

Murabaha Corporate Islamic Financing User Guide

**Oracle FLEXCUBE Universal Banking**

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Murabaha Corporate Islamic Financing User Guide  
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# Contents

<b>1. Preface .....</b>	<b>1-1</b>
1.1 Introduction.....	1-1
1.2 Audience.....	1-1
1.3 Documentation Accessibility.....	1-1
1.4 Acronyms and Abbreviations.....	1-1
1.5 Organization .....	1-2
1.6 Related Documents.....	1-2
1.7 Glossary of Icons.....	1-2
<b>2. Murabaha Corporate Islamic Financing .....</b>	<b>2-1</b>
2.1 Process Flow Diagram .....	2-2
2.2 Process Matrix.....	2-3
2.3 Stages in Corporate Islamic Financing Process Flow .....	2-9
2.4 Corporate Islamic Financing Application Details .....	2-23
2.4.1 Processing Corporate Murabaha Financing Transaction .....	2-24
2.4.2 Applicant Tab.....	2-26
2.4.3 Financials Tab .....	2-29
2.4.4 Financing Tab.....	2-32
2.4.5 Components Tab.....	2-37
2.4.6 Credit Settlement Mode.....	2-41
2.4.7 Charges Tab.....	2-51
2.4.8 Credit Settlement Mode .....	2-52
2.4.9 Limits Tab .....	2-57
2.4.10 Asset Details Tab .....	2-59
2.4.11 Down Payment Tab.....	2-61
2.4.12 Vendor Payment Tab.....	2-62
2.4.13 Sale Confirmation Tab.....	2-64
2.4.14 Terms Tab .....	2-64
2.4.15 Deviations Tab.....	2-66
2.4.16 Summary Tab .....	2-67
2.4.17 Comments Tab.....	2-69
2.4.18 Documents Button .....	2-71
2.4.19 Advices Tab.....	2-73
2.4.20 Checklist Tab.....	2-74
2.4.21 Dedupe Button.....	2-74
2.4.22 Financing Asset Button.....	2-76
2.4.23 Insurance Tab.....	2-77
2.4.24 Preference Button.....	2-78
2.4.25 Covenant Button.....	2-83
2.4.26 Evaluation Button .....	2-84
2.4.27 Risk Tab .....	2-85
2.4.28 Quantitative Analysis Tab.....	2-85
2.4.29 Qualitative Analysis Tab.....	2-86
2.4.30 Credit Agency Tab.....	2-87
2.4.31 Legal Details Tab.....	2-88

2.4.32	<i>MIS Button</i> .....	2-89
2.4.33	<i>Fields Button</i> .....	2-89
2.4.34	<i>SWIFT Message Button</i> .....	2-90
2.4.35	<i>Payment Mode Button</i> .....	2-91
2.4.36	<i>Inventory Button</i> .....	2-96
2.4.37	<i>Multi Finance Button</i> .....	2-97
2.4.38	<i>Down Payment Button</i> .....	2-98
2.4.39	<i>Party Button</i> .....	2-99
2.4.40	<i>Multiple Asset Button</i> .....	2-100
2.5	<i>Manual Liquidation</i> .....	2-116
2.5.1	<i>Capturing Manual Liquidation Details</i> .....	2-116
2.5.2	<i>Payment Details Tab</i> .....	2-118
2.5.3	<i>Penalty Rates Tab</i> .....	2-122
2.5.4	<i>Check List Tab</i> .....	2-123
2.5.5	<i>Specifying Events Details</i> .....	2-124
<b>3.</b>	<b>Reports</b> .....	<b>3-1</b>
3.1	<i>BIP Reports</i> .....	3-1
3.1.1	<i>Pipeline Deals</i> .....	3-1
3.1.2	<i>Approved Deals Over a Period</i> .....	3-2
3.1.3	<i>Trend Analysis Over a Period</i> .....	3-4
<b>4.</b>	<b>Function ID Glossary</b> .....	<b>4-1</b>



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# 1. Preface

## 1.1 Introduction

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

## 1.2 Audience

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

## 1.3 Documentation Accessibility

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

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

## 1.4 Acronyms and Abbreviations

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

Abbreviation	Description
FCUBS	Oracle FLEXCUBE Universal Banking Solution
UI	User Interface
BPMN	Business Process Model and Notation

BIP	Business Intelligence Publisher
-----	---------------------------------

## 1.5 Organization

This manual is organized as follows:





Chapter	Description
<b>Chapter 1</b>	<i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual
<b>Chapter 2</b>	Corporate Islamic Financing describes about the available options and stages involved in Corporate Islamic Financing.
<b>Chapter 3</b>	<i>Reports</i> describes about various BIP Reports that are available for the Corporate Financing process.
<b>Chapter 4</b>	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

## 1.6 Related Documents

- The Procedures User Manual
- The Products User Manual
- The Retail Lending 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

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## 2. *Murabaha* Corporate Islamic Financing

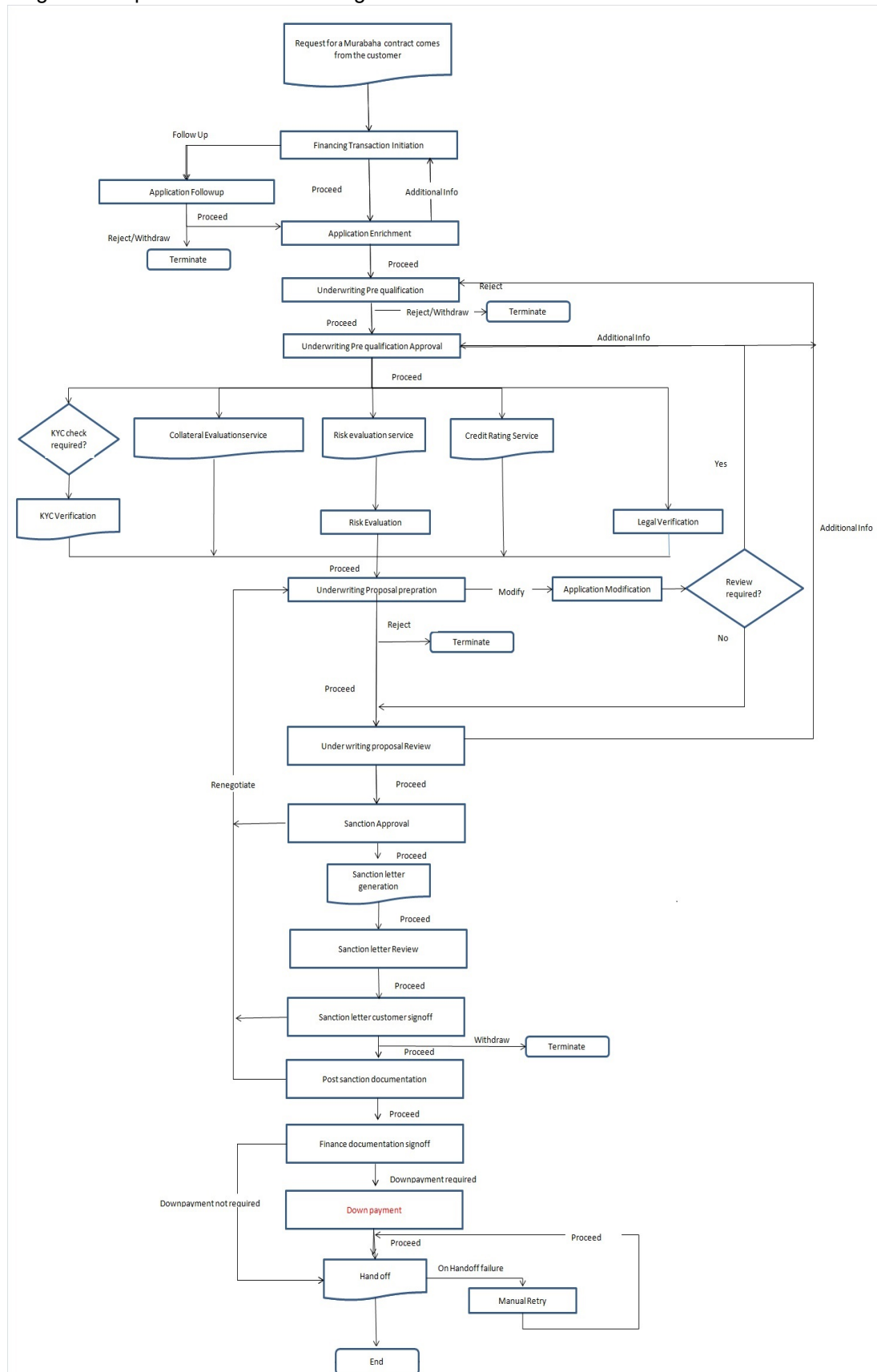
Oracle FLEXCUBE facilitates Corporate Islamic Financing through a process flow. The process of Corporate Murabaha Contract Creation gets initiated when a bank purchases the asset from a vendor on request from the client. The bank then sells the asset to the client on deferred payment basis with mutually agreed profit added to the cost of the asset. The deferred price may be more than the cash price, but it must be fixed at the time of the sale.

This chapter contains the following topics:

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

## 2.1 Process Flow Diagram

The process flow diagram given below illustrates the activities carried out during various stages of Corporate Islamic Financing.



## 2.2 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.

Sl. No	Source stage	Rules / Conditions for the flow Movement	Target stage	Remarks
1	Financing transaction initiation	outcome = "PROCEED"	Application Enrichment	Instance is moved to 'Application Enrichment' stage, when the user selects the outcome "PROCEED" and saves the task.
		outcome = "FOLLOW UP"	Application Follow up	Instance is moved to 'Application Follow up' stage, when the user selects the outcome "FOLLOW UP" and saves the task.
2	Application Follow up	outcome = "PROCEED"	Application Enrichment	Instance is moved to 'Application Enrichment' stage, when the user selects the outcome "PROCEED" and saves the task.
		outcome = "REJECT"	Terminate	Instance will be terminated when the user selects the outcome "REJECT" and saves the task.
3	Application Enrichment	outcome = "PROCEED"	Underwriting Pre-qualification	Instance is moved to 'Underwriting Pre-qualification' stage, when the user selects the outcome "PROCEED" and saves the task.
		outcome = "RETURN"	Financing transaction initiation	Instance is moved to 'Financing transaction initiation' stage, when the user selects the outcome "RETURN" and saves the task.
4	Underwriting Pre-qualification	outcome = "PROCEED"	Underwriting Pre-qualification Approval	Instance is moved to 'Underwriting Pre-qualification Approval' stage, when the user selects the outcome "PROCEED" and saves the task.
		outcome = "REJECT"	Terminate	Instance will be terminated when the user selects the outcome "REJECT" and saves the task.

5	Underwriting Pre-qualification Approval	outcome = "PROCEED" and if Risk evaluation is required	Risk evaluation	Instance is moved to 'Risk evaluation' stage, when the user selects the outcome "PROCEED" and saves the task.
		outcome = "PROCEED" 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.
		outcome = "PROCEED" and if KYC verification is required	Invoke KYC Verification service call	KYC verification service call will be invoked when the user selects the outcome "PROCEED" and saves the task.
		outcome = "PROCEED" 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.
		outcome = "PROCEED" 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 "PROCEED" and saves the task.
		outcome = "RETURN"	Underwriting Pre-qualification	Instance is moved to 'Underwriting Pre-qualification' stage, when the user selects the outcome "RETURN" and saves the task.
6	Risk Evaluation	outcome = "PROCEED"	Underwriting proposal preparation	Instance is moved to 'Underwriting proposal preparation' stage, when the user selects the outcome "PROCEED" and saves the task.
7	Legal Verification	outcome = "PROCEED"	Underwriting proposal preparation	Instance is moved to 'Underwriting proposal preparation' stage, when the user selects the outcome "PROCEED" and saves the task.

8	Credit analysis	outcome = "PROCEED"	Underwriting proposal preparation	Instance is moved to 'Underwriting proposal preparation' stage, when the user selects the outcome "PROCEED" and saves the task.
9	Collateral Evaluation	outcome = "PROCEED"	Underwriting proposal preparation	Instance is moved to 'Underwriting proposal preparation' stage, when the user selects the outcome "PROCEED" and saves the task.
10	Underwriting proposal preparation	outcome = "PROCEED"	Underwriting proposal Review	Instance is moved to 'Underwriting proposal Review' stage, when the user selects the outcome "PROCEED" and saves the task.
		outcome = "ADDITIONAL INFO"	Application Modification	Instance is moved to 'Application Modification' stage, when the user selects the outcome "ADDITIONAL INFO" and saves the task.
		outcome = "REJECT"	Terminate	Instance will be terminated when the user selects the outcome "REJECT" and saves the task.
11	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.
		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.
12	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.
		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 = "REVIEW"	Underwriting Pre-qualification	Instance is moved to 'Underwriting Pre-qualification' stage, when the user selects the outcome "REVIEW" and saves the task.

13	Sanction Approval	outcome = "PROCEED"	Sanction Letter Review	Instance is moved to 'Sanction Letter Review' stage, when the user selects the outcome "PROCEED" 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.
14	Sanction letter Review	outcome = "PROCEED"	Sanction Letter Customer signoff	Instance is moved to 'Sanction Letter Customer signoff' stage, when the user selects the outcome "PROCEED" and saves the task.
15	Sanction Letter Customer Signoff	outcome = "PROCEED"	Documentations and TC verification	Instance is moved to 'Documentations and TC verification' stage, when the user selects the outcome "PROCEED" and saves the task.
		outcome = "WITHDRAW"	Terminate	Instance will be terminated when the user selects the outcome "WITHDRAW" and saves the task.
		outcome = "RENEGOTIATE"	Underwriting Proposal Preparation	Instance is moved to 'Underwriting Proposal Preparation' stage, when the user selects the outcome "RENEGOTIATE" and saves the task.
16	Documentations and TC verification	outcome = "PROCEED" and Down-payment required = 'Y'	Down payment	Instance is moved to 'Down payment' stage, when the user selects the outcome "PROCEED" and saves the task.
		outcome = "PROCEED" and Down-payment required = 'N'	Hand-off	Instance is moved to 'Ci Core' stage, when the user selects the outcome "PROCEED" and saves the task.
		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.
		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.

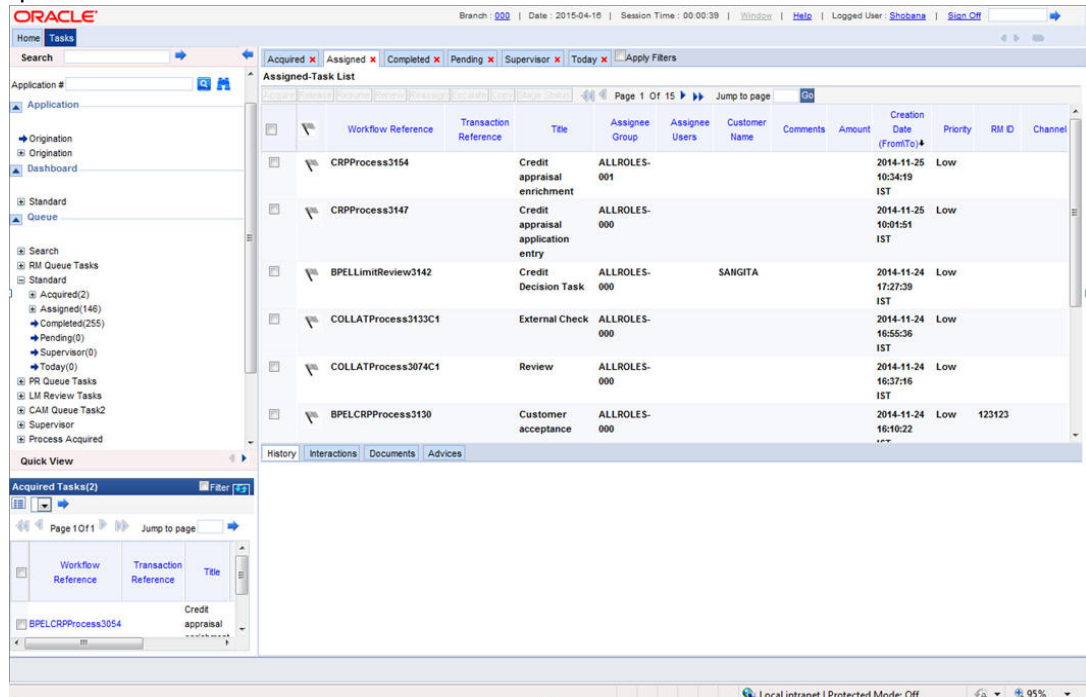


17	Documentation follow up	outcome = "PROCEED"	Documentation & TC verification	Instance is moved to 'Documentations and TC verification' stage, when the user selects the outcome "PROCEED" and saves the task.
18	Down payment	outcome = "PROCEED"	Hand-off	Details will be hand off to CI core when the user selects the outcome "PROCEED" and saves the task.
19	Hand-off	Successful Hand off to Core and post documentation = true	Final Documentation	Auto stage. After successful completion of core - hand off call. Instance is moved to 'Final Documentation' stage, if 'Post Approval documentation' is 'YES' and outcome is "PROCEED".
		Successful Hand off to Core and post documentation = false and asset in stock = false	Vendor Payment	Instance is moved to 'Vendor Payment' stage, if 'Post Approval documentation' is 'NO', Asset In Stock is 'NO' and outcome is "PROCEED".
		For any system exceptions	Manual Retry	For any system exception, task will be moved to Manual retry stage
20	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.
		outcome = "PROCEED" and asset in stock = false	Vendor Payment	Instance is moved to 'Vendor Payment' stage, if 'Asset In Stock' is 'NO' and outcome is "PROCEED".
21	Vendor Payment	outcome = "PROCEED"	Sale Confirmation	Instance is moved to 'Sale Confirmation' stage, when the user selects the outcome "PROCEED" and saves the task.
22	Sale Confirmation	outcome = "PROCEED"	User Acceptance	Instance is moved to 'User Acceptance' stage, when the user selects the outcome "PROCEED" and saves the task.

23	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.
		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.
		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
		outcome = "REJECT" and Disbursed is 'NO'	END	Task will be changed to completed status and it will not be available for further movement
24	Down Payment	outcome = "PROCEED"	END	Task will be changed to completed status and it will not be available for further movement
25	Manual Liquidation	outcome = "PROCEED"	END	Task will be changed to completed status and it will not be available for further movement

## Acquiring a Stage

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



You can acquire a task by performing the following tasks:

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

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

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

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

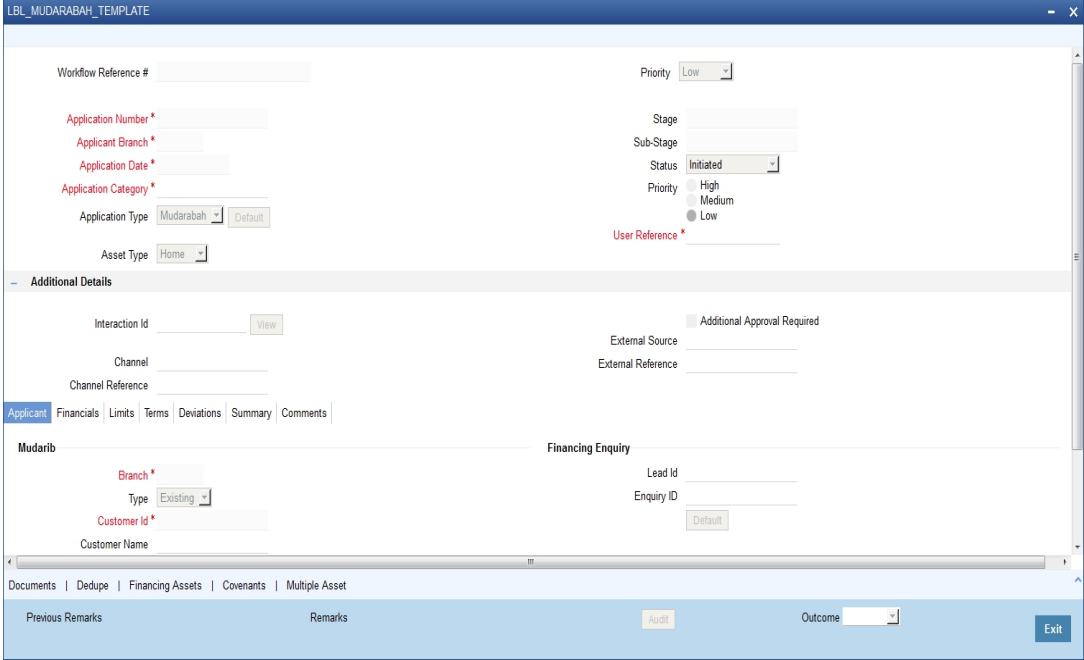
## 2.3 Stages in Corporate Islamic Financing Process Flow

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

Following are the steps followed while processing Corporate Murabaha Financing Transaction Initiation:

# Step 1. Financing Transaction Initiation

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



# Step 2. Application Follow-up

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

The screenshot displays the 'LBL\_MUDARABAH\_TEMPLATE' application form. It includes fields for Workflow Reference #, Priority (Low), Application Number, Applicant Branch, Application Date, Application Category, Application Type (Mudrabah), and Asset Type (Home). There are also radio buttons for Status (Initiated) and Priority (High, Medium, Low), and a User Reference field. A section titled 'Additional Details' contains Interaction Id, Channel, Channel Reference, External Source, and External Reference. Below this is a tabbed interface with 'Applicant' selected, and sub-tabs for Financials, Limits, Terms, Deviations, Summary, and Comments. The 'Buyer Details' section includes Branch, Type (Existing), Customer Id, and Customer Name. The 'Financing Enquiry' section includes Lead Id and Enquiry ID. At the bottom, there are fields for Previous Remarks, Remarks, an Audit button, Outcome, and an Exit button.

### Step 3. Application Enrichment

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

This screenshot is identical to the one above, showing the 'LBL\_MUDARABAH\_TEMPLATE' application form with all its fields and tabs.

### Step 4. Underwriting Pre-Qualification

In this stage, the Credit Admin retrieves the documents and reviews it. Financial statements are put in a standard template and basic analysis is done including bank policy Islamic

financing norms compliance checks. Details such as Terms and Conditions, Deviations, Summary, Comments, Documents can be captured in this stage.

The screenshot displays a web-based application form titled "LBL\_MUDARABAH\_TEMPLATE". The form is organized into several sections:

- Top Section:** Contains fields for "Workflow Reference #", "Priority" (set to Low), "Application Number", "Applicant Branch", "Application Date", "Application Category", "Application Type" (set to Mudarabah), "Asset Type" (set to Home), "Stage", "Sub-Stage", "Status" (set to Initiated), "Priority" (radio buttons for High, Medium, Low), and "User Reference".
- Additional Details Section:** Includes "Interaction Id" with a "View" button, "Channel", "Channel Reference", "External Source", "External Reference", and a checkbox for "Additional Approval Required".
- Navigation Tabs:** A row of tabs includes "Applicant" (selected), "Financials", "Limits", "Terms", "Deviations", "Summary", and "Comments".
- Buyer Details Section:** Features "Branch", "Type" (set to Existing), "Customer Id", and "Customer Name".
- Financing Enquiry Section:** Includes "Lead Id", "Enquiry ID", and a "Default" button.
- Footer Section:** Contains "Documents | Dedupe | Financing Assets | Covenants | Multiple Asset", "Previous Remarks", "Remarks", an "Audit" button, "Outcome" (dropdown), and an "Exit" button.

## Step 5. Underwriting Pre-Qualification Approval

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

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

This screenshot is identical to the one above, showing the "LBL\_MUDARABAH\_TEMPLATE" application form with all its sections and fields.

## Step 6. Risk Evaluation

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

The screenshot shows a web application window titled "LBL\_MUDARABAH\_TEMPLATE". The form is divided into several sections:

- Header Section:** Includes fields for "Workflow Reference #", "Priority" (set to Low), "Application Number", "Application Branch", "Application Date", "Application Category", "Application Type" (set to Mudarabah), "Asset Type" (set to Home), "Stage", "Sub-Stage", "Status" (set to Initiated), "Priority" (radio buttons for High, Medium, Low), and "User Reference".
- Additional Details Section:** Includes "Interaction Id" (with a View button), "Channel", "Channel Reference", "External Source", "External Reference", and "Additional Approval Required" (checkbox).
- Navigation Tabs:** "Applicant" (selected), "Financials", "Limits", "Terms", "Deviations", "Summary", "Comments".
- Buyer Details Section:** Includes "Branch", "Type" (set to Existing), "Customer Id", and "Customer Name".
- Financing Enquiry Section:** Includes "Lead Id" and "Enquiry ID" (with a Default button).
- Footer Section:** Includes "Documents", "Dedupe", "Financing Assets", "Covenants", "Evaluation", "Multiple Asset", "Previous Remarks", "Remarks", "Audit", "Outcome", and "Exit" button.

## Step 7. Legal Opinion

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

This screenshot is identical to the one above, showing the "LBL\_MUDARABAH\_TEMPLATE" application form. The form is divided into several sections:

- Header Section:** Includes fields for "Workflow Reference #", "Priority" (set to Low), "Application Number", "Application Branch", "Application Date", "Application Category", "Application Type" (set to Mudarabah), "Asset Type" (set to Home), "Stage", "Sub-Stage", "Status" (set to Initiated), "Priority" (radio buttons for High, Medium, Low), and "User Reference".
- Additional Details Section:** Includes "Interaction Id" (with a View button), "Channel", "Channel Reference", "External Source", "External Reference", and "Additional Approval Required" (checkbox).
- Navigation Tabs:** "Applicant" (selected), "Financials", "Limits", "Terms", "Deviations", "Summary", "Comments".
- Buyer Details Section:** Includes "Branch", "Type" (set to Existing), "Customer Id", and "Customer Name".
- Financing Enquiry Section:** Includes "Lead Id" and "Enquiry ID" (with a Default button).
- Footer Section:** Includes "Documents", "Dedupe", "Financing Assets", "Covenants", "Evaluation", "Multiple Asset", "Previous Remarks", "Remarks", "Audit", "Outcome", and "Exit" button.

## Step 8. Credit Analysis

In this stage, the Underwriter evaluates the financial documents and project details provided by the customer. The underwriter prepares the initial credit write up in this stage that includes standard set of terms and conditions. This credit write up is submitted to the credit admin for

review and support. The system does not allow modification of customer data and other data provided in the previous stages.

The screenshot displays the 'LBL\_MUDARABAH\_TEMPLATE' application form. It features a top section with fields for 'Workflow Reference #', 'Priority' (set to Low), 'Application Number \*', 'Applicant Branch \*', 'Application Date \*', 'Application Category \*', 'Application Type' (Mudarahah), and 'Asset Type' (Home). Below this is an 'Additional Details' section with 'Interaction Id' (with a 'View' button), 'Channel', 'Channel Reference', 'External Source', and 'External Reference'. A navigation bar includes tabs for 'Applicant', 'Financials', 'Limits', 'Terms', 'Deviations', 'Summary', and 'Comments'. The 'Buyer Details' section contains 'Branch \*', 'Type' (Existing), 'Customer Id \*', and 'Customer Name'. The 'Financing Enquiry' section includes 'Lead Id' and 'Enquiry ID' (with a 'Default' button). At the bottom, there are 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (dropdown), and 'Exit' buttons.

## Step 9. Collateral Evaluation

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

This screenshot is identical to the one above, showing the 'LBL\_MUDARABAH\_TEMPLATE' application form with all its fields and navigation elements.

## Step 10. Underwriting Proposal Preparation

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



the deal like borrower details, finance details, underwriting details, pricing, justification for recommendation and final term sheet.

The screenshot displays the 'LBL\_MUDARABAH\_TEMPLATE' application form. It includes fields for Workflow Reference #, Priority (Low), Application Number, Applicant Branch, Application Date, Application Category, Application Type (Mudarabah), and Asset Type (Home). The 'Additional Details' section contains Interaction Id, Channel, Channel Reference, External Source, External Reference, and Additional Approval Required. The 'Buyer Details' section includes Branch, Type (Existing), Customer Id, and Customer Name. The 'Financing Enquiry' section includes Lead Id and Enquiry ID. A navigation bar at the bottom shows tabs for Applicant, Financials, Financing, Components, Charges, Limits, Terms, Deviations, Summary, and Comments. The bottom status bar includes Previous Remarks, Remarks, Audit, Outcome, and Exit buttons.

## Step 11. Underwriting Proposal Review

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

This screenshot is identical to the one above, showing the 'LBL\_MUDARABAH\_TEMPLATE' application form with the same fields and layout, including the navigation bar and bottom status bar.

## Step 12. Application Modification

At this stage, the user modifies the application details as per the underwriter review comments. The user interacts the customer, in case of additional documents which are

required for further processing as mentioned by the reviewer. In case of any additional approval, the modified application is sent back to underwriter for pre-qualification approval.

The screenshot displays the 'LBL\_MUDARABAH\_TEMPLATE' application form. It includes fields for Workflow Reference #, Application Number, Applicant Branch, Application Date, Application Category, Application Type (Mudarabah), Asset Type (Home), Priority (Low), Stage, Sub-Stage, Status (Initiated), and Priority (High, Medium, Low). There are also sections for Additional Details (Interaction Id, Channel, Channel Reference, External Source, External Reference), Buyer Details (Branch, Type, Customer Id), and Financing Enquiry (Lead Id, Enquiry ID). A navigation bar at the bottom contains tabs for Documents, Dedupe, Financing Assets, Preference, Covenants, Evaluation, MIS, Fields, SWIFT Message Details, Payment Mode, Inventory Tracking, Multi Finance, and Down Payment Details. The bottom right corner features an 'Exit' button and an 'Outcome' dropdown menu.

## Step 13. Sanction Approval

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

This screenshot is identical to the one above, showing the 'LBL\_MUDARABAH\_TEMPLATE' application form with all its fields and navigation elements.

## Step 14. Sanction Letter Review

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

The screenshot shows the 'LBL\_MUDARABAH\_TEMPLATE' application form. The top section contains fields for Workflow Reference #, Priority (Low), Application Number\*, Applicant Branch\*, Application Date\*, Application Category\*, Application Type (Mudarabah), and Asset Type (Home). On the right, there are fields for Stage, Sub-Stage, Status (Initiated), Priority (High, Medium, Low), and User Reference\*. Below this is the 'Additional Details' section with fields for Interaction Id (with a View button), Channel, Channel Reference, External Source, External Reference, and Additional Approval Required. A navigation bar includes 'Applicant', 'Financials', 'Financing', 'Components', 'Charges', 'Limits', 'Terms', 'Deviations', 'Summary', and 'Comments'. The 'Buyer Details' section has Branch\*, Type (Existing), and Customer Id\*. The 'Financing Enquiry' section has Lead Id and Enquiry ID. A bottom navigation bar lists various document types like 'Documents', 'Dedupe', 'Financing Assets', etc. The footer contains 'Previous Remarks', 'Remarks', an 'Audit' button, 'Outcome', and an 'Exit' button.

## Step 15. Customer Sign-off

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

This screenshot is identical to the one for Step 14, showing the 'LBL\_MUDARABAH\_TEMPLATE' application form. The form layout, including fields for application details, additional details, buyer details, and financing enquiry, remains the same. The 'Outcome' field at the bottom right is present, indicating the final status of the application.

## Step 16.Documentation and TC Verification

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

The screenshot displays the 'LBL\_MUDARABAH\_TEMPLATE' application form. The form is divided into several sections:

- Workflow Reference #**: A text input field.
- Priority**: A dropdown menu set to 'Low'.
- Application Number\***, **Applicant Branch\***, **Application Date\***, and **Application Category\***: Red text labels indicating required fields.
- Application Type**: A dropdown menu set to 'Mudarabah' with a 'Default' button.
- Asset Type**: A dropdown menu set to 'Home'.
- Stage**, **Sub-Stage**, and **Status**: Text input fields.
- Priority**: Radio buttons for 'High', 'Medium', and 'Low', with 'Low' selected.
- User Reference\***: A red text label.
- Additional Details**: A section containing fields for **Interaction Id** (with a 'View' button), **Channel**, **Channel Reference**, **External Source**, **External Reference**, and **Additional Approval Required** (checkbox).
- Buyer Details**: Fields for **Branch\***, **Type** (dropdown set to 'Existing'), and **Customer Id\***.
- Financing Enquiry**: Fields for **Lead Id**, **Enquiry ID**, and a **Default** button.
- Navigation**: A horizontal menu with tabs for 'Applicant', 'Financials', 'Financing', 'Components', 'Charges', 'Limits', 'Terms', 'Deviations', 'Summary', and 'Comments'.
- Footer**: Includes 'Documents | Dedupe | Financing Assets | Preference | Covenants | Evaluation | MIS | Fields | SWIFT Message Details | Payment Mode | Inventory Tracking | Multi Finance | Down Payment Details | Party Details | Multiple Asset', 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (dropdown), and an 'Exit' button.

## Step 17.Documentation Follow Up

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

This screenshot is identical to the one in Step 16, showing the 'LBL\_MUDARABAH\_TEMPLATE' application form. It details the various input fields, dropdown menus, and navigation elements used for documentation and TC verification.

# Step 18.Down Payment

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

If the user has not given the payment details and preceded, then down payment will not happen for the account and will move to the next stage, but system will throw an override.

If the down payment is done before account creation, then once the account is created system will automatically link the down payment reference number to the finance account on creation.

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

The screenshot displays the 'LBL\_MUDARABAH\_TEMPLATE' application form. It is divided into several sections:

- Header Section:** Includes 'Workflow Reference #' and 'Priority' (set to 'Low').
- Application Details:** Fields for 'Application Number \*', 'Applicant Branch \*', 'Application Date \*', 'Application Category \*', 'Application Type' (set to 'Mudarabah'), and 'Asset Type' (set to 'Home').
- Additional Details:** Fields for 'Interaction Id' (with a 'View' button), 'Channel', 'Channel Reference', 'External Source', 'External Reference', and 'Additional Approval Required'.
- Navigation Tabs:** 'Applicant', 'Financials', 'Financing', 'Components', 'Charges', 'Limits', 'Down Payment', 'Terms', 'Deviations', 'Summary', 'Comments'.
- Buyer Details:** Fields for 'Branch \*', 'Type' (set to 'Existing'), and 'Customer Id \*'.
- Financing Enquiry:** Fields for 'Lead Id' and 'Enquiry ID'.
- Footer:** Includes 'Previous Remarks', 'Remarks', 'Audit' button, 'Outcome' dropdown, and 'Exit' button.

## Step 19. Manual Retry

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

The screenshot displays the 'LBL\_MUDARABAH\_TEMPLATE' application window. The top section contains input fields for 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Number \*', 'Applicant Branch \*', 'Application Date \*', 'Application Category \*', 'Application Type' (set to 'Mudarabah'), and 'Asset Type' (set to 'Home'). On the right, there are fields for 'Stage', 'Sub-Stage', 'Status' (set to 'Initiated'), 'Priority' (radio buttons for High, Medium, Low), and 'User Reference \*'. Below this is an 'Additional Details' section with fields for 'Interaction Id', 'Channel', 'Channel Reference', 'External Source', 'External Reference', and 'Additional Approval Required'. A navigation bar includes 'Applicant', 'Financials', 'Financing', 'Components', 'Charges', 'Limits', 'Terms', 'Deviations', 'Summary', and 'Comments'. The 'Buyer Details' section has 'Branch \*', 'Type' (set to 'Existing'), and 'Customer Id \*'. The 'Financing Enquiry' section has 'Lead Id' and 'Enquiry ID'. At the bottom, there are fields for 'Previous Remarks', 'Remarks', 'Audit', 'Outcome', and an 'Exit' button.

## Step 20. Final Documentation

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

This screenshot is identical to the one for Step 19, showing the 'LBL\_MUDARABAH\_TEMPLATE' application window. The interface elements, including the input fields for application details, the 'Additional Details' section, the navigation bar, and the 'Buyer Details' and 'Financing Enquiry' sections, are all present and appear to be in the same state as in the previous screenshot.

## Step 21. Vendor Payment

At this stage, the system checks whether the asset in stock is based on check box selected in underwriting stage. If the asset is not in stock, then the task will proceed to vendor payment

stage. The user can do vendor payment for the contract in this stage. The system populates the vendor details for the assets in 'Vendor Payment Details' block.

The user can enter the product code, payment currency and fund ID details. The total amount paid will get populated which will be the sum of the amount paid to all vendors. The payment details for each vendor and asset can be entered in the multiple entry blocks. On save, the vendor payment happens based on the details given and the task will proceed to the next stage.

## Step 22. Sale Confirmation

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

## Step 23. User Acceptance

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

The screenshot shows the 'LBL\_MUDARABAH\_TEMPLATE' application form. It includes fields for Workflow Reference #, Priority (Low), Application Number, Applicant Branch, Application Date, Application Category, Application Type (Mudrabah), and Asset Type (Home). There is an 'Additional Details' section with fields for Interaction Id, Channel, Channel Reference, External Source, and External Reference. A navigation bar includes 'Applicant', 'Financials', 'Financing', 'Components', 'Charges', 'Limits', 'Terms', 'Deviations', 'Summary', and 'Comments'. Below this are 'Buyer Details' (Branch, Type, Customer Id) and 'Financing Enquiry' (Lead Id, Enquiry ID). A bottom bar contains 'Previous Remarks', 'Remarks', 'Audit', 'Outcome', and 'Exit'.

## Step 24. Manual Liquidation

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

The screenshot shows the 'Manual Liquidation' application form. It includes fields for Workflow Reference #, Priority (Low), Application Number, Application Branch, Application Date, Application Priority (Low, Medium, High), Branch Code, Account, Product, Product Description, Customer Id, and Event Sequence Number. There is a 'Payment Details' section with fields for Value Date, Execution Date, Limit Date, Main Interest Rate, and Mudarabah (Gross Profit, Excess Profit, Customer Incentive, Bank Profit, External Reference, Narrative). A table at the bottom shows columns for Reversed, Payment Mode, Settlement Currency, Settlement Amount, Financing Currency Equivalent, Original Exchange Rate, Exchange Rate, Settlement Component, Settlement Branch, and Settlement. A bottom bar contains 'Previous Remarks', 'Remarks', 'Audit', 'Outcome', and 'Exit'.



## 2.4 Corporate Islamic Financing Application Details

This section contains the following topics:

- [Section 2.4.1, "Processing Corporate Murabaha Financing Transaction"](#)
- [Section 2.4.2, "Applicant Tab"](#)
- [Section 2.4.3, "Financials Tab"](#)
- [Section 2.4.4, "Financing Tab"](#)
- [Section 2.4.5, "Components Tab"](#)
- [Section 2.4.6, "Credit Settlement Mode"](#)
- [Section 2.4.7, "Charges Tab"](#)
- [Section 2.4.9, "Limits Tab"](#)
- [Section 2.4.10, "Asset Details Tab"](#)
- [Section 2.4.11, "Down Payment Tab"](#)
- [Section 2.4.12, "Vendor Payment Tab"](#)
- [Section 2.4.13, "Sale Confirmation Tab"](#)
- [Section 2.4.14, "Terms Tab"](#)
- [Section 2.4.15, "Deviations Tab"](#)
- [Section 2.4.16, "Summary Tab"](#)
- [Section 2.4.17, "Comments Tab"](#)
- [Section 2.4.18, "Documents Button"](#)
- [Section 2.4.19, "Advices Tab"](#)
- [Section 2.4.20, "Checklist Tab"](#)
- [Section 2.4.21, "Dedupe Button"](#)
- [Section 2.4.22, "Financing Asset Button"](#)
- [Section 2.4.23, "Insurance Tab"](#)
- [Section 2.4.24, "Preference Button"](#)
- [Section 2.4.25, "Covenant Button"](#)
- [Section 2.4.26, "Evaluation Button"](#)
- [Section 2.4.27, "Risk Tab"](#)
- [Section 2.4.28, "Quantitative Analysis Tab"](#)
- [Section 2.4.29, "Qualitative Analysis Tab"](#)
- [Section 2.4.30, "Credit Agency Tab"](#)
- [Section 2.4.31, "Legal Details Tab"](#)
- [Section 2.4.32, "MIS Button"](#)
- [Section 2.4.33, "Fields Button"](#)
- [Section 2.4.34, "SWIFT Message Button"](#)
- [Section 2.4.35, "Payment Mode Button"](#)
- [Section 2.4.36, "Inventory Button"](#)
- [Section 2.4.37, "Multi Finance Button"](#)
- [Section 2.4.38, "Down Payment Button"](#)
- [Section 2.4.39, "Party Button"](#)
- [Section 2.4.40, "Multiple Asset Button"](#)

## 2.4.1 Processing Corporate Murabaha Financing Transaction

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

The screenshot displays the 'LBL\_MUDARABAH\_TEMPLATE' application window. The interface is divided into several sections:

- Top Section:** Contains fields for 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Number \*', 'Application Branch \*', 'Application Date \*', 'Application Category \*', 'Application Type' (set to 'Mudarabah'), 'Asset Type' (set to 'Home'), 'Stage', 'Sub-Stage', 'Status' (set to 'Initiated'), 'Priority' (radio buttons for High, Medium, Low), and 'User Reference \*'.
- Additional Details Section:** Includes 'Interaction Id' with a 'View' button, 'Channel', 'Channel Reference', 'External Source', 'External Reference', and a checkbox for 'Additional Approval Required'.
- Navigation Tabs:** A row of tabs includes 'Applicant', 'Financials', 'Limits', 'Terms', 'Deviations', 'Summary', and 'Comments'.
- Mudarib Section:** Features 'Branch \*', 'Type' (set to 'Existing'), 'Customer Id \*', and 'Customer Name'.
- Financing Enquiry Section:** Includes 'Lead Id', 'Enquiry ID' with a 'Default' button, and a 'Default' button.
- Bottom Section:** Contains 'Documents | Dedupe | Financing Assets | Covenants | Multiple Asset', 'Previous Remarks', 'Remarks', an 'Audit' button, 'Outcome' (dropdown), and an 'Exit' button.

Specify the following in this screen:

### Application Number

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

### Application Branch

The system displays the branch where application is captured.

### Application Date

The system defaults the application initiation date.

### Application Category

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

### Application Type

The system displays the application type.

### Interaction ID

The system displays the interaction ID.

**Stage**

The system displays the stage of the application.

**Sub-stage**

The system displays the sub-stage of the application.

**Status**

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

**Priority**

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

- High
- Low
- Medium

**Channel**

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

**Channel Reference**

Specify the channel reference number.

**External Source**

Specify the external source.

**External Reference**

Specify the external reference number.

**User Reference**

Specify the user reference number.

**Additional Approval Required**

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

## 2.4.2 Applicant Tab

The screenshot displays a web application window titled "LBL\_MUDARABAH\_TEMPLATE". The form is divided into several sections:

- Top Section:** Contains fields for "Workflow Reference #", "Priority" (dropdown menu set to "Low"), "Application Number\*", "Applicant Branch\*", "Application Date\*", "Application Category\*", "Application Type" (dropdown menu set to "Mudarabah" with a "Default" button), and "Asset Type" (dropdown menu set to "Home").
- Right Section:** Contains "Stage", "Sub-Stage", "Status" (dropdown menu set to "Initiated"), "Priority" (radio buttons for "High", "Medium", and "Low"), and "User Reference\*".
- Additional Details Section:** Includes "Interaction Id" with a "View" button, "Channel", "Channel Reference", "External Source", "External Reference", and "Additional Approval Required".
- Navigation Tabs:** A row of tabs: "Applicant" (selected), "Financials", "Limits", "Terms", "Deviations", "Summary", and "Comments".
- Mudarib Section:** Includes "Branch\*", "Type" (dropdown menu set to "Existing"), "Customer Id\*", and "Customer Name".
- Financing Enquiry Section:** Includes "Lead Id", "Enquiry ID", and a "Default" button.
- Footer Section:** Contains "Documents | Dedupe | Financing Assets | Covenants | Multiple Asset", "Previous Remarks", "Remarks", "Audit" button, "Outcome" dropdown menu, and an "Exit" button.

### Financial Enquiry

#### **Lead ID**

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

#### **Enquiry ID**

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

### Preferences

#### **KYC Required**

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

#### **Collateral Valuation Required**

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

#### **Risk Evaluation Required**

Check this box to evaluate the risk in granting the finance.

#### **Legal Verification Required**

Check this box to evaluate the legal constraints associated with the finance application.

**External Check**

Check this box if external check is required.

**Buyer Details****Branch**

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

**Type**

The system displays the type of applicant.

**Customer ID**

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

**Customer Name**

Specify the name of the customer.

**Liability ID**

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

**360 Degree View**

Click this button for 360 degree applicant view.

**Industry Details****Industry Category**

The system displays the industry category.

**Main Industry**

The system displays the main industry.

**Sub Industry**

The system displays the sub industry.

**Sector**

The system displays the sector details.

**Sub Sector**

The system displays the sub sector details.

**Incorporation Details****Incorp Date**

The system displays the date of incorporation.

**Incorporation Country**

The system displays the country of incorporation.

**Currency**

The system displays the currency details.

**Capital**

The system displays the capital details.

**Net Worth**

The system displays the net worth.

**Product Details****Facility**

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

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

**Product**

The system displays the product based on the facility selected.

**Description**

Give a brief description on the product.

**Summary**

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

**Branch**

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

**Reference ID**

The system displays the reference ID.

**Details**

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

**Linked to Finance**

Check this box to link the facility to the finance.

**Purpose**

The system displays the finance purpose.

**Other Applicant**

The system displays the other applicant details.

## 2.4.3 Financials Tab

Click 'Financials' tab to maintain financial details.

Workflow Reference # \_\_\_\_\_ Priority

Application Number \* \_\_\_\_\_ Stage \_\_\_\_\_

Applicant Branch \* \_\_\_\_\_ Sub-Stage \_\_\_\_\_

Application Date \* \_\_\_\_\_ Status

Application Category \* \_\_\_\_\_ Priority  High  Medium  Low

Application Type   User Reference \* \_\_\_\_\_

Asset Type

**Additional Details**

Interaction Id \_\_\_\_\_  Additional Approval Required

Channel \_\_\_\_\_ External Source \_\_\_\_\_

Channel Reference \_\_\_\_\_ External Reference \_\_\_\_\_

Applicant **Financials** | Limits | Terms | Deviations | Summary | Comments

**Equity Capital** \_\_\_\_\_ **Debit Capital** \_\_\_\_\_

Currency \_\_\_\_\_ Currency \_\_\_\_\_

Authorized Share Capital \_\_\_\_\_ Short Term Debt \_\_\_\_\_

Issued Share Capital \_\_\_\_\_ Long Term Debt \_\_\_\_\_

Subscribed Share Capital \_\_\_\_\_

Documents | Dedupe | Financing Assets | Covenants | Multiple Asset

Previous Remarks \_\_\_\_\_ Remarks \_\_\_\_\_  Outcome

Specify the following details:

### **Equity Capital**

#### **Currency**

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

#### **Authorized Share capital**

The system displays the authorized share capital.

#### **Issued Share Capital**

The system displays the issued share capital.

#### **Subscribed Share Capital**

The system displays the subscribed share capital.

#### **Paid up Share Capital**

The system displays the paid up share capital.

### **Debit Capital**

#### **Currency**

The system displays the debit currency.

**Short Term Debt**

The system displays the short term debt.\

**Long Term Debt**

The system displays the long term debt.

**Equity Pattern****Currency**

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

**Holder Type**

The system displays the holder type.

**Amount**

The system displays the amount.

**Percentage**

The system displays the equity percentage.

**Debt Pattern****Debt Type**

The system displays the debt type

**Lending Institution**

The system displays the lending institution.

**Currency**

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

**Amount**

The system displays the debt amount.

**Percentage**

The system displays the debt percentage.

**Balance**

The system displays the balance.

**Due Date**

The system displays the due date.

**Corporate Performance****Financial Year**

The system displays the financial year.

**Currency**

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

**Net Sales**

The system displays the net sales.



**Net Profit**

The system displays the net profit.

**Net Worth**

The system displays the worth.

**Promoters****Promoter Name**

The system displays the name of the promoter.

**Acquisition Date**

The system the acquisition date.

**Currency**

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

**Share Count**

The system displays the share count.

**Face Value**

The system displays the face value.

**Paid-up Capital %**

The system displays the paid-up capital percentage.

**Associate Groups****Entity**

The system displays the entity.

**Business Type**

The system displays the business type.

**Banking With**

The system displays the banking width.

**Association Nature**

The system displays the nature of association.

**Interest Extent**

The system displays the interest extent.

**Group Performance****Financial Year**

The system displays the financial year.

**Currency**

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

**Net Sales**

The system displays the net sales.

## Net Profit

The system displays the net profit.

## Net Worth

The system displays the net worth.

### 2.4.4 Financing Tab

Click 'Financing' tab to maintain finance details.

The screenshot displays the 'LBL\_MUDARABAH\_TEMPLATE' application window. The main form area contains the following fields and controls:

- Workflow Reference # (text input)
- Application Number\* (text input)
- Applicant Branch\* (text input)
- Application Date\* (text input)
- Application Category\* (text input)
- Application Type (dropdown menu, selected: Mudrabah, Default)
- Asset Type (dropdown menu, selected: Home)
- Priority (dropdown menu, selected: Low)
- Stage (text input)
- Sub-Stage (text input)
- Status (dropdown menu, selected: Initiated)
- Priority (radio buttons: High, Medium, Low)
- User Reference\* (text input)

Below the main form is an 'Additional Details' section with the following fields:

- Interaction Id (text input, View button)
- Channel (text input)
- Channel Reference (text input)
- External Source (text input)
- External Reference (text input)
- Additional Approval Required (checkbox)

The 'Applicant' section has tabs for: Financials (selected), Limits, Terms, Deviations, Summary, and Comments.

The 'Equity Capital' section includes:

- Currency (text input)
- Authorized Share Capital (text input)
- Issued Share Capital (text input)
- Subscribed Share Capital (text input)

The 'Debit Capital' section includes:

- Currency (text input)
- Short Term Debt (text input)
- Long Term Debt (text input)

At the bottom of the window, there is a navigation bar with the following elements:

- Documents | Dedupe | Financing Assets | Covenants | Multiple Asset
- Previous Remarks (button)
- Remarks (button)
- Audit (button)
- Outcome (dropdown menu)
- Exit (button)

Specify the following details:

### **Pricing ID**

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

### **Promotion Code**

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

### **Financing Offers**

#### **Offer ID**

Specify the finance offer ID.

**No. of Instalments**

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

**Frequency**

Specify the frequency of the finance offer.

**Unit**

Select the unit from the drop-down list.

**Profit Rate**

Specify the profit rate of the finance offer.

**Rate Code**

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

**Check**

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

**Contract Details****Financing Product**

The system displays the financing product.

**Financing Account**

Specify the financing account number.

**Financing Branch**

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

**Book Date**

The system displays the book date.

**Value Date**

The system displays the value date.

**Financing Currency**

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

**Balloon Details****Balloon Percent**

Specify the percentage for balloon amount.

**Balloon Amount**

Specify the amount that is being paid as balloon payment. This value cannot exceed the principal amount of the finance. You will be allowed to specify this value only if the following conditions are met:

- Contract is linked to a ljarah product
- The box 'Balloon Required' is checked in the 'Product Maintenance' screen for the linked product.
- The box 'Recompute schedule on IRR' is checked in the 'Product Maintenance' screen for the linked product.

**Exclude Instalment from Balloon**

Check this box to exclude other schedules from the last bullet schedule which has the balloon amount.

**Balloon Rollover Required**

Check this box if balloon rollover is required.

**Rollover Instalments**

Specify the rollover instalment amount.

**Rollover Unit**

Specify the number of units for rollover.

**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 instalment. 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.

## 2.4.5 Components Tab

Click 'Components' tab to maintain component details.

Workflow Reference # \_\_\_\_\_ Priority

Application Number \* \_\_\_\_\_ Stage \_\_\_\_\_

Applicant Branch \* \_\_\_\_\_ Sub-Stage \_\_\_\_\_

Application Date \* \_\_\_\_\_ Status

Application Category \* \_\_\_\_\_ Priority  High  Medium  Low

Application Type

Asset Type

User Reference \* \_\_\_\_\_

**Additional Details**

Interaction Id \_\_\_\_\_   Additional Approval Required

Channel \_\_\_\_\_ External Source \_\_\_\_\_

Channel Reference \_\_\_\_\_ External Reference \_\_\_\_\_

Applicant | Financials | Financing | **Components** | Charges | Limits | Terms | Deviations | Summary | Comments

Component Name \_\_\_\_\_ Penal Basis \_\_\_\_\_

Component Type  Service Branch \_\_\_\_\_

Currency \_\_\_\_\_ Service Account \_\_\_\_\_

Special Interest Amount \_\_\_\_\_ Settlement Currency \_\_\_\_\_

Liquidation Mode  Internal Rate of Return Applicable \_\_\_\_\_

Payment Details

Disbursals

Explode Schedules

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

Previous Remarks \_\_\_\_\_ Remarks \_\_\_\_\_  Outcome

### 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 a 'Payment Mode' dialog box with the following fields and controls:

- Application Number:
- Account Number:
- Application Branch:
- Branch Code:
- Tabbed interface: 'Credit Settlement Mode' (selected) and 'Debit Settlement Mode'
- Credit Payment Mode:
- Credit Account Branch:
- Credit Product Account:
- Upload Source Credit:
- Clearing Branch Code:
- Clearing Bank Code:
- Routing Number:
- Instrument Number Credit:
- Sector Code:
- Clearing Product Code:
- External Account Name:
- End Point:
- External Account Number:
- Product Category:
- Buttons: 'Ok' and 'Exit' at the bottom right.

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

### Application Number

The system displays the application number.

### Application Branch

The system displays the application branch.

### Branch Code

The system displays the branch code.

### Account Number

The system displays the account number.

**Component Name**

The system displays the component name.

**2.4.6 Credit Settlement Mode****Credit Payment Mode**

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

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

**Credit Account Branch**

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

**Credit Product Account**

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

**Instrument Number**

Specify the instrument number.

**Upload Source Credit**

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

**End Point**

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

**GIRO Number**

Specify the GIRO number.

**Payer Account**

Specify the payer account.

**Payer Bank Code**

Specify the payer bank code.

**Payer Branch**

Specify the payer branch.

**Payer Bank Address 1**

Specify the payer bank address 1.

**Payer Bank Address 2**

Specify the payer bank address 2.

**Payer Bank Address 3**

Specify the payer bank address 3.

**Payer Bank Address 4**

Specify the payer bank address 4.

**Bank GIRO**

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

- Bank GIRO
- Plus

**External Account Number**

Specify the external account number.

**External Account Name**

The system displays the external account name.

**Clearing Bank Code**

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

**Clearing Branch Code**

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

**Product Category**

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

**Routing Number**

Specify the routing number.

**Clearing Product Code**

Specify the clearing product code.

**Sector Code**

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

**Auto GIRO**

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

- Auto
- Manual

**Exchange Rate**

Specify the exchange rate prevailing.

**Negotiated Cost Rate**

Specify the negotiated cost rate.

**Negotiated Reference**

Specify the negotiated reference number.

**Original Exchange Rate**

Specify the original exchange rate.

## 2.4.6.1 Debit Settlement Mode Tab

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

The screenshot shows a software window titled "Payment Mode" with a blue header bar. The window contains a form with various input fields and a tabbed interface. The "Debit Settlement Mode" tab is selected and highlighted in blue. The form fields are arranged in two columns. The left column includes: Application Number, Application Branch, Credit Settlement Mode (with a sub-tab for "Debit Settlement Mode"), Debit Payment Mode (a dropdown menu currently showing "Account"), Debit Account Branch, External Account Number, Clearing Bank Code, Instrument Number Debit, End Point, Clearing Product Code, Upload Source Debit, Card Number, Payer Bank Name, Payer Account, and Payer Branch. The right column includes: Account Number, Branch Code, Debit Product Account, External Account Name, Clearing Branch Code, Product Category, Routing Number, Sector Code, and GIRO Number. Below the GIRO Number field are three radio button options: "Bank GIRO", "Plus", and "Auto". At the bottom right of the window, there are "Ok" and "Exit" buttons.

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.

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

## 2.4.6.2 Payments Schedules Tab

The screenshot shows a window titled "Schedule Details" with a dark blue header. Below the header, there are two columns of input fields. The left column contains "Application Number", "Application Branch", and "Component Name". The right column contains "Account", "Account Branch", and "Component Currency". Below these fields, there are two tabs: "Payment Schedules" (which is selected) and "Disbursement Schedules". Under the "Payment Schedules" tab, there is a "Schedule Details" section with a navigation bar showing "1 Of 1" and a "Go" button. Below the navigation bar is a table with the following columns: "Schedules", "Schedule Date", "Pay By Date", "Amount Settled", "Amount Due", "EMI Amount", and "Amortize Princip". The table body is currently empty. At the bottom right of the window, there are "Ok" and "Exit" buttons.

The system displays the following details.

- Application Number
- Application Branch
- Component Name
- Account
- Account Branch
- Component Currency

### **Schedule Details**

The system displays the Payment schedule details.

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



### 2.4.6.3 Disbursement Schedules Tab

Schedule Details

Application Number  Account   
Application Branch  Account Branch   
Component Name  Component Currency

Payment Schedules **Disbursement Schedules**

**Disbursals**

« 1 Of 1 » Go

<input type="checkbox"/> Schedule Date	Total Disbursement Amount	Amount To Disburse	Already Disbursed Amount
--	---------------------------	--------------------	--------------------------

**Split Details**

« 1 Of 1 » Go + -

<input type="checkbox"/> Settlement Currency	Split Percent (%)	Split Amount	Payment Mode	Settlement Branch	Settlement Account Nu
--	-------------------	--------------	--------------	-------------------	-----------------------

Ok Exit

### 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

### 2.4.6.4 Guarantor Button

Click 'Guarantor' button to specify the guarantor details.

Specify the following details.

**Application Number**

The system displays the application number.

**Application Branch**

The system displays the application branch.

**Account Number**

The system displays the account number.

**Component Name**

The system displays the component name.

**Guarantor Details**

Guarantor Customer

**Customer Number**

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

**Customer Name**

The system displays the name of the guarantor customer.

**Guarantor Customer Accounts**

**Account Number**

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

### Account Branch

The system displays the account branch of the guarantor customer.

### Currency

The system displays the currency of the guarantor customer.

### Other Accounts

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

The screenshot shows a software window titled "Guarantor Details". At the top, there are four input fields: "Application Number", "Application Branch", "Account Number", and "Component Name". Below these is a tabbed interface with "Guarantor Details" and "Other Accounts" tabs; "Other Accounts" is selected. The main area contains two data grids. The first, "Guarantor Customer", has a header with "Customer Number" and "Customer Name" and is currently empty. The second, "Guarantor Customer Accounts", has a header with "Account Number", "Account Branch", and "Currency" and is also empty. At the bottom right, there are "Ok" and "Exit" buttons.

Specify the following details:

### Guarantor Account

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

### Guarantor Account Description

The system displays the description of the guarantor account.

### Guarantor Branch

The system displays the branch code of the guarantor.

### Guarantor Account Currency

The system displays the account currency of the guarantor.

#### 2.4.6.5 Nominal Disbursals button

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

Nominal Disbursals

Application Number  Account Number

Application Branch  Component Name

<input type="checkbox"/>	Schedule Start Date	Schedule End Date	Currency	Amount
<input type="checkbox"/>				

<input type="checkbox"/>	Purpose	Customer Id	Customer Name	Currency	Amount
<input type="checkbox"/>					

Ok Exit

Specify the following details:

**Application Number**

The system displays the application

**Application Branch**

The system displays the application branch.

**Account Number**

The system displays the account number.

**Component Name**

The system displays the components name.

**Schedule Start Date**

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

**Schedule End Date**

Specify the end date of the Disbursement Schedule from the adjoining calendar.

**Currency**

Specify the currency code for the disbursement.

**Amount**

Specify the amount to be financed for disbursal schedules

**Purpose**

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

## Customer ID

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

## Customer Name

The system displays the customer name.

## Currency

Specify the currency code for the customer ID selected.

## Amount

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

## 2.4.7 Charges Tab

Click 'Charges' tab to maintain charge details.

The screenshot displays the 'LBL\_MUDARABAH\_TEMPLATE' application window. The main form area contains several input fields and dropdown menus for application details. On the left, there are fields for 'Workflow Reference #', 'Application Number \*', 'Applicant Branch \*', 'Application Date \*', 'Application Category \*', 'Application Type' (with a dropdown set to 'Mudarabah' and a 'Default' button), and 'Asset Type' (with a dropdown set to 'Home'). On the right, there are fields for 'Priority' (dropdown set to 'Low'), 'Stage', 'Sub-Stage', 'Status' (dropdown set to 'Initiated'), 'Priority' (radio buttons for 'High', 'Medium', and 'Low'), and 'User Reference \*'. Below these is an 'Additional Details' section with fields for 'Interaction Id' (with a 'View' button), 'Channel', 'Channel Reference', 'External Source', 'External Reference', and 'Additional Approval Required'. A navigation bar below the form includes tabs for 'Applicant', 'Financials', 'Financing', 'Components', 'Charges' (highlighted), 'Limits', 'Terms', 'Deviations', 'Summary', and 'Comments'. Below the navigation bar is a 'Charges' table with a header row containing 'Component Name \*', 'Currency \*', 'Effective Date \*', 'Due Date', 'Amount Due', 'Amount Waived', and 'Payment Details'. The table shows '1 Of 1' records. At the bottom of the window, there is a 'Previous Remarks' section with a 'Remarks' field, an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button. The footer of the application shows a list of navigation options: 'Documents | Dedupe | Financing Assets | Preference | Covenants | Evaluation | MIS | Fields | SWIFT Message Details | Payment Mode | Inventory Tracking | Multi Finance | Down Payment Details | Multiple Asset'.

## Charges

### Component Name

The system displays the component name.

### Currency

The system displays the currency.

### Effective Date

Select the effective date from the adjoining calendar.

### Due Date

The system displays the due date.

### Amount Due

The system displays the amount due.

### Amount Waived

The system displayed the amount waived.

Click 'Payment Details' button to specify the payment details.

Payment Mode

Application Number  Account Number

Application Branch  Branch Code

Credit Settlement Mode | Debit Settlement Mode

Credit Payment Mode

Credit Account Branch  Credit Product Account

Upload Source Credit  Clearing Branch Code

Clearing Bank Code  Routing Number

Instrument Number Credit  Sector Code

Clearing Product Code  External Account Name

End Point

External Account Number

Product Category

Ok Exit

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

### Application Number

The system displays the application number.

### Application Branch

The system displays the application branch.

### Branch Code

The system displays the branch code.

### Account Number

The system displays the account number.

### Component Name

The system displays the component name.

## 2.4.8 Credit Settlement Mode

### Credit Payment Mode

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

- Account
- Credit Card

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

**Credit Account Branch**

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

**Credit Product Account**

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

**Instrument Number**

Specify the instrument number.

**Upload Source Credit**

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

**End Point**

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

**GIRO Number**

Specify the GIRO number.

**Payer Account**

Specify the payer account.

**Payer Bank Code**

Specify the payer bank code.

**Payer Branch**

Specify the payer branch.

**Payer Bank Address 1**

Specify the payer bank address 1.

**Payer Bank Address 2**

Specify the payer bank address 2.

**Payer Bank Address 3**

Specify the payer bank address 3.

**Payer Bank Address 4**

Specify the payer bank address 4.

**Bank GIRO**

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

- Bank GIRO
- Plus

**External Account Number**

Specify the external account number.

**External Account Name**

The system displays the external account name.

**Clearing Bank Code**

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

**Clearing Branch Code**

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

**Product Category**

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

**Routing Number**

Specify the routing number.

**Clearing Product Code**

Specify the clearing product code.

**Sector Code**

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

**Auto GIRO**

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

- Auto
- Manual

**Exchange Rate**

Specify the exchange rate prevailing.

**Negotiated Cost Rate**

Specify the negotiated cost rate.

**Negotiated Reference**

Specify the negotiated reference number.

**Original Exchange Rate**

Specify the original exchange rate.

**2.4.8.1 Debit Settlement Mode Tab**

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



The screenshot shows a 'Payment Mode' window with the following fields and options:

- Application Number:
- Application Branch:
- Account Number:
- Branch Code:
- Credit Settlement Mode:  Debit Settlement Mode:
- Debit Payment Mode:  (dropdown menu)
- Debit Account Branch:
- Debit Product Account:
- External Account Number:
- External Account Name:
- Clearing Bank Code:
- Clearing Branch Code:
- Instrument Number Debit:
- Product Category:
- End Point:
- Routing Number:
- Clearing Product Code:
- Sector Code:
- Upload Source Debit:
- Card Number:
- Payer Bank Name:
- GIRO Number:
- Payer Account:
- Bank GIRO:  Bank GIRO Plus:  Auto GIRO:  Auto:
- Payer Branch:

Buttons: Ok, Exit

Specify the following details:

### Debit Payment Mode

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

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

### Debit Account Branch

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

### Debit Product Account

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

### Card Number

Specify the card number.

**Instrument Number Debit**

Specify the instrument number debit.

**Upload Source Debit**

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

**End Point**

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

**Payer Account**

Specify the payer account.

**Payer Bank Code**

Specify the payer bank code.

**Payer Branch**

Specify the payer branch.

**Payer Bank Address 1**

Specify the payer bank address 1.

**Payer Bank Address 2**

Specify the payer bank address 2.

**Payer Bank Address 3**

Specify the payer bank address 3.

**Payer Bank Address 4**

Specify the payer bank address 4.

**GIRO Number**

Specify the GIRO number.

**Bank GIRO**

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

- Bank GIRO
- Plus

**External Account Number**

Specify the external account number.

**External Account Name**

The system displays the external account name.

**Clearing Bank Code**

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

**Clearing Branch Code**

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

**Product Category**

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

### Routing Number

Specify the routing number.

### Clearing Product Code

Specify the clearing product code.

### Sector Code

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

### Auto GIRO

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

- Auto
- Manual

### Exchange Rate

Specify the exchange rate prevailing.

### Negotiated Cost Rate

Specify the negotiated cost rate.

### Negotiated Reference

Specify the negotiated reference number.

### Original Exchange Rate

Specify the original exchange rate.

## 2.4.9 Limits Tab

Click 'Limits' tab to maintain limit details.

The screenshot displays the 'LBL\_MUDARABAH\_TEMPLATE' application window. The interface includes several input fields and dropdown menus for application details. The 'Limits' tab is selected in the navigation bar. Below the navigation bar, there is a table for 'Credit Line Details' with columns for Type, Line Branch, Line Code, Serial, Description, Details, Currency, Sanctioned, Utilized Amount, Available Amount, Proposed Amount, and Handoff. The bottom of the window features a 'Previous Remarks' section with an 'Audit' button and an 'Exit' button.

Type	Line Branch	Line Code	Serial	Description	Details	Currency	Sanctioned	Utilized Amount	Available Amount	Proposed Amount	Handoff
------	-------------	-----------	--------	-------------	---------	----------	------------	-----------------	------------------	-----------------	---------

## **Credit Line Details**

### **Type**

Select the credit line type from the drop-down list. The list displays the following values:

- Existing - Select this option if the customer is an existing customer.
- New - Select this option if the customer is a new customer.

### **Line Branch**

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

### **Line Code**

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

### **Serial**

Specify the line serial number.

### **Description**

Give a brief description on the credit line.

Click details button to launch 'Facility Details' screen.

### **Currency**

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

### **Sanctioned**

Specify the sanctioned credit line.

### **Utilized Amount**

Specify the utilized amount.

### **Available Amount**

Specify the available amount.

## **Collateral Details**

### **Type**

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

- Existing - Select this option if the customer is an existing customer.
- New - Select this option if the customer is a new customer.

### **Branch**

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

### **Collateral Code**

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

### **Currency**

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

**Collateral Value**

Specify the value of the collateral.

Click 'Details' button to launch 'Collateral Details' screen.

**Financial Linkage****Utilization Order**

Specify the utilization order.

**Linkage Type**

Select a type of linkage to which you need to link the specified account from the adjoining drop-down list. This list displays the following values:

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

**Branch**

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

**Linked Reference ID**

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

**Currency**

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

**Limit Amount**

Specify the limit amount.

**Linkage Amount**

Specify the linkage amount.

**Linkage (%)**

Specify the linkage percentage.

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

**2.4.10 Asset Details Tab**

Click Asset Details tab to view the details of the asset.

The screenshot shows a web application window titled "LBL\_MUDARABAH\_TEMPLATE". The interface includes several input fields and dropdown menus for application details. On the left, there are fields for "Application Number", "Applicant Branch", "Application Date", "Application Category", "Application Type" (with a dropdown menu showing "Mudarabah" and "Default"), and "Asset Type" (with a dropdown menu showing "Home"). On the right, there are fields for "Priority" (dropdown menu showing "Low"), "Stage", "Sub-Stage", "Status" (dropdown menu showing "Initiated"), "Priority" (radio buttons for "High", "Medium", and "Low"), and "User Reference". Below these fields is a section titled "Additional Details" with a "View" button. This section contains fields for "Interaction Id", "Channel", "Channel Reference", "External Source", "External Reference", "Additional Approval Required", "Applicant", "Financials", "Financing", "Components", "Charges", "Limits", "Asset Details" (highlighted in blue), "Down Payment", "Terms", "Deviations", "Summary", "Comments", "Finance Currency", "Fixed Asset Product", "Status", "Location", "Location Description", "Booking Date", and "Capitalization Date". At the bottom, there is a navigation bar with tabs for "Documents", "Dedupe", "Financing Assets", "Preference", "Covenants", "Evaluation", "MIS", "Fields", "SWIFT Message Details", "Payment Mode", "Ijarah", "Inventory Tracking", "Multi Finance", "Down Payment Details", "Party Details", and "Multiple Asset". The bottom right corner features a "Previous Remarks" field, a "Remarks" field, an "Audit" button, an "Outcome" dropdown menu, and an "Exit" button.

Specify the following details:

### **Finance Currency**

The system displays the finance currency.

### **Fixed Asset Product**

The system displays the fixed asset product.

### **Status**

Specify the status of the asset.

### **Asset Category**

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

### **Category Description**

The system displays the asset category description.

### **Location**

Specify the location of the asset.

### **Location Description**

The system displays the description of the location of the asset.

### **Booking Date**

Specify the date of booking from the adjoining calendar.

### **Capitalization Date**

Specify the capitalization date from the adjoining calendar.

### **Fixed Asset Contract Reference**

Specify the fixed asset contract reference.

## Fixed Asset User Reference

Specify the fixed asset user reference.

### 2.4.11 Down Payment Tab

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

The screenshot displays the 'LBL\_MUDARABAH\_TEMPLATE' application window. The 'Down Payment' tab is active, showing various input fields and a navigation menu. The navigation menu includes: Applicant, Financials, Financing, Components, Charges, Limits, Asset Details, Down Payment (selected), Terms, Deviations, Summary, and Comments. The 'Down Payment' section contains fields for Payment Currency, Amount, and Value Date. The 'Payment Branch' field is also visible. The bottom of the window features a 'Remarks' section with a 'Previous Remarks' button, a 'Remarks' text area, an 'Audit' button, an 'Outcome' dropdown menu, and an 'Exit' button.

Specify the following details:

#### Payment Currency

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

#### Down Payment Amount

Specify the Down Payment amount.

#### Value Date

Specify the value date from the adjoining calendar.

#### Payment Branch

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

#### Payment Mode

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

- GL Account
- Account
- Own Account

#### Account

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

#### Account Description

The system displays the account description.

## Currency

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

## Narrative

Specify remarks if any.

## Exchange Rate

Specify the exchange rate.

## 2.4.12 Vendor Payment Tab

Click 'Vendor Payments Tab to maintain vendor payments details.

Specify the following details:

### Product Code

The system displays the product code.

### Payment Reference

The system displays the payment reference number.

### Payment Currency

Specify the payment currency.

### Value Date

The system displays the value date.

### Fund ID

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



**Vendor Payable GL**

The system displays the vendor payable general ledger details.

**Total Amount Paid**

The system displays the total amount paid to the vendor.

**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 cost of the asset.

**Due Amount**

The system displays the due amount.

**Amount Paid**

Specify the amount paid.

**Settle**

Check this box to settle the amount.

**Payment Mode**

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

- Onward Remittance
- Account Transfer

**Suspense GL**

Specify the suspense GL. Alternatively, you can select the suspense GL from the option list. The list displays valid GLs maintained in the system.

**Account No**

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

**Transaction Code**

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

**Instrument type**

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

- Bankers Cheque
- Demand Draft

**Payable Bank**

The system displays the payable bank.

**Payable Branch**

The system displays the payable branch.

### Instrument Number

The system displays the instrument number.

### Instrument Transaction Reference

The system displays the reference number of the instrument transaction.

## 2.4.13 Sale Confirmation Tab

Click on Sale Confirmation tab to view the sale date and update remarks if any.

The screenshot displays the 'LBL\_MUDARABAH\_TEMPLATE' application window. The 'Sale Confirmation' tab is active, showing a form with the following fields and controls:

- Workflow Reference # (text input)
- Priority (dropdown menu, set to 'Low')
- Application Number \* (text input)
- Applicant Branch \* (text input)
- Application Date \* (text input)
- Application Category \* (text input)
- Application Type (dropdown menu, set to 'Mudarabah', with a 'Default' button)
- Asset Type (dropdown menu, set to 'Home')
- Stage (text input)
- Sub-Stage (text input)
- Status (dropdown menu, set to 'Initiated')
- Priority (radio buttons for High, Medium, Low, with 'Low' selected)
- User Reference \* (text input)

Below these fields is an 'Additional Details' section with the following fields:

- Interaction Id (text input) with a 'View' button
- Channel (text input)
- Channel Reference (text input)
- External Source (text input)
- External Reference (text input)
- Additional Approval Required (checkbox)

A navigation bar at the bottom of the form includes tabs for: Applicant, Financials, Financing, Components, Charges, Limits, **Sale Confirmation** (selected), Terms, Deviations, Summary, and Comments.

At the bottom of the window, there are fields for 'Sale Date' and 'Remarks', along with a 'Previous Remarks' button, an 'Audit' button, an 'Outcome' dropdown menu, and an 'Exit' button.

Specify the following details:

### Sale Date

The system displays the date of sale.

### Remarks

Specify remarks if any.

## 2.4.14 Terms Tab

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

LBL\_MUDARABAH\_TEMPLATE

Workflow Reference #

Priority

Application Number \*

Applicant Branch \*

Application Date \*

Application Category \*

Application Type

Asset Type

Stage

Sub-Stage

Status

Priority  High  
 Medium  
 Low

User Reference \*

**Additional Details**

Interaction Id

Channel

Channel Reference

External Source

External Reference

Additional Approval Required

Applicant | Financials | Limits | **Terms** | Deviations | Summary | Comments

**Terms and Conditions**

1 Of 1

<input type="checkbox"/>	Terms *	Apply	Due Date *	Complied
<input type="checkbox"/>				

Documents | Dedupe | Financing Assets | Covenants | Multiple Asset

Previous Remarks  Remarks   Outcome

## Terms and Conditions

### Terms

Specify the terms and conditions of the finance creation.

### Apply

Check this box to apply the terms to finance application.

### Due Date

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

### Complied

Check this box if you comply with the terms.

## 2.4.15 Deviations Tab

Click 'Deviations' tab to view deviation details.

The screenshot displays the 'LBL\_MUDARABAH\_TEMPLATE' application window. The top section contains various input fields and dropdown menus for application details, including Workflow Reference #, Priority (Low), Application Number\*, Applicant Branch\*, Application Date\*, Application Category\*, Application Type (Mudarabah), Asset Type (Home), Stage, Sub-Stage, Status (Initiated), and Priority (High, Medium, Low). A 'User Reference\*' field is also present. Below this is the 'Additional Details' section with fields for Interaction Id (with a 'View' button), Channel, Channel Reference, External Source, External Reference, and an 'Additional Approval Required' checkbox. A navigation bar includes tabs for Applicant, Financials, Limits, Terms, Deviations (selected), Summary, and Comments. The 'Deviations' section shows a table with one row containing 'Deviations \*' and 'Approved'. At the bottom, there are fields for 'Previous Remarks', 'Remarks', 'Outcome', and an 'Exit' button.

### Deviations

Specify the deviations.

### Approved

Check this box if the deviations are approved.

## 2.4.16 Summary Tab

Click 'Summary' tab to view summary details.

Workflow Reference #  Priority

Application Number \*

Applicant Branch \*

Application Date \*

Application Category \*

Application Type

Asset Type

Stage

Sub-Stage

Status

Priority  High  Medium  Low

User Reference \*

**Additional Details**

Interaction Id

Channel

Channel Reference

External Source

External Reference

Additional Approval Required

Applicant | Financials | Limits | Terms | Deviations | **Summary** | Comments

**Department Summary**

Department

Previous Notes

Documents | Dedupe | Financing Assets | Covenants | Multiple Asset

Previous Remarks  Remarks   Outcome

### 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.

The screenshot shows a software window titled "LBL\_DEPT\_SMR". The window contains the following fields and controls:

- Application Number \***: A text input field.
- Application Branch**: A text input field.
- Report Format**: A dropdown menu with "PDF" selected.
- Report Output**: A dropdown menu with "View" selected.
- Printer At**: A dropdown menu with "Client" selected.
- Printer**: A text input field.
- Buttons**: "Ok" and "Exit" buttons located at the bottom right of the window.

Specify the following details.

### Application Number

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

### Application Branch

The system displays the application branch code.

### Report Format

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

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

### Report Output

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

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

## Printer At

Select location where you wish to print the report from the drop-down list. The options are as follows:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

## Printer

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

### 2.4.17 Comments Tab

Click 'Comments' tab to view comment details.

The screenshot displays the 'LBL\_MUDARABAH\_TEMPLATE' application window. The top section contains various input fields and dropdown menus for application details, including 'Workflow Reference #', 'Priority' (set to Low), 'Application Number', 'Application Branch', 'Application Date', 'Application Category', 'Application Type' (set to Mudarabah), 'Asset Type' (set to Home), 'Stage', 'Sub-Stage', 'Status' (set to Initiated), 'Priority' (radio buttons for High, Medium, Low), and 'User Reference'. Below this is an 'Additional Details' section with fields for 'Interaction Id' (with a 'View' button), 'Channel', 'Channel Reference', 'External Source', 'External Reference', and 'Additional Approval Required'. A navigation bar at the bottom of the main content area includes tabs for 'Applicant', 'Financials', 'Limits', 'Terms', 'Deviations', 'Summary', and 'Comments' (which is currently selected). Below the navigation bar is a 'Previous Comments' section, which is currently empty. At the very bottom of the window, there is a footer area with 'Previous Remarks', 'Remarks' (with an 'Audit' button), 'Outcome' (with a dropdown menu), and an 'Exit' button.

## 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.

Remark History

**New**

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

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

1 Of 1 Go

<input type="checkbox"/>	Stage	Updated By	Remarks	Updated on
<input type="checkbox"/>				

Exit

The system displays the following details:

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



## 2.4.18 Documents Button

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

The screenshot shows a web application window titled "Documents". At the top, there are two input fields: "Application Number" and "Application Category", followed by a "Populate" button. Below this is a navigation bar with tabs for "Documents", "Advices", and "Checklist". The main content area is titled "Document Upload" and contains a table with the following columns: Document Category, Document Reference, Document Type, Mandatory, Remarks, Ratio Upload, Upload, View, and Edit. The table has one row with empty cells. At the bottom right of the window are "Ok" and "Exit" buttons.

### Application Number

The system displays the application number.

### Application Category

The system displays the application category.

### Documents

#### Document Category

Select the document category from the adjoining option list.

#### Document Reference

Specify the document reference number.

#### Document Type

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

#### Mandatory

Check this box to indicate whether the document is mandatory.

#### Remarks

Specify remarks, if any.

#### Ratio Upload

Check this box if you require ratio upload.

## Upload

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

The screenshot shows a web application window titled 'Documents'. At the top, there are input fields for 'Application Number' and 'Application Category', and a 'Populate' button. Below this is a navigation bar with 'Documents', 'Advices', and 'Checklist' tabs. The main area is titled 'Document Upload' and contains a table with the following columns: Document Category, Document Reference, Document Type, Mandatory, Remarks, Ratio Upload, Upload, View, and Edit. The 'Upload' column contains a button labeled 'Upload', the 'View' column contains a button labeled 'View', and the 'Edit' column contains a button labeled 'Edit'. The table is currently empty. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

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

## View

Click 'View' to view the document uploaded.

## Edit

Click 'Edit' to edit the uploaded documents.

## 2.4.19 Advices Tab

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

The screenshot shows the Oracle Documents application window. At the top, there are input fields for 'Application Number' and 'Application Category', and a 'Populate' button. Below these are tabs for 'Documents', 'Advices', and 'Checklist'. The 'Advices' tab is active. A table is displayed with the following columns: Report Name, Template, Format, Attribute Locale, and View. The 'Format' column contains a dropdown menu with 'PDF' selected. The 'View' column contains a 'View' button. The table is currently empty. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

### **Report Name**

The system displays the report name.

### **Template**

The system displays the template.

### **View**

Click 'View' to view the uploaded document.

## 2.4.20 Checklist Tab

Click 'Checklist' tab in Documents screen to view checklist details.

The screenshot shows a web application window titled "Documents". At the top, there are two input fields: "Application Number" and "Application Category", followed by a "Populate" button. Below this is a navigation bar with three tabs: "Documents", "Advices", and "Checklist" (which is highlighted). Under the "Checklist" tab, there is a table with the following columns: "Checklist Item", "Mandatory", "Verified", and "Comments". The table contains one row with empty cells. At the bottom right of the window, there are "Ok" and "Exit" buttons.

### Checklist Item

The system displays the checklist details.

### Mandatory

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

### Verified

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

### Comments

Specify comments, if any.

## 2.4.21 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.

Application Dedupe

Application Number  Customer No   
Application Branch  Customer Name

Customers | Contracts

Applications

1 Of 1

<input type="checkbox"/>	Application Number	Application Branch	Customer No	Short Name	Customer Name	Branch
--------------------------	--------------------	--------------------	-------------	------------	---------------	--------

Existing Customers

1 Of 1

<input type="checkbox"/>	Customer No	Short Name	Customer Name	Branch	Unique Identifier	Unique Details
--------------------------	-------------	------------	---------------	--------	-------------------	----------------

### 2.4.21.1 Customers

#### Applications

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

#### Existing Customers

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

### 2.4.21.2 Contracts

#### Applications

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

#### Existing Customers

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

## 2.4.22 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.

The screenshot shows the 'Financing Asset Details' window with the following fields and sections:

- Application Information:** Application Category\*, Application Number\*, Application Type\* (Home), Branch Code, Reference Number\*, Currency\*, Customer Branch, Customer Id\*, Customer Name.
- Navigation:** Home (selected), Vehicle, Others, Mortgage, Insurance, Valuation.
- Home Details:** 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.
- Buttons:** Ok, Exit.

### **Application Category**

The system displays the application category.

### **Application Number**

The system displays the application number.

### **Application Type**

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

- Home
- Vehicle
- Personal
- Mortgage
- Others

### **Finance Branch**

The system displays the finance branch.

### **Finance Reference**

The system displays the finance reference number.

### **Finance Currency**

The system displays the finance currency.

### Customer Branch

The system displays the customer branch.

### Customer ID

The system displays the customer ID.

### Customer Name

The system displays the customer name.

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

## 2.4.23 Insurance Tab

Click 'Insurance' tab to view the insurance details.

The screenshot shows a web application window titled "Financing Asset Details". At the top, there are several input fields: "Application Category", "Application Number", "Application Type" (set to "Home"), "Branch Code", "Reference Number", "Currency", "Customer Branch", "Customer Id", and "Customer Name". Below these is a navigation bar with tabs: "Home", "Vehicle", "Others", "Mortgage", "Insurance" (selected), and "Valuation". The main area is titled "Insurance Details" and contains a grid of input fields: "Policy Type" (set to "Asset Insurance"), "Policy #", "Insurer", "Customer", "Insurance Status", "Policy Currency", "Policy Amount", "Premium Amount", "Insurance Expiry", "Policy Start Date", "Policy End Date", "Insured Name", "Managed By", "Agent Id", "Agent Name", "Agent Contract #", "Insurer Address 1", "Insurer Address 2", "Insurer Address 3", and "Insurer Address 4". At the bottom right, there are "Ok" and "Exit" buttons.

### Policy Type

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

- Asset Insurance
- Life Insurance

### Policy No

The system displays the policy number.

### Insurer

The system displays the insurer.

### Customer

The system displays the customer number.

### Insurance Status

The system displays the insurance status.

### Policy Currency

The system displays the policy currency.

### Policy Amount

The system displays the policy amount.

### Premium Amount

The system displays the premium amount.

### Insurance Expiry

The system displays the insurance expiry date.

### Policy Start Date

The system displays the policy start date.

### Policy End Date

The system displays the policy end date.

### Insured Name

The system displays the insured name.

### Managed By

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

### Agent ID

The system displays the identification number of the agent.

### Agent Name

The system displays the name of the agent.

### Agent Contract No

The system displays the contract number of the agent.

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

The system displays the address of the insurer.

## 2.4.24 Preference Button

You can capture preference details in the Finance Preference screen. Click 'Preference' button to invoke this screen.

The screenshot shows the 'Finance Preferences' window with the following sections:

- Account Information:** Application Number, Application Branch, Financing Account Number, Application Type (Others), Product Code, Customer Number.
- Account Preference:** Amend Past Paid Schedule, Recalculate Annuity On Disbursement, Stop Disbursement, Finance Statement Required, Rescheduling Allowed, Re-Schedule Amortization on Final Disbursement, Use guarantor for Repayment, Multiple Down Payment Required, Cheque Book Facility, Passbook Facility, ATM Facility, Partial Block Release, Financing Against Salary, Notary Pre Confirmed.
- Construction Details Istisnal/ Forward Ijarah/ Musharaka UC:** Original Construction Date, Construction End Date, Window Of Repayment (Frequency), Handover Date, Handover Applicable.
- Grace Period:** Supplier Grace Period (Frequency), Customer Grace Period (Frequency).
- Liquidation:** Liquidation Mode (Auto), Liquidation Back Valued Schedules, Reset Retry Count for Reversed Auto Liquidation, Partial Liquidation, Allow Bulk Payment, Retires Auto Liquidation Days, Retires Advice Days, Close Collateral.
- Limit days for settlement:** Other Customer Accounts (0), Guarantor Accounts (0).
- Track Receivable:** Auto Liquidation.
- Finance Statements:** (Empty field).

Buttons: Ok, Exit

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.

## **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.

Finance Preferences

Application Number  Financing Account Number  Product Code   
Application Branch  Application Type  Customer Number

Account Preference **Holiday Preference**

**Holiday Treatment for Disbursement / Payment Schedules**

Ignore Holidays  Move Across Month  
Holiday Check   Cascade Schedules  
Holiday Currency  Schedule Movement  Move Forward  
 Move Backward

**Holiday Treatment for Maturity/Value Dates**

Ignore Holidays  Move Across Month  
Holiday Check   Cascade Schedules  
Holiday Currency  Schedule Movement  Move Forward  
 Move Backward

**Holiday Treatment for Revision Schedules**

Same as payment schedules  Move Across Month  
 Ignore Holidays  Cascade Schedules  
Holiday Check   Move Forward  
Holiday Currency   Move Backward

Ok Exit

For details on Holiday Preferences, refer to the section 'Holiday Preferences Tab' in the chapter 'Defining Product Categories and Product' in Retail Lending User Manual.

## 2.4.25 Covenant Button

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

Covenant Name *	Covenant Type	Start Date	End Date	Frequency	Due date	Currency
	Affirmative			Monthly		

### **Application Number**

The system displays the application number.

### **Application Branch**

The system displays the application branch.

### **Covenant Details**

#### **Covenant Name**

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

#### **Covenant Type**

Specify the type of covenant.

#### **Start Date**

Select the start date from the adjoining calendar.

#### **End Date**

Select the end date from the adjoining calendar.

#### **Frequency**

Select a frequency according to which the Convent has to collected/revised. You may select any one of the following frequencies:

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

**Due Date**

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

**Currency**

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

**Guideline Value**

Specify the guideline value.

**Actual Value**

Specify the actual value.

**Waived**

Check this box to waive the covenant.

**Remarks**

Specify the remarks about the covenant maintenance.

**2.4.26 Evaluation Button**

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

Credit Evaluation

Application Number  Customer Branch

Application Category  Customer No

Customer Type  Customer Name

**Risk** Quantitative Analysis Qualitative Analysis Model Server Details Credit Agency Legal Details

Risk Details

1 Of 1 Go

Risk Id *	Description	Score
-----------	-------------	-------

Ok Exit

**Application Number**

The system displays the application number.

**Application Branch**

The system displays the application branch.

### Application Category

The system displays the application category.

### Customer No

The system displays the customer number.

### Customer Type

The system displays the customer type.

## 2.4.27 Risk Tab

### Risk Details

#### Risk ID

Specify the risk ID.

#### Description

Give a brief description on the risk ID.

#### Score

Specify the score.

## 2.4.28 Quantitative Analysis Tab

Click 'Quantitative Analysis' button to invoke this screen.

The screenshot shows a web application window titled "Credit Evaluation". The interface includes several input fields and a navigation menu. At the top, there are fields for "Application Number", "Application Category", "Customer Branch", "Customer No", "Customer Type" (set to "Corporate"), and "Customer Name". Below these is a "Risk" navigation bar with tabs for "Quantitative Analysis" (selected), "Qualitative Analysis", "Model Server Details", "Credit Agency", and "Legal Details". The main content area contains a "Rule Id \*" field, "Grade", "Scale", and "Score" fields, along with a "Calculate" button. At the bottom, there is a "Credit Rating" section with a "Go" button and a table with columns for "Category \*", "Question \*", and "Answer". The table is currently empty. The window has standard OS controls (minimize, maximize, close) in the top right corner and "Ok" and "Exit" buttons in the bottom right corner.

#### Rule ID

The system displays the rule ID.

#### Grade

The system displays the grade.

#### Scale

The system displays the scale.

**Score**

The system displays the score.

**Credit Rating****Question ID**

Specify the question ID.

**Category**

Specify the category.

**Question**

Specify the question.

**Answer**

Specify the answer.

**2.4.29 Qualitative Analysis Tab**

Click 'Qualitative Analysis' button to invoke this screen.

The screenshot shows a window titled "Credit Evaluation" with a dark blue header. Below the header, there are several input fields: "Application Number", "Application Category", "Customer Type" (with a dropdown menu showing "Corporate"), "Customer Branch", "Customer No", and "Customer Name". Below these fields is a horizontal tab bar with five tabs: "Risk", "Quantitative Analysis", "Qualitative Analysis" (which is highlighted in blue), "Model Server Details", "Credit Agency", and "Legal Details". Below the tabs is a section titled "Ratios" with a search bar containing "1 Of 1" and a "Go" button. Below the search bar is a table with three columns: "Ratio \*", "Description", and "Value". The table is currently empty. At the bottom of the window, there are two buttons: "Benchmark Report" and "Analysis Report". In the bottom right corner, there are "Ok" and "Exit" buttons.

**Ratios****Ratio**

The system displays the ratio.



### Description

The system displays the description.

### Value

The system displays the value.

## 2.4.30 Credit Agency Tab

Click 'Credit Agency' tab to view credit rating details.

The screenshot shows a web application window titled "Credit Evaluation". The interface includes several input fields and a navigation menu. The "Credit Agency" tab is selected and highlighted in blue. The "Credit Agency Evaluation" section contains a table with one row, showing fields for Reference Id, External Agency, Score, Recommend (set to "Not Recommended"), Request Status (set to "Not Required"), and Remarks. A "Report" button is located below the Remarks field. The bottom right corner of the window has "Ok" and "Exit" buttons.

Reference Id	External Agency	Score	Recommend	Request Status	Remarks
			Not Recommended	Not Required	

### Request ID

Specify the request ID.

### External Agency

Specify the external agency.

### Score

Specify the score.

### Recommend

Specify if the external credit rating is recommended or not.

### Request Status

Specify the request status.

### Remarks

Specify remarks, if any.

## 2.4.31 Legal Details Tab

Click 'Legal Details' tab to view legal details.

The screenshot shows a web application window titled "Credit Evaluation". At the top, there are several input fields: "Application Number", "Application Category", "Customer Branch", "Customer No", and "Customer Name". The "Customer Type" is set to "Corporate" in a dropdown menu. Below these fields is a navigation bar with tabs: "Risk", "Quantitative Analysis", "Qualitative Analysis", "Model Server Details", "Credit Agency", and "Legal Details" (which is highlighted in blue). Under the "Legal Details" tab, there is a table with the following columns: "Regulation", "Terms and Condition Status", "Reject Code", "Description", and "Remarks". The table is currently empty. At the bottom right of the window, there are "Ok" and "Exit" buttons.

### **Regulation**

Specify the regulation details.

### **Terms and Conditions Status**

Specify the terms and condition status.

### **Reject Code**

Specify the reject reason code.

### **Description**

Specify the reject reason description.

### **Remarks**

Specify remarks, if any.

## 2.4.32 MIS Button

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

The screenshot shows the 'MIS' screen with the following fields and sections:

- Application Number:** 000UJCN4069
- Account Branch:** 000UJ02150030149
- Product:** IJ02
- Branch Code:** 000
- Currency:** GBP
- MIS Group:** Default
- Link To Group:**
- Input Section:**
  - Link To Group:**  Related Reference,  Related Account
  - Related Account:** [Field]
  - Related Reference:** [Field]
  - MIS Head:** [Field]
  - Rate Code:** [Field]
  - Spread:** [Field]
- Rate At Section:**
  - Rate Type:** [Dropdown]
  - Pool Code,  Contract Level
  - Interest Method:** [Dropdown]
  - Reference Rate:** [Field]
  - Pool Code:** [Field]
  - Cost Code 1-5:** [Fields]
- Transaction MIS:** MIS Group [Field], Transaction MIS 1-10 [Fields]
- Composite MIS:** MIS Group [Field], Composite MIS 1-10 [Fields]
- Fund MIS:** MIS Group [Field], Fund MIS 1-10 [Fields]

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

## 2.4.33 Fields Button

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

The screenshot shows the 'Fields' screen with the following fields and sections:

- Application Number:** [Field]
- Account Number:** [Field]
- Application Branch:** [Field]
- Branch Code:** [Field]
- Character Fields:**
  - 1 Of 1
  - Go
  - Field Name \* [Field]
  - Field Value [Field]
- Number Fields:**
  - 1 Of 1
  - Go
  - Field Name \* [Field]
  - Field Value [Field]
- Date Fields:**
  - 1 Of 1
  - Go
  - Field Name \* [Field]
  - Field Value [Field]

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

## 2.4.34 SWIFT Message Button

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

The screenshot displays the 'SWIFT Message Details' window with the following sections and fields:

- Application Information:** Application Number (000UJCN4069), Application Branch (000), Account Number (000UJ02150030149).
- Beneficiary Institution:** Beneficiary Institution (text field).
- Sender To Receiver Information:** Sender to Receiver Information (text field).
- Message Details:**  Cover Required.
- Payment Details:** Payment Details (text field).
- Charge Details:** Account Currency (GBP), Our Correspondent (000942), Receiver (000942), Transfer Type (Customer Transaction), Remitter - All Charges (Charges selected).
- Ordering Institution:** Ordering Institution (text field).
- Ordering Customer:** Ordering Customer (FLEXCUBE UNIVER), Unit 1, Block A, California.
- Intermediary Reimbursement Institution:** Intermediary Institution (text field).
- Ultimate Beneficiary:** Ultimate Beneficiary (004806).
- Beneficiary Institution for Cover:** Beneficiary Institution (text field).
- Receiver Correspondence:** Receivers Correspondent (text field).
- Account With Institution:** Account with Institution (text field).
- Intermediary:** Intermediary (text field).

Buttons: Ok, Cancel

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

## 2.4.35 Payment Mode Button

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

The screenshot shows a window titled "Payment Mode" with a blue header bar containing a close button (X). The main area is white and contains several input fields arranged in two columns. On the left side, there are fields for "Application Number", "Application Branch", "Credit Settlement Mode" (selected), "Debit Settlement Mode", "Credit Payment Mode" (dropdown menu showing "Account"), "Credit Account Branch", "Upload Source Credit", "Clearing Bank Code", "Instrument Number Credit", "Clearing Product Code", "End Point", "External Account Number", and "Product Category". On the right side, there are fields for "Account Number", "Branch Code", "Credit Product Account", "Clearing Branch Code", "Routing Number", "Sector Code", and "External Account Name". At the bottom right, there are two buttons: "Ok" and "Exit".

Specify the following details.

### **Application Number**

The system displays the application number.

### **Application Branch**

The system displays the application branch.

### **Account Number**

The system displays the account number.

### **Branch Code**

The system displays the branch code.

### 2.4.35.1 Credit Settlement Mode

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

Specify the following details.

### **Credit Payment Mode**

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

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

### **Credit Account Branch**

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

### **Upload Source Credit**

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

### **Clearing Bank Code**

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

**Instrument Number Credit**

Specify the credit instrument number.

**Clearing Product Code**

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

**End Point**

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

**External Account Number**

Specify the external account number of the creditor.

**Product Category**

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

**Credit Product Account**

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

**Clearing Branch Code**

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

**Routing Number**

Specify the routing number.

**Sector Code**

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

**External Account Name**

Specify the external account name.

**2.4.35.2 Debit Settlement Mode**

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

Specify the following details.

### Debit Payment Mode

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

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

### Debit Account Branch

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

### External Account Number

Specify the external account number of the debtor.



**Clearing Bank Code**

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

**Instrument Number Debit**

Specify the debit instrument number.

**End Point**

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

**Clearing Product Code**

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

**Upload Source Debit**

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

**Card Number**

Specify the debit card number.

**Payer Bank Name**

Specify the bank name of the payer.

**Payer Account**

Specify the account number of the payer.

**Payer Branch**

Specify the branch of the payer.

**Payer Bank Address 1**

Specify the payer bank address 1.

**Payer Bank Address 2**

Specify the payer bank address 2.

**Payer Bank Address 3**

Specify the payer bank address 3.

**Payer Bank Address 4**

Specify the payer bank address 4.

**Debit Product Account**

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

**External Account Name**

Specify the external account name.

**Clearing Branch Code**

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

**Product Category**

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

### **Routing Number**

Specify the routing number.

### **Sector Code**

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

### **GIRO Number**

Specify the GIRO number.

### **Bank GIRO**

Specify the bank GIRO number.

### **Auto GIRO**

Specify the auto GIRO number.

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

## **2.4.36 Inventory Button**

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

Application Number  Financing Currency   
Branch  Asset Category   
Account

**Inventory Details**

1 Of 1

<input type="checkbox"/> Fixed Asset Contract Reference	Acquisition Date	Sale Date	Asset Code	Available Quantity	Booked Quantity
<input type="checkbox"/>					

Specify the following details:

### **Application Number**

The system displays the application number.

### **Branch**

The system displays the application category.

### **Account**

The system displays the account number.

### **Financing Currency**

The system displays the financing currency.

**Asset Category**

The system displays the asset category.

**Inventory details****Fixed Asset Contract Reference**

Specify the fixed asset contract reference number.

**Acquisition Date**

Specify the application date.

**Sale Date**

Specify the date of sale.

**Asset Code**

Specify the asset code.

**Available Quantity**

Specify the quantity available.

**Booked Quantity**

Specify the quantity booked.

**Unit Price**

Specify the unit price of the inventory.

**Total Cost**

Specify the total cost of the inventory.

**Vendor Code**

Specify the inventory code.

**2.4.37 Multi Finance Button**

You can view the multi finance details. Click 'Multi Finance' button to invoke this screen.

Multi Finance Company Details

Application Number  Account Number   
 Application Branch  Branch Code

Multi Finance Company Details

1 Of 1

<input type="checkbox"/>	Borrower	Borrower Name	Currency	Amount	Rate	Value Date
<input type="checkbox"/>						

Specify the following details:

**Application Number**

The system displays the application number.

### Application Branch

The system displays the application category.

### Account Number

The system displays the account number.

### Branch Code

The system displays the branch code.

## Multi Finance Company Details

### Borrower

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

### Borrower Name

The system displays the borrower name for the borrower number selected.

### Currency

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

### Amount

Specify the amount borrowed.

### Rate

Specify the rate.

### Value Date

Specify the value date.

### Maturity Date

Specify the date of maturity.

### Remarks

Specify the remarks if any.

## 2.4.38 Down Payment Button

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

The screenshot shows a window titled "Down Payment Details". At the top, there are several input fields: "Application Number", "Application Branch", "Account", "Currency", "Down Payment", "Future D/P Receivable", and "Total Down Payment Amount". Below these fields is a table with a header row and one data row. The header row has columns for "Process Reference", "Account Currency", "Down Payment Amount", "Value Date", and "Amount in Account Currency". The data row has empty cells under each column. At the bottom right of the window, there is an "Exit" button.

**Application Number**

The system displays the application number.

**Application Branch**

The system displays the application branch.

**Account**

The system displays the account number.

**Currency**

The system displays the currency code.

**Down Payment**

The system displays the Down Payment amount.

**Future Down Payment Receivable**

The system displays the future Down Payment receivable.

**Total Down Payment Amount**

The system displays the total Down Payment amount.

**Process Reference**

The system displays the process reference number.

**Account Currency**

The system displays the account currency.

**Down Payment Amount**

The system displays the Down Payment amount.

**Value Date**

The system displays the value date.

**Amount in Account Currency**

The system displays the amount in account currency.

**2.4.39 Party Button**

Click 'Party' button to invoke this screen.

The screenshot shows a window titled "Party Details" with a blue header and standard window controls. The main area contains several input fields: "Application Number" and "Account Number" are on the top row, and "Application Branch" and "Branch Code" are on the second row. Below these is a navigation bar with "1 Of 1" and a "Go" button. A table with the following columns is displayed: "Customer Id", "Name", "Settlement Branch", and "Settlement Account". The table has one empty row. At the bottom right, there are "Ok" and "Exit" buttons.

Specify the following details:

**Application Number**

The system displays the application number.

**Application Branch**

The system displays the application branch.

**Account Number**

The system displays the account number.

**Branch Code**

The system displays the branch code.

**Customer Id**

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

**Name**

The system displays the name of the customer selected.

**Settlement Branch**

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

**Settlement Account**

Specify the settlement account number.

**2.4.40 Multiple Asset Button**

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

Multiple Asset

Application Number \*

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

1 Of 1

Asset Status A

Asset Sequence Number 1

**Build Materials Info**

Goods Type \_\_\_\_\_

Description \_\_\_\_\_

Proforma Invoice Number \_\_\_\_\_

Proforma Invoice Date \_\_\_\_\_

**Amount Details**

Currency \_\_\_\_\_

Down Payment Amount \_\_\_\_\_

Asset Finance Amount \_\_\_\_\_

**Vendor Details**

Vendor Code \*

Vendor Name \_\_\_\_\_

Ok Exit

**Application Number**

The system displays the application number.

**Asset Sequence Number**

The system displays the asset sequence number.

**Asset Status**

The system displays the status of the asset.

**2.4.40.1 Vehicle Tab****Vehicle Details****Type**

Select the type of asset from the drop-down list.

**Asset Category**

Specify the asset category.

**Description**

Specify the description of the asset.

**Application Number**

Specify the application number of the asset.

**Class**

Specify the asset class.

**Color**

Specify the color of the asset.

**No. of Cylinders**

Specify the cylinder numbers.

**Vehicle Condition**

Specify the condition of the vehicle.

**Maker Code**

Specify the maker code of the vehicle.

**Year of Manufacturing**

Specify the manufacturing year of the vehicle.

**Year Model**

Specify the model of the vehicle.

**Sub Model**

Specify the sub model of the vehicle.

**Engine Number**

Specify the engine number of the vehicle.

**Chassis Number**

Specify the chassis number.

**Registration Details**

Specify the registration details of the vehicle.

**Registration Type**

Specify the registration type of the vehicle.

**Registration Name**

Specify the registration name of the vehicle.

**Registration Emirate**

Specify the registration emirate.

**Reg#**

Specify the registration number.

**Registration Date**

Specify the registration date of the vehicle.

**Delivery Date**

Specify the date of delivery of the vehicle.

**Insurance Details**

Specify the insurance details of the vehicle.

**Insured By Bank**

Specify whether the vehicle is insured by the bank.

**Insurance Company**

Specify the insurance company name.

**Currency**

Specify the currency code.

**Premium Amount**

Specify the premium amount of the vehicle insurance.

**Amount Details**

Specify the amount details.

**Requested Finance Amount**

Specify the requested finance amount.

**% Amount**

Specify the amount in percentage.

**Vendor Details**

Specify the vendor details.

**Vendor Code**

Specify the vendor code.

**Vendor Name**

The system displays the name of the vendor.

**Agent Name**

Specify the name of the agent.

**Agent Branch**

Specify the branch of the agent.



**Agent Sales Name**

Specify the sales name of the agent.

**Appraiser Details**

Specify the appraiser details.

**Appraiser Name**

Specify the name of the appraiser.

**Appraiser Value**

Specify the appraiser value.

**Appraiser Date**

Specify the date of the appraiser.

**Total Amount Details**

Specify the total amount details.

**Down Payment Amount**

Specify the Down Payment Amount.

**Vehicle Value**

Specify the value of the vehicle.

**Maintenance Cost**

Specify the maintenance cost.

**Insurance Amount**

Specify the insurance amount.

**Asset Finance Amount**

Specify the asset finance amount.

**2.4.40.2 Property Tab**

Click 'Property' tab to specify the property details

Specify the following details:

## **Property Details**

### **New Property Type**

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

- Yes
- No

### **Property Type**

Specify the property type.

### **Description**

Specify the description of the property.

### **Building Name**

Specify the name of the building.

### **Builder Name**

Specify the name of the builder.

### **Project Name**

Specify the name of the project.

### **Wing Name**

Specify the wing name.

### **District/Area**

Specify the district or area details.

**City**

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

**Area In Other Country**

Specify the area in other country.

**Plot Number**

Specify the plot number.

**Lot Number**

Specify the Lot number.

**Property Status**

Specify the status of the property.

**Property Area**

Specify the area of the property.

**Property Usage**

Specify the usage of the property.

**Property Area In**

Specify the property area in details.

**Date of Completion**

Specify the date of completion.

**Title Deed Number**

Specify the title deed number.

**Registration On Name Of**

Specify the registration on name of details.

**Reg#**

Specify the registration number,

**Registration Date**

Specify the date of registration.

**Title Deed Issue Date**

Specify the title deed issue date.

**Title Deed Issue From**

Specify the title deed issue from.

**Villa/Apartment Number**

Specify the villa or apartment number.

**Building compound Name**

Specify the building compound name.

**Street Name**

Specify the name of the street.

**Post Box Number**

Specify the post box number.

**Emirate**

Specify the emirate details.

**Area In Emirate**

Specify the area in emirate.

**City**

Specify the city.

**Country**

Specify the country

**Mortgage Degree**

Specify the mortgage.

**Amount Details****Currency**

Specify the currency code.

**Requested Amount**

Specify the requested amount.

**Down Payment Amount**

Specify the Down Payment amount.

**Valuation**

Specify the valuation details.

**Insurance Value**

Specify the insurance value.

**Asset Finance Amount**

Specify the asset finance amount.

**Insurance Details****Insurance Company**

Specify the insurance company.

**Insurance Paid By**

Specify the insurance paid by details.

**Premium Amount**

Specify the premium amount.

**Insurance Name**

Specify the insurance name.

**Expiry Date**

Specify the date of expiry.

**Property Management****Company Name**

Specify the company name.

**Managed By**

Specify the name of the person manages the property.

**Contact Person**

Specify the contact person details.

**Contact Number**

Specify the contact number.

**Vendor Details****Vendor Code**

Specify the vendor code.

**Vendor Name**

Specify the name of the vendor.

**Property Evaluation Details****Evaluation Name**

Specify the evaluation name.

**Evaluation Value**

Specify the evaluation value.

**Evaluation Date**

Specify the date of evaluation.

**Property Vendor Details****Vendor Type**

Specify the vendor type.

**Vendor Code**

Specify the code of the vendor.

**Chosen By**

Specify the chosen By details of the vendor.

**Account Value**

Specify the account value.

**Account Date**

Specify the account date.

**Account Start Date**

Specify the start date of account.

**Account End Date**

Specify the end date of the account.

**2.4.40.3 Project Tab**

Click 'Project' tab to specify the project details.

Multiple Asset

Application Number \*

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

Asset Status A

Asset Sequence Number 1

**Project Details**

Invest Sector Code \_\_\_\_\_

Description \_\_\_\_\_

Feasibility Start \_\_\_\_\_

Expected Profit \_\_\_\_\_

Expected Expiry Date \_\_\_\_\_

**Amount Details**

Currency \_\_\_\_\_

Hamish Jiddayah Amount \_\_\_\_\_

Asset Finance Amount \_\_\_\_\_

**Project Vendor Details**

Go

<input type="checkbox"/>	Vendor Type	Vendor Code	Chosen By	Account Value	Account Date	Account Start Date	Account End Date

Ok Exit

### **Project Details**

#### **Invest Sector Code**

Specify the investor sector code.

#### **Description**

Specify the description of the project.

#### **Feasibility Start**

Specify the feasibility start.

#### **Expected Profit**

Specify the expected profit.

#### **Expected Expiry Date**

Specify the expected expiry date.

### **Amount Details**

#### **Currency**

Specify the currency code.

#### **Down Payment Amount**

Specify the Down Payment Amount.

#### **Asset Finance Amount**

Specify the asset finance amount.

## **Project Vendor Details**

### **Vendor Type**

Specify the type of vendor.

### **Vendor Code**

Specify the vendor code.

### **Chosen By**

Specify the chosen by details of the project vendor.

### **Account Value**

Specify the account value.

### **Account Date**

Specify the date of account.

### **Account Start Date**

Specify the account start date.

### **Account End Date**

Specify the account end date.

## **2.4.40.4 Goods Tab**

Click 'Goods' tab to specify the goods details.

Multiple Asset

Application Number \*

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

Asset Status A

Asset Sequence Number 1

Goods Details

Brand Code \_\_\_\_\_

Description \_\_\_\_\_

Quantity \_\_\_\_\_

Delinquency Location \_\_\_\_\_

Delinquency Date \_\_\_\_\_

Amount Details

Currency \_\_\_\_\_

Hamish Jiddayah Amount \_\_\_\_\_

Asset Finance Amount \_\_\_\_\_

Vendor Details

Vendor Code \_\_\_\_\_

Vendor Name \_\_\_\_\_

Ok Exit

## **Goods Details**

### **Brand Code**

Specify the brand code of the goods.

**Description**

Specify the description of the goods.

**Quantity**

Specify the quantity of the goods.

**Delinquency Location**

Specify the delinquency location of the goods.

**Delinquency Date**

Specify the delinquency date of the goods.

**Amount Details****Currency**

Specify the currency code.

**Down Payment Amount**

Specify the down payment amount.

**Asset Finance Amount**

Specify the asset finance amount.

**Vendor Details****Vendor Code**

Specify the code of the vendor.

**Vendor Name**

Specify the name of the vendor.

**2.4.40.5 Build Materials Tab**

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



### **Build Materials Info**

#### **Goods Type**

Specify the goods type.

#### **Description**

Specify the description of the goods type.

#### **Proforma Invoice Number**

Specify the proforma invoice number.

#### **Proforma Invoice Date**

Specify the proforma invoice date.

### **Amount Details**

#### **Currency**

Specify the currency.

#### **Down Payment Amount**

Specify the Down Payment amount.

#### **Asset Finance Amount**

Specify the asset finance amount.

### **Vendor Details**

#### **Vendor Code**

Specify vendor code details.

#### **Vendor Name**

Specify name of the vendor.

## 2.4.40.6 Service Ijarah Tab

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

Multiple Asset

Application Number \*

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

Asset Status A

1 Of 1

Asset Sequence Number 1

**Rent Ijarah**

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 \_\_\_\_\_

Rent End Date \_\_\_\_\_

**Event Ijarah**

Event Type \_\_\_\_\_

Event Location \_\_\_\_\_

Event Plot Number \_\_\_\_\_

Event Building Name \_\_\_\_\_

Event Area \_\_\_\_\_

Event Emirate \_\_\_\_\_

Hotel Total Area \_\_\_\_\_

Capacity \_\_\_\_\_

**Educational Ijarah**

Course Name \_\_\_\_\_

Educational Beneficiary \_\_\_\_\_

Educational Start Date \_\_\_\_\_

Educational End Date \_\_\_\_\_

**Goods Ijarah**

Goods Type Code \_\_\_\_\_

Description \_\_\_\_\_

Brand Code \_\_\_\_\_

**Vendor Details**

Vendor Code \_\_\_\_\_

Vendor Name \_\_\_\_\_

Ok Exit

### Rent Ijarah

#### **Rent Location**

Specify the rent location.

#### **Unit Number**

Specify the unit number.

#### **Rent Plot Number**

Specify the rent plot number.

#### **Rent Building Name**

Specify the rent building name.

#### **Project Name**

Specify the project name.

#### **Rent Area**

Specify the rent area.

#### **Rent Emirate**

Specify the rent emirate.

#### **Total Area**

Specify the total area details.

#### **Built Up Area**

Specify the built up area.

#### **No of Storey**

Specify the no of storey.

**Rent Start Date**

Specify the start date of the rent from the adjoining calendar.

**Rent End Date**

Specify the end date of the rent from the adjoining calendar.

**Event Ijarah****Event Type**

Specify the event type.

**Event Location**

Specify the location of the event.

**Event Plot Number**

Specify the plot number of the event.

**Event Building Name**

Specify the event building name.

**Event Area**

Specify the even area.

**Event Emirate**

Specify the event emirate.

**Hotel Total Area**

Specify the total area of the hotel.

**Capacity**

Specify the capacity details.

**Educational Ijarah****Course Name**

Specify the name of the course.

**Educational Beneficiary**

Specify the beneficiary of the education.

**Educational Start Date**

Specify the start date of the education from the adjoining calendar.

**Educational End Date**

Specify the end date of the education from the adjoining calendar.

**Goods Ijarah****Goods Type Code**

Specify the code of the goods type.

**Description**

Specify the description of the goods.

**Brand Code**

Specify the brand code details.

**Quantity**

Specify the quantity of the goods.

**Delinquency Location**

Specify the delinquency location.

**Delinquency Date**

Specify the date of delinquency.

**Medical Ijarah****Medical Beneficiary**

Specify the medical beneficiary.

**Medical Start Date**

Specify the medical start date from the adjoining calendar.

**Medical End Date**

Specify the medical end date from the adjoining calendar.

**Vendor Details****Vendor Code**

Specify the vendor code.

**Vendor Name**

The system displays the name of the vendor.

**Amount Details****Currency**

Specify the currency code.

**Down Payment Amount**

Specify the Down Payment amount.

**Asset Finance Amount**

Specify the asset finance amount.

**2.4.40.7 Equipment Tab**

Click 'Equipment' tab to specify the equipment details.

Multiple Asset

Application Number \*

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

Asset Status A

Asset Sequence Number 1

**Equipment Details**

Owner \_\_\_\_\_

Description \_\_\_\_\_

Engine Number \_\_\_\_\_

Equipment Location \_\_\_\_\_

Street \_\_\_\_\_

Area Code \_\_\_\_\_

City Code \_\_\_\_\_

Country \_\_\_\_\_

**Amount Details**

Currency \_\_\_\_\_

Hamish Jiddayah Amount \_\_\_\_\_

Asset Finance Amount \_\_\_\_\_

**Vendor Details**

Vendor Code \_\_\_\_\_

Vendor Name \_\_\_\_\_

LBL\_SALE\_DET

Sell Date \_\_\_\_\_

Invoice Number \_\_\_\_\_

Invoice Date \_\_\_\_\_

**Equipment Evaluation Details**

Evaluation Name	Evaluation Value	Evaluation Date

Ok Exit

## **Equipment Details**

### **Owner**

Specify the owner of the equipment.

### **Description**

Specify the description of the equipment.

### **Engine Number**

Specify the engine number of the equipment.

### **Equipment Location**

Specify the location of the equipment.

### **Street**

Specify the street details of the equipment is located.

### **Area Code**

Specify the area code of the equipment.

### **City Code**

Specify the city code of the equipment.

### **Country**

Specify the country code of the equipment.

## **Amount Details**

### **Currency**

Specify the currency code.

**Down Payment Amount**

Specify the Down Payment amount.

**Asset Finance Amount**

Specify the asset finance amount.

**Vendor Details****Vendor Code**

Specify the vendor code.

**Vendor Name**

The system displays the name of the vendor.

**Sales Info****Sell Date**

Specify the sell date from the adjoining calendar.

**Invoice Number**

Specify the invoice number.

**Invoice Date**

Specify the invoice date from the adjoining calendar.

**Equipment Evaluation Details****Evaluation Name**

Specify the evaluation name.

**Evaluation Value**

Specify the evaluation value.

**Evaluation Date**

Specify the evaluation date.

## **2.5 Manual Liquidation**

This section contains the following topics:

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

### **2.5.1 Capturing Manual Liquidation Details**

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

Specify the following details:

**Application Number**

The system displays the application number.

**Application Branch**

The system displays the application branch.

**Branch Code**

The system displays the branch code.

**Account**

The system displays the account number.

**Application Date**

The system defaults the application initiation date.

**Status**

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

**Product**

The system displays the product based on the facility selected.

**Product Description**

Give a brief description on the product.

**Application Priority**

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

- Low

- Medium
- High

**Customer Id**

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

**Event Sequence Number**

Specify the event sequence number.

**2.5.2 Payment Details Tab**

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

**Value Date**

Select the value date from the adjoining calendar.

**Execution Date**

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

**Limit Date**

Select the limit date from the adjoining calendar.

**Main Interest Rate**

The system displays the main interest rate.

**Mudarabah**

**Gross Profit**

Specify the gross profit.



**Excess Profit**

Specify the excess profit.

**Customer Incentive**

Specify the customer incentive.

**Bank Profit**

Specify the bank profit.

**External Reference**

The system displays the external reference number.

**Narrative**

Specify comments if any.

**Payment Details****Reversed**

Check this box to indicate the settlement is reversed.

**Payment Mode**

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

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

**Settlement Currency**

The system displays the settlement currency.

**Settlement Amount**

Specify the settlement amount.

**Financing Currency Equivalent**

Specify the financing currency equivalent.

**Original Exchange Rate**

The system displays the original exchange rate.

**Exchange Rate**

Specify the current exchange rate.

**Settlement Branch**

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

**Settlement Account**

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

**Account Description**

The system displays the account description.

**Settlement Product**

Specify the settlement product.

**Instrument Number**

Specify the instrument number.

**End Point**

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

**Card Number**

Specify the card number.

**External Account Number**

Specify the external account number.

**External Account Name**

Specify the external account name.

**Clearing Bank**

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

**Clearing Through Branch**

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

**Sector Code**

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

**Routing No**

Specify the routing number.

**Settlement Reference**

The system displays the settlement reference number.

**Negotiated Cost Rate**

Specify the negotiated cost rate.

**Negotiated Reference**

Specify the negotiated reference number.

To specify Settlement Component, Click 'Settlement Component' button under the field 'Settlement Component'.

Component Name	Component Currency Equivalent

**Component Name**

Specify the name of the component.

**Component Currency Equivalent**

Specify the equivalent component currency.

**Component Details**

**Component Name**

The system displays the component name.

**Currency**

The system displays the currency code of the component.

**Amount Due**

The system displays the amount due of the component.

**Adjustment Due**

The system displays the adjustment date of the component.

**Amount Overdue**

The system displays the amount overdue of the component.

**Amount Not Due**

The system displays the amount not due of the component.

**Amount Waived**

Specify the waived amount.

**Amount Capitalized**

Specify the amount capitalized.

**Amount Paid**

Specify the amount paid.

## **Prepayment of Amortized Finance**

### **Recomputation Basis**

Select the recomputation basis of prepayment of amortized finance from the drop-down list. The options are as follows:

- Change Instalment
- Reduce Tenor

### **Recomputation Effective From**

The system displays the option 'Value Date' by default as recomputation effective from.

### **New Maturity Date**

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

### **Next Schedule Date**

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

### **Old Maturity Date**

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

## **Prepayment of Simple Finance**

### **Recomputation Basis**

Select the recomputation basis of prepayment of simple finance from the drop-down list. The options are as follows:

- Change Instalment
- Reduce Tenor

### **New Maturity Date**

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

### **Old Maturity Date**

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

## **2.5.3 Penalty Rates Tab**

Click the 'Panalty Rates' tab to capture penalty rates details.

**Effective Date**

Select the effective date of penalty rates from the adjoining calendar.

**User Defined Element Name**

The system displays the user defined element name.

**User Defined Element Value**

Specify the user defined element value.

**2.5.4 Check List Tab**

Click the 'Check List' tab to capture check list details.

### Description

Specify the description for the checklist.

### Checked

Check this box to select the checklist.

### Remarks

#### Remark 1 to 10

Specify remarks if any for the checklist.

## 2.5.5 Specifying Events Details

Click the 'Events' button to capture events details.

## **Fields**

### **Field Name**

The system displays the field name.

### **Value**

Specify the value of the event. Alternatively, you can select the value from the option list. The list displays all the valid values maintained in the system.

# 3. Reports

This chapter deals with the various BIP Reports that are available for the Corporate Financing process.

This chapter contains the following topics:

- [Section 3.1, "BIP Reports"](#)

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

## 3.1 BIP Reports

This section contains the following topics:

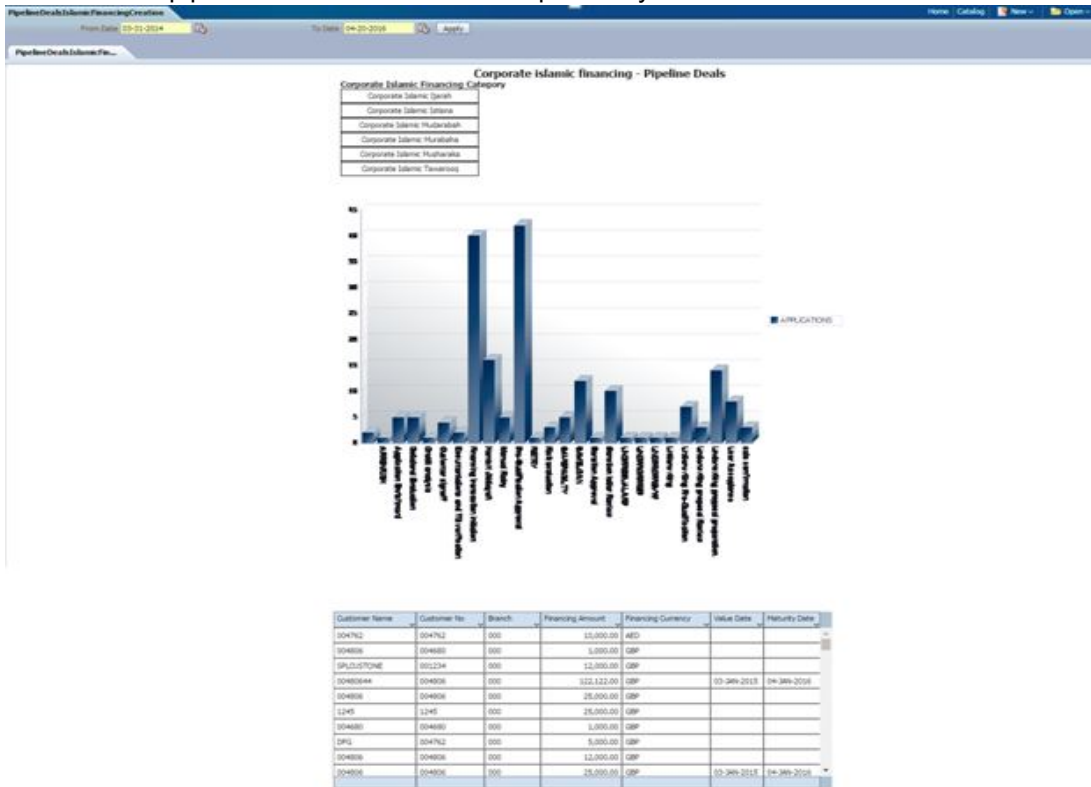
- [Section 3.1.1, "Pipeline Deals"](#)
- [Section 3.1.2, "Approved Deals Over a Period"](#)
- [Section 3.1.3, "Trend Analysis Over a Period"](#)

### 3.1.1 Pipeline Deals

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

#### 3.1.1.1 Pipeline Deals

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





**Header**

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

**Body of the Report**

The following details are displayed in the report:

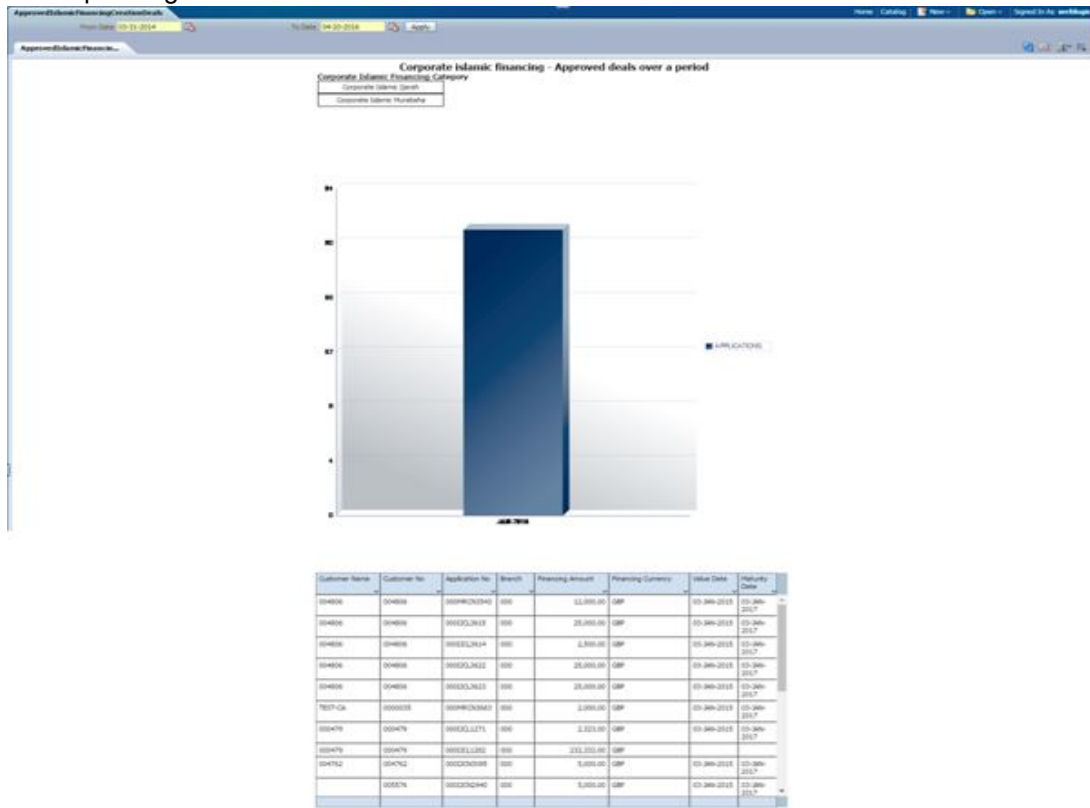
Field Name	Description
<b>First Section</b>	
From Date	The date from when the amount is financed.
To Date	The date till when the amount is financed.
<b>Second Section</b>	
Customer Name	The name of the customer who has requested for the finance.
Customer No	The customer reference number.
Branch	The branch code for the amount financed.
Financing Amount	The financing amount.
Financing Currency	The financing currency.
Value Date	The value date of the amount financed.
Maturity Date	The maturity date of the amount financed.

**3.1.2 Approved Deals Over a Period**

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

### 3.1.2.1 Approved Deals Over a Period

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



#### Header

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

#### Body of the Report

The following details are displayed in the report:

Field Name	Description
<b>First Section</b>	
From Date	The date from when the amount is financed.
To Date	The date till when the amount is financed.
<b>Second Section</b>	
Customer Name	The name of the customer who has requested for the finance.
Customer No	The customer reference number.
Application No	The application number of the amount financed.
Branch	The branch code for the amount financed.

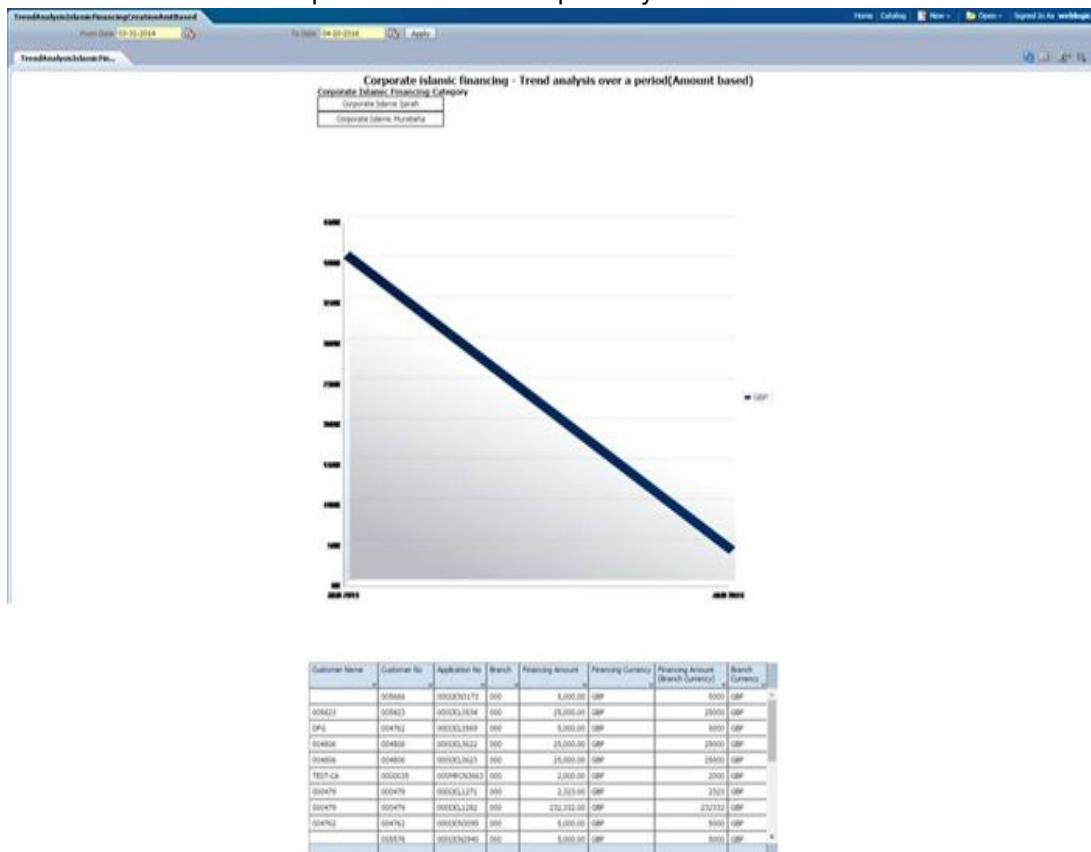
Field Name	Description
Financing Amount	The financing amount.
Financing Currency	The financing currency.
Value Date	The value date of the amount financed.
Maturity Date	The maturity date of the amount financed.

### 3.1.3 Trend Analysis Over a Period

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

#### 3.1.3.1 Trend Analysis Over a Period based on Amount

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



#### Header

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

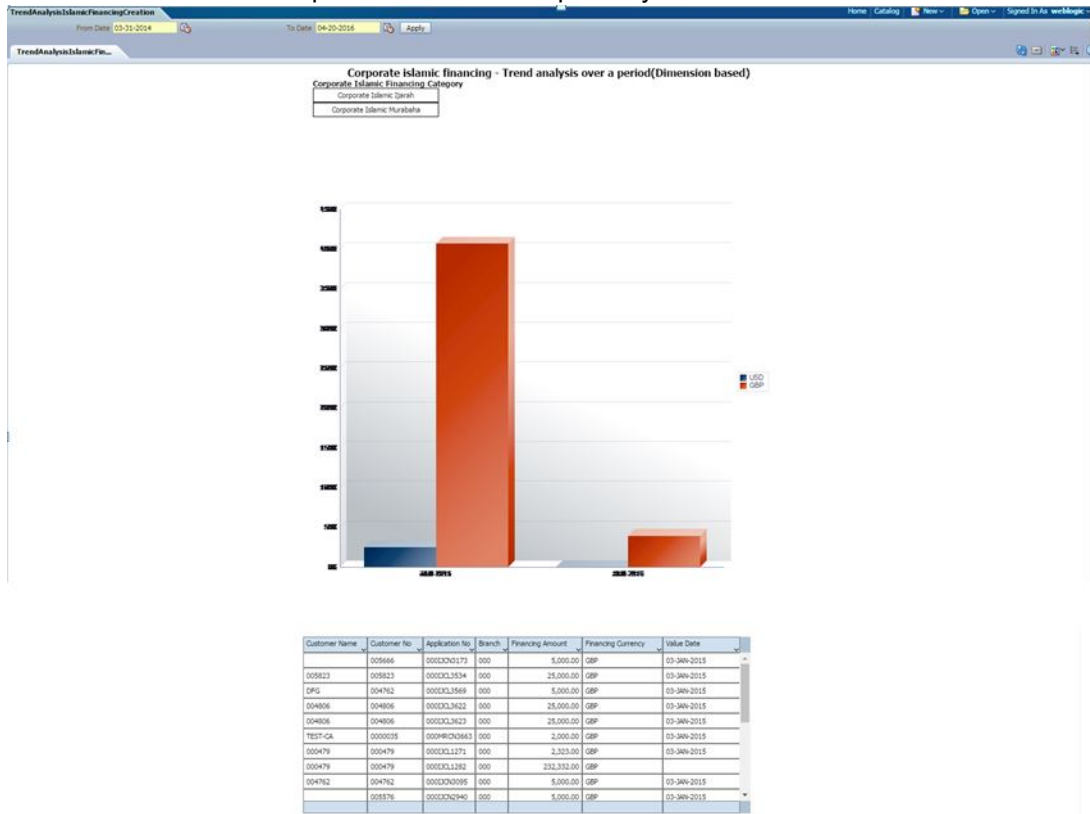
#### Body of the Report

The following details are displayed in the report:

Field Name	Description
<b>First Section</b>	
From Date	The date from when the amount is financed.
To Date	The date till when the amount is financed.
<b>Second Section</b>	
Customer Name	The name of the customer who has requested for the finance.
Customer No	The customer reference number.
Application No	The application number of the amount financed.
Branch	The branch code for the amount financed.
Financing Amount	The financing amount.
Financing Currency	The financing currency.
Financing Amount (Branch Currency)	The financing amount in branch currency.
Branch Currency	The branch currency.

### 3.1.3.2 Trend Analysis Over a Period based on Dimension

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



#### Header

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

#### Body of the Report

The following details are displayed in the report:

Field Name	Description
<b>First Section</b>	
From Date	The date from when the amount is financed.
To Date	The date till when the amount is financed.
<b>Second Section</b>	
Customer Name	The name of the customer who has requested for the finance.
Customer No	The customer reference number.
Application No	The application number of the amount financed.
Branch	The branch code for the amount financed.
Financing Amount	The financing amount.

<b>Field Name</b>	<b>Description</b>
Financing Currency	The financing currency.
Value Date	The value date of the financing.

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## 4. Function ID Glossary

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