group.

Price Type

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

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

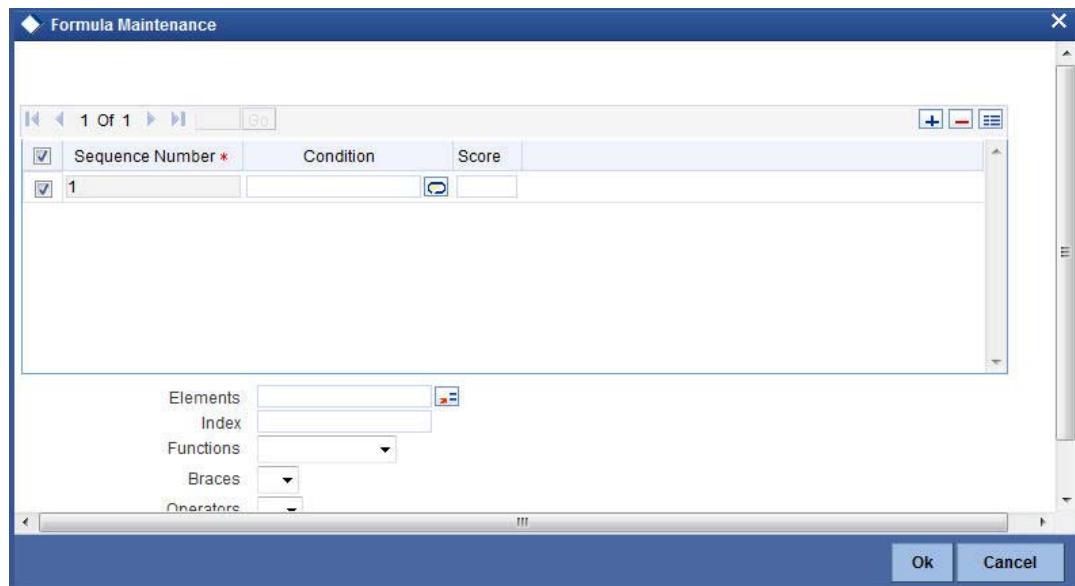
Specify a brief description of the price ID.

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:

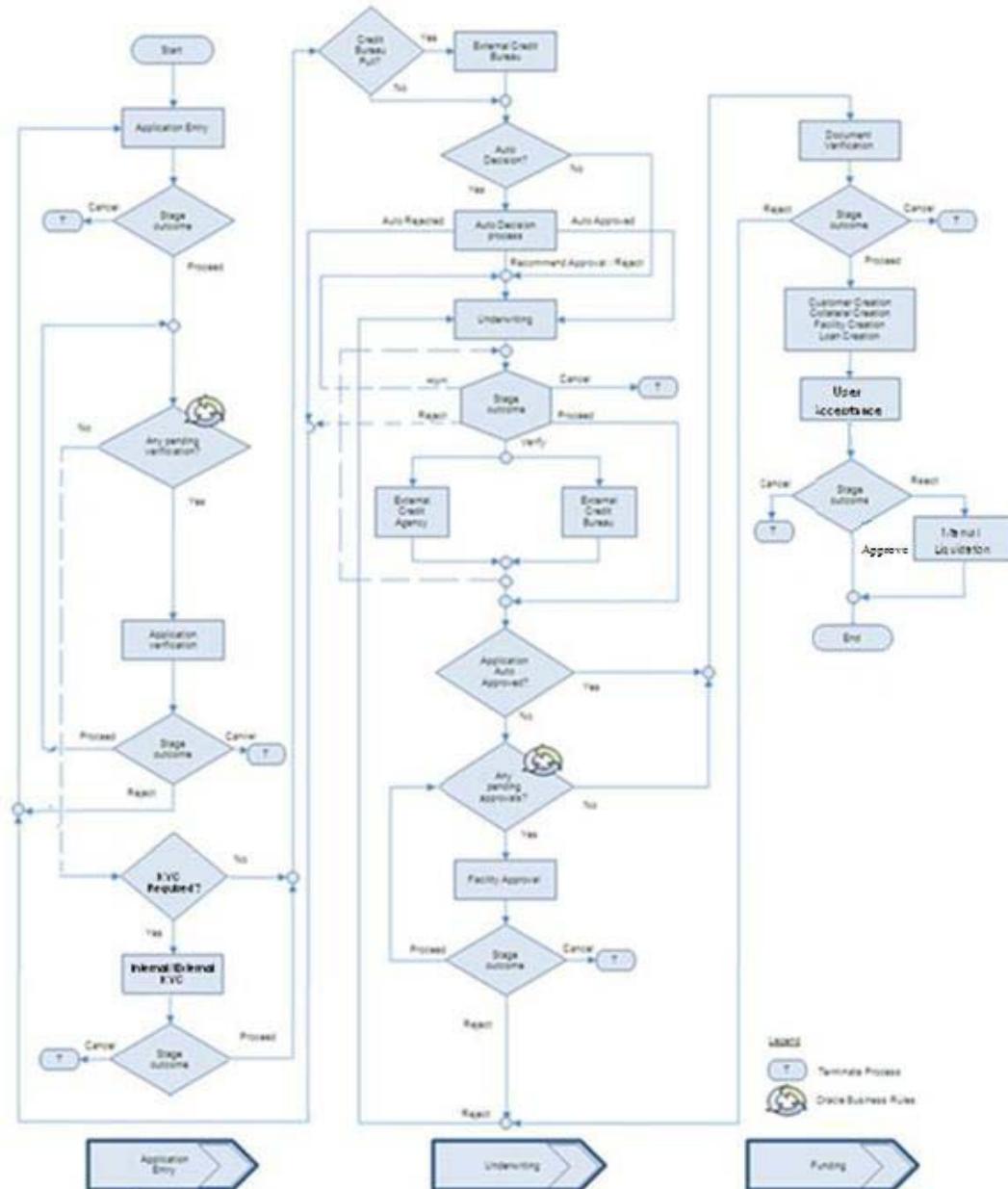
- Application Entry – the following details are captured in this stage
 - Applicant Information
 - Application details
 - Requested Finance Details
 - Collateral Details
 - Checklist
 - Documents
 - Advice Generation
- Application Verification
 - Information captured during 'Application Entry' stage 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

Stage	Stage Title	Description	Function Id	Exit point
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.

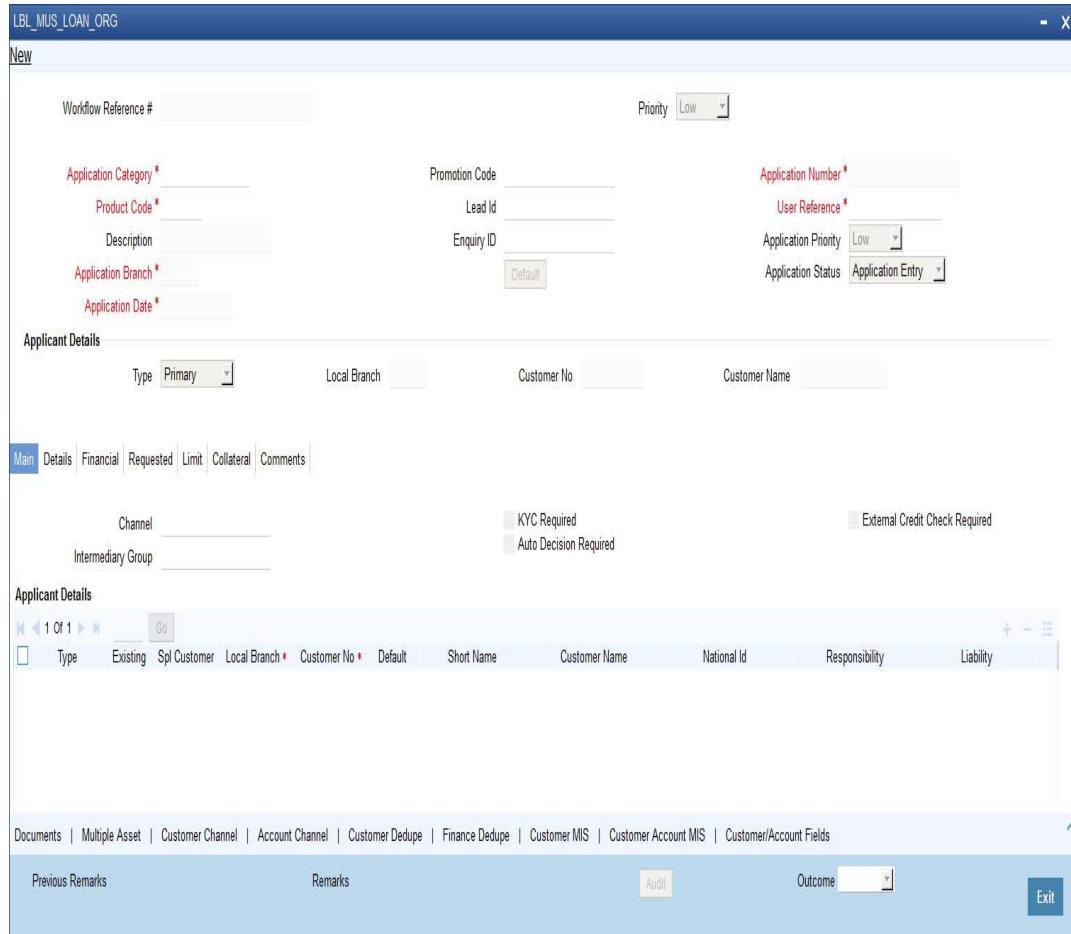
Users belonging to user role 'CEROLE' are authorized to perform these tasks.

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 displays 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', 'Lead ID', 'Enquiry ID', 'Application Number', 'User Reference', 'Application Priority', 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, Intermediary Group). There are checkboxes for 'KYC Required', 'Auto Decision Required', and 'External Credit Check Required'. A grid for 'Applicant Details' shows columns for Type, Existing, Sp1 Customer, Local Branch, Customer No, Default, Short Name, Customer Name, National Id, Responsibility, and Liability. At the bottom, there are buttons for 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (set to 'Audit'), 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

Note

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

Power of Attorney

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

Holder Name

The person who has been given the power of attorney.

Address

Specify the address of the power of attorney holder.

Country

Specify the country of the power of attorney holder.

Nationality

Specify the nationality of the power of attorney holder.

Telephone ISD Code +

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

Telephone Number

Specify the telephone number of the power of attorney holder.

Account Details

Account Branch

Select the account branch from the adjoining option list.

Account Number

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

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

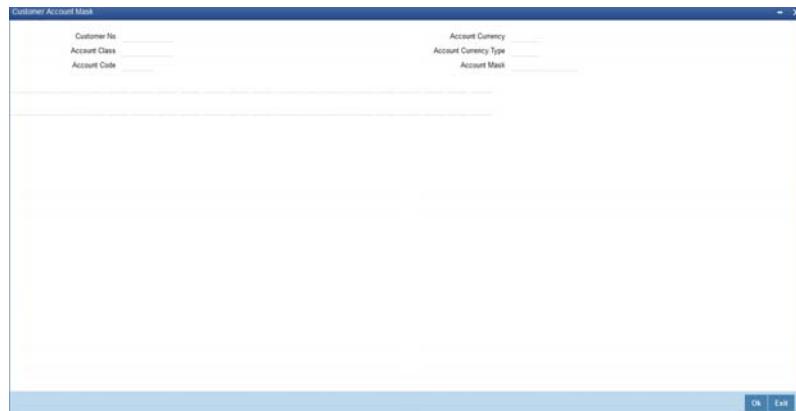
Account Class

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

Special Account No Generation

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

Click 'Default' button to view the account generation details through '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

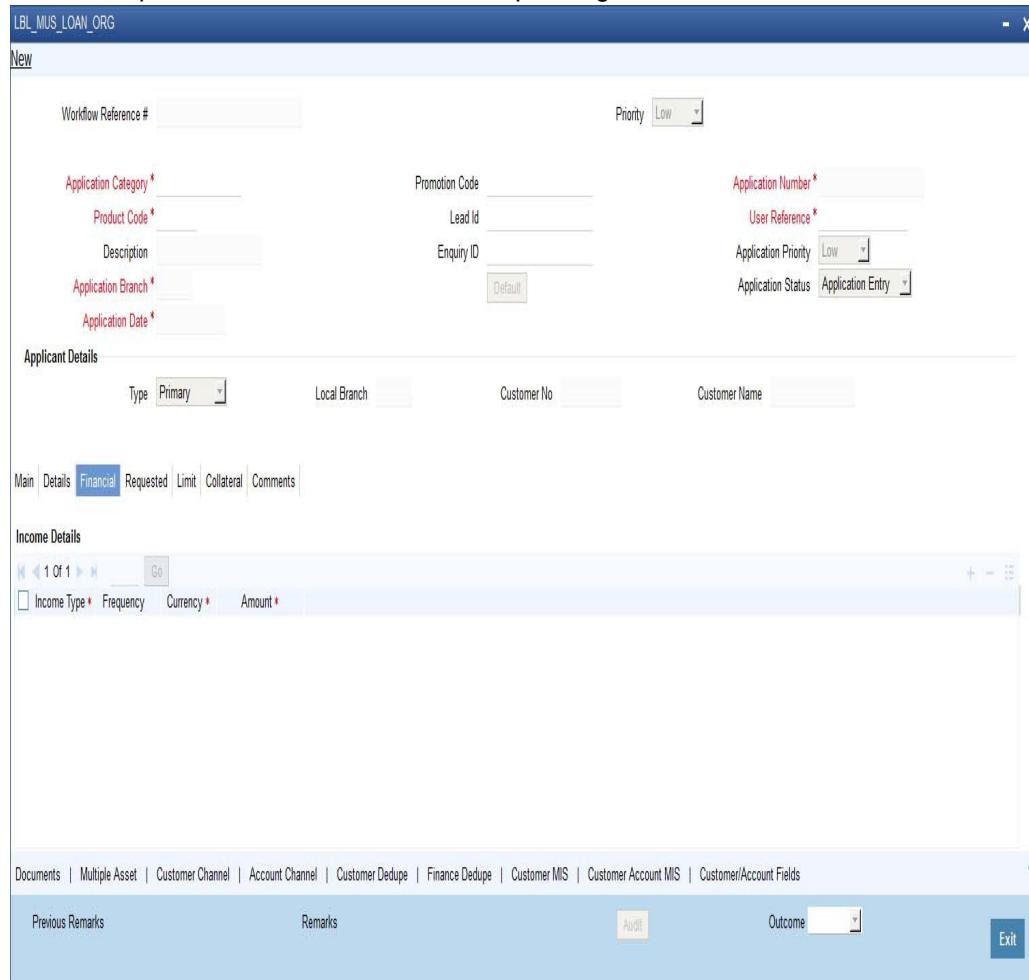
The address and employment related details of the customer corresponding to the Lead Id selected are displayed in this tab. You can modify these details if required.

The screenshot shows the 'Details' tab of a customer application form. 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', '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 navigation bar at the bottom of this section includes tabs for 'Main', 'Details' (which is selected), 'Financial', 'Requested', 'Limit', 'Collateral', and 'Comments'. The 'Address Details' section contains a table with columns for 'Address Type' (with options 'Permanent' and 'Current'), 'Address Line 1', 'Address Line 2', 'Address Line 3', 'Country', 'Zip', and 'Contact Number'. The 'Employment Details' section contains a table with columns for 'Employer' (with a dropdown menu), 'Employment Type' (with options 'Full Time' and 'Part Time'), 'Address Line 1', 'Address Line 2', 'Address Line 3', 'Extension', 'Contact Phone', 'Contact Name', and 'Contact Extension'. At the bottom of the form, there are buttons for 'Audit', 'Outcome' (with a dropdown menu), 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 LBL_MUS_LOAN_ORG application window. The title bar is 'LBL_MUS_LOAN_ORG'. The main area is titled 'New'. It contains several input fields: 'Workflow Reference #' (disabled), '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'), 'Application Status', and 'Application Entry'. Below these are sections for 'Applicant Details' (Type: Primary, Local Branch, Customer No, Customer Name) and 'Income Details' (Income Type, Frequency, Currency, Amount). At the bottom, there are buttons for 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (set to 'Audit'), and 'Exit'.

Income Details

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

Income Type

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

- Salary
- Rent
- Business
- Others

Currency

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

Amount

Specify the amount that the customer draws as his income.

Frequency

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

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

Liability Details

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

Liability Type

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

- Finance
- Lease
- Rent
- Others

Liability Sub Type

Specify the sub type corresponding to the liability.

Frequency

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

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

Amount

Specify the amount that the customer pays as his liability.

Account Balance

Specify the balance associated with the liability account.

Start Date

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

End Date

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

Asset Details

Type

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

- Vehicle
- Home
- Others

Asset Sub Type

Specify the sub type associated with the asset.

Description

Specify a suitable description for the asset type.

Asset Value

Specify the value associated with the asset.

Vehicle

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

Make

Specify the make of the vehicle.

Model

Specify the model of the vehicle.

Manufacturing Year

Specify the year of manufacture of the vehicle.

Body

Specify the body details of the vehicle.

Reg#

Specify the registration number of the vehicle.

Home**Address Line 1-3**

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

Width

Specify the width of the customer's residence.

Length

Specify the length of the customer's residence.

Occupancy

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

2.10.6 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.

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.

LBL_MUS_LOAN_ORG

New

Workflow Reference # Priority

Application Category * Product Code * Description Application Branch * Application Date *

Promotion Code Lead ID Enquiry ID Default Application Number * User Reference * Application Priority Application Status Application Entry

Applicant Details

Type Local Branch Customer No Customer Name

Main Details Financial Requested Limit Collateral Comments

Collateral Details

1 of 1

Collateral Branch *	Start Date	Revaluate Collateral
Collateral Id *	End Date	Revaluation Date
Collateral Description	Collateral Category *	Revision Date
<input type="button" value="Default"/>	Collateral Type <input type="button" value="Normal"/>	Charge Type <input type="button" value="Mortgage"/>
Collateral Currency *	Linked Percent (%)	Utilization Order
Collateral Value *	Linked Amount	Commitment Product
	Haircut %	

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

Previous Remarks Remarks Audit Outcome Exit

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.

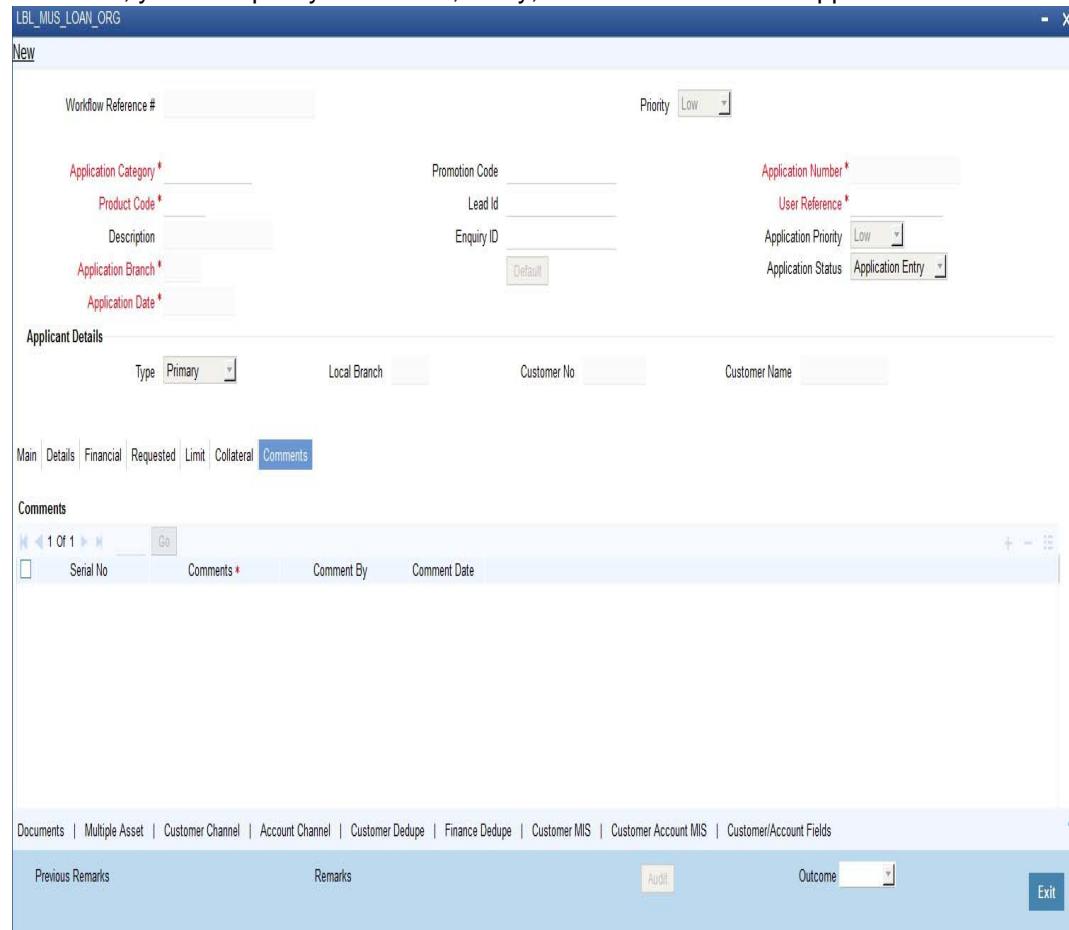
Note

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

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.



The screenshot shows the 'Comments' tab of a finance application. The tab is highlighted in blue. Below the tab, a table displays a single comment record. The table has four columns: 'Serial No', 'Comments *', 'Comment By', and 'Comment Date'. The 'Comments' column contains the text 'Comments *'. The 'Comment By' column contains the text 'Comment By'. The 'Comment Date' column contains the text 'Comment Date'. The table has a header row with these column names. At the bottom of the table, there are buttons for 'Audit', 'Outcome', and 'Exit'.

You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Comments

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

Comment By

The system defaults the name of the commenter.

Comment Date

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

2.10.10 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.

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.

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 tabs section shows 'Main' (selected), 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', and 'Comments'. Under 'Applicant Details', there are sections for 'Channel' and 'Intermediary Group', with checkboxes for 'KYC Required', 'Auto Decision Required', and 'External Credit Check Required'. A grid table is present for managing applicants, with columns for Type, Existing, Spl Customer, Local Branch, Customer No, Default, Short Name, Customer Name, National Id, Responsibility, and Liability. The bottom of the screen features a navigation bar with links for 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 Previous Remarks, Remarks, Audit, Outcome (set to 'Audit'), 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.

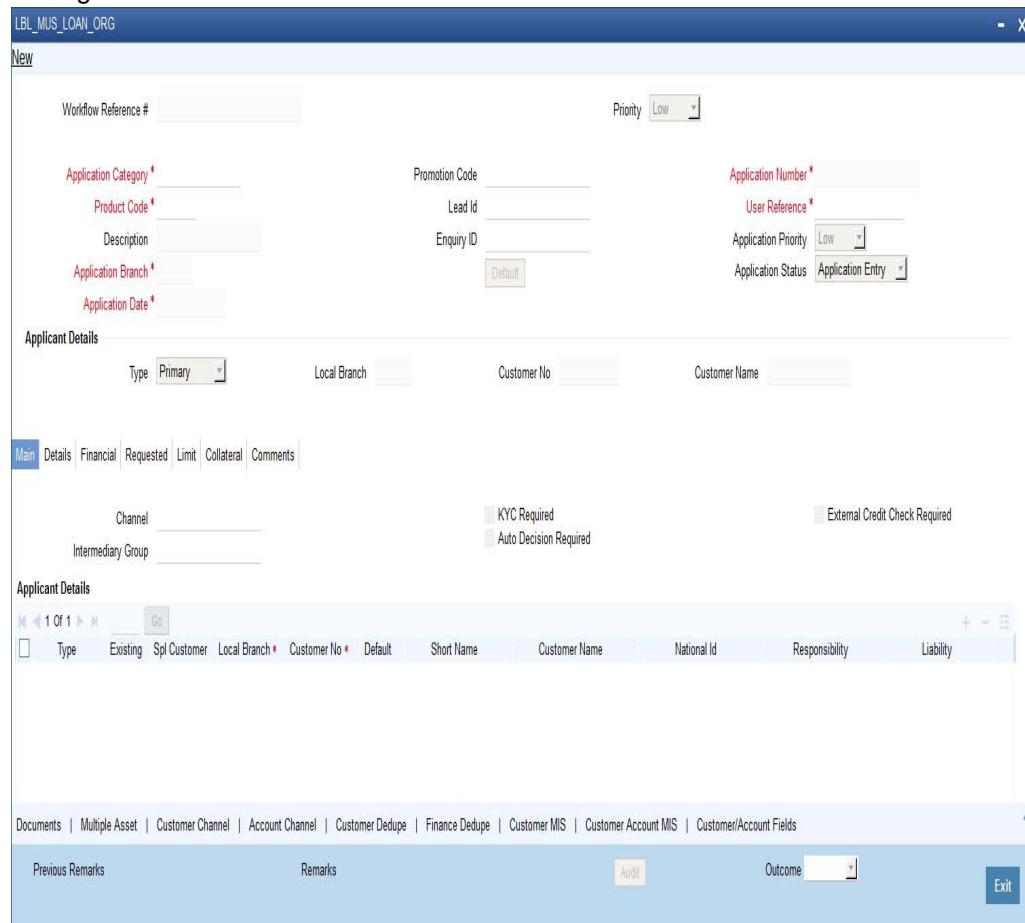
To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen 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 navigation bar is 'LBL_MUS_LOAN_ORG' with a 'New' button. The main form has sections for 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Category', 'Product Code', 'Description', 'Application Branch', 'Application Date', 'Promotion Code', 'Lead Id', 'Enquiry ID', 'User Reference', 'Application Number', 'Application Priority', and 'Application Status'. Below this is an 'Applicant Details' section with fields for 'Type' (set to 'Primary'), 'Local Branch', 'Customer No', and 'Customer Name'. A tabbed navigation bar at the bottom includes 'Main', 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', and 'Comments', with 'Main' selected. The 'Comments' tab is active. Below the tabs are fields for 'Channel' and 'Intermediary Group', and checkboxes for 'KYC Required', 'Auto Decision Required', and 'External Credit Check Required'. At the bottom, there is a grid table showing a list of applicants with columns for Type, Existing, Local Branch, Customer No, Default, Short Name, Customer Name, National Id, Responsibility, and Liability. The grid has a header row and several data rows. At the very bottom of the screen 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.

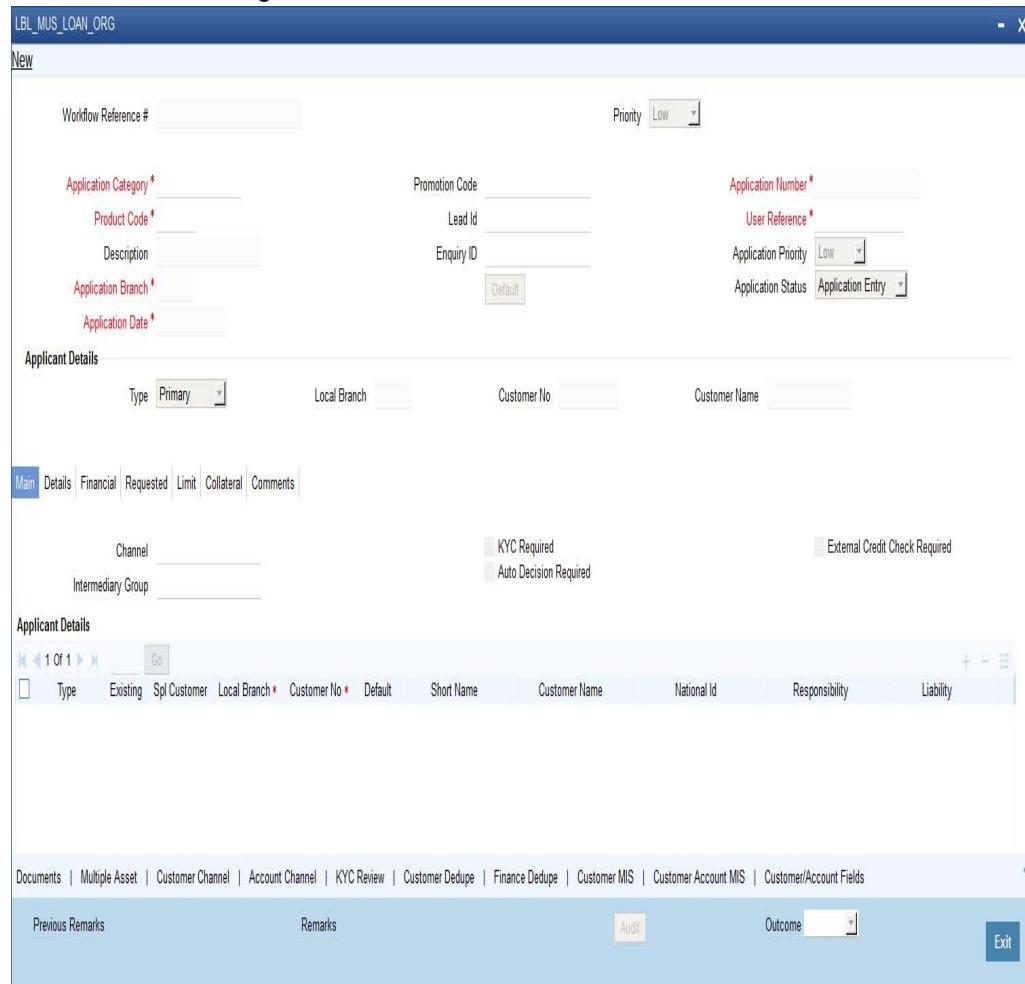
The system displays the information message as " ...xxx Acquire Successful" on successful acquisition of the task.

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.

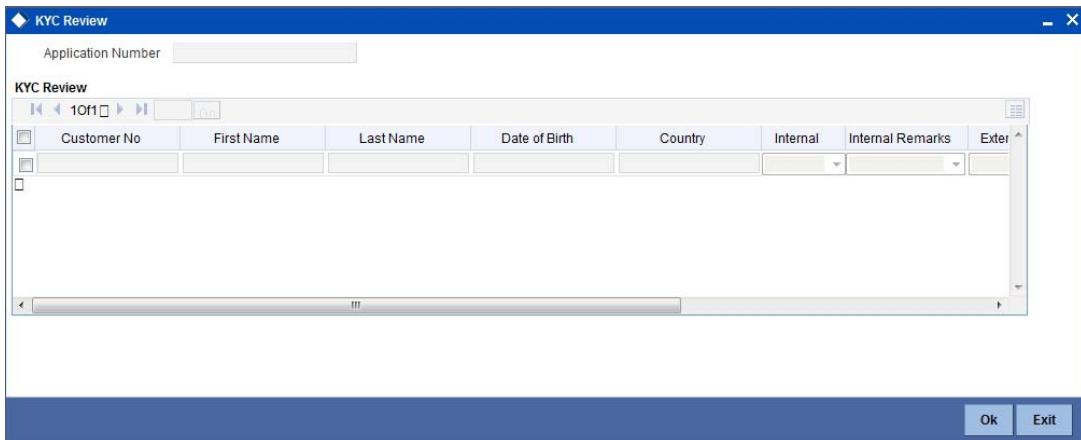
The task will be moved to the 'Assigned' task list. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button. Go to the 'Acquired' task list and double-click on the record to invoke the following screen.



The screenshot shows the LBL_MUS_LOAN_ORG application window. The main title bar is 'LBL_MUS_LOAN_ORG'. The window is in 'New' mode. It contains several input fields and dropdowns. In the top right, there is a 'Priority' dropdown set to 'Low'. Below it, there are groups of fields: 'Application Category', 'Product Code', 'Description', 'Application Branch', 'Application Date', 'Promotion Code', 'Lead ID', 'Enquiry ID', 'Application Number', 'User Reference', 'Application Priority', and 'Application Status'. The 'Application Status' dropdown is 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 main form, there are tabs: 'Main' (selected), 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', and 'Comments'. Below the tabs, there are two checkboxes: 'KYC Required' and 'Auto Decision Required'. Further down, there is a section for 'Intermediary Group' and a 'Channel' field. At the bottom of the main form, there is a grid table with columns: Type, Existing, Splt Customer, Local Branch, Customer No, Default, Short Name, Customer Name, National ID, Responsibility, and Liability. Navigation buttons like 'Go', 'Audit', and 'Exit' are located at the bottom right of the window.

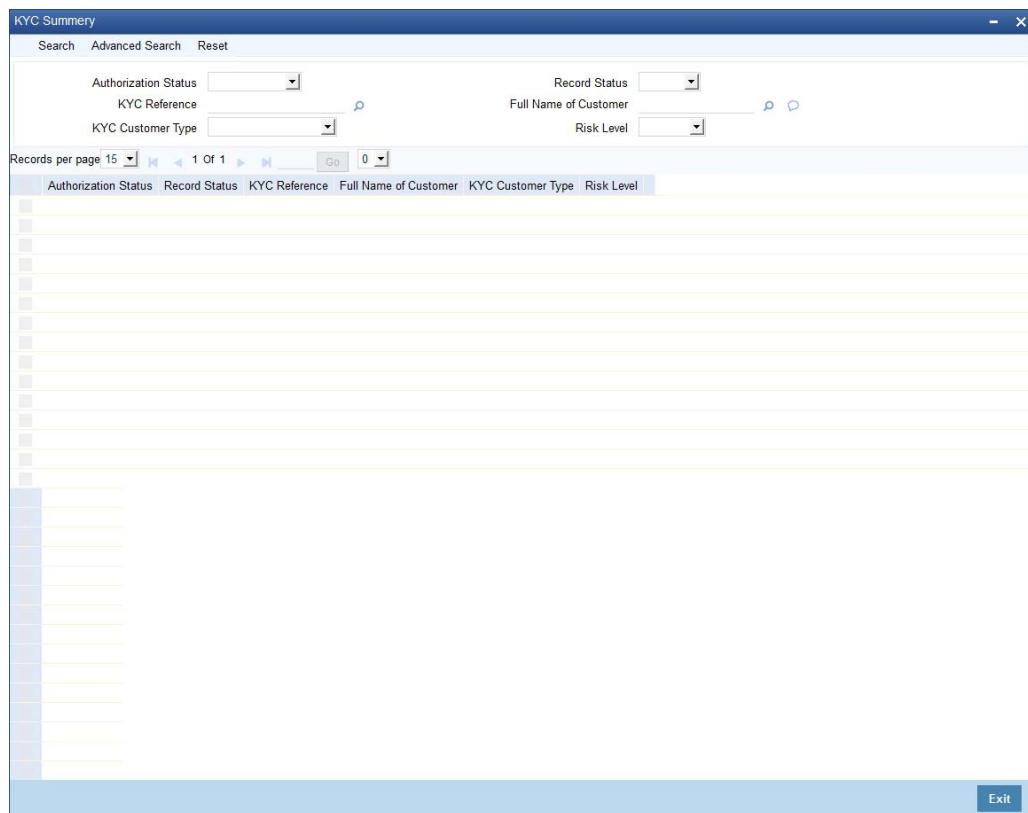
The system displays all the customers associated with the finance application with internal status displaying whether the customer information is available or not.

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

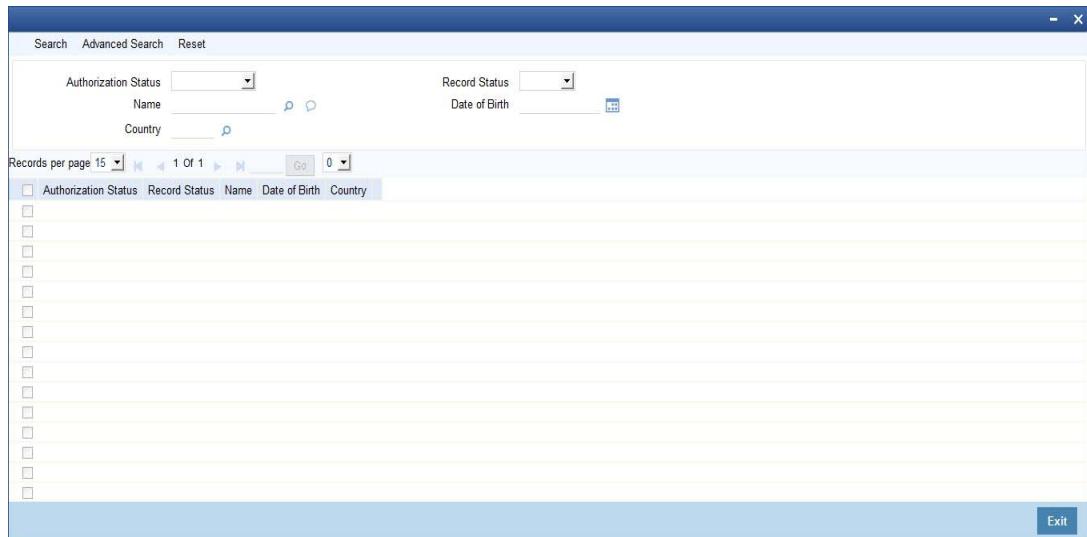


The KYC Review screen (STS KYCMN) displays a grid of customer information. The grid has columns for Customer No, First Name, Last Name, Date of Birth, Country, Internal, Internal Remarks, and External. A toolbar at the top of the grid includes buttons for back, forward, and search. The status bar at the bottom shows '1 Of 1'.

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



The KYC Summary screen (KYC Summary) is a search interface. It includes fields for Authorization Status, KYC Reference, KYC Customer Type, Record Status, Full Name of Customer, and Risk Level. Below these are buttons for Search, Advanced Search, and Reset. A table below shows search results with columns for Authorization Status, Record Status, KYC Reference, Full Name of Customer, KYC Customer Type, and Risk Level. The table shows 1 of 1 record. The status bar at the bottom shows '0'.



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'), and a grid of application details including 'Application Category', 'Product Code', 'Description', 'Application Branch', 'Application Date', 'Promotion Code', 'Lead Id', 'Enquiry ID', 'Application Number', 'User Reference', 'Application Priority', and 'Application Status'. Below this is the 'Applicant Details' section with 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'. The 'Main' tab is selected. Below the navigation bar are fields for 'Channel' and 'Intermediary Group', with checkboxes for 'KYC Required', 'Auto Decision Required', and 'External Credit Check Required'. The 'Applicant Details' section contains a grid of customer information with columns for Type, Existing, Spl Customer, Local Branch, Customer No, Default, Short Name, Customer Name, National Id, Responsibility, and Liability. The grid shows 1 of 1 record. At the bottom of the window are buttons for 'Previous Remarks', 'Remarks', '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), Nationality (GB), KYC Internal Status, KYC Internal Remarks, KYC External Status, KYC External Remarks, SDN Status, SDN Remarks, and a 'Review' button. At the bottom 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.

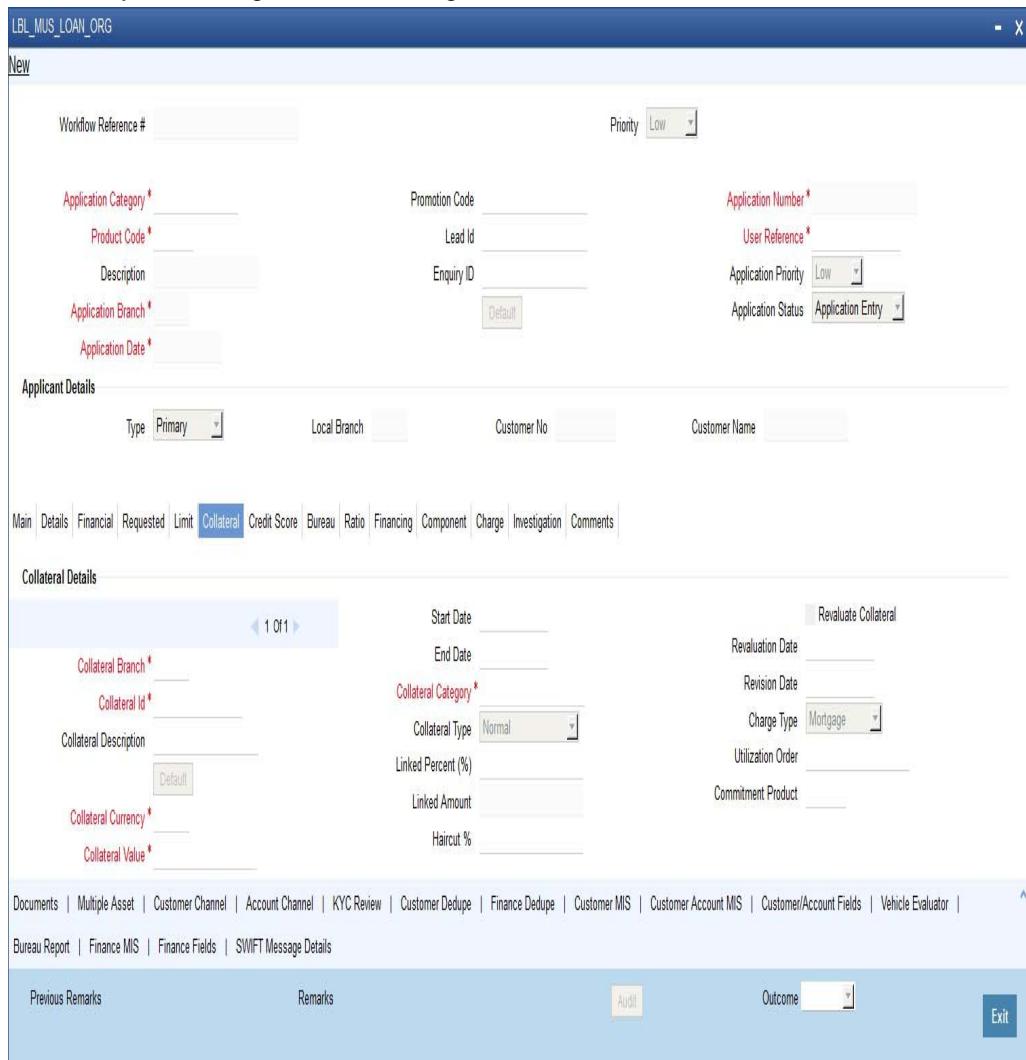
In this stage, the bank also conducts vehicle evaluation based on the details that have been captured at the 'Application Entry' stage. This evaluation can be done with details from an external agency in the collateral tab.

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.



The screenshot shows the LBL_MUS_LOAN_ORG application interface. At the top, there is a header bar with the title 'LBL_MUS_LOAN_ORG' and a close button. Below the header, a 'New' button is visible. The main content area is divided into several sections:

- Application Details:** Includes fields for 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Category', 'Product Code', 'Description', 'Application Branch', 'Application Date', 'Promotion Code', 'Lead ID', 'Enquiry ID', 'User Reference', 'Application Priority' (set to 'Low'), and 'Application Status' (set to 'Application Entry').
- Applicant Details:** Includes fields for 'Type' (set to 'Primary'), 'Local Branch', 'Customer No', and 'Customer Name'.
- Collateral Details:** A table with 1 row and 1 column. The row contains fields for 'Collateral Branch', 'Collateral Id', 'Collateral Description', 'Collateral Currency', 'Collateral Value', 'Collateral Category', 'Collateral Type' (set to 'Normal'), 'Linked Percent (%)', 'Linked Amount', 'Haircut %', 'Start Date', 'End Date', 'Revaluation Date', 'Revision Date', 'Charge Type' (set to 'Mortgage'), 'Utilization Order', and 'Commitment Product'.
- Navigation:** A bottom navigation bar with links to 'Main', 'Details', 'Financial', 'Requested', 'Limit', 'Collateral' (which is highlighted in blue), 'Credit Score', 'Bureau', 'Ratio', 'Financing', 'Component', 'Charge', 'Investigation', and 'Comments'.
- Footer:** A footer bar with links to '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'.
- Bottom Buttons:** Buttons for 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (with a dropdown menu), and 'Exit'.

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.

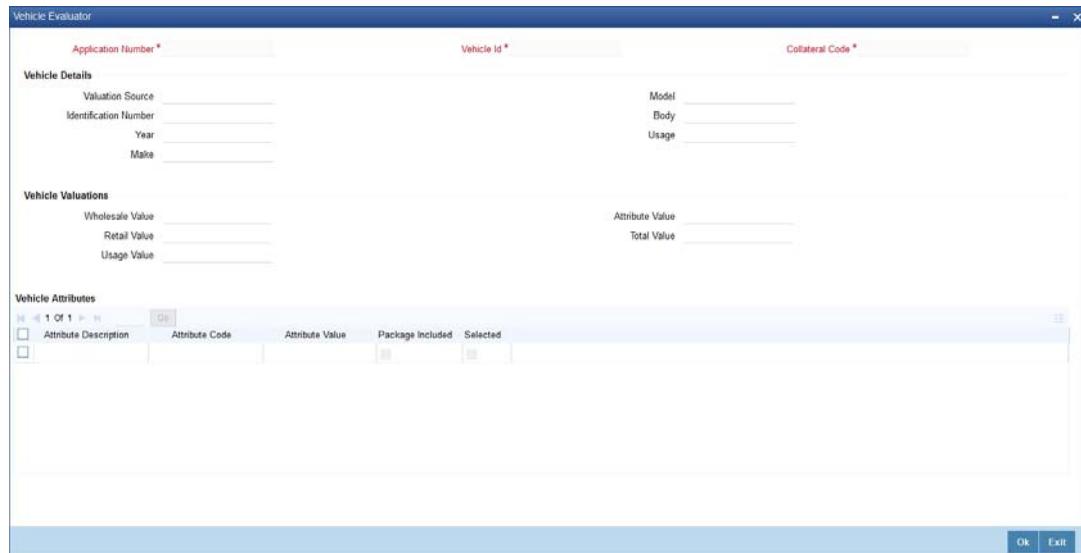
To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen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



The screenshot shows the 'Vehicle Evaluator' window. At the top, there are fields for 'Application Number *', 'Vehicle Id *', and 'Collateral Code *'. Below these are sections for 'Vehicle Details' (Valuation Source, Identification Number, Year, Make) and 'Vehicle Valuations' (Wholesale Value, Retail Value, Usage Value, Attribute Value, Total Value). A 'Vehicle Attributes' section contains a table with columns for Attribute Description, Attribute Code, Attribute Value, Package Included, and Selected. The table shows one row: 'Attribute Description' is '1 Of 1', 'Attribute Code' is '001', 'Attribute Value' is '1', 'Package Included' is 'Yes', and 'Selected' is 'Yes'. At the bottom right are 'Ok' and 'Exit' buttons.

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.

Note

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

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.

LBL_MUS_LOAN_ORG

New

Workflow Reference #

Priority

Application Category *

Product Code *

Description

Application Branch *

Application Date *

Promotion Code

Lead Id

Enquiry ID

Default

Application Number *

User Reference *

Application Priority

Application Status

Applicant Details

Type

Local Branch

Customer No

Customer Name

Main | Details | Financial | Requested | Limit | Collateral | **Credit Score** | Bureau | Ratio | Financing | Component | Charge | Investigation | Comments |

Internal Credit Rating

Category *	Question *	Answer
1 Of 1	Go	

Rule Id

Grade

Score

Calculate

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

Previous Remarks

Remarks

Audit

Outcome

Exit

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:

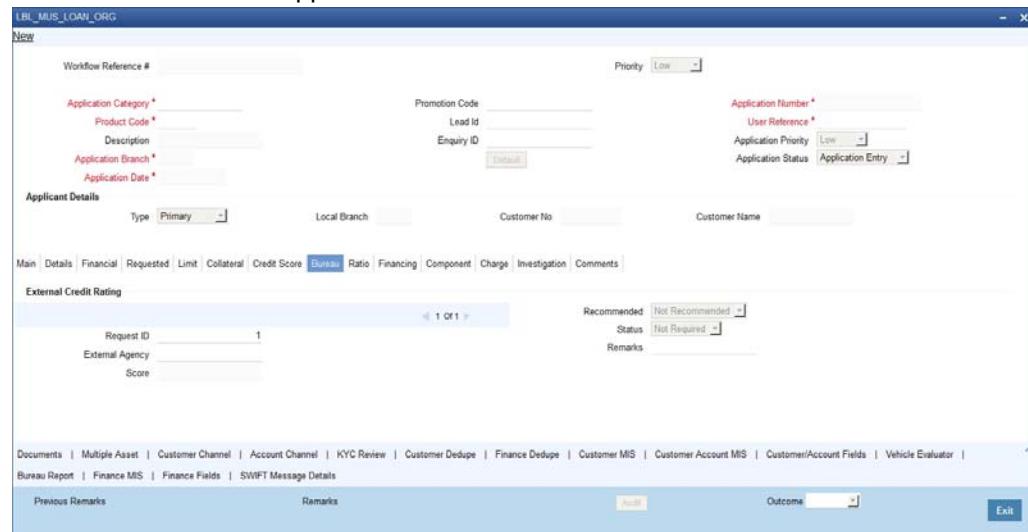
System defaults the Category and Question as maintained in the Rule.

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.



The screenshot shows the 'Bureau' tab in the LBL_MUS_LOAN_ORG application. The interface includes fields for Workflow Reference, Application Category (with sub-fields for Product Code, Description, Application Branch, and Application Date), and Applicant Details (Type, Local Branch, Customer No, Customer Name). The 'Bureau' tab is selected in the navigation bar. Below the navigation bar, the 'External Credit Rating' section displays a table with one row of data. The table has columns for Request ID, External Agency, Score, Recommended, Status, and Remarks. The status is set to 'Not Required'.

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

Summary 2

Trade Lines

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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> 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

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	<input checked="" type="checkbox"/> 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

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	<input checked="" type="checkbox"/> Best Match

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

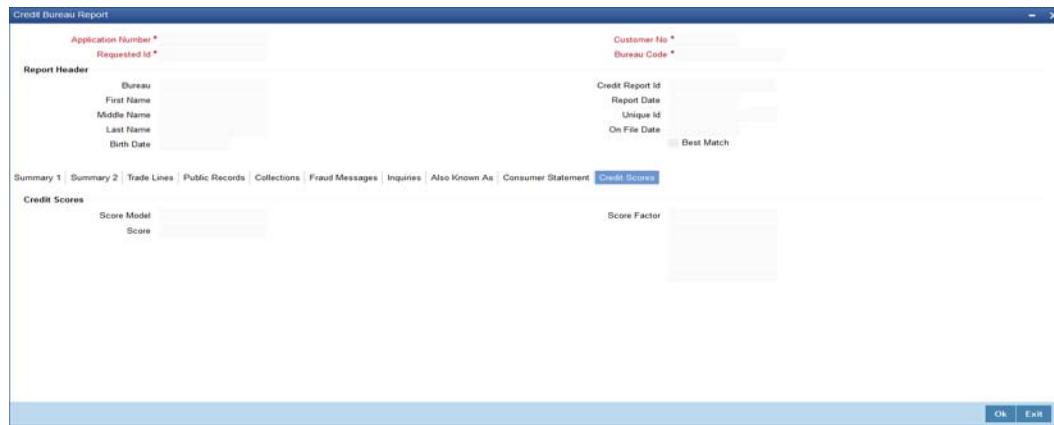
Consumer Statement

1 Of 1

Reported Date Text

Ok Exit

Credit Score Details

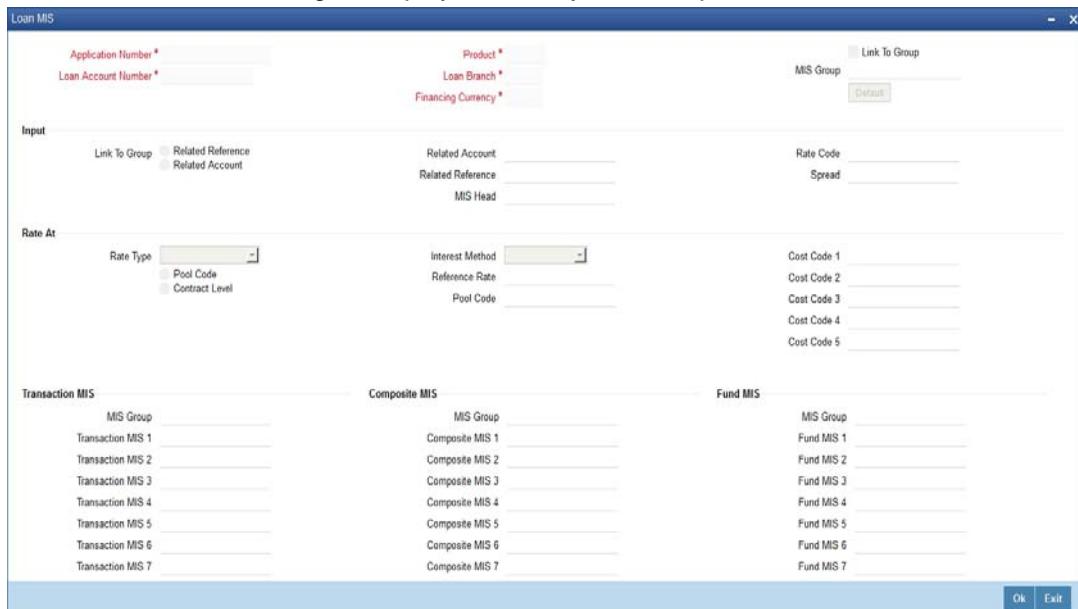


The screenshot shows the 'Credit Bureau Report' window. It includes fields for 'Application Number *' and 'Requested Id *' in the 'Report Header' section. The 'Customer No *' and 'Bureau Code *' fields are in the top right. Below these are sections for 'Bureau', 'First Name', 'Middle Name', 'Last Name', and 'Birth Date'. The 'Credit Report Id', 'Report Date', 'Unique Id', and 'On File Date' fields are in the top right. A 'Best Match' radio button is also present. Navigation tabs at the bottom include '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 Factor' fields. 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 *' in the top left. 'Product *', 'Loan Branch *', and 'Financing Currency *' are in the top right. A 'Link To Group' button and a 'MIS Group' dropdown are also present. The 'Input' section contains 'Link To Group', 'Related Reference', 'Related Account', 'Rate Code', and 'Spread' fields. The 'Rate At' section includes 'Rate Type' (dropdown with 'Pool Code' and 'Contract Level' options), 'Interest Method' (dropdown with 'Reference Rate' and 'Pool Code' options), and a list of 'Cost Code' fields (Cost Code 1 through Cost Code 5). The 'Transaction MIS' section lists 'MIS Group' and 'Transaction MIS 1' through 'Transaction MIS 7'. The 'Composite MIS' section lists 'MIS Group' and 'Composite MIS 1' through 'Composite MIS 7'. The 'Fund MIS' section lists 'MIS Group' and 'Fund MIS 1' through 'Fund MIS 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 have a table with columns for 'Field Name', 'Value', and 'Description'. The 'Character Fields' section has one row with 'Field Name' 'Name' and 'Value' 'John Doe'. The 'Number Fields' section has one row with 'Field Name' 'Age' and 'Value' '30'. At the bottom right 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 application. It includes sections for 'Applicant Details' (Type: Primary, Local Branch, Customer No, Customer Name), 'Ratios' (Stated vs Actual income and debt, Assets and Liabilities), and 'What if Payment Amt' (Calculate button). At the bottom, there is a 'Ratios' section with a table and a 'Previous Remarks' field.

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.

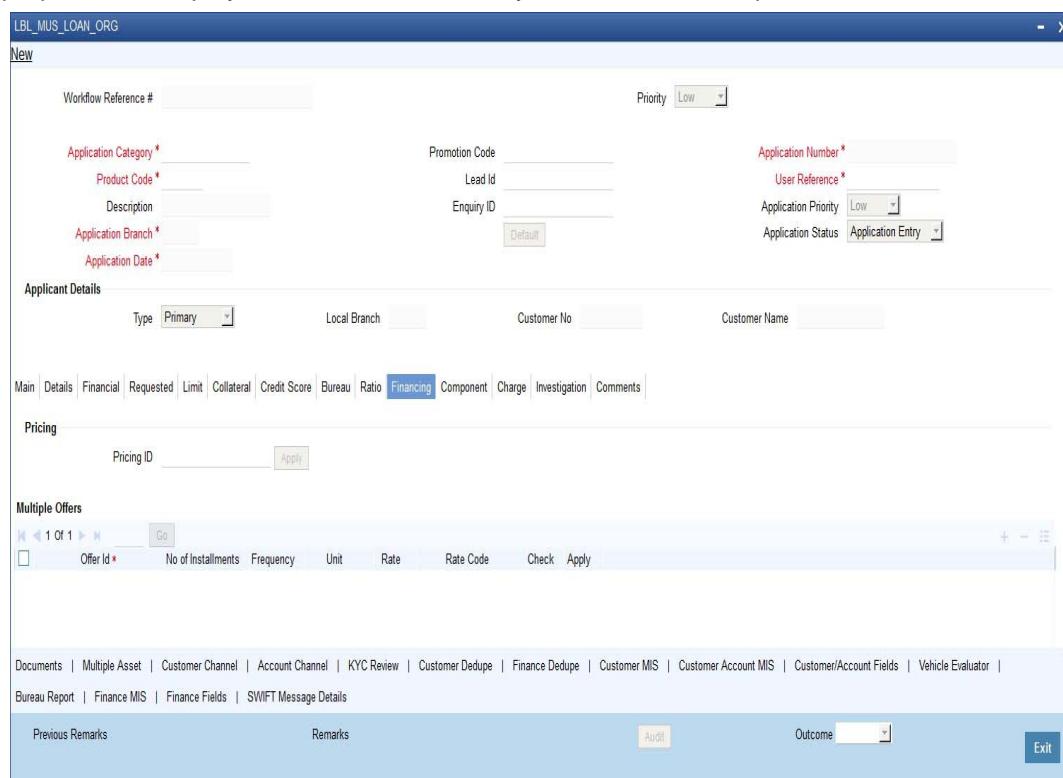
Click 'Update Ratio' button to update the asset/ liability ratios for the customer, taking into account the EMI payments also.

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 Oracle CRM application interface for managing financing. The main window title is 'LBL_MUS_LOAN_ORG'. The 'Financing' tab is currently selected. The application details section includes fields for Workflow Reference #, Priority (Low), Application Category, Product Code, Description, Application Branch, Application Date, Lead ID, Enquiry ID, Application Number, User Reference, Application Priority (Low), and Application Status (Application Entry). The 'Applicant Details' section shows Type (Primary), Local Branch, Customer No, and Customer Name. Below these are tabs for Main, Details, Financial, Requested, Limit, Collateral, Credit Score, Bureau, Ratio, Financing (selected), Component, Charge, Investigation, and Comments. The 'Pricing' section shows a Pricing ID and an 'Apply' button. The 'Multiple Offers' section displays a grid with 1 offer, showing details like Offer ID, No of Installments, Frequency, Unit, Rate, Rate Code, Check, and Apply. The bottom of the screen has a navigation bar with links to various CRM modules like 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. It also includes buttons for Previous Remarks, Remarks, 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.

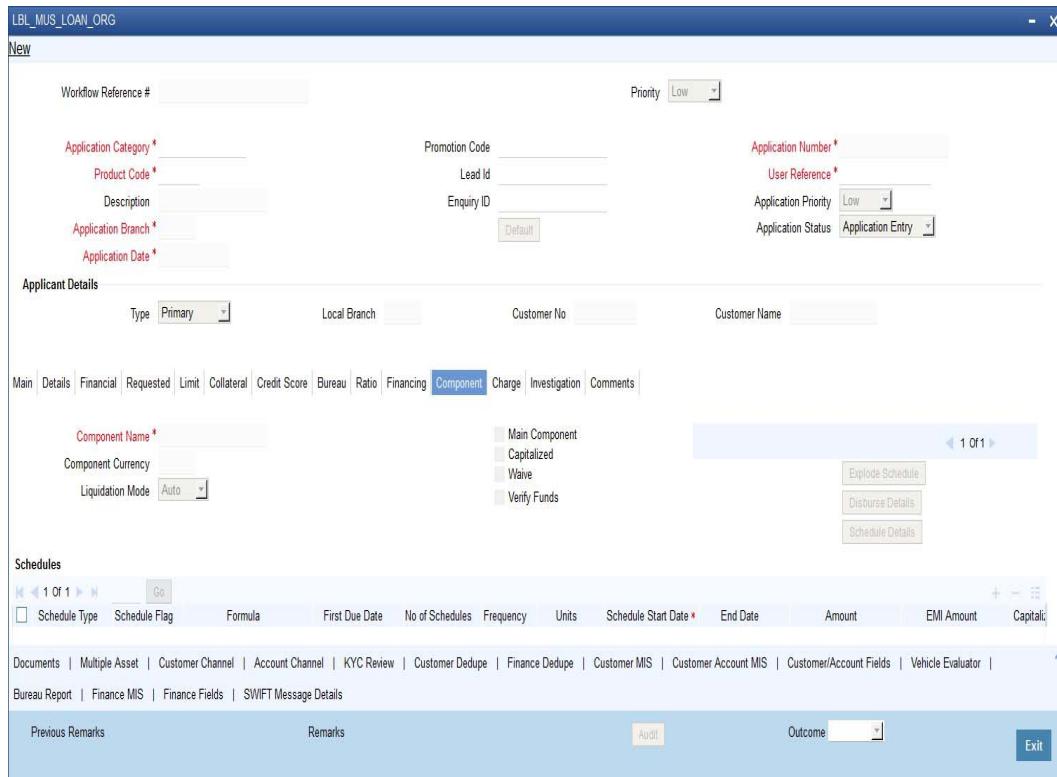
The payment schedules are derived based on the offer selected.

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 Oracle LBL_MUS_LOAN_ORG application interface. The title bar says 'LBL_MUS_LOAN_ORG' and 'New'. The main form has sections for 'Application Category', 'Product Code', 'Description', 'Application Branch', 'Application Date', '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 this is the 'Applicant Details' section with fields for 'Type' (set to 'Primary'), 'Local Branch', 'Customer No', and 'Customer Name'. A navigation bar at the bottom includes 'Main', 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', 'Credit Score', 'Bureau', 'Ratio', 'Financing', 'Component' (which is highlighted in blue), 'Charge', 'Investigation', and 'Comments'. A 'Component' tab is open, showing a table of schedules. The table has columns for 'Schedule Type', 'Schedule Flag', 'Formula', 'First Due Date', 'No of Schedules', 'Frequency', 'Units', 'Schedule Start Date', 'End Date', 'Amount', 'EMI Amount', and 'Capitalized'. A modal dialog box is open on the right, showing a single schedule component with options to 'Explode Schedule', 'Disburse Details', and 'Schedule Details'. At the bottom of the screen, there are links for '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'. There are also buttons for 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (set to 'Open'), and 'Exit'.

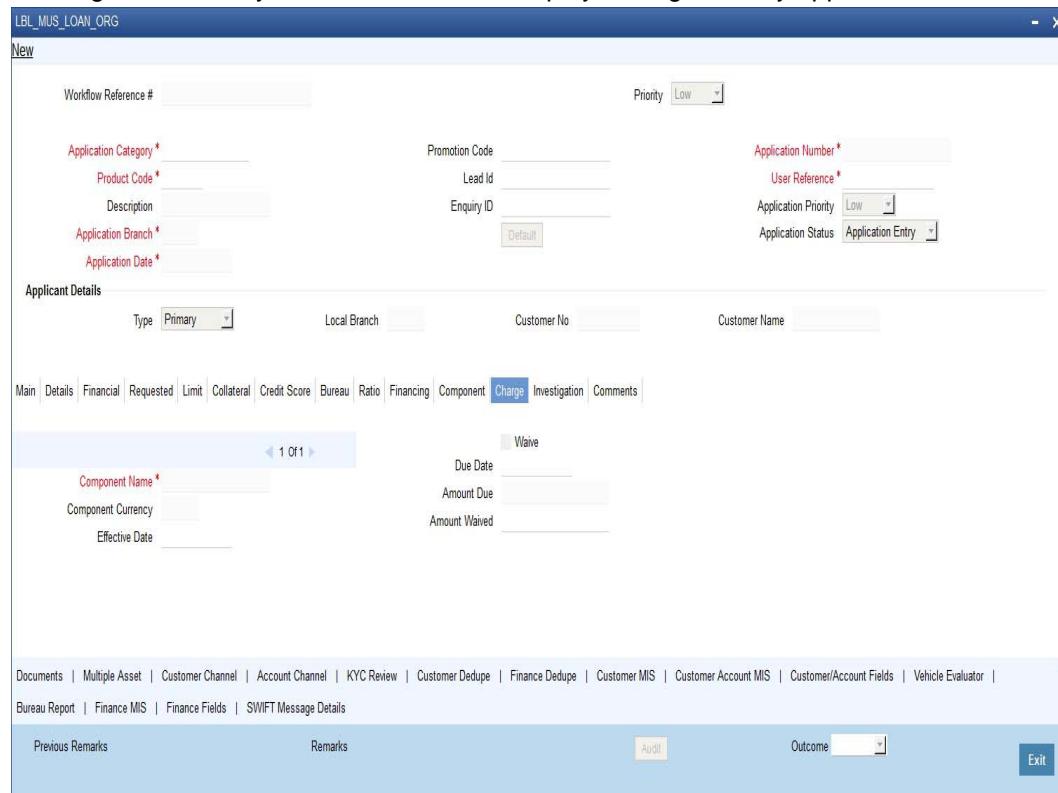
The following details related to the schedule are displayed here:

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

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

2.15.7 Charges Tab

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



The screenshot shows the 'Charges' tab interface. 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, the 'Applicant Details' section includes fields for 'Type' (set to 'Primary'), 'Local Branch', 'Customer No', and 'Customer Name'. A navigation bar at the bottom of this section includes links for Main, Details, Financial, Requested, Limit, Collateral, Credit Score, Bureau, Ratio, Financing, Component, Charge, Investigation, and Comments. The 'Charge' tab is currently selected. In the 'Charge' section, there is a table with columns for 'Component Name', 'Component Currency', 'Effective Date', 'Due Date', 'Amount Due', and 'Amount Waived'. A 'Waive' checkbox is located in this section. At the bottom of the page, there is a footer bar with links to various system 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. There are also buttons for 'Audit', 'Outcome', 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								
Main Details Financial Requested Limit Collateral Credit Score Bureau Ratio Financing Component Charge Investigation Comments								
Invest <table border="1"> <tr> <td><input type="button" value="Go"/></td> <td><input type="button" value="1 Of 1"/></td> <td><input type="button" value="Next"/></td> </tr> <tr> <td><input type="checkbox"/> Verification Type</td> <td>Agency *</td> <td>Status</td> </tr> </table>			<input type="button" value="Go"/>	<input type="button" value="1 Of 1"/>	<input type="button" value="Next"/>	<input type="checkbox"/> Verification Type	Agency *	Status
<input type="button" value="Go"/>	<input type="button" value="1 Of 1"/>	<input type="button" value="Next"/>						
<input type="checkbox"/> Verification Type	Agency *	Status						
Documents Multiple Asset Customer Channel Account Channel KYC Review Customer Dedupe Finance Dedupe Customer MIS Customer Account MIS Customer/Account Fields Vehicle Evaluator Bureau Report Finance MIS Finance Fields SWIFT Message Details								
Previous Remarks	Remarks	<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.

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

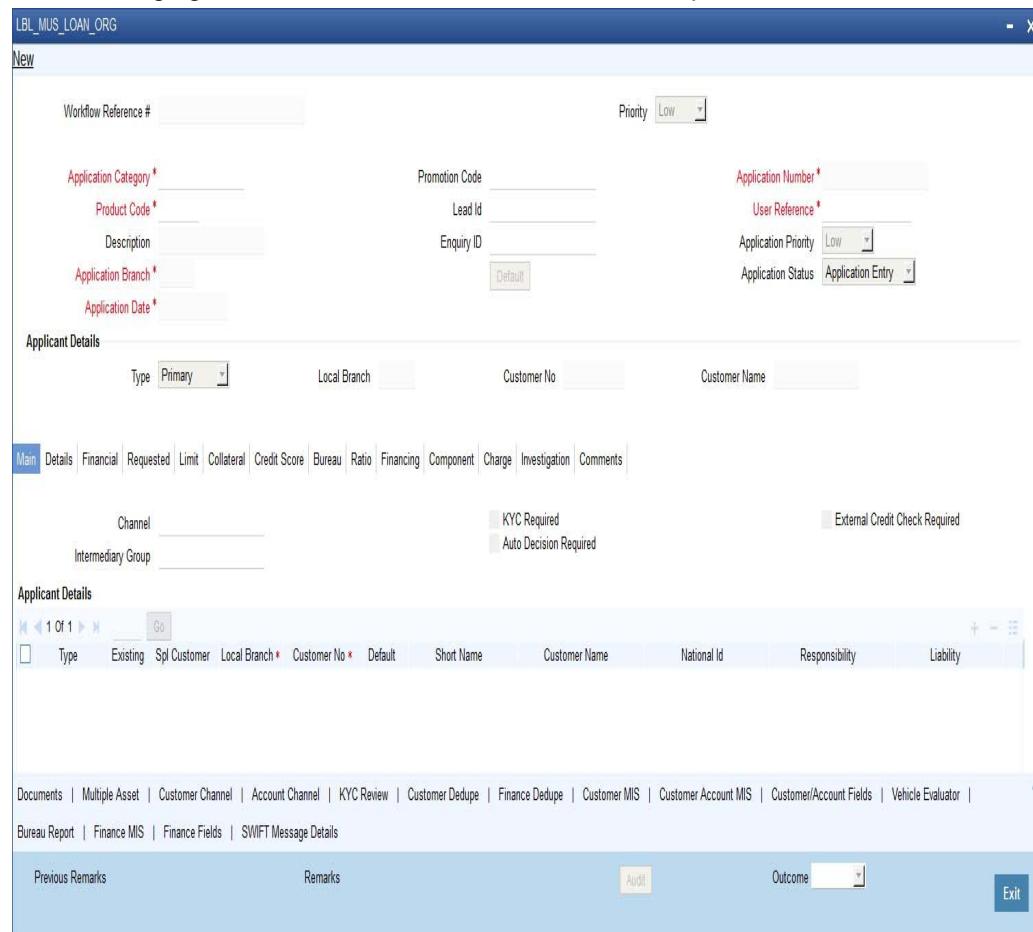
reference number and click the 'Workflow Ref No' to open 'Musharaka Finance Approval' screen.

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 list of documents. The bottom of the screen shows buttons for Previous Remarks, Remarks, Audit, Outcome, and Exit.

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 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

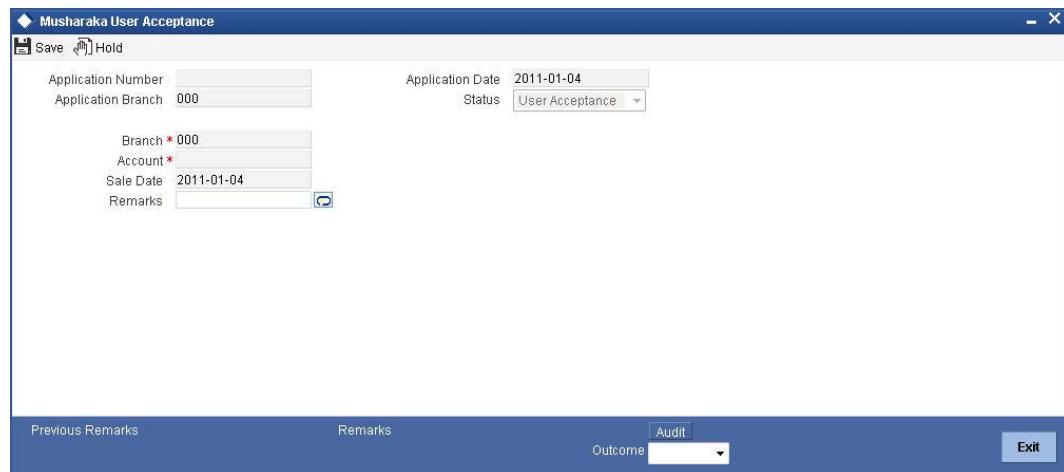
In this final stage, the finance and collateral are created. Customer is also created if the applicant is a new customer. Customer account is also created if information is captured for the same.

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

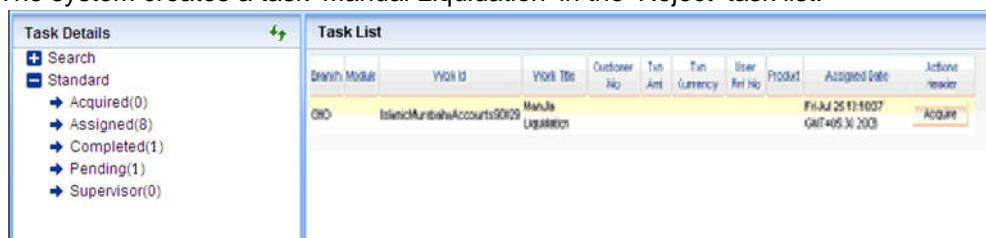
In this stage based on the outcome of the previous stage, the sale confirmation of *Musharaka* origination in the next stage.

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 screenshot shows the 'Musharaka User Acceptance' window. It has a header with 'Save' and 'Hold' buttons. The main area contains fields for Application Number (000), Application Date (2011-01-04), Status (User Acceptance), Branch (000), Account (000), Sale Date (2011-01-04), and Remarks. At the bottom, there are buttons for 'Audit' and 'Exit'.

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



The screenshot shows the 'Task List' window. The left pane shows 'Task Details' with a tree view of task status: Standard (Acquired(0), Assigned(0), Completed(1), Pending(1), Supervisor(0)). The right pane shows a table of tasks with columns: Branch, Work Id, Work Title, Customer No, Tax Amt, Tax Currency, User Ref No, Product, Assigned Date, and Actions. One task is listed: Work Id 000, Work Title 'Manual Liquidation', Assigned Date Fri Jul 25 11:10:07 2003, and Actions 'Acquire'.

2.21 Disbursement of *Musharaka* Stage

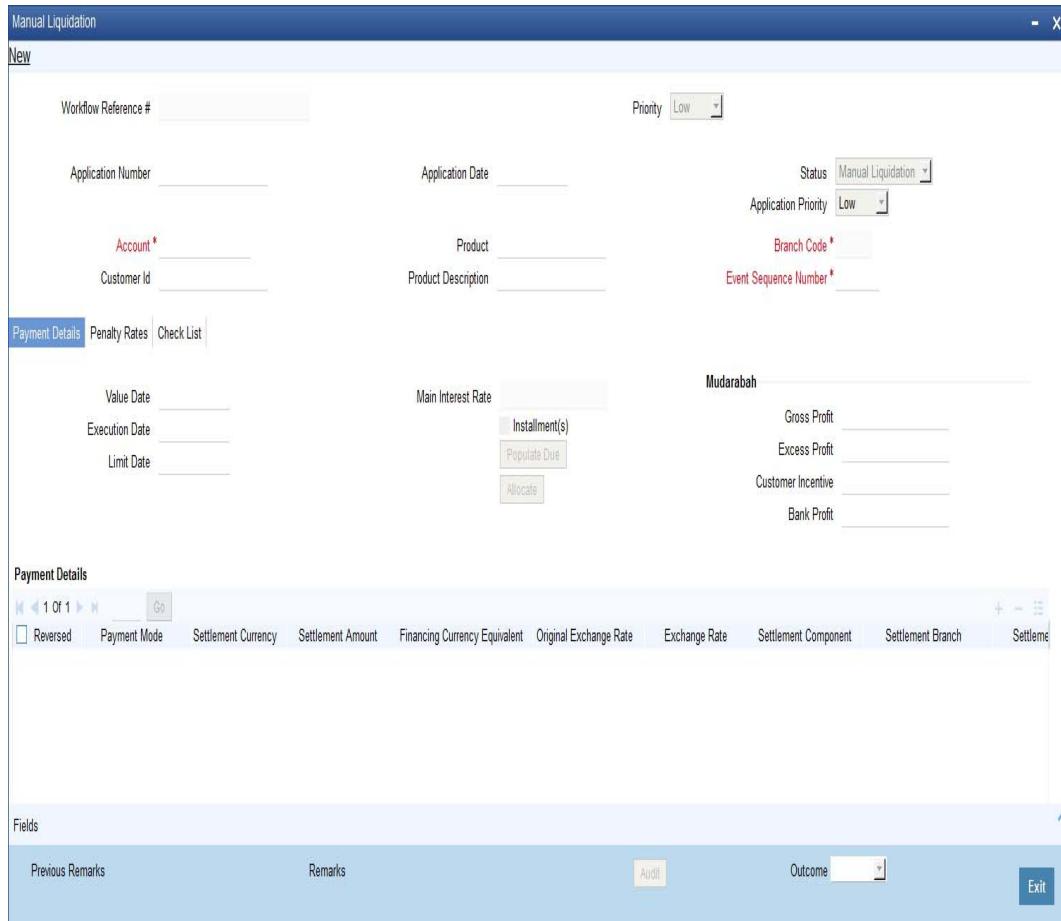
In this stage based on the outcome of the previous stage, the disbursement of *Musharaka* for the underlying asset or moving the asset to inventory is decided.

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 'Manual Liquidation' and a 'New' button. The main form contains the following fields:

- Workflow Reference #
- Priority: Low
- Application Number
- Application Date
- Status: Manual Liquidation
- Account * (red)
- Product
- Branch Code *
- Customer Id
- Product Description
- Event Sequence Number *
- Payment Details (selected tab)
- Penalty Rates
- Check List
- Value Date
- Main Interest Rate
- Mudarabah
- Execution Date
- Installment(s)
- Gross Profit
- Limit Date
- Populate Due
- Excess Profit
- Customer Incentive
- Bank Profit
- Payment Details grid:
 - 1 Of 1
 - Reversed
 - Payment Mode
 - Settlement Currency
 - Settlement Amount
 - Financing Currency Equivalent
 - Original Exchange Rate
 - Exchange Rate
 - Settlement Component
 - Settlement Branch
 - Settle
- Fields section
- 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.

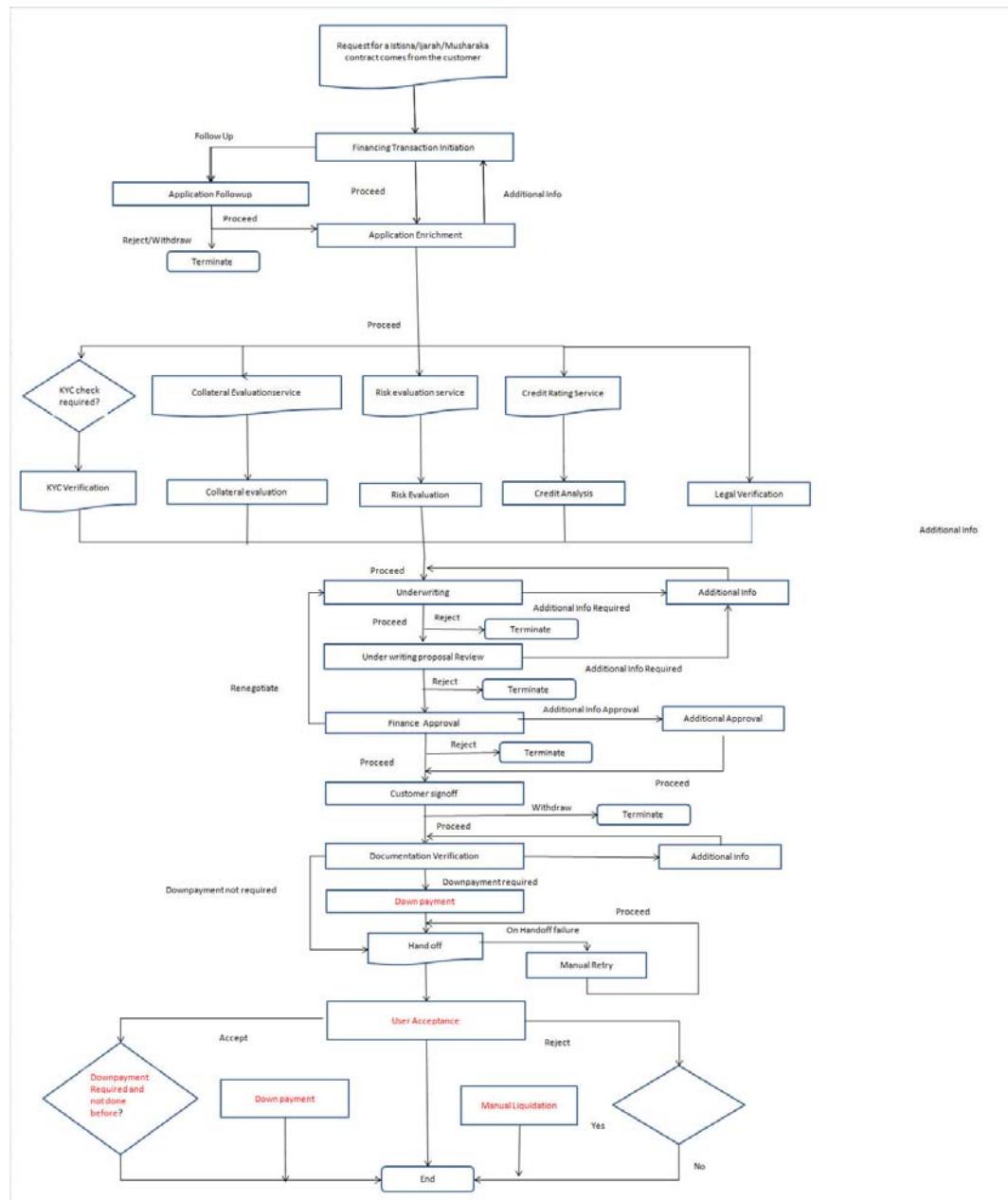
If everything is found acceptable, select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and the process is completed. Otherwise the process displays the following screen.

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 = "PRO-CEED"	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.

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

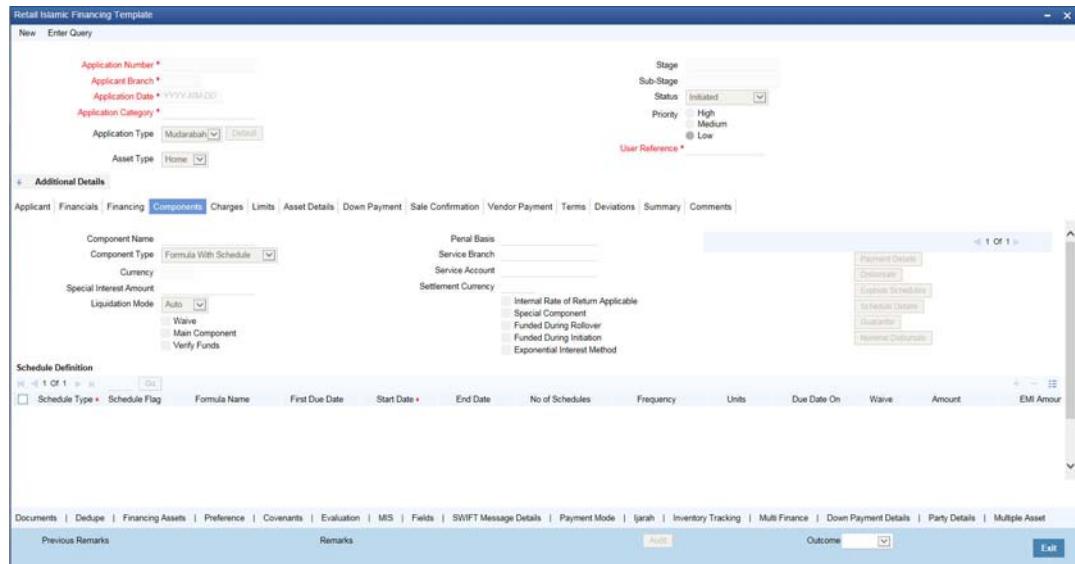
Specify the percentage change in EMI.

Amount Change in EMI

Specify the amount change in EMI.

2.24.5 Components Tab

Click 'Components' tab to maintain component details.



The screenshot shows the 'Components' tab selected in the navigation bar. The main form displays fields for an application, including Application Number, Application Branch, Application Date, Application Category, Application Type (Mudarabah), Asset Type (Home), Stage, Sub-Stage, Status (Initiated), Priority (High, Medium, Low), and User Reference. Below the main form, a 'Schedule Definition' table is shown with one row. The table columns include Schedule Type, Schedule Flag, Formula Name, First Due Date, Start Date, End Date, No of Schedules, Frequency, Units, Due Date On, Waive, Amount, and EMI Amour. A sidebar on the right shows payment details like 'Formula With Schedule', 'Waive', 'Main Component', 'Verify Funds', and 'Nominal 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

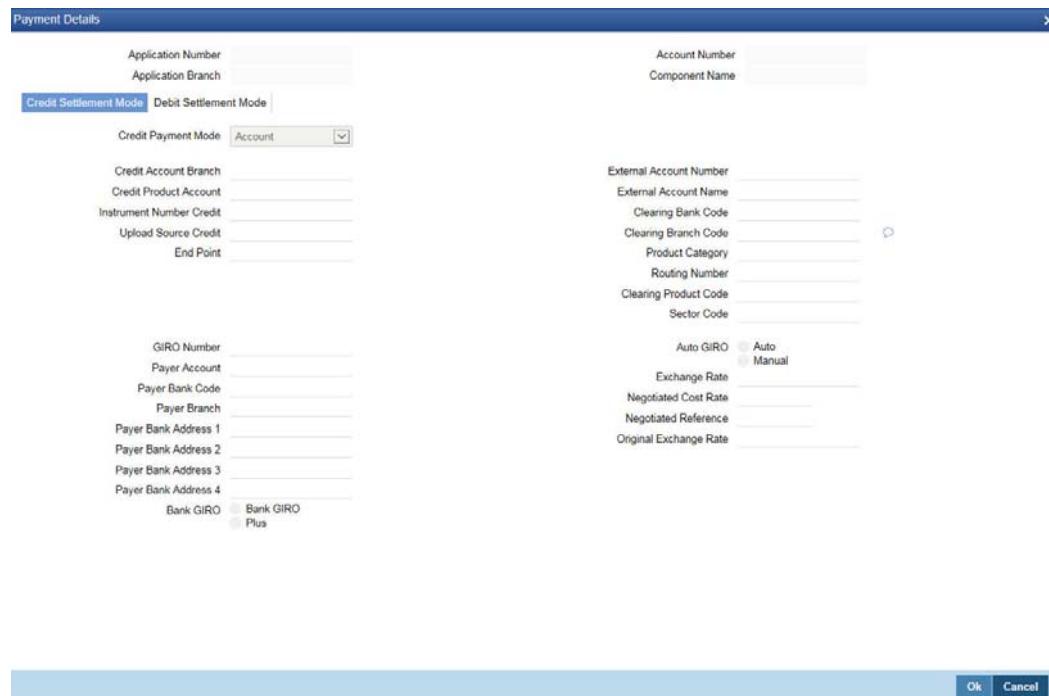
Waive

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, Credit Payment Mode (set to Account), Credit Account Branch, Credit Product Account, Instrument Number Credit, Upload Source Credit, End Point, 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 (set to Manual), Exchange Rate, Negotiated Cost Rate, Negotiated Reference, Original Exchange Rate, and Bank GIRO Plus. 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 Debit Settlement Mode	
Debit Payment Mode <input type="button" value="Account"/>	External Account Number
Debit Account Branch	External Account Name
Debit Product Account	Clearing Bank Code
Card Number	Clearing Branch Code
Instrument Number Debit	Product Category
Upload Source Debit	Routing Number
End Point	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

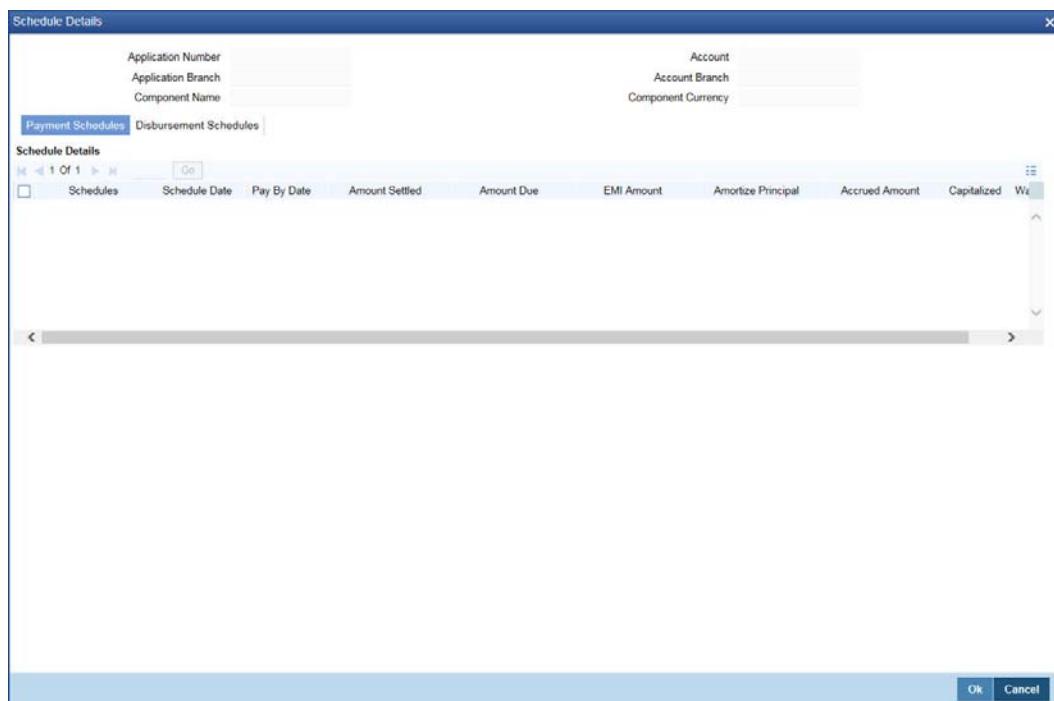
Specify the negotiated reference number.

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 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

The screenshot shows the 'Schedule Details' window with the 'Disbursement Schedules' tab selected. The window is divided into several sections:

- Header:** Application Number, Application Branch, Component Name, Account, Account Branch, Component Currency.
- Disbursements:** A table with columns: Schedule Date, Total Disbursement Amount, Amount To Disburse, Already Disbursed Amount. It shows 1 of 1 record.
- Split Details:** A table with columns: Settlement Currency, Split Percent (%), Split Amount, Payment Mode, Settlement Branch, Settlement Account Number, Account Description, Customer. It shows 1 of 1 record.
- Buttons:** Ok, Cancel.

Disbursals

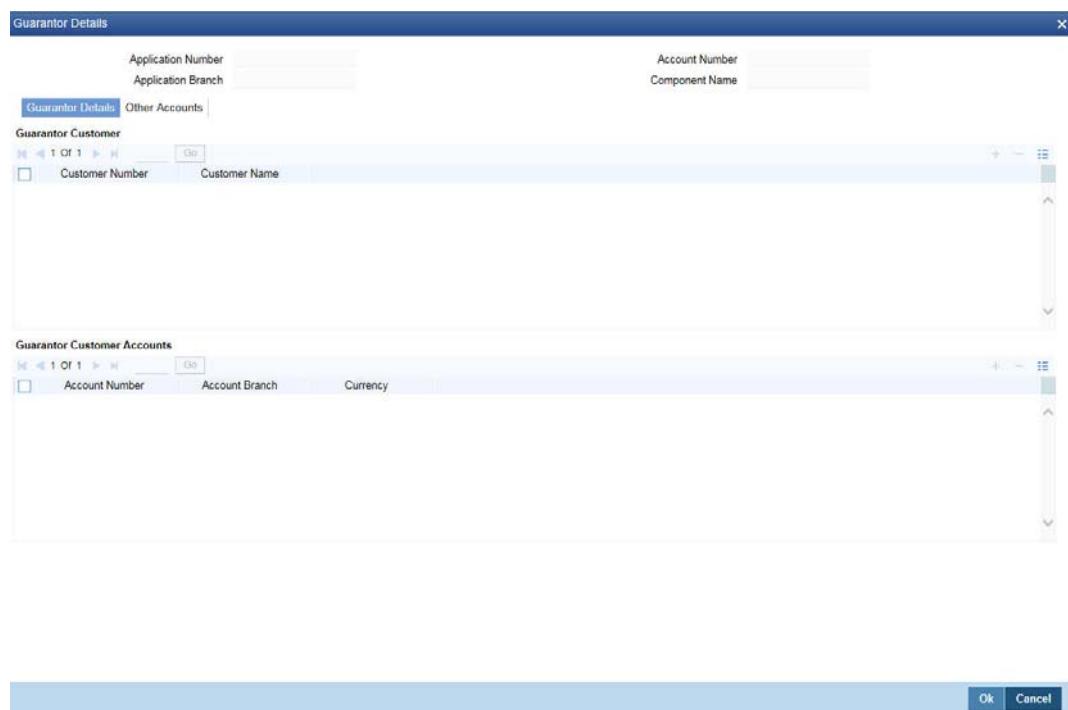
The system displays the Disbursement schedule details.

- 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

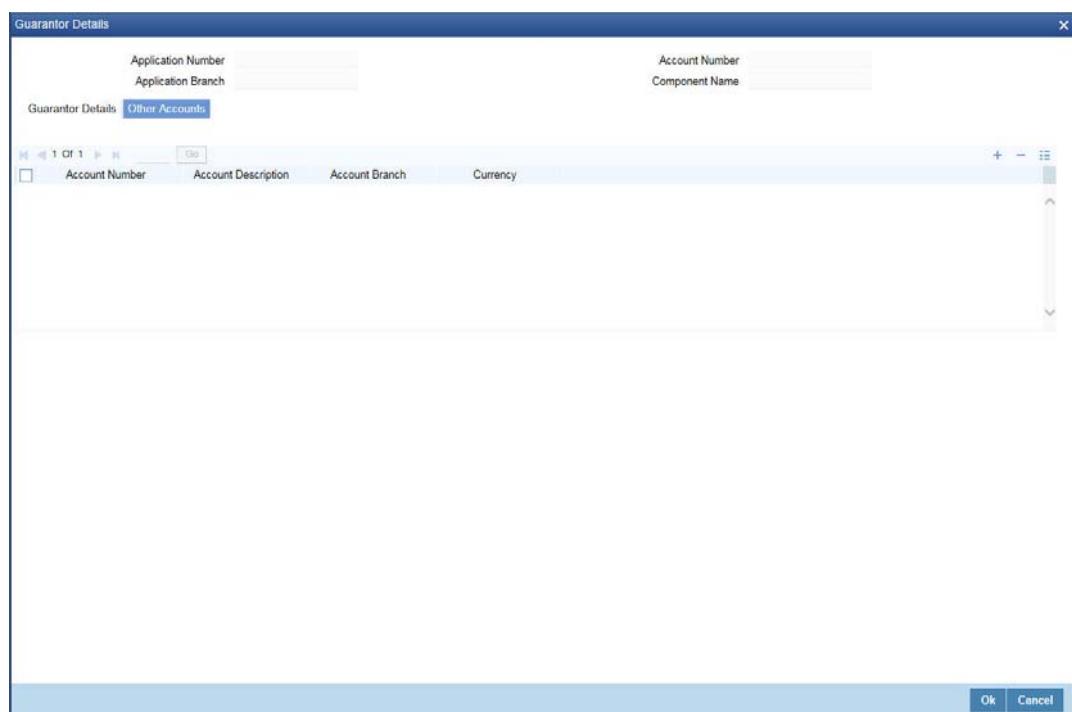
The system displays the account branch of the guarantor customer.

Currency

The system displays the currency of the guarantor customer.

Other Accounts

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



Account Number	Account Description	Account Branch	Currency

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

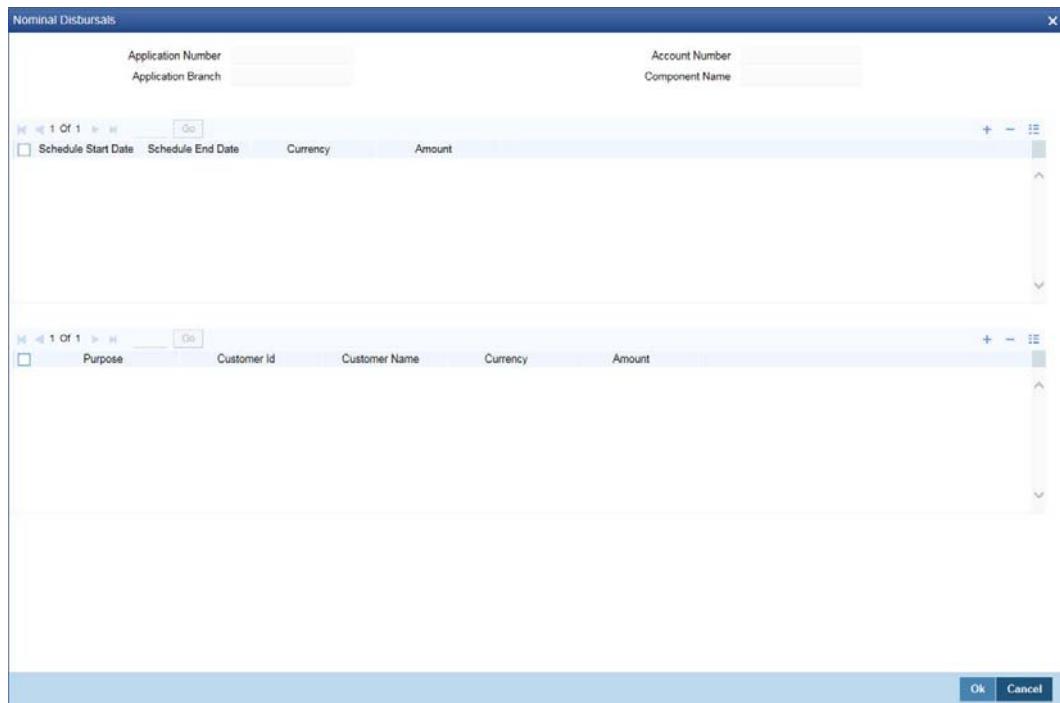
The system displays the branch code of the guarantor.

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

Purpose	Customer Id	Customer Name	Currency	Amount

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.

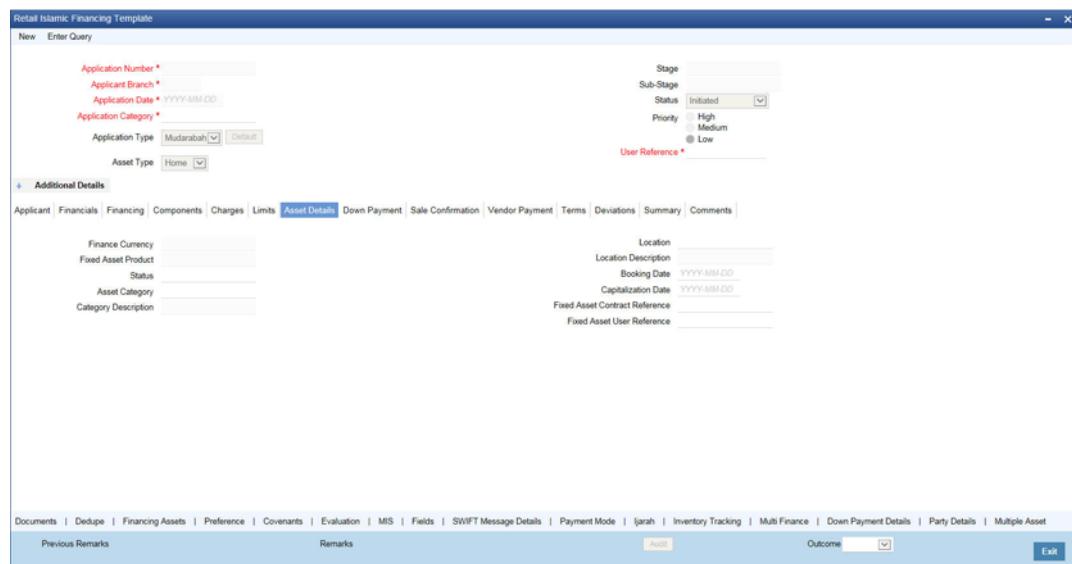
Linkage (%)

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.

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.

The screenshot shows the 'Retail Islamic Financing Template' application interface. The 'Sale Confirmation' tab is active. The form includes the following fields:

- Application Number *
- Applicant Branch *
- Application Date * (YYYY-MM-DD)
- Application Category *
- Application Type: Mudarabah (Default)
- Asset Type: Home
- Stage: Initiated
- Sub-Stage: (dropdown menu)
- Status: High, Medium, Low (radio buttons)
- User Reference *
- Additional Details section (collapsed)
- Navigation tabs: Applicant, Financials, Financing, Components, Charges, Limits, Asset Details, Down Payment, Sale Confirmation, Vendor Payment, Terms, Deviations, Summary, Comments.
- Sale Date: YYYY-MM-DD
- Remarks
- Buttons: Apply, Outcome, Exit.

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.

Retail Islamic Financing Template

New Enter Query

Application Number *

Applicant Branch *

Application Date * YYYY-MM-DD

Application Category *

Stage

Status Initiated

Priority High

Medium

Low

Application Type Mudarabah

User Reference *

Asset Type Home

+ Additional Details

Applicant | Financials | Financing | Components | Charges | Limits | Asset Details | Down Payment | Sale Confirmation | **Vendor Payment** | Terms | Deviations | Summary | Comments

Product Code

Payment Reference

Payment Currency

Value Date

Fund ID

Vendor Payable GL

Total Amount Paid

Vendor Payment Details

#	Vendor Code	Contract Reference	Asset Code	Asset Cost	Due Amount	Amount Paid	Settle	Payment Mode *	Suspense GL	Account No	Transaction Code
1 Of 1											
Previous < > Next											

Documents | Dedupe | Financing Assets | Preference | Covenants | Evaluation | MS | Fields | SWIFT Message Details | Payment Mode | Ijarah | Inventory Tracking | Multi Finance | Down Payment Details | Party Details | Multiple Asset

Previous Remarks

Remarks

Search

Outcome

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

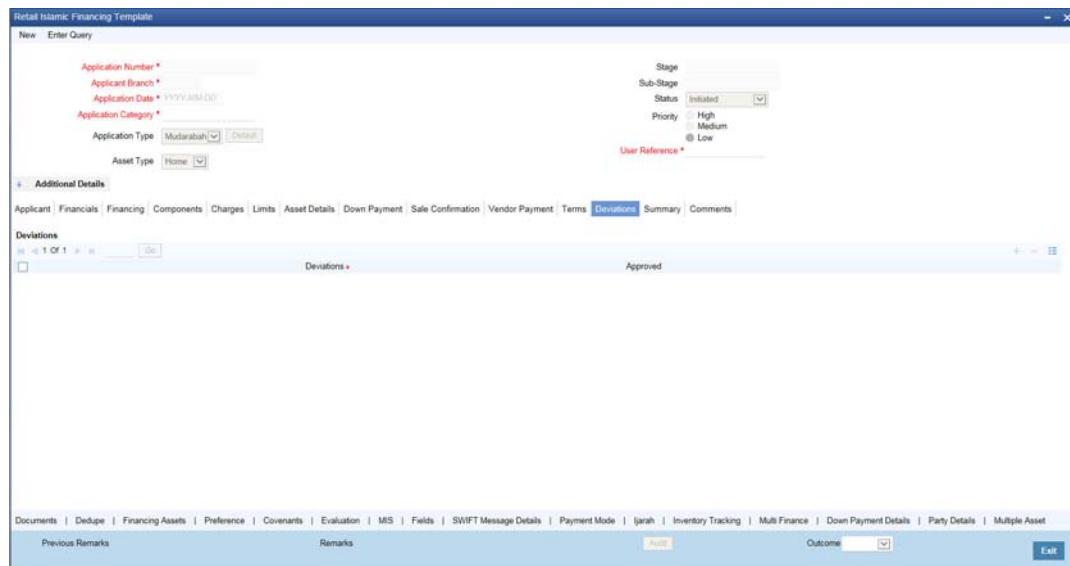
Select the date when the terms will be expired from the adjoining calendar.

Complied

Check this box if you comply with the terms.

2.24.13 Deviations Tab

Click 'Deviations' tab to view deviation details.



Application Number * 123456789
Application Branch * ABC Branch
Application Date * 01/01/2024
Application Category * Home
Application Type * Mutarabah
Asset Type * Home
Stage
Sub-Stage
Status Initiated
Priority High
User Reference * 123456789

Additional Details

Deviations

1 Of 1 Deviations

Approved

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

Previous Remarks Remarks Add Outcome Exit

Deviations

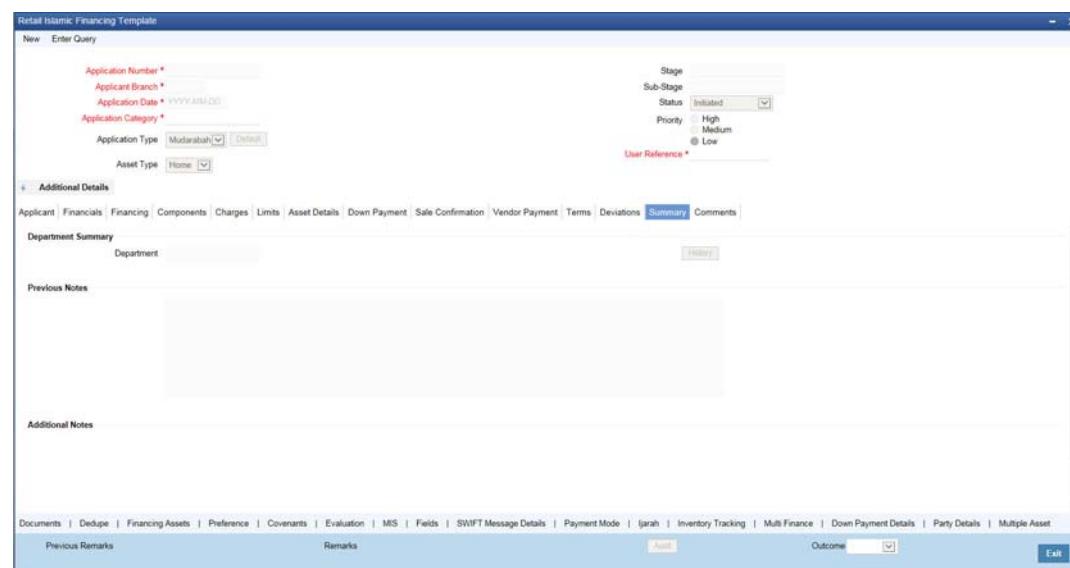
Specify the deviations.

Approved

Check this box if the deviations are approved.

2.24.14 Summary Tab

Click 'Summary' tab to view summary details.



Application Number * 123456789
Application Branch * ABC Branch
Application Date * 01/01/2024
Application Category * Home
Application Type * Mutarabah
Asset Type * Home
Stage
Sub-Stage
Status Initiated
Priority High
User Reference * 123456789

Additional Details

Department Summary

Department ABC Department

Previous Notes

Additional Notes

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

Previous Remarks Remarks Add Outcome Exit

Department Summary

Department

Specify the name of the department.

Previous Notes

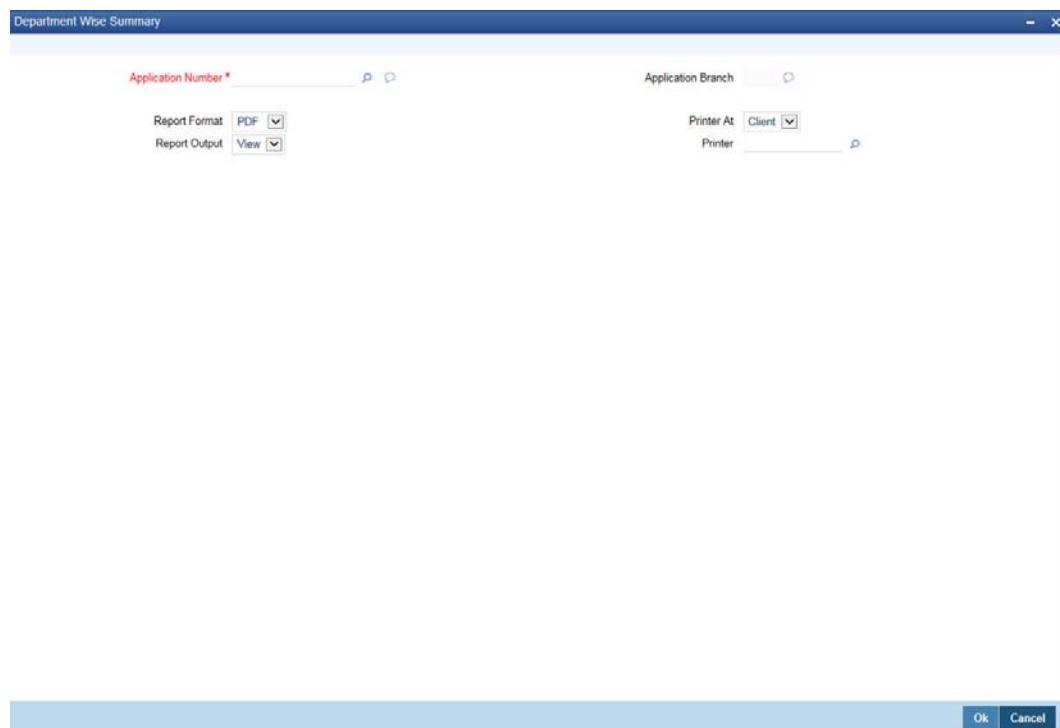
The system defaults the previous department notes. The system displays any comments given in any of the previous stages by the same department.

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.

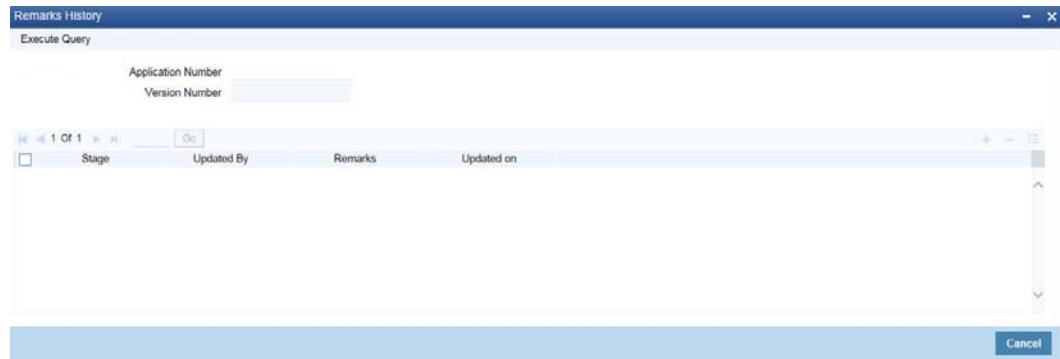
Previous Comments

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.

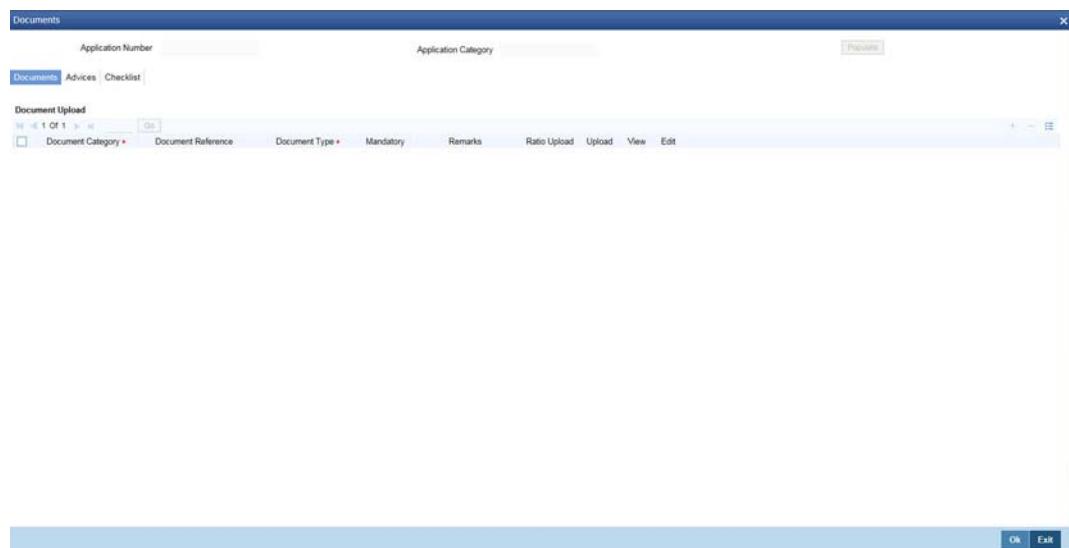


The system displays the following details:

- 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.



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

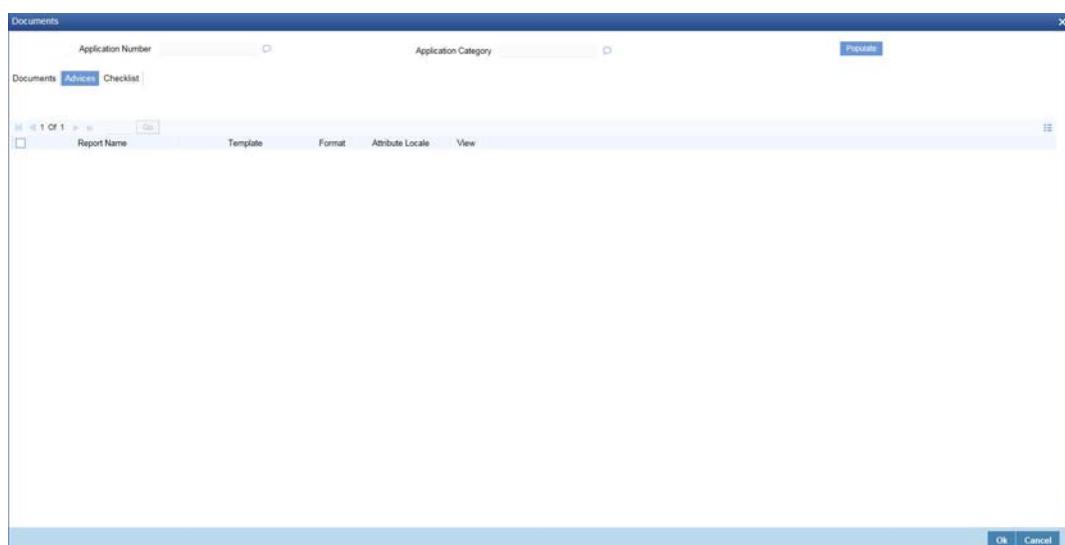
Click 'View' to view the document uploaded.

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

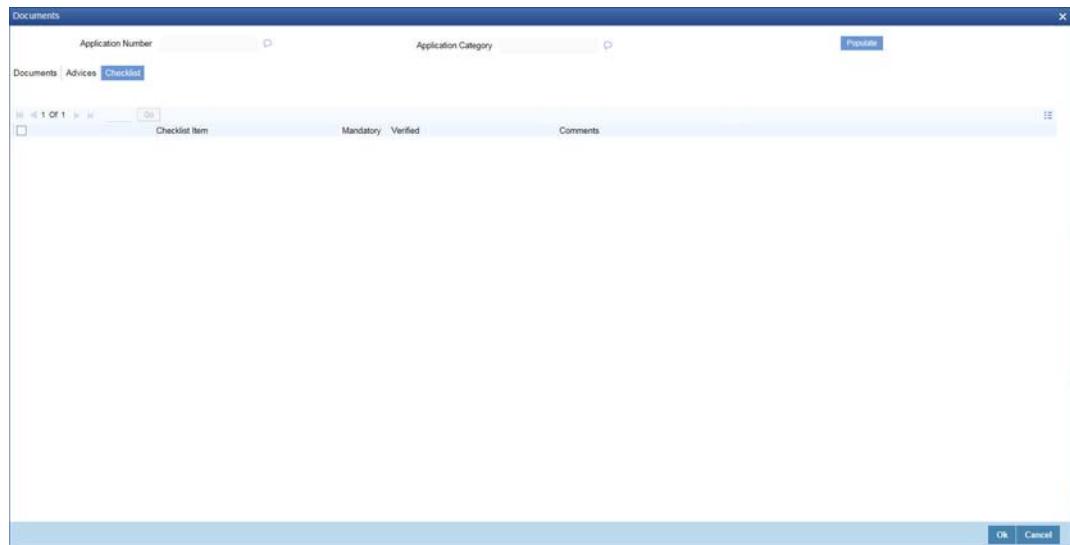
The system displays the template.

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

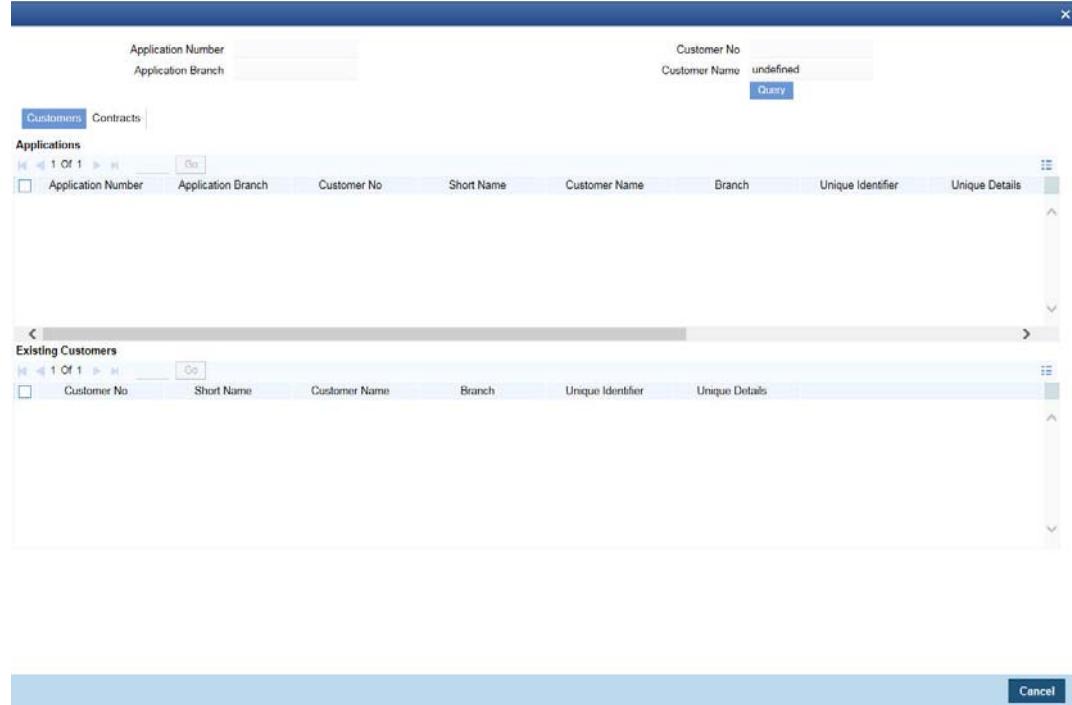
Specify comments, if any.

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																											
Home Vehicle Others Mortgage Insurance Valuation																													
Home Details <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.

Financing Asset Details

Application Category * MUDARABAH WEC

Application Number *

Application Type * Others

Branch Code 000

Reference Number *

Currency *

Customer Branch 000

Customer Id * 000201

Customer Name 000201

Home | Vehicle | Others | Mortgage | **Insurance** | Valuation

1 of 1

Insurance Details

Policy Type Asset Insurance

Policy #

Insurer

Customer

Insurance Status

Policy Currency

Policy Amount

Premium Amount

Insurance Expiry XXXXMMDD

Policy Start Date XXXXMMDD

Policy End Date XXXXMMDD

Insured Name

Managed By

Agent Id

Agent Name

Agent Contract #

Insurer Address 1

Insurer Address 2

Insurer Address 3

Insurer Address 4

Ok Cancel

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

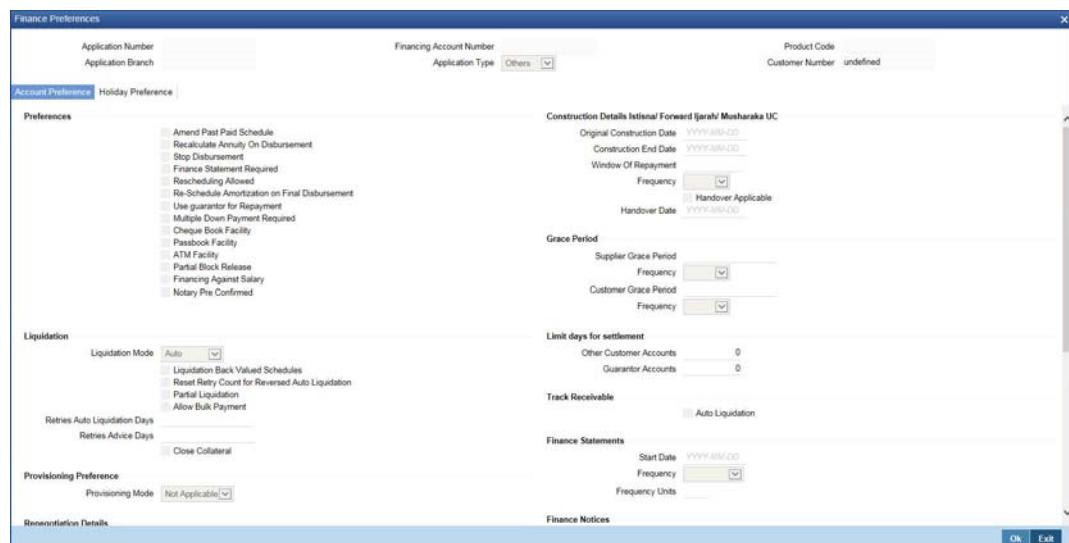
The system displays the contract number of the agent.

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.

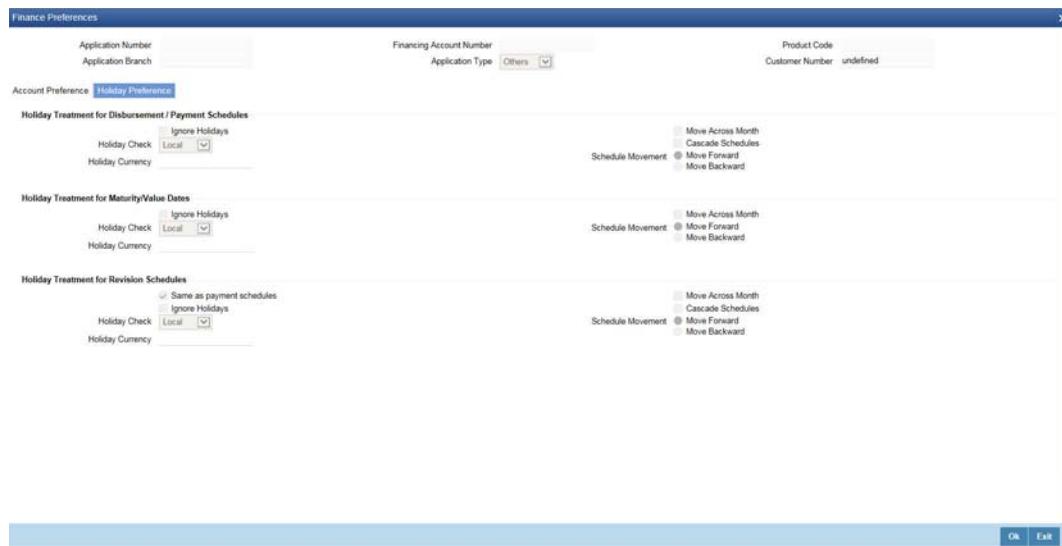
Intermediary Name

The system displays the intermediary name.

Intermediary Ratio

Specify the intermediary ratio.

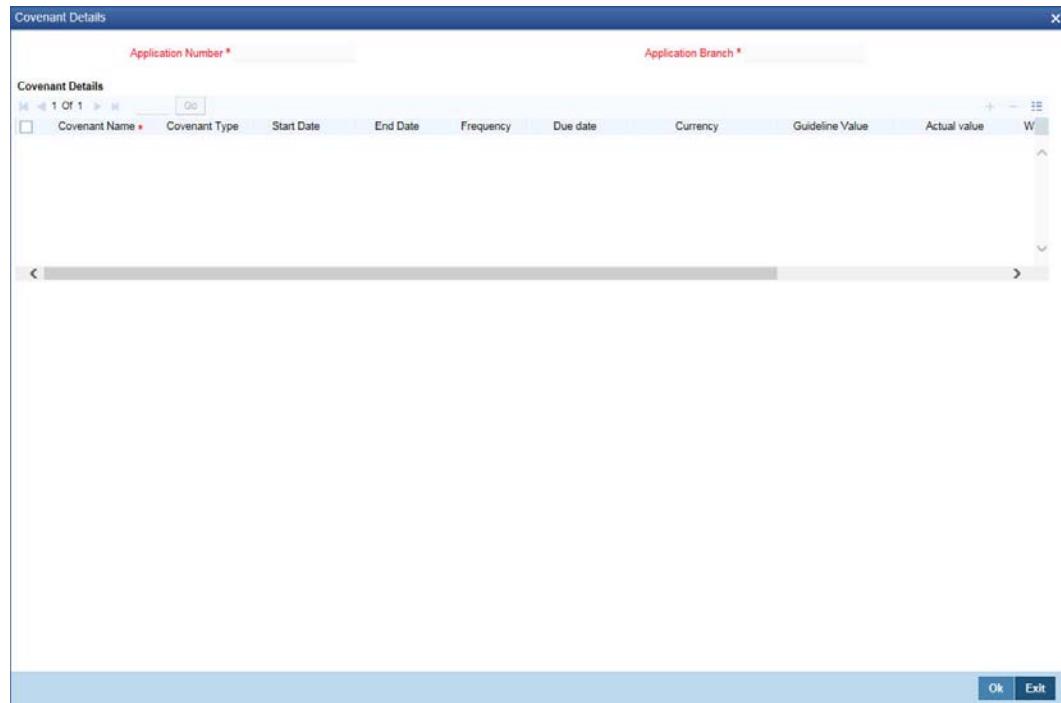
Click 'Holiday Preference' tab to specify the holiday preferences.



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.



Covenant Details									
Application Number *		Application Branch *							
Covenant Details									
<input type="checkbox"/> Covenant Name *	Covenant Type	Start Date	End Date	Frequency	Due date	Currency	Guideline Value	Actual value	W
1 Of 1									

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.

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

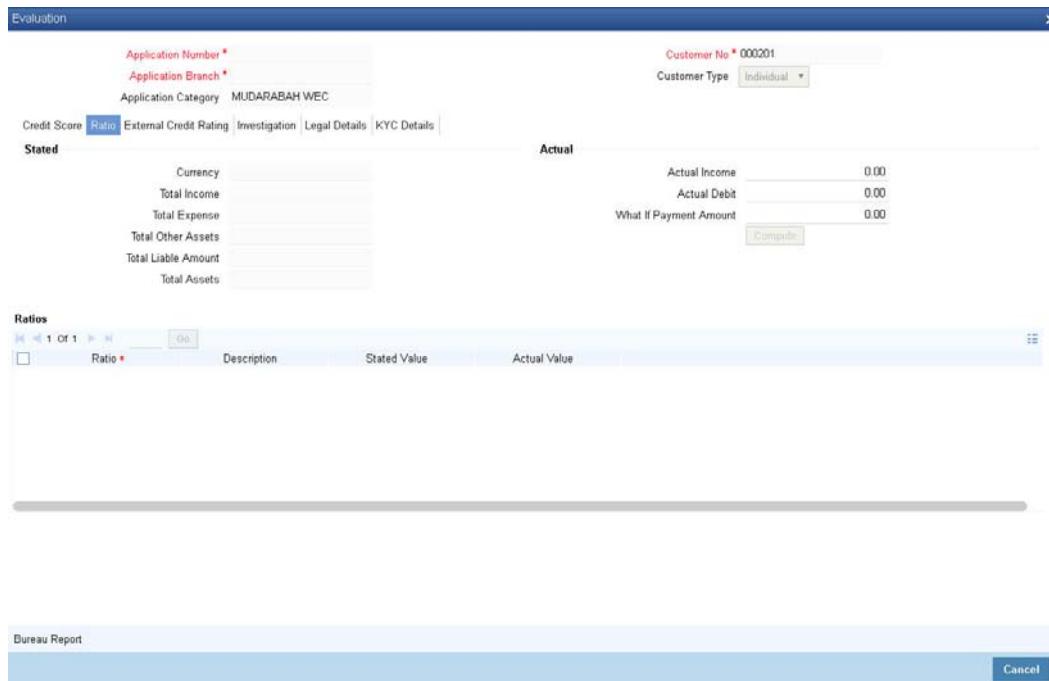
Specify the question.

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', 'Application Branch', 'Application Category' (set to 'MUDARABAH WEC'), 'Customer No.' (000201), and 'Customer Type' (Individual). Below these are sections for 'Credit Score', 'External Credit Rating', 'Investigation', 'Legal Details', and 'KYC Details'. The main area is divided into 'Stated' and 'Actual' sections. Under 'Stated', there are fields for 'Currency', 'Total Income', 'Total Expense', 'Total Other Assets', 'Total Liable Amount', and 'Total Assets'. Under 'Actual', there are fields for 'Actual Income', 'Actual Debit', and 'What If Payment Amount'. A 'Compute' button is located in the 'Actual' section. Below this, a 'Ratios' section is shown with a table header: 'Ratio', 'Description', 'Stated Value', and 'Actual Value'. The bottom of the screen shows a 'Bureau Report' tab and 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

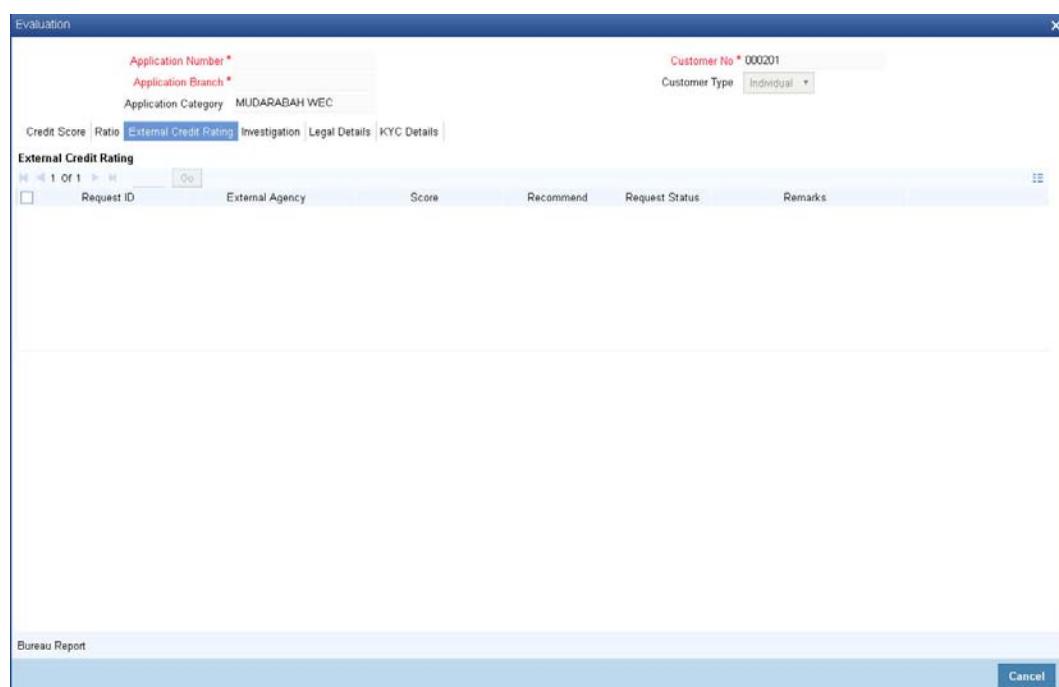
The system displays the stated value.

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 interface includes fields for Application Number, Application Branch, and Application Category. The Customer No is 000201 and the Customer Type is set to 'Individual'. The main area displays a table for external credit ratings, with the first row showing '1 Of 1' and the columns: Request ID, External Agency, Score, Recommend, Request Status, and Remarks. The 'Score' column is empty. At the bottom, there is a 'Bureau Report' section and 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

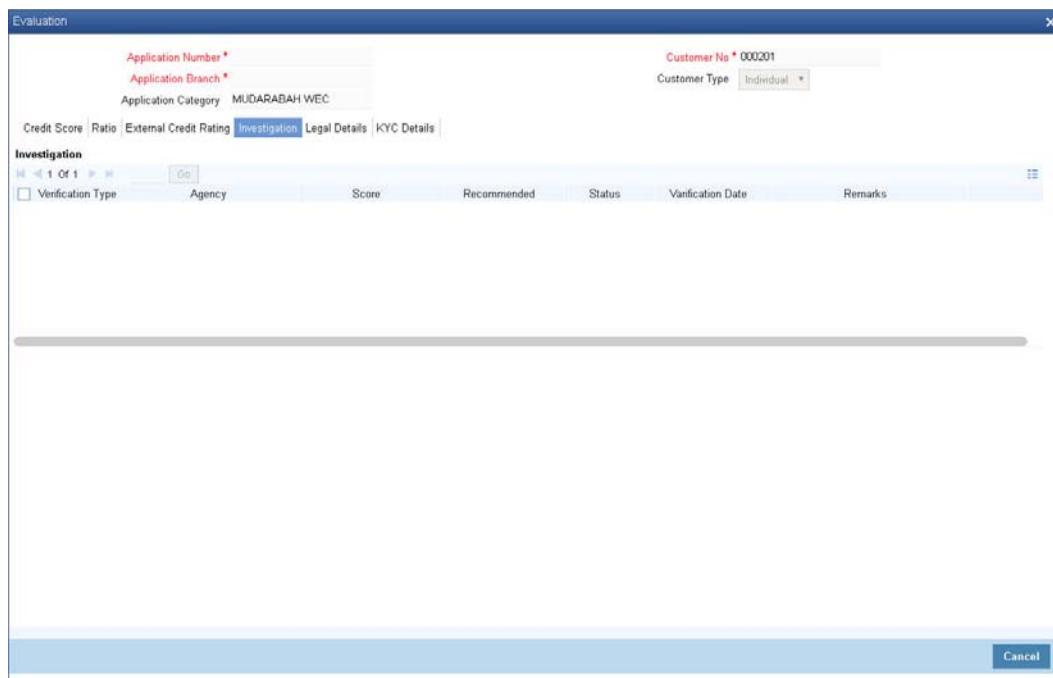
Specify the request status.

Remarks

Specify remarks, if any.

2.24.21.4 Investigation Tab

Click 'Investigation' tab to view investigation details.



Verification Type

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

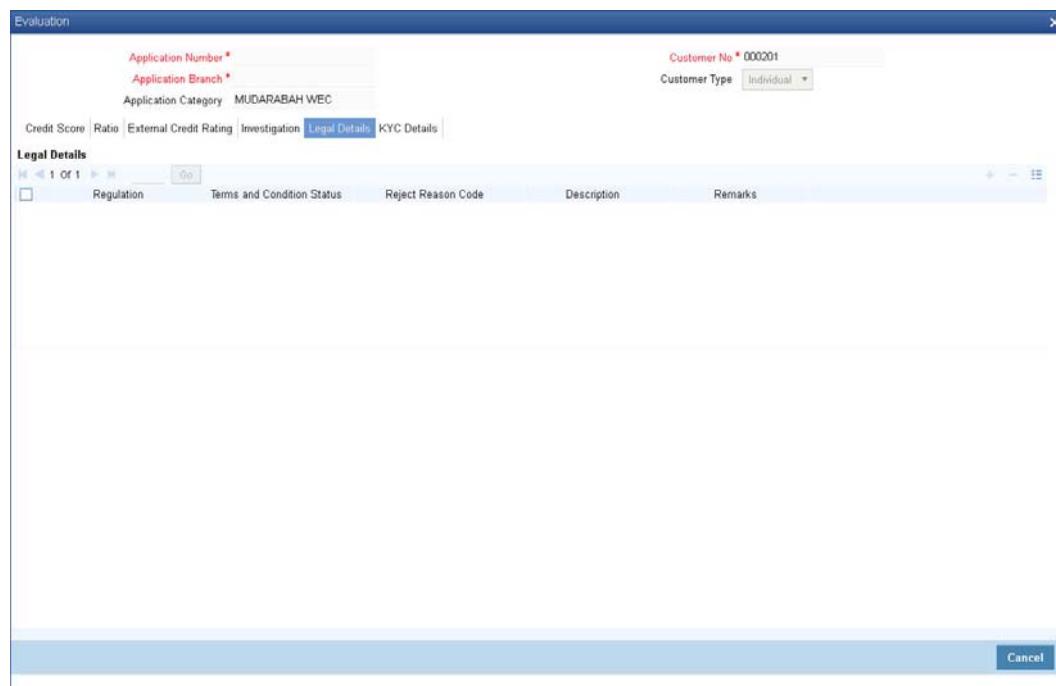
Select the verification date from the adjoining calendar.

Remarks

Specify remarks, if any.

2.24.21.5 Legal Details Tab

Click 'Legal Details' tab to view legal details.



The screenshot shows the 'Evaluation' application interface. At the top, there are fields for 'Application Number *' (0000201), 'Customer No *' (0000201), 'Customer Type' (Individual), and 'Application Branch *' (MUDARABAH WEC). Below these are tabs for 'Credit Score', 'Ratio', 'External Credit Rating', 'Investigation', 'Legal Details' (which is selected and highlighted in blue), and 'KYC Details'. A sub-section titled 'Legal Details' is shown, with a table containing the following data:

Regulation	Terms and Condition Status	Reject Reason Code	Description	Remarks	
1 of 1	Regulation	Terms and Condition Status	Reject Reason Code	Description	Remarks

At the bottom right of the table area is a 'Cancel' button.

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' application interface with the 'KYC Details' tab selected. 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 contains fields for KYC Internal Status, KYC Internal Remarks, KYC External Status, KYC External Remarks, SDN Status, and SDN Remarks. A 'Cancel' button is visible at the bottom right.

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

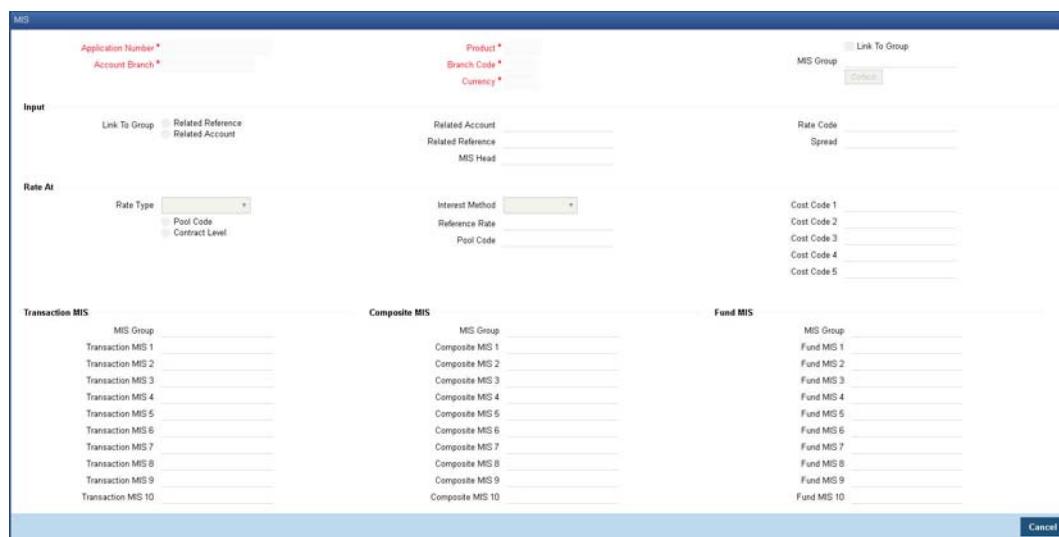
The system displays the SDN status.

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 MIS details. It includes sections for Application Number, Product, MIS Group, Input, Rate At, Transaction MIS, Composite MIS, and Fund MIS. Each section contains various input fields and dropdown menus. 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.



The 'Fields' screen displays three tabs for capturing UDF details:

- Character Fields:** Shows 1 of 1 character field. Fields: Application Number*, Application Branch*.
- Number Fields:** Shows 1 of 1 number field. Fields: Field Name*, Field Value.
- Date Fields:** Shows 1 of 1 date field. Fields: Field Name*, Field Value.

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

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:



The 'SWIFT Message Details' screen is a complex form for capturing SWIFT message details. It includes the following sections:

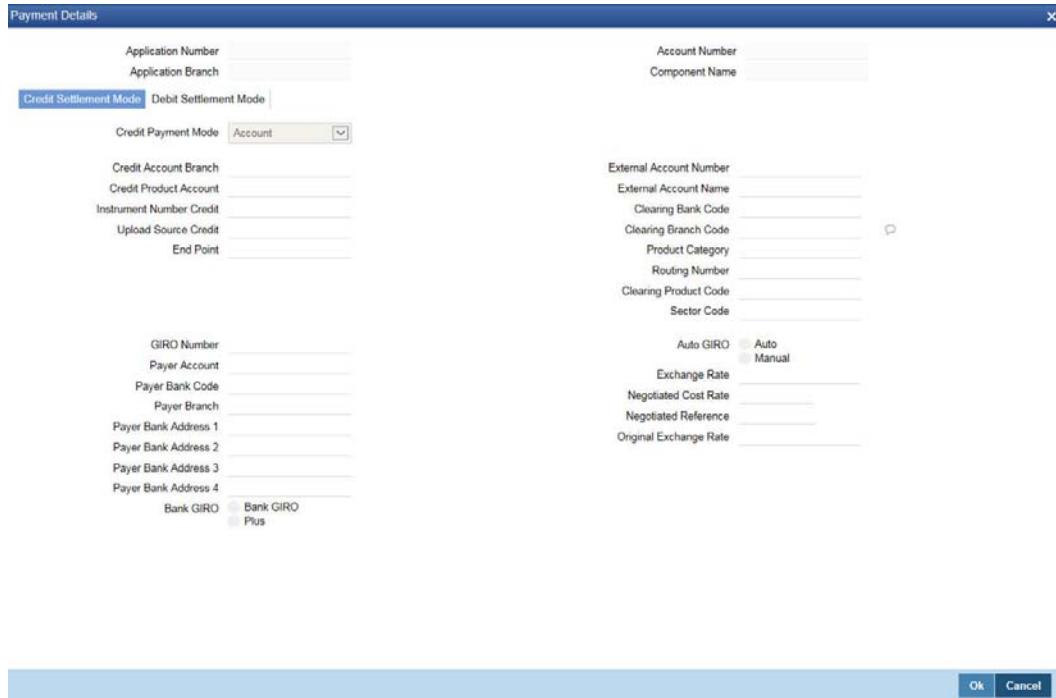
- Application Number**, **Application Branch**, **Account Number**
- Beneficiary Institution**, **Sender To Receiver Information**, **Message Details** (with a 'Cover Required' checkbox)
- Charge Details**, **Ordering Institution**, **Ordering Customer**
- Intermediary Reimbursement Institution**, **Ultimate Beneficiary**, **Beneficiary Institution for Cover**
- Receiver Correspondence**, **Account With Institution**, **Intermediary**

At the bottom right of the screen are 'Ok' and 'Exit' buttons.

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

2.24.25 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 with the following fields:

Field	Description
Application Number	Text input field
Application Branch	Text input field
Credit Settlement Mode	Tab selection (selected)
Debit Settlement Mode	Tab selection (unselected)
Credit Payment Mode	Drop-down menu (set to 'Account')
Credit Account Branch	Text input field
Credit Product Account	Text input field
Instrument Number Credit	Text input field
Upload Source Credit	Text input field
End Point	Text input field
External Account Number	Text input field
External Account Name	Text input field
Clearing Bank Code	Text input field
Clearing Branch Code	Text input field
Product Category	Text input field
Routing Number	Text input field
Clearing Product Code	Text input field
Sector Code	Text input field
GIRO Number	Text input field
Payer Account	Text input field
Payer Bank Code	Text input field
Payer Branch	Text input field
Payer Bank Address 1	Text input field
Payer Bank Address 2	Text input field
Payer Bank Address 3	Text input field
Payer Bank Address 4	Text input field
Bank GIRO	Text input field (set to 'Bank GIRO Plus')
Auto GIRO	Radio button (selected)
Manual	Radio button (unselected)
Exchange Rate	Text input field
Negotiated Cost Rate	Text input field
Negotiated Reference	Text input field
Original Exchange Rate	Text input field

Buttons at the bottom: Ok, Cancel

Specify the following details.

Application Number

The system displays the application number.

Application Branch

The system displays the application branch.

Account Number

The system displays the account number.

Branch Code

The system displays the branch code.

2.24.25.1 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 the it from the option list.

Clearing Bank Code

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

Instrument Number Credit

Specify the credit instrument number.

Clearing Product Code

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

End Point

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

External Account Number

Specify the external account number of the creditor.

Product Category

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

Credit Product Account

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

Clearing Branch Code

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

Routing Number

Specify the routing number.

Sector Code

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

External Account Name

Specify the external account name.

2.24.25.2 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 Debit Settlement Mode	
Debit Payment Mode	Account <input type="button" value="▼"/>
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 <input type="radio"/> Manual <input type="radio"/>
Payer Bank Code	Exchange Rate
Payer Branch	Negotiated Cost Rate
Payer Bank Address 1	Negotiated Reference
Payer Bank Address 2	Original Exchange Rate
Payer Bank Address 3	
Payer Bank Address 4	
GIRO Number	
Bank GIRO	
Plus	

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.

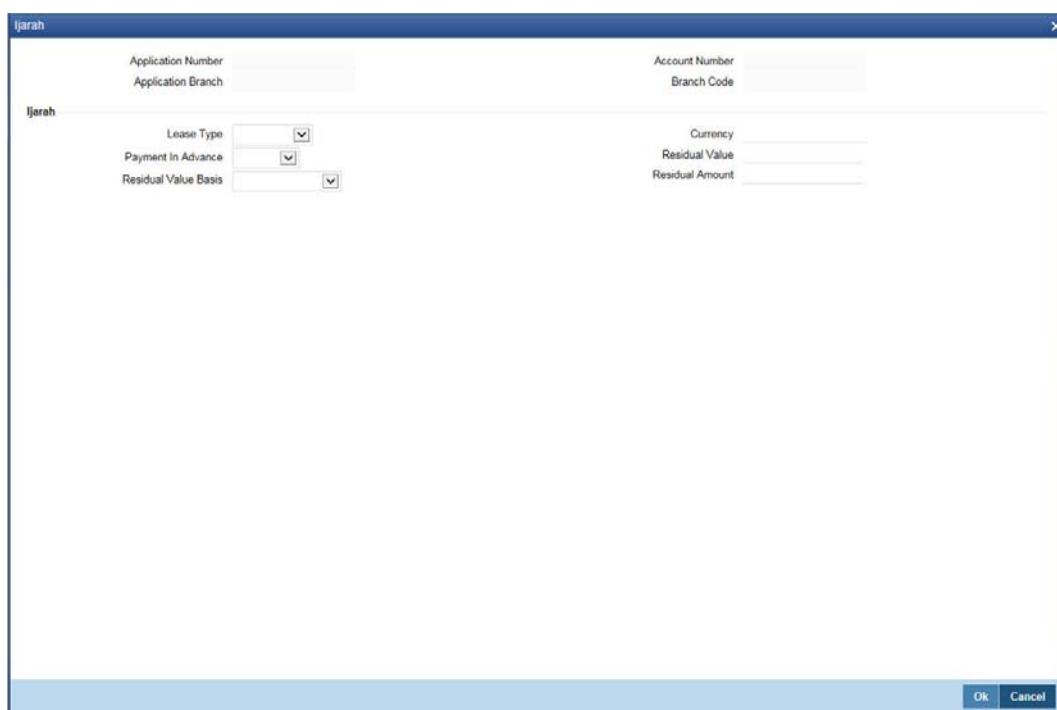
Auto GIRO

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

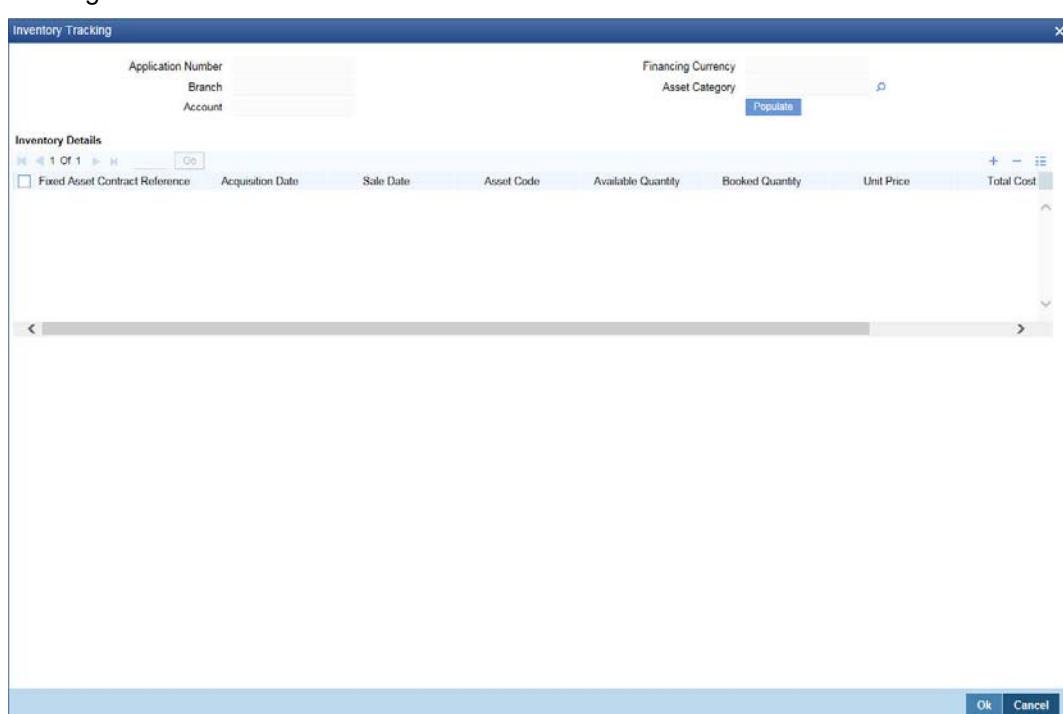
Specify the residual value.

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
1 Of 1							

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

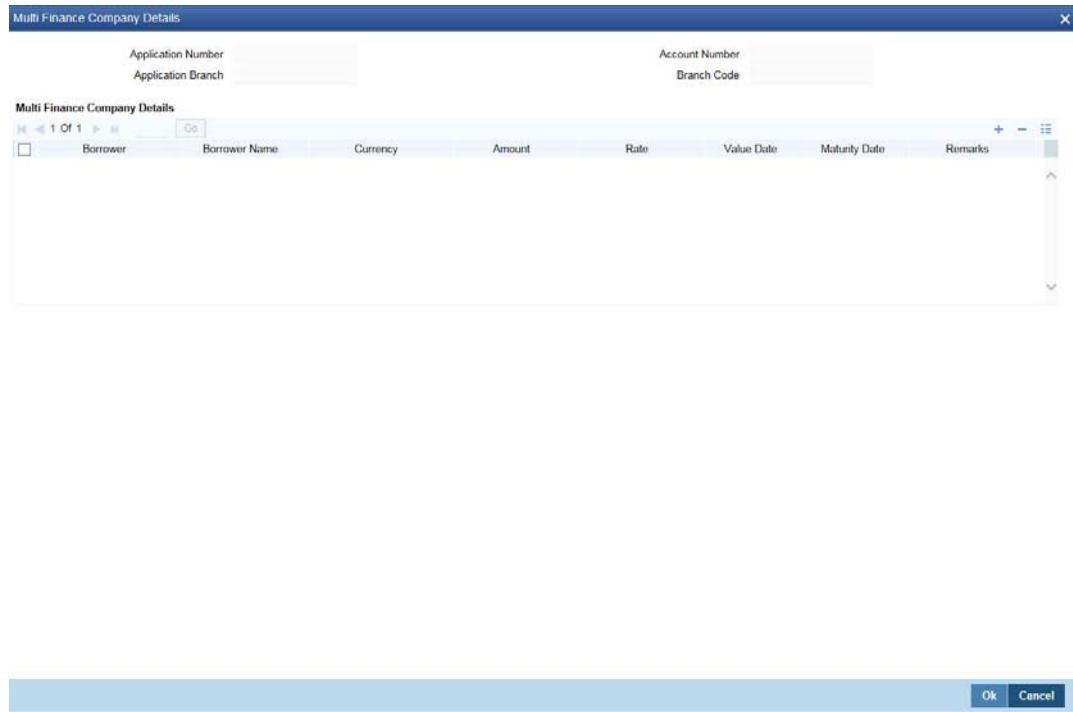
Specify the total cost of the inventory.

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

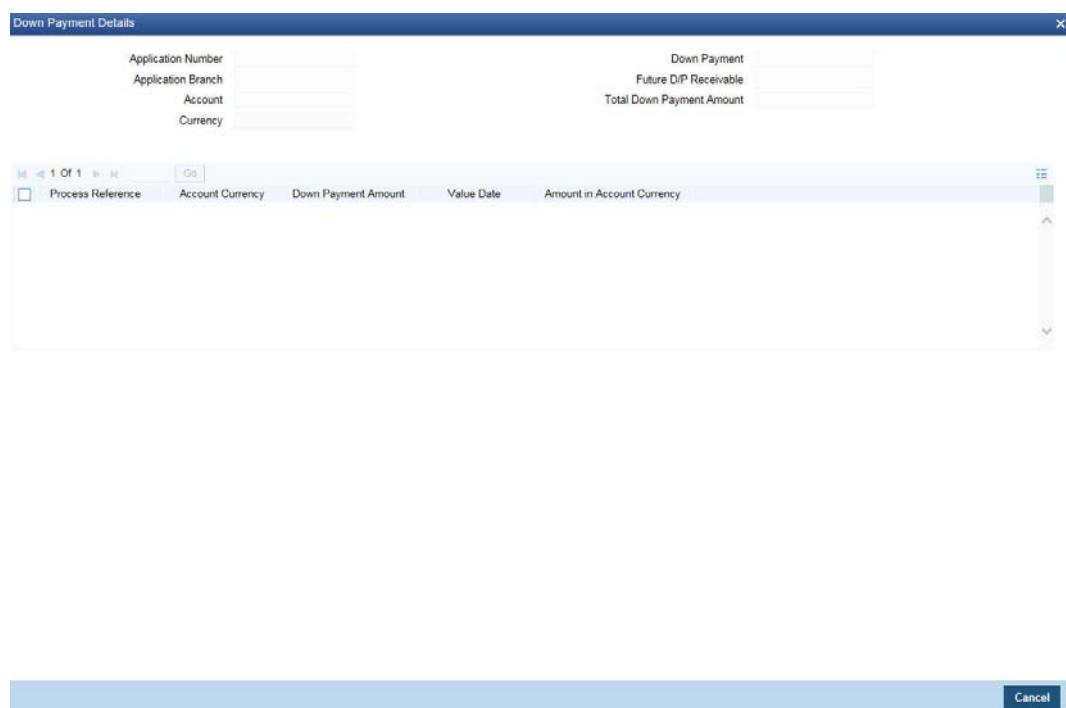
Specify the date of maturity.

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

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

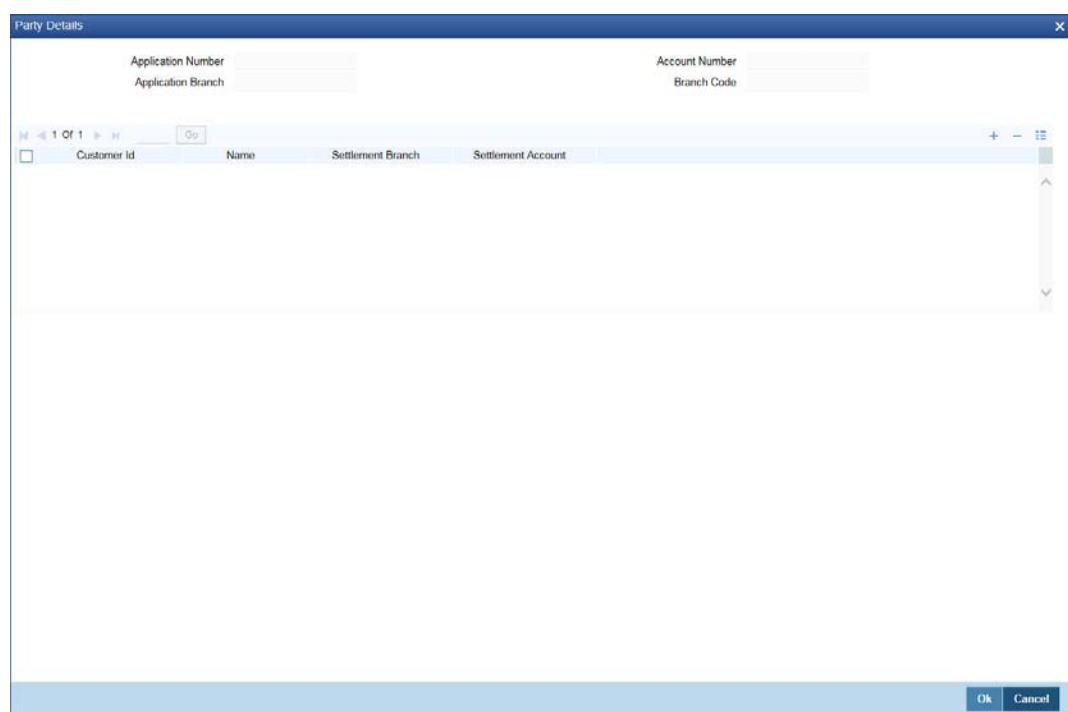
The system displays the value date.

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

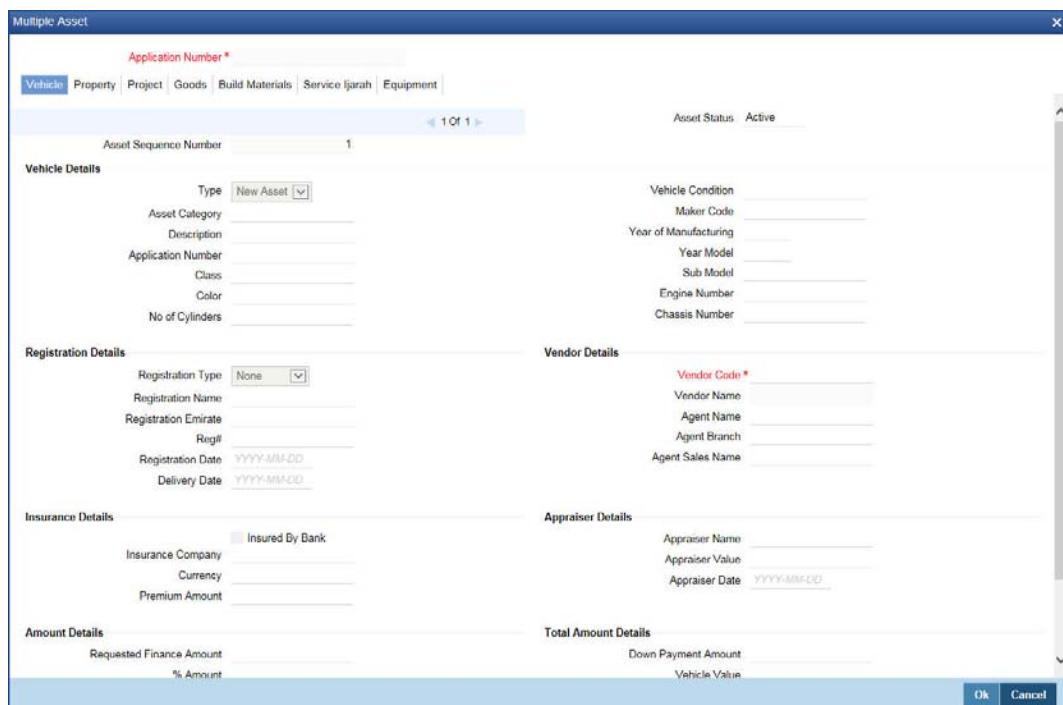
Specify the settlement branch code. Alternatively, you can select the settlement branch code from the option list. The list displays the branch codes maintained in the system.

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.



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

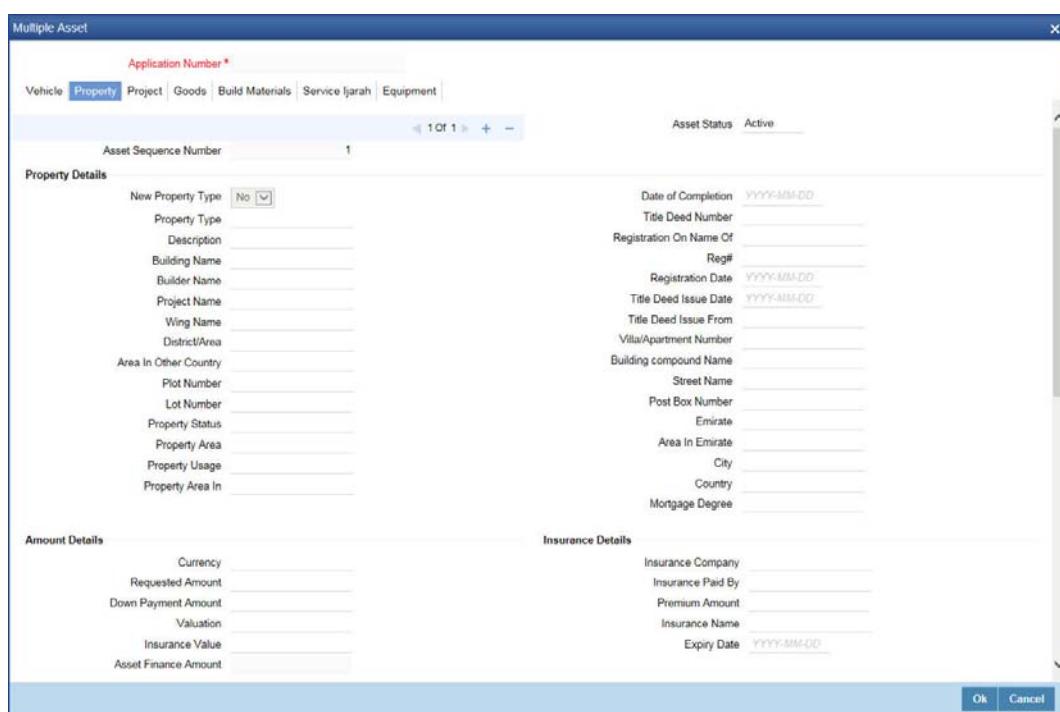
Specify the insurance amount.

Asset Finance Amount

Specify the asset finance amount.

2.24.31.2 Property Tab

Click 'Property' tab to specify the property details.



Property Details		Amount Details		Insurance Details	
New Property Type	No	Currency	Requested Amount	Insurance Company	Insurance Paid By
Property Type		Down Payment Amount	Valuation	Premium Amount	
Description		Insurance Value	Asset Finance Amount	Insurance Name	Expiry Date
Building Name					
Builder Name					
Project Name					
Wing Name					
District/Area					
Area In Other Country					
Plot Number					
Lot Number					
Property Status					
Property Area					
Property Usage					
Property Area In					

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

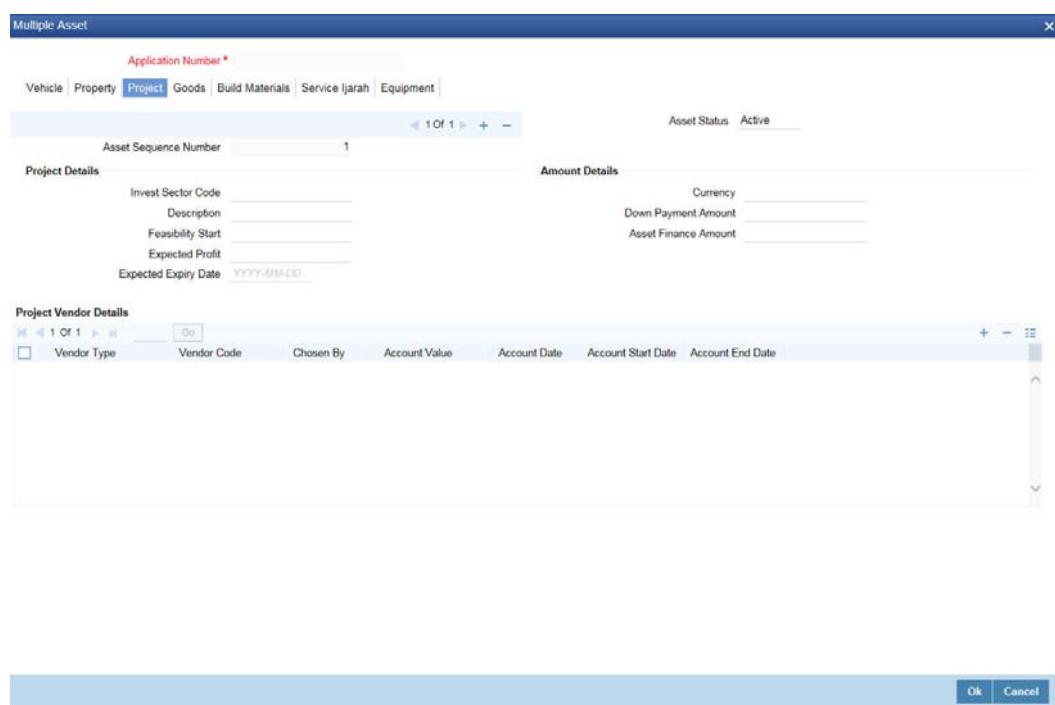
Specify the start date of account.

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
Feasibility Start
Expected Profit
Expected Expiry Date YYYY-MM-DD

Amount Details

Currency
Down Payment Amount
Asset Finance Amount

Project Vendor Details

1 Of 1

Vendor Type	Vendor Code	Chosen By	Account Value	Account Date	Account Start Date	Account End Date

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

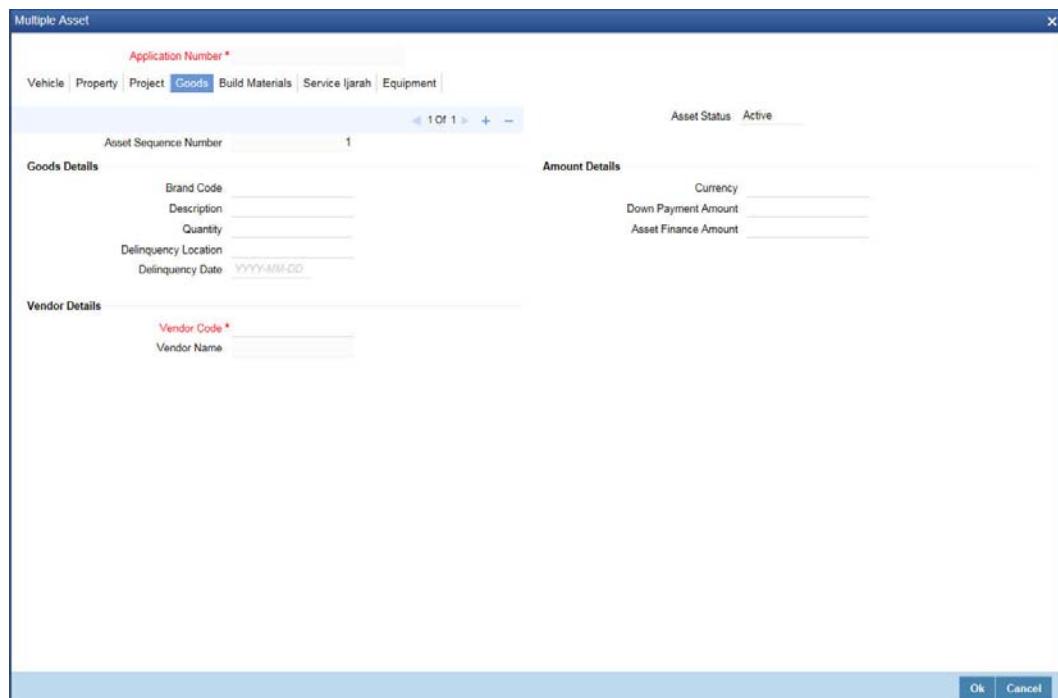
Specify the account start date.

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 'Goods Details' section includes fields for Brand Code, Description, Quantity, Delinquency Location, and Delinquency Date. The 'Amount Details' section includes fields for Currency, Down Payment Amount, and Asset Finance Amount. The 'Vendor Details' section includes fields for Vendor Code* and Vendor Name. The bottom right of the dialog has '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

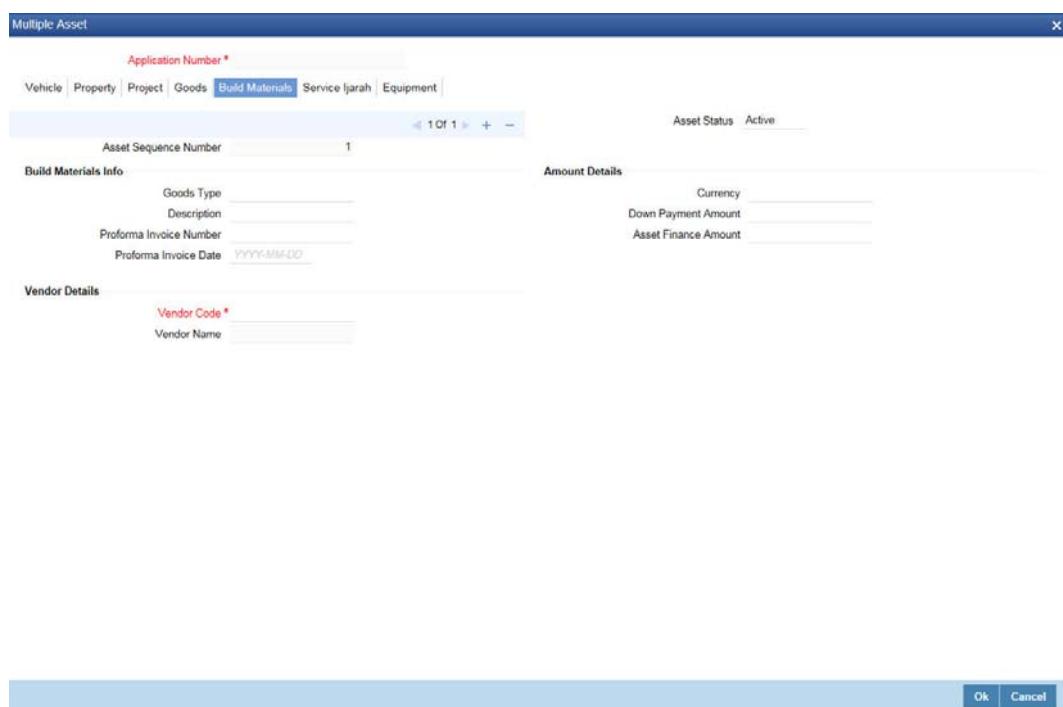
Specify the code of the vendor.

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

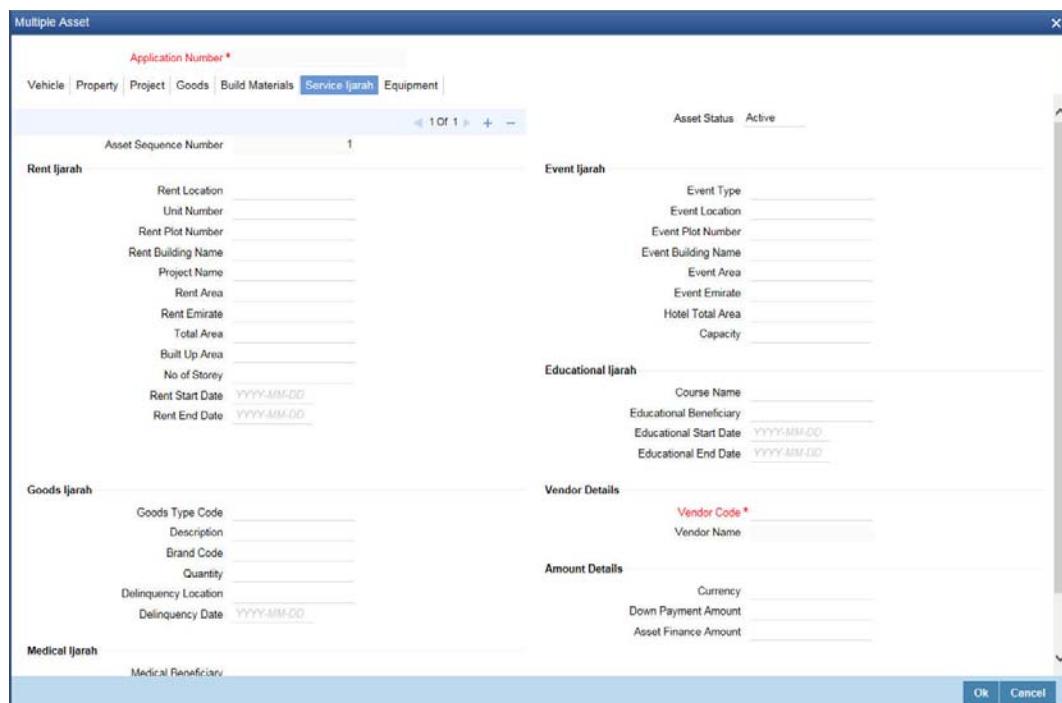
Specify vendor code details.

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 'Multiple Asset' dialog box with the 'Service Ijarah' tab selected. The form is divided into several sections: 'Rent Ijarah' (containing fields for 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, and Rent End Date), 'Event Ijarah' (containing fields for Event Type, Event Location, Event Plot Number, Event Building Name, Event Area, Event Emirate, Hotel Total Area, and Capacity), 'Educational Ijarah' (containing fields for Course Name, Educational Beneficiary, Educational Start Date, and Educational End Date), 'Goods Ijarah' (containing fields for Goods Type Code, Description, Brand Code, and Quantity, along with Delinquency Location and Delinquency Date), 'Vendor Details' (containing fields for Vendor Code and Vendor Name), and 'Amount Details' (containing fields for Currency, Down Payment Amount, and Asset Finance Amount). At the bottom right 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	Owner _____	Currency _____					
	Description _____	Down Payment Amount _____					
	Engine Number _____	Asset Finance Amount _____					
Equipment Location	Street _____	Vendor Details					
	Area Code _____	Vendor Code * _____					
	City Code _____	Vendor Name _____					
	Country _____						
Sales Info							
Sell Date: YYYY-MM-DD							
Invoice Number _____							
Invoice Date: YYYY-MM-DD							
Equipment Evaluation Details							
<table border="1"> <thead> <tr> <th>Go</th> </tr> <tr> <th>□</th> <th>Evaluation Name</th> <th>Evaluation Value</th> <th>Evaluation Date</th> </tr> </thead> </table>			Go	□	Evaluation Name	Evaluation Value	Evaluation Date
Go							
□	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.

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