

Musharaka Corporate Islamic Financing User Guide
Oracle FLEXCUBE Universal Banking
Islamic Loan Origination

Release 14.6.0.0.0

Part No. F59487-01

July 2022

Musharaka Corporate Islamic Financing User Guide
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1. Preface

1.1 Introduction

This manual is designed to help you quickly get acquainted with the workflow of *Musharaka* 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
Chapter 1	<i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual
Chapter 2	<i>Corporate Islamic Financing</i> describes about the available options and stages involved in Corporate Islamic Financing.
Chapter 4	<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

2. Musharaka Corporate Islamic Financing

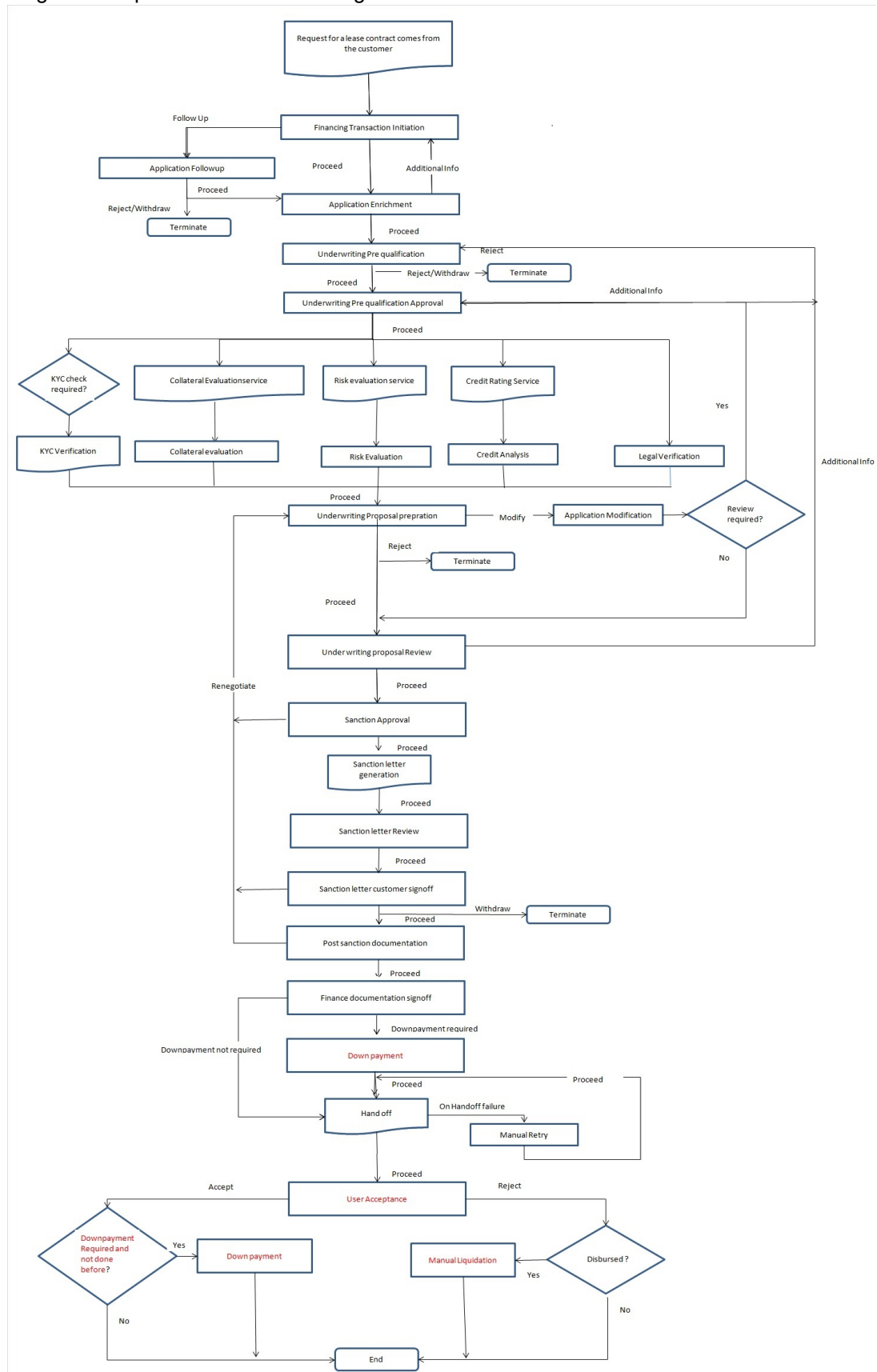
Oracle FLEXCUBE facilitates Corporate Islamic Financing through a process flow. The process of Musharaka refers to joint partnership, where the Bank and the customer combine their capital in forming a business. The Amount financed is the bank's share and the down payment amount is the customer's share in a typical Mishawaka finance contract. Based on these values, the percentage sharing ratio between the Bank and the customer is displayed. Loss is distributed exactly according to the ratio of investment and the profit is divided according to the agreement of the partners.

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.

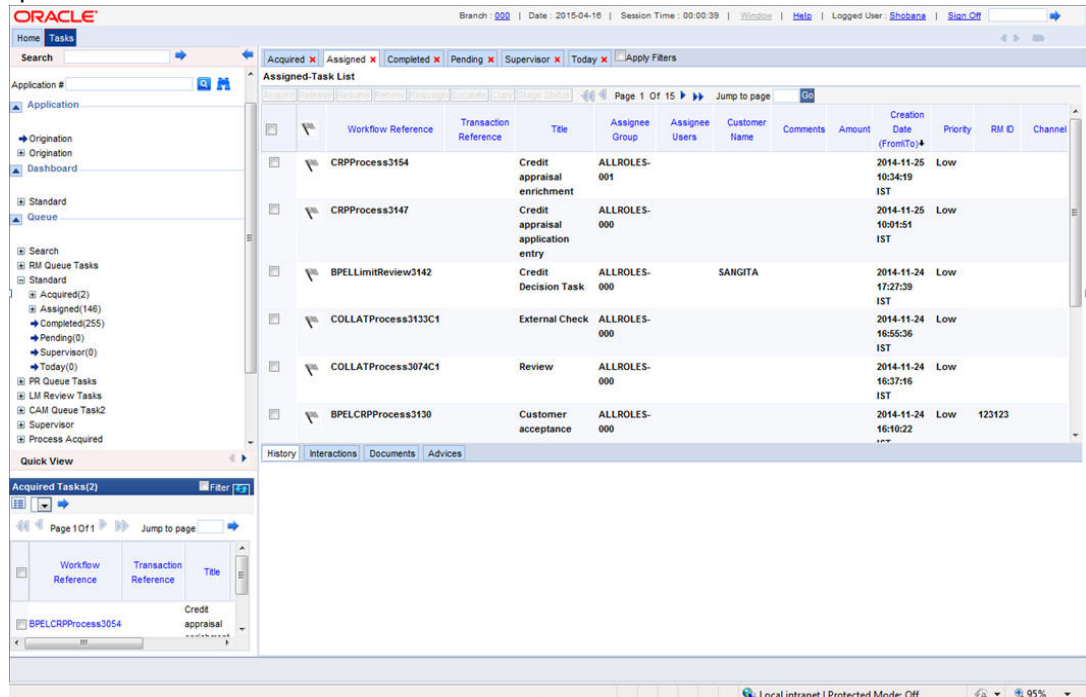
13	Sanction Approval	outcome = "PROCEED"	Sanction Letter Review	Instance is moved to 'Sanction Letter Review' stage, when the user selects the outcome "PROCEED" and saves the task.
		outcome = "RETURN"	Underwriting Proposal Preparation	Instance is moved to 'Underwriting proposal Preparation' stage, when 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 "REJECT" 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 = 'Y'	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 & 'Post Approval documentation' is 'YES'	Final Documentation	Instance is moved to 'Final Documentation' stage, if 'Post Approval documentation' is 'YES' and outcome is "PROCEED".
		Successful Hand off to Core & 'Post Approval documentation' is 'NO'	User Acceptance	Instance is moved to 'User Acceptance' stage, when the user selects the outcome "PROCEED" and saves the task.
		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.
21	Final Documentation	outcome = "PROCEED"	User Acceptance	Instance is moved to 'User Acceptance' stage, when the user selects the outcome "PROCEED" and saves the task.

22	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
23	Down Payment	outcome = "PROCEED"	END	Task will be changed to completed status and it will not be available for further movement
24	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

. Musharaka 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 stages involved in Musharaka Corporate Islamic Financing:

Step 1. Financing Transaction Initiation

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

Step 2. Application Follow-up

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

Step 3. Application Enrichment

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

Step 4. Underwriting Pre-Qualification

In this stage, the Credit Admin retrieves the documents and reviews it. Financial statements are put in a standard template and basic analysis is done including bank policy Islamic financing norms compliance checks. Details such as Terms and Conditions, Deviations, Summary, Comments, Documents can be captured in this stage.

Step 5. Underwriting Pre-Qualification Approval

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

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

Step 6. Risk Evaluation

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

Step 7. Legal Verification

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

Step 8. Credit Analysis

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

Step 9. Collateral Evaluation

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

Step 10. Underwriting Proposal Preparation

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

Step 11. Underwriting Proposal Review

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

Step 12. Application Modification

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

Step 13. Sanction Approval

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

Step 14.Sanction Letter Review

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

Step 15.Customer Sign-off

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

Step 16.Documentation and TC Verification

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

Step 17.Documentation Follow Up

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

Step 18.Down Payment

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

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

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

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

Step 19.Manual Retry

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

Step 20.Final Documentation

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

Step 21. Vendor Payment

At this 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.

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.

2.4 Corporate Islamic Financing Application Details

This section contains the following topics:

- [Section 2.4.1, "Processing Corporate Musharaka Financing Transaction Initiation"](#)
- [Section 2.4.2, "Applicant Tab"](#)
- [Section 2.4.3, "Financials Tab"](#)
- [Section 2.4.4, "Financing Tab"](#)
- [Section 2.4.5, "Components Tab"](#)
- [Section 2.4.6, "Credit Settlement Mode"](#)
- [Section 2.4.7, "Charges Tab"](#)
- [Section 2.4.8, "Credit Settlement Mode"](#)
- [Section 2.4.9, "Limits Tab"](#)
- [Section 2.4.10, "Asset Details Tab"](#)
- [Section 2.4.11, "Down Payment Tab"](#)
- [Section 2.4.12, "Terms Tab"](#)
- [Section 2.4.13, "Deviations Tab"](#)
- [Section 2.4.14, "Summary Tab"](#)
- [Section 2.4.15, "Comments Tab"](#)
- [Section 2.4.16, "Documents Button"](#)
- [Section 2.4.17, "Advices Tab"](#)
- [Section 2.4.18, "Checklist Tab"](#)
- [Section 2.4.19, "Dedupe Button"](#)

- Section 2.4.20, "Financing Asset Button"
- Section 2.4.21, "Insurance Tab"
- Section 2.4.22, "Preference Button"
- Section 2.4.23, "Covenant Button"
- Section 2.4.24, "Evaluation Button"
- Section 2.4.25, "Risk Tab"
- Section 2.4.26, "Quantitative Analysis Tab"
- Section 2.4.27, "Qualitative Analysis Tab"
- Section 2.4.28, "Credit Agency Tab"
- Section 2.4.29, "Legal Details Tab"
- Section 2.4.30, "MIS Button"
- Section 2.4.31, "Fields Button"
- Section 2.4.32, "SWIFT Message Button"
- Section 2.4.33, "Payment Mode Button"
- Section 2.4.34, "Inventory Button"
- Section 2.4.35, "Multi Finance Button"
- Section 2.4.36, "Down Payment Button"
- Section 2.4.37, "Party Button"
- Section 2.4.38, "Multiple Asset Button"

2.4.1 Processing Corporate Musharaka Financing Transaction Initiation

You can initiate the Musharaka contract and capture the requested details in the 'Corporate Islamic Financing' screen, if you have the required access rights. You can invoke this screen by typing 'ORDCMSIN' 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 form is organized into several sections:

- Main Form Fields:** Workflow Reference #, Application Number*, Applicant Branch*, Application Date*, Application Category*, Application Type (Mudarabah/Default), Asset Type (Home), Priority (Low), Stage, Sub-Stage, Status (Initiated), Priority (High/Medium/Low), and User Reference*.
- Additional Details:** Interaction Id (with View button), Channel, Channel Reference, External Source, External Reference, and Additional Approval Required checkbox.
- Navigation:** Applicant, Financials, Limits, Terms, Deviations, Summary, Comments.
- Mudarib Section:** Branch*, Type (Existing), Customer Id*, and Customer Name.
- Financing Enquiry Section:** Lead Id and Enquiry ID (with Default button).
- Bottom Bar:** Documents | Dedupe | Financing Assets | Covenants | Multiple Asset. Includes Previous Remarks, Remarks, Audit, Outcome, and Exit buttons.

Specify the following in this screen:

Application Number

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

Application Branch

The system displays the branch where application is captured.

Application Date

The system defaults the application initiation date.

Application Category

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

Application Type

The system displays the application type.

Interaction ID

The system displays the interaction ID.

Stage

The system displays the stage of the application.

Sub-stage

The system displays the sub-stage of the application.

Status

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

Priority

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

- High
- Low
- Medium

Channel

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

Channel Reference

Specify the channel reference number.

External Source

Specify the external source.

External Reference

Specify the external reference number.

User Reference

Specify the user reference number.

Additional Approval Required

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

2.4.2 Applicant Tab

Financial Enquiry

Lead ID

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

Enquiry ID

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

Preferences

KYC Required

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

Collateral Valuation Required

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

Risk Evaluation Required

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

Legal Verification Required

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

External Check

Check this box if external check is required.

Buyer Details

Branch

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

Type

The system displays the type of applicant.

Customer ID

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

Customer Name

Specify the name of the customer.

Liability ID

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

360 Degree View

Click this button for 360 degree applicant view.

Industry Details

Industry Category

The system displays the industry category.

Main Industry

The system displays the main industry.

Sub Industry

The system displays the sub industry.

Sector

The system displays the sector details.

Sub Sector

The system displays the sub sector details.

Incorporation Details**Incorp Date**

The system displays the date of incorporation.

Incorporation Country

The system displays the country of incorporation.

Currency

The system displays the currency details.

Capital

The system displays the capital details.

Net Worth

The system displays the net worth.

Product Details**Facility**

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

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

Product

The system displays the product based on the facility selected.

Description

Give a brief description on the product.

Summary

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

Branch

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

Reference ID

The system displays the reference ID.

Details

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

Linked to Finance

Check this box to link the facility to the finance.

Purpose

The system displays the finance purpose.

Other Applicant

The system displays the other applicant details.

2.4.3 Financials Tab

Click 'Financials' tab to maintain financial details.

The screenshot displays the Oracle LBL_MUDARABAH_TEMPLATE application interface. The main window title is "LBL_MUDARABAH_TEMPLATE". The interface is divided into several sections:

- Top Section:** Contains fields for "Workflow Reference #", "Application Number *", "Applicant Branch *", "Application Date *", "Application Category *", "Application Type" (with a dropdown menu showing "Mudarahah" and "Default"), "Asset Type" (with a dropdown menu showing "Home"), "Priority" (with a dropdown menu showing "Low"), "Stage", "Sub-Stage", "Status" (with a dropdown menu showing "Initiated"), "Priority" (with radio buttons for "High", "Medium", and "Low"), and "User Reference *".
- Additional Details Section:** Contains fields for "Interaction Id" (with a "View" button), "Channel", "Channel Reference", "External Source", "External Reference", and "Additional Approval Required".
- Applicant Section:** A tabbed interface with "Financials" selected. Other tabs include "Limits", "Terms", "Deviations", "Summary", and "Comments".
- Equity Capital Section:** Contains fields for "Currency", "Authorized Share Capital", "Issued Share Capital", and "Subscribed Share Capital".
- Debit Capital Section:** Contains fields for "Currency", "Short Term Debt", and "Long Term Debt".
- Bottom Section:** Contains a navigation bar with "Documents", "Dedupe", "Financing Assets", "Covenants", and "Multiple Asset". Below this is a "Previous Remarks" section with a "Remarks" field and an "Audit" button. To the right is an "Outcome" dropdown menu and an "Exit" button.

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 Oracle LBL_MUDARABAH_TEMPLATE application window. The interface 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 ***: Text input 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".
- User Reference ***: A text input field.
- Additional Details**: A section containing:
 - Interaction Id**: A text input field with a "View" button.
 - Channel**: A text input field.
 - Channel Reference**: A text input field.
 - External Source** and **External Reference**: Text input fields.
 - Additional Approval Required**: A checkbox.
 - Pricing ID**: A text input field with an "Apply" button.
 - Promotion Code**: A text input field with an "Apply" button.
- Financing Offers**: A section with a "Go" button and a "1 of 1" indicator.
- Navigation**: A menu bar with options: 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.
- Remarks**: A section with "Previous Remarks" and "Remarks" text input fields, an "Audit" button, and an "Outcome" dropdown menu.
- Exit**: A blue button in the bottom right corner.

Specify the following details:

Pricing ID

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

Promotion Code

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

Financing Offers

Offer ID

Specify the finance offer ID.

No. of Instalments

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

Frequency

Specify the frequency of the finance offer.

Unit

Select the unit from the drop-down list.

Profit Rate

Specify the profit rate of the finance offer.

Rate Code

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

Check

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

Contract Details**Financing Product**

The system displays the financing product.

Financing Account

Specify the financing account number.

Financing Branch

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

Book Date

The system displays the book date.

Value Date

The system displays the value date.

Financing Currency

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

Asset/Investment Details**Total Asset Value**

Specify the total value of the asset.

Takaful Cost

Specify the takaful cost.

Maintenance/Other Cost

Specify the maintenance or other cost here.

Other Details**Fund ID**

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

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

Future D/P Receivable

Specify the future D/P receivable. Your customer need not pay the entire down payment amount in a single installment. The customer can pay it in parts. In such cases, you can

specify the amount to be received in the future from the customer. The aggregate of down payments received and 'Future D/P Receivable' should be equal to the 'Down Payment' amount.

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

Note

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

Wakala Reference

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

Financing Details**Down Payment %**

The system displays the down payment percentage.

Down Payment Amount

The system displays the down payment amount.

Amount Financed

Specify the financed amount.

Staff Finance

Specify the staff finance details.

Repayment Terms**No of Installments**

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

Installment Frequency

Specify the installment frequency.

Installment Unit

Select the unit of installment from the drop-down list. The list displays the following values:

- Bullet - Select this option for single repayment on maturity date.
- Daily
- Monthly
- Weekly
- Half Yearly
- Quarterly
- Yearly

Installment Start Date

Select the installment start date from the adjoining calendar.

Due Date On

Select the due date from the adjoining calendar.

Maturity Type

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

- Fixed - this type of a finance has a fixed maturity date
- Call - If the maturity date is not fixed the finance can be liquidated any time

Maturity Date

Select the maturity date from the adjoining calendar.

Tenor (in Days)

Specify the finance tenor in days.

Taken Over Asset Details**Collateral Taken over**

Check this box to indicate that the collateral is taken over.

Sale Value**Total Sale Value**

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

Effective Date**Effective Date**

Select the effective date from the adjoining calendar.

User Defined Elements**User Data Elements Id**

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

Value

Specify the UDE value.

Rate Code

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

Code Usage

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

Rate Basis

Select the rate basis from the drop-down list. The list displays the following values:

- Not Applicable
- Per Annum
- Per Month
- Quote Basis

Resolved Value

Specify the resolved value.

Account EMI Change

Effective Date

Select the effective date from the adjoining calendar.

Percentage Change in EMI

Specify the percentage change in EMI.

Amount Change in EMI

Specify the amount change in EMI.

2.4.5 Components Tab

Click 'Components' tab to maintain component details.

The screenshot displays the Oracle LBL_MUDARABAH_TEMPLATE application interface. The main form area is titled 'Additional Details' and contains several input fields and dropdown menus. The 'Components' tab is selected in the navigation bar. The form includes 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). Below these are fields for 'Interaction Id', 'Channel', 'Channel Reference', 'External Source', and 'External Reference'. The 'Component Name' and 'Component Type' (set to Formula With Schedule) are also visible. A navigation bar at the bottom of the form contains buttons for 'Previous Remarks', 'Remarks', 'Audit', 'Outcome', and 'Exit'.

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.

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.

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 'Payment Mode' dialog box with a blue header and a light blue footer. The 'Debit Settlement Mode' tab is selected. The form contains the following fields:

Application Number	Account Number
Application Branch	Branch Code
Credit Settlement Mode: Debit Settlement Mode	
Debit Payment Mode: <input type="text" value="Account"/>	
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 <input type="radio"/> Bank GIRO
Payer Branch	Plus <input type="radio"/> Plus
	Auto GIRO <input type="radio"/> Auto

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.

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

2.4.6.2 Payments Schedules Tab

Schedule Details

Application Number Account
Application Branch Account Branch
Component Name Component Currency

Payment Schedules | Disbursement Schedules

Schedule Details

1 Of 1

<input type="checkbox"/>	Schedules	Schedule Date	Pay By Date	Amount Settled	Amount Due	EMI Amount	Amortize Princip
--------------------------	-----------	---------------	-------------	----------------	------------	------------	------------------

Ok Exit

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

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.

The screenshot shows the 'Guarantor Details' window. At the top, there are four input fields: 'Application Number', 'Application Branch', 'Account Number', and 'Component Name'. Below these are two tabs: 'Guarantor Details' (selected) and 'Other Accounts'. Under the 'Guarantor Details' tab, there are two data grids. The first is titled 'Guarantor Customer' and has columns 'Customer Number' and 'Customer Name'. The second is titled 'Guarantor Customer Accounts' and has columns 'Account Number', 'Account Branch', and 'Currency'. Both grids have a 'Go' button and pagination controls. 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.

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 fields, there are two tabs: "Guarantor Details" and "Other Accounts", with "Other Accounts" being the active tab. Underneath the tabs is a table with a header row containing "Account Number", "Account Description", "Account Branch", and "Currency". The table body is empty. To the left of the table is a navigation bar with "1 Of 1" and a "Go" button. At the bottom right of the window, 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.

The screenshot shows a window titled "Nominal Disbursals" with the following fields and tables:

- Application Number:
- Application Branch:
- Account Number:
- Component Name:

Table 1 (Schedule Start Date):

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

Table 2 (Purpose):

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

Buttons: 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 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 (Mudarah), Asset Type (Home), Stage, Sub-Stage, Status (Initiated), and Priority (High, Medium, Low). A User Reference field is also present. Below this is an '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 below the details shows tabs for Applicant, Financials, Financing, Components, Charges (selected), Limits, Terms, Deviations, Summary, and Comments. The 'Charges' section features a table with columns: Component Name, Currency, Effective Date, Due Date, Amount Due, Amount Waived, and Payment Details. The table shows 1 of 1 records. At the bottom, there are fields for Previous Remarks, Remarks, an Audit button, Outcome, and an Exit button.

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.

The screenshot shows a 'Payment Mode' dialog box with the following fields and controls:

- Application Number
- Application Branch
- Account Number
- Branch Code
- Tabbed interface: 'Credit Settlement Mode' (selected) and 'Debit Settlement Mode'
- Credit Payment Mode (dropdown menu, currently set to 'Account')
- Credit Account Branch
- Upload Source Credit
- Clearing Bank Code
- Instrument Number Credit
- Clearing Product Code
- End Point
- External Account Number
- Product Category
- Credit Product Account
- Clearing Branch Code
- Routing Number
- Sector Code
- External Account Name
- Buttons: 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 controls:

- Application Number:
- Application Branch:
- Account Number:
- Branch Code:
- Credit Settlement Mode: Debit Settlement Mode
- Debit Payment Mode: Account
- 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: Plus
- Payer Branch:
- Auto Giro: Auto

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 a 'Remarks' field, an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

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.

Workflow Reference # Priority

Application Number* Stage

Applicant Branch* Sub-Stage

Application Date* Status

Application Category* Priority High

Application Type Medium

Asset Type Low

User Reference*

Additional Details

Interaction Id Additional Approval Required

Channel External Source

Channel Reference External Reference

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

Finance Currency Location

Fixed Asset Product Location Description

Status Booking Date

Capitalization Date

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

Previous Remarks Remarks Outcome

The system displays the following details:

- Finance Currency
- Fixed Asset Product
- Status
- Asset Category
- Category Description
- Location
- Location Description
- Booking Date
- Capitalization Date
- Fixed Asset Contract Reference
- Fixed Asset User Reference

2.4.11 Down Payment Tab

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

The screenshot shows a web application window titled "LBL_MUDARABAH_TEMPLATE". The interface includes several input fields and dropdown menus:

- Workflow Reference #
- Priority: Low
- Application Number*
- Applicant Branch*
- Application Date*
- Application Category*
- Application Type: Mudarabah
- Asset Type: Home
- Stage
- Sub-Stage
- Status: Initiated
- Priority: High, Medium, Low
- User Reference*

Below these fields is a section titled "Additional Details" with fields for:

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

A horizontal navigation bar contains the following tabs: Applicant, Financials, Financing, Components, Charges, Limits, Asset Details, Down Payment (highlighted), Terms, Deviations, Summary, Comments.

Below the tabs are fields for:

- Payment Currency
- Amount
- Value Date
- Payment Branch

At the bottom, there is a "Previous Remarks" section with a "Remarks" field and an "Audit" button. To the right is 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 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.

The screenshot displays the 'LBL_MUDARABAH_TEMPLATE' application window. The interface includes several input fields and dropdown menus for application details. The 'Additional Details' section is expanded, showing fields for Interaction Id, Channel, and Channel Reference. A navigation bar at the bottom of the main content area highlights the 'Terms' tab. Below this, the 'Terms and Conditions' section features a table with columns for 'Terms', 'Apply', 'Due Date', and 'Complied'. The 'Terms' column contains a checkbox. At the bottom of the window, there are fields for 'Previous Remarks', 'Remarks', 'Audit', 'Outcome', and an 'Exit' button.

Terms and Conditions

Terms

Specify the terms and conditions of the finance creation.

Apply

Check this box to apply the terms to finance application.

Due Date

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

Complied

Check this box if you comply with the terms.

2.4.13 Deviations Tab

Click 'Deviations' tab to view deviation details.

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 an '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 below the details shows tabs for Applicant, Financials, Limits, Terms, Deviations (selected), Summary, and Comments. The 'Deviations' section features a table with a 'Deviations *' column and an 'Approved' column, with a checkbox in the first row. At the bottom, there are fields for 'Previous Remarks', 'Remarks', an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button. A footer bar contains links for Documents, Dedupe, Financing Assets, Covenants, and Multiple Asset.

Deviations

Specify the deviations.

Approved

Check this box if the deviations are approved.

2.4.14 Summary Tab

Click 'Summary' tab to view summary details.

The screenshot displays the 'LBL_MUDARABAH_TEMPLATE' application window. The interface is divided into several sections:

- Form Fields:** Includes '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' (with radio buttons for High, Medium, and Low), and 'User Reference *'.
- Additional Details:** Contains 'Interaction Id' with a 'View' button, 'Channel', 'Channel Reference', 'External Source', 'External Reference', and 'Additional Approval Required'.
- Navigation:** A tabbed interface with 'Applicant', 'Financials', 'Limits', 'Terms', 'Deviations', 'Summary' (active), and 'Comments'.
- Department Summary:** A section with a 'Department' field and a 'History' button.
- Previous Notes:** A text area for notes.
- Footer:** Includes 'Documents | Dedupe | Financing Assets | Covenants | Multiple Asset', 'Previous Remarks', 'Remarks', 'Audit', 'Outcome', and an 'Exit' button.

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". Inside the window, there are several input fields and dropdown menus. On the left side, there is a red asterisk next to the "Application Number" label, followed by a text input field. Below it are "Report Format" (dropdown menu showing "PDF") and "Report Output" (dropdown menu showing "View"). On the right side, there is an "Application Branch" text input field, followed by "Printer At" (dropdown menu showing "Client") and a "Printer" text input field. At the bottom right corner of the window, there are two buttons: "Ok" and "Exit".

Specify the following details.

Application Number

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

Application Branch

The system displays the application branch code.

Report Format

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

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

Report Output

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

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

Printer At

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

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

Printer

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

2.4.15 Comments Tab

Click 'Comments' tab to view comment details.

The screenshot displays the Oracle LBL_MUDARABAH_TEMPLATE application interface. The top section contains various input fields and dropdown menus for application details, including Workflow Reference #, Application Number, Applicant Branch, Application Date, Application Category, Application Type (Mudarabah), Asset Type (Home), Priority (Low), Stage, Sub-Stage, Status (Initiated), 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 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 with a large empty text area. At the very bottom of the application, there is a footer area with 'Previous Remarks', 'Remarks', 'Audit', 'Outcome', and 'Exit' buttons.

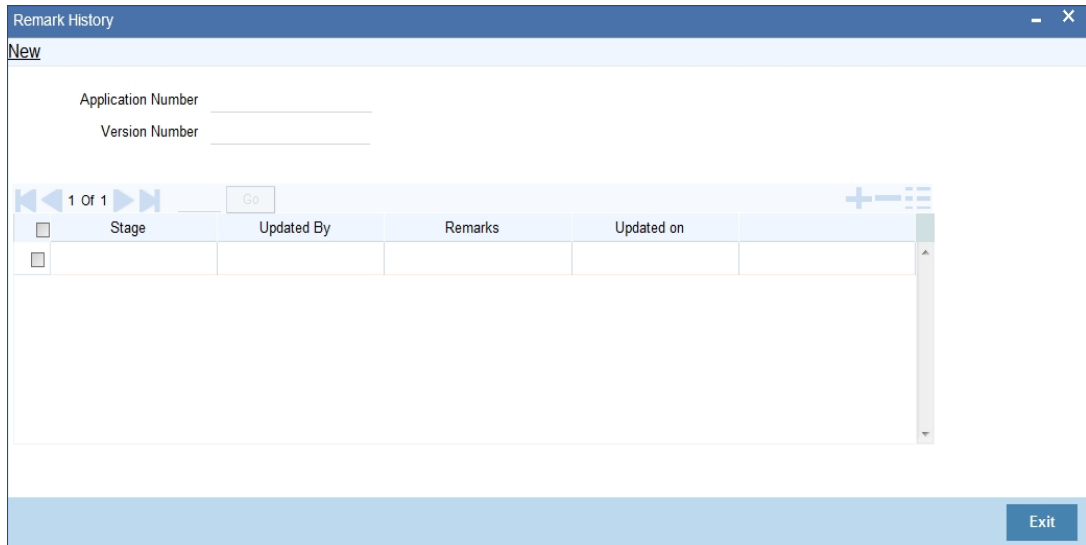
Previous Comments

The system displays the previous stage comments.

Additional Comments

Specify the additional comments in the current stage, if any.

To view history of remarks updated during a transaction. Click 'Remarks' button to view the remarks.

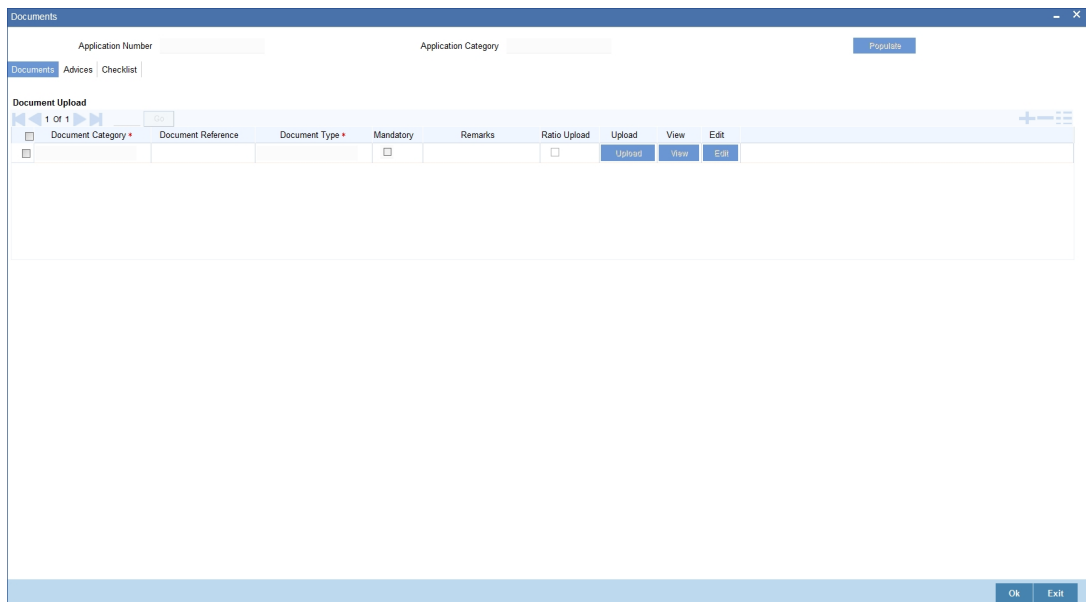


The system displays the following details:

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

2.4.16 Documents Button

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



Application Number

The system displays the application number.

Application Category

The system displays the application category.

Documents

Document Category

Select the document category from the adjoining option list.

Document Reference

Specify the document reference number.

Document Type

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

Mandatory

Check this box to indicate whether the document is mandatory.

Remarks

Specify remarks, if any.

Ratio Upload

Check this box if you require ratio upload.

Upload

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

Document Category	Document Reference	Document Type	Mandatory	Remarks	Ratio Upload	Upload	View	Edit
-------------------	--------------------	---------------	-----------	---------	--------------	--------	------	------

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

View

Click 'View' to view the document uploaded.

Edit

Click 'Edit' to edit the uploaded documents.

2.4.17 Advices Tab

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

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". The "Advices" tab is selected. The main content area displays a table 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.

2.4.18 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.

2.4.19 Dedupe Button

You can query the duplicate details in the Dedupe screen.

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

Click 'Dedupe' button to invoke Dedupe details screen.

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
--------------------------	-------------	------------	---------------	--------	-------------------	----------------

2.4.19.1 Customers

Applications

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

Existing Customers

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

2.4.19.2 Contracts

Applications

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

Existing Customers

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

2.4.20 Financing Asset Button

You can capture the finance asset details based on the finance type. You can capture the finance type details from this Asset Details screen. You can invoke this screen by clicking 'Financing Assets' button.

Application Category

The system displays the application category.

Application Number

The system displays the application number.

Application Type

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

- Home
- Vehicle
- Personal
- Mortgage
- Others

Finance Branch

The system displays the finance branch.

Finance Reference

The system displays the finance reference number.

Finance Currency

The system displays the finance currency.

Customer Branch

The system displays the customer branch.

Customer ID

The system displays the customer ID.

Customer Name

The system displays the customer name.

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

2.4.21 Insurance Tab

Click 'Insurance' tab to view the insurance details.

The screenshot shows a software window titled "Financing Asset Details" with a blue header and a close button. The main area is divided into several sections:

- Application Information:** Fields for Application Category, Application Number, Application Type (set to "Home"), Branch Code, Reference Number, Currency, Customer Branch, Customer Id, and Customer Name.
- Navigation:** A tabbed interface with "Home", "Vehicle", "Others", "Mortgage", "Insurance" (selected), and "Valuation". A "1 Of 1" indicator is present.
- Insurance Details:** A section with a "Policy Type" dropdown menu (set to "Asset Insurance") and various input fields for 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 #, and four Insurer Address fields.
- Footer:** "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.

2.4.22 Preference Button

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

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

- Account Preference** (selected): 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.
- 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.
- 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).
- 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.

Construction Details

Original Construction End Date

Specify the original construction end date from the adjoining calendar.

Construction End Date

Specify the construction end date from the adjoining calendar.

Window of Repayment

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

Frequency

Select the frequency of window of repayment from the drop-down list. The list displays the following values:

- Days
- Months
- Years

Handover Applicable

Check this box to allow property handover.

Handover Date

Specify the date of handover from the adjoining calendar.

Grace Period**Supplier Grace Period**

Specify the supplier grace period.

Frequency

Specify the grace period frequency of the supplier.

Customer Grace Period

Specify the customer grace period.

Frequency

Specify the grace period frequency of the customer.

Liquidation**Liquidation Mode**

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

- Auto
- Manual
- Component

Liquidation Back Valued Schedules

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

Reset Retry Count for Reversed Auto Liquidation

Check this box to allow to reset retry count for reversed auto liquidation.

Partial Liquidation

Check this box to allow partial liquidation.

Allow Bulk Payment

Check this box to allow bulk payment.

Retries Auto Liquidation Days

Specify the retries auto liquidation days.

Retries Advice Days

Specify the retries advice days.

Close Collateral

Check this box to close collateral.

Limit Days for Settlement

Other Customer Accounts

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

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

Guarantor Accounts

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

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

Track Receivable

Auto Liquidation

Check this box to allow auto liquidation.

Finance Statements

Start Date

Specify the start date of the finance statement.

Frequency

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

- Daily
- Monthly
- Quarterly
- Half Yearly
- Yearly

Frequency Units

Specify the frequency units.

Provisioning Preference

Provisioning Mode

Select the auto provisioning mode. The options are as follows:

- Auto
- Manual
- Not Applicable

Finance Notices

Finance Settlement Request

Check this box to allow finance settlement request.

Notice Date

Specify the notice date.

Expected Closure Date

Specify the expected closure date.

Renegotiation Details

Maximum Renegotiations

Specify the maximum renegotiations count.

Renegotiation No

The system displays the renegotiation number.

Status Change Mode

Status Change Mode

Select the status change mode. The options are as follows:

- Auto
- Manual

Holiday Periods

Period

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

UDE Rate Plan

Start Date

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

End Date

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

Intermediary

Intermediary Code

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

Intermediary Name

The system displays the intermediary name.

Intermediary Ratio

Specify the intermediary ratio.

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

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 Schedule Movement Move Forward
 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.

2.4.23 Covenant Button

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

Covenant Details

Application Number * Application Branch *

Covenant Details

1 Of 1

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

Ok Exit

Application Number

The system displays the application number.

Application Branch

The system displays the application branch.

Covenant Details**Covenant Name**

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

Covenant Type

Specify the type of covenant.

Start Date

Select the start date from the adjoining calendar.

End Date

Select the end date from the adjoining calendar.

Frequency

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

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

Due Date

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

Currency

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

Guideline Value

Specify the guideline value.

Actual Value

Specify the actual value.

Waived

Check this box to waive the covenant.

Remarks

Specify the remarks about the covenant maintenance.

2.4.24 Evaluation Button

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

The screenshot shows a web application window titled "Credit Evaluation". At the top, there are several input fields: "Application Number", "Application Category", "Customer Type" (a dropdown menu currently showing "Corporate"), "Customer Branch", "Customer No", and "Customer Name". Below these fields is a horizontal tabbed menu with tabs for "Risk", "Quantitative Analysis", "Qualitative Analysis", "Model Server Details", "Credit Agency", and "Legal Details". The "Risk" tab is selected and active. Under the "Risk" tab, there is a section titled "Risk Details" which contains a table. The table has three columns: "Risk Id", "Description", and "Score". The table is currently empty. At the bottom right of the window, there are two buttons: "Ok" and "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.

2.4.25 Risk Tab

Risk Details

Risk ID

Specify the risk ID.

Description

Give a brief description on the risk ID.

Score

Specify the score.

2.4.26 Quantitative Analysis Tab

Click 'Quantitative 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 Branch", "Customer No", "Customer Type" (with a dropdown menu showing "Corporate"), and "Customer Name". Below these fields is a "Risk" tab bar with five tabs: "Quantitative Analysis" (selected), "Qualitative Analysis", "Model Server Details", "Credit Agency", and "Legal Details". Under the "Quantitative Analysis" tab, there are four input fields labeled "Rule Id *", "Grade", "Scale", and "Score", followed by a "Calculate" button. Below the input fields is a "Credit Rating" section with a navigation bar showing "1 Of 1" and a "Go" button. Below the navigation bar is a table with three columns: "Category *", "Question *", and "Answer". The table is currently empty. At the bottom right of the window, there are "Ok" and "Exit" buttons.

Rule ID

The system displays the rule ID.

Grade

The system displays the grade.

Scale

The system displays the scale.

Score

The system displays the score.

Credit Rating

Question ID

Specify the question ID.

Category

Specify the category.

Question

Specify the question.

Answer

Specify the answer.

2.4.27 Qualitative Analysis Tab

Click 'Qualitative Analysis' button to invoke this screen.

Application Number Customer Branch

Application Category Customer No

Customer Type Customer Name

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

Ratios

1 Of 1

Ratio *	Description	Value
---------	-------------	-------

Ratios

Ratio

The system displays the ratio.

Description

The system displays the description.

Value

The system displays the value.

2.4.28 Credit Agency Tab

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

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", "Customer Type" (set to "Corporate"), and "Customer Name". Below these is a navigation bar with tabs: "Risk", "Quantitative Analysis", "Qualitative Analysis", "Model Server Details", "Credit Agency" (which is highlighted), and "Legal Details". The main content area is titled "Credit Agency Evaluation" and contains a table with one row. The table has columns for "Reference Id", "External Agency", "Score", "Recommend", "Request Status", and "Remarks". The "Recommend" dropdown is set to "Not Recommended" and the "Request Status" dropdown is set to "Not Required". There is a "Report" button below the table. At the bottom right of the window are "Ok" and "Exit" buttons.

Request ID

Specify the request ID.

External Agency

Specify the external agency.

Score

Specify the score.

Recommend

Specify if the external credit rating is recommended or not.

Request Status

Specify the request status.

Remarks

Specify remarks, if any.

2.4.29 Legal Details Tab

Click 'Legal Details' tab to view legal details.

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", "Customer Type" (set to "Corporate"), and "Customer Name". 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). 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.

2.4.30 MIS Button

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

The MIS screen is a web-based form with a blue header and footer. It contains several sections of input fields:

- Top Section:** Application Number, MIS Group (with a 'Default' button), and a 'Link To Group' checkbox.
- Input Section:** Includes 'Link To Group', 'Related Reference', 'Related Account', 'Related Account', 'Rate Code', 'Spread', and 'MIS Head'.
- Rate At Section:** Includes 'Rate Type' (dropdown), 'Interest Method' (dropdown), 'Pool Code', 'Contract Level', 'Refinance Rate', and 'Pool Code'.
- Transaction MIS Section:** A list of 9 fields labeled 'Transaction MIS 1' through 'Transaction MIS 9'.
- Composite MIS Section:** A list of 9 fields labeled 'Composite MIS 1' through 'Composite MIS 9'.
- Fund MIS Section:** A list of 10 fields labeled 'Fund MIS 1' through 'Fund MIS 10'.
- Footer:** 'Ok' and 'Exit' buttons.

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

2.4.31 Fields Button

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

The Fields screen is a web-based form with a blue header and footer. It contains several sections of input fields:

- Top Section:** Application Number *, Account Number *, Application Branch *, and Branch Code *.
- Character Fields Section:** A table with columns 'Field Name *' and 'Field Value'. It includes a 'Go' button and a '1 Of 1' indicator.
- Number Fields Section:** A table with columns 'Field Name *' and 'Field Value'. It includes a 'Go' button and a '1 Of 1' indicator.
- Date Fields Section:** A table with columns 'Field Name *' and 'Field Value'. It includes a 'Go' button and a '1 Of 1' indicator.
- Footer:** 'Ok' and 'Exit' buttons.

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

2.4.32 SWIFT Message Button

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

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

2.4.33 Payment Mode Button

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

Specify the following details.

Application Number

The system displays the application number.

Application Branch

The system displays the application branch.

Account Number

The system displays the account number.

Branch Code

The system displays the branch code.

2.4.33.1 Credit Settlement Mode

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

The screenshot shows a window titled "Payment Mode" with a blue header bar. Below the header, there are two tabs: "Credit Settlement Mode" (which is selected and highlighted in blue) and "Debit Settlement Mode". The "Credit Settlement Mode" tab contains the following fields:

Application Number	<input type="text"/>	Account Number	<input type="text"/>
Application Branch	<input type="text"/>	Branch Code	<input type="text"/>
Credit Payment Mode	<input type="text" value="Account"/>		
Credit Account Branch	<input type="text"/>	Credit Product Account	<input type="text"/>
Upload Source Credit	<input type="text"/>	Clearing Branch Code	<input type="text"/>
Clearing Bank Code	<input type="text"/>	Routing Number	<input type="text"/>
Instrument Number Credit	<input type="text"/>	Sector Code	<input type="text"/>
Clearing Product Code	<input type="text"/>	External Account Name	<input type="text"/>
End Point	<input type="text"/>		
External Account Number	<input type="text"/>		
Product Category	<input type="text"/>		

At the bottom right of the dialog box, there are two buttons: "Ok" and "Exit".

Specify the following details.

Credit Payment Mode

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

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

Credit Account Branch

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

Upload Source Credit

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

Clearing Bank Code

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

Instrument Number Credit

Specify the credit instrument number.

Clearing Product Code

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

End Point

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

External Account Number

Specify the external account number of the creditor.

Product Category

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

Credit Product Account

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

Clearing Branch Code

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

Routing Number

Specify the routing number.

Sector Code

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

External Account Name

Specify the external account name.

2.4.33.2 Debit Settlement Mode

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

Specify the following details.

Debit Payment Mode

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

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

Debit Account Branch

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

External Account Number

Specify the external account number of the debtor.

Clearing Bank Code

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

Instrument Number Debit

Specify the debit instrument number.

End Point

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

Clearing Product Code

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

Upload Source Debit

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

Card Number

Specify the debit card number.

Payer Bank Name

Specify the bank name of the payer.

Payer Account

Specify the account number of the payer.

Payer Branch

Specify the branch of the payer.

Payer Bank Address 1

Specify the payer bank address 1.

Payer Bank Address 2

Specify the payer bank address 2.

Payer Bank Address 3

Specify the payer bank address 3.

Payer Bank Address 4

Specify the payer bank address 4.

Debit Product Account

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

External Account Name

Specify the external account name.

Clearing Branch Code

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

Product Category

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

Routing Number

Specify the routing number.

Sector Code

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

GIRO Number

Specify the GIRO number.

Bank GIRO

Specify the bank GIRO number.

Auto GIRO

Specify the auto GIRO number.

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

2.4.34 Inventory Button

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

Inventory Tracking

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.

2.4.35 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 » Go + - ☰

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

Ok Exit

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.

2.4.36 Down Payment Button

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

Down Payment Details

Application Number Down Payment

Application Branch Future D/P Receivable

Account Total Down Payment Amount

Currency

1 Of 1 Go

<input type="checkbox"/>	Process Reference	Account Currency	Down Payment Amount	Value Date	Amount in Account Currency
<input type="checkbox"/>					

Exit

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 Recievable

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.

2.4.37 Party Button

Click 'Party' button to invoke this screen.

Party Details

Application Number Account Number
Application Branch Branch Code

1 Of 1 Go + -

<input type="checkbox"/>	Customer Id	Name	Settlement Branch	Settlement Account
<input type="checkbox"/>				

Ok 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.

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.

2.4.38 Multiple Asset Button

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

The screenshot shows a software window titled "Multiple Asset". At the top, there is a text field for "Application Number*" and a navigation bar with tabs: "Vehicle", "Property", "Project", "Goods", "Build Materials", "Service Ijarah", and "Equipment". Below the navigation bar, there is a "1 Of 1" indicator and an "Asset Status" field with the value "A". The main area is divided into several sections:

- Vehicle Details:** Includes fields for Type (dropdown menu with "New Asset" selected), Asset Category, Description, Application Number, Class, Color, No of Cylinders, Vehicle Condition, Maker Code, Year of Manufacturing, Year Model, Sub Model, Engine Number, and Chassis Number.
- Registration Details:** Includes fields for Registration Type (dropdown menu with "None" selected), Registration Name, Registration Emirate, Reg#, Registration Date, and Delivery Date.
- Vendor Details:** Includes fields for Vendor Code* (red text), Vendor Name, Agent Name, Agent Branch, and Agent Sales Name.
- Insurance Details:** Includes a checkbox for "Insured By Bank" and an "Insurance Company" field.
- Appraiser Details:** Includes fields for Appraiser Name and Appraiser Value.

At the bottom right of the window, there are "Ok" and "Exit" buttons.

Application Number

The system displays the application number.

Asset Sequence Number

The system displays the asset sequence number.

Asset Status

The system displays the status of the asset.

2.4.38.1 Vehicle Tab

Multiple Asset

Application Number*

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

1 Of 1

Asset Status A

Asset Sequence Number 1

Vehicle Details

Type New Asset

Vehicle Condition

Asset Category

Maker Code

Description

Year of Manufacturing

Application Number

Year Model

Class

Sub Model

Color

Engine Number

No of Cylinders

Chassis Number

Registration Details

Registration Type None

Registration Name

Registration Emirate

Reg#

Registration Date

Delivery Date

Vendor Details

Vendor Code*

Vendor Name

Agent Name

Agent Branch

Agent Sales Name

Insurance Details

Insured By Bank

Insurance Company

Appraiser Details

Appraiser Name

Appraiser Value

Ok Exit

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.

2.4.38.2 Property Tab

Click 'Property' tab to specify the property details

Multiple Asset

Application Number* _____

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

◀ 1 Of 1 ▶ Asset Status A _____

Asset Sequence Number 1

LBL_PROPERTY_DET

New Property Type <input type="button" value="No"/>	Date of Completion _____
Property Type _____	Title Deed Number _____
Description _____	Registration On Name Of _____
Building Name _____	Reg# _____
Builder Name _____	Registration Date _____
Project Name _____	Title Deed Issue Date _____
Wing Name _____	Title Deed Issue From _____
District/Area _____	Villa/Apartment Number _____
Area In Other Country _____	Building compound Name _____
Plot Number _____	Street Name _____
Lot Number _____	Post Box Number _____
Property Status _____	Emirate _____
Property Area _____	Area In Emirate _____
Property Usage _____	City _____
Property Area In _____	Country _____
	Mortgage Degree _____

Amount Details _____ Insurance Details _____

Currency _____ Insurance Company _____

Ok Exit

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.

2.4.38.3 Project Tab

Click 'Project' tab to specify the project details.

Multiple Asset

Application Number *

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

1 Of 1

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

1 Of 1

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.

2.4.38.4 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.

2.4.38.5 Build Materials Tab

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

The screenshot shows the 'Multiple Asset' application window with the 'Build Materials' tab selected. The interface includes the following elements:

- Application Number ***: A text input field at the top.
- Navigation Tabs**: Vehicle, Property, Project, Goods, **Build Materials** (selected), Service Ijarah, Equipment.
- Asset Sequence Number**: A text input field with the value '1' and a '1 Of 1' indicator.
- Asset Status**: A text input field with the value 'A'.
- LBL_BUILDMAT_DET**: A section header for the main data entry area.
- Amount Details**: A section containing:
 - Goods Type: Text input field
 - Description: Text input field
 - Proforma Invoice Number: Text input field
 - Proforma Invoice Date: Text input field
 - Currency: Text input field
 - Hamish Jiddayah Amount: Text input field
 - Asset Finance Amount: Text input field
- Vendor Details**: A section containing:
 - Vendor Code: Text input field
 - Vendor Name: Text input field
- Buttons**: 'Ok' and 'Exit' buttons at the bottom right.

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.

2.4.38.6 Service Ijarah Tab

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

The screenshot shows the 'Multiple Asset' window with the 'Service Ijarah' tab selected. The window title is 'Multiple Asset'. At the top, there is a search bar for 'Application Number *'. Below it is a navigation bar with tabs: 'Vehicle', 'Property', 'Project', 'Goods', 'Build Materials', 'Service Ijarah', and 'Equipment'. The 'Service Ijarah' tab is active. Below the navigation bar, there is a pagination control showing '1 Of 1'. To the right, the 'Asset Status' is set to 'A'. The main area is divided into several sections: 'Rent Ijarah', 'Event Ijarah', 'Educational Ijarah', 'Goods Ijarah', and 'Vendor Details'. Each section contains various input fields for specifying details. At the bottom right, there are 'Ok' and 'Exit' buttons.

Field	Value
Application Number *	
Asset Status	A
Asset Sequence Number	1
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 Type	
Event Location	
Event Plot Number	
Event Building Name	
Event Area	
Event Emirate	
Hotel Total Area	
Capacity	
Course Name	
Educational Beneficiary	
Educational Start Date	
Educational End Date	
Goods Type Code	
Description	
Brand Code	
Vendor Code	
Vendor Name	

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.

2.4.38.7 Equipment Tab

Click 'Equipment' tab to specify the equipment details.

Equipment Details

Owner

Specify the owner of the equipment.

Description

Specify the description of the equipment.

Engine Number

Specify the engine number of the equipment.

Equipment Location

Specify the location of the equipment.

Street

Specify the street details of the equipment is located.

Area Code

Specify the area code of the equipment.

City Code

Specify the city code of the equipment.

Country

Specify the country code of the equipment.

Amount Details

Currency

Specify the currency code.

Down Payment Amount

Specify the Down Payment amount.

Asset Finance Amount

Specify the asset finance amount.

Vendor Details**Vendor Code**

Specify the vendor code.

Vendor Name

The system displays the name of the vendor.

Sales Info**Sell Date**

Specify the sell date from the adjoining calendar.

Invoice Number

Specify the invoice number.

Invoice Date

Specify the invoice date from the adjoining calendar.

Equipment Evaluation Details**Evaluation Name**

Specify the evaluation name.

Evaluation Value

Specify the evaluation value.

Evaluation Date

Specify the evaluation date.

2.5 Manual Liquidation

This section contains the following topics:

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

2.5.1 Capturing Manual Liquidation Details

If the disbursement has happened and the user has rejected the offer, then you can liquidate the contract manually. For liquidation, full disbursed amount should be selected. You can invoke this screen by typing '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
<input type="text"/>	<input type="text"/>

Component Name

Specify the name of the component.

Component Currency Equivalent

Specify the equivalent component currency.

Component Details

Component Name

The system displays the component name.

Currency

The system displays the currency code of the component.

Amount Due

The system displays the amount due of the component.

Adjustment Due

The system displays the adjustment date of the component.

Amount Overdue

The system displays the amount overdue of the component.

Amount Not Due

The system displays the amount not due of the component.

Amount Waived

Specify the waived amount.

Amount Capitalized

Specify the amount capitalized.

Amount Paid

Specify the amount paid.

Prepayment of Amortized Finance

Recomputation Basis

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

- Change Installment
- Reduce Tenor

Recomputation Effective From

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

New Maturity Date

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

Next Schedule Date

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

Old Maturity Date

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

Prepayment of Simple Finance

Recomputation Basis

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

- Change Installment
- Reduce Tenor

New Maturity Date

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

Old Maturity Date

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

2.5.3 Penalty Rates Tab

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

The screenshot shows the 'Manual Liquidation' application window. At the top, there are several input fields: 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Number', 'Application Date', 'Application Priority' (with options 'Low', 'Medium', 'High'), 'Application Branch', 'Status' (set to 'Manual Liquidation'), 'Branch Code *', 'Product', 'Customer Id', 'Account *', 'Product Description', and 'Event Sequence Number *'. Below these fields, there are tabs for 'Payment Details', 'Penalty Rates', and 'Check List'. The 'Penalty Rates' tab is active, showing a table with columns: 'Effective Date', 'User Defined Element Name', and 'User Defined Element Value'. The table is currently empty. At the bottom of the window, there are 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (with a dropdown arrow), and an 'Exit' button.

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.

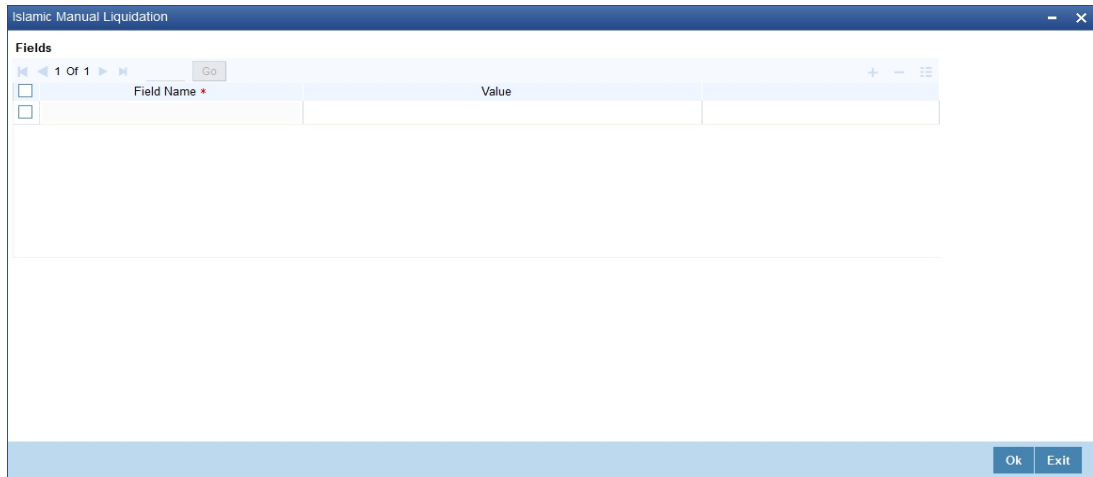
Remarks

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:

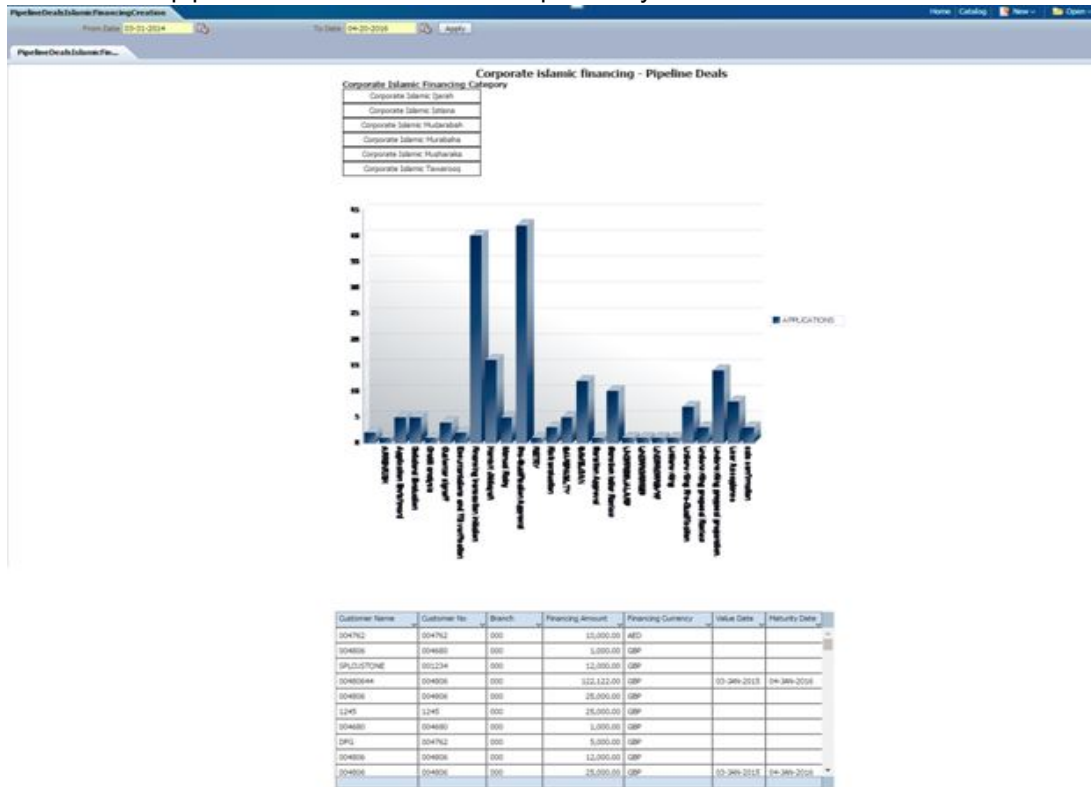
- [Section 3.1.1, "Pipeline Deals"](#)
- [Section 3.1.2, "Approved Deals Over a Period"](#)
- [Section 3.1.3, "Trend Analysis Over a Period"](#)

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:

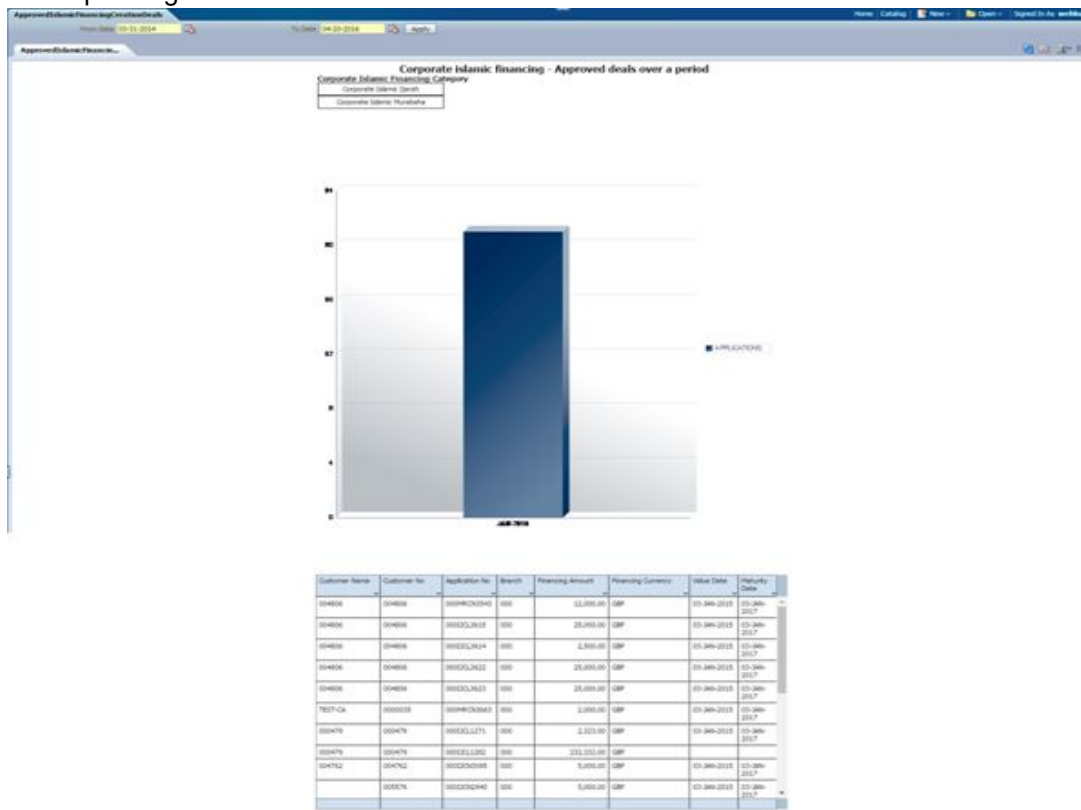
Field Name	Description
First Section	
From Date	The date from when the amount is financed.
To Date	The date till when the amount is financed.
Second Section	
Customer Name	The name of the customer who has requested for the finance.
Customer No	The customer reference number.
Branch	The branch code for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

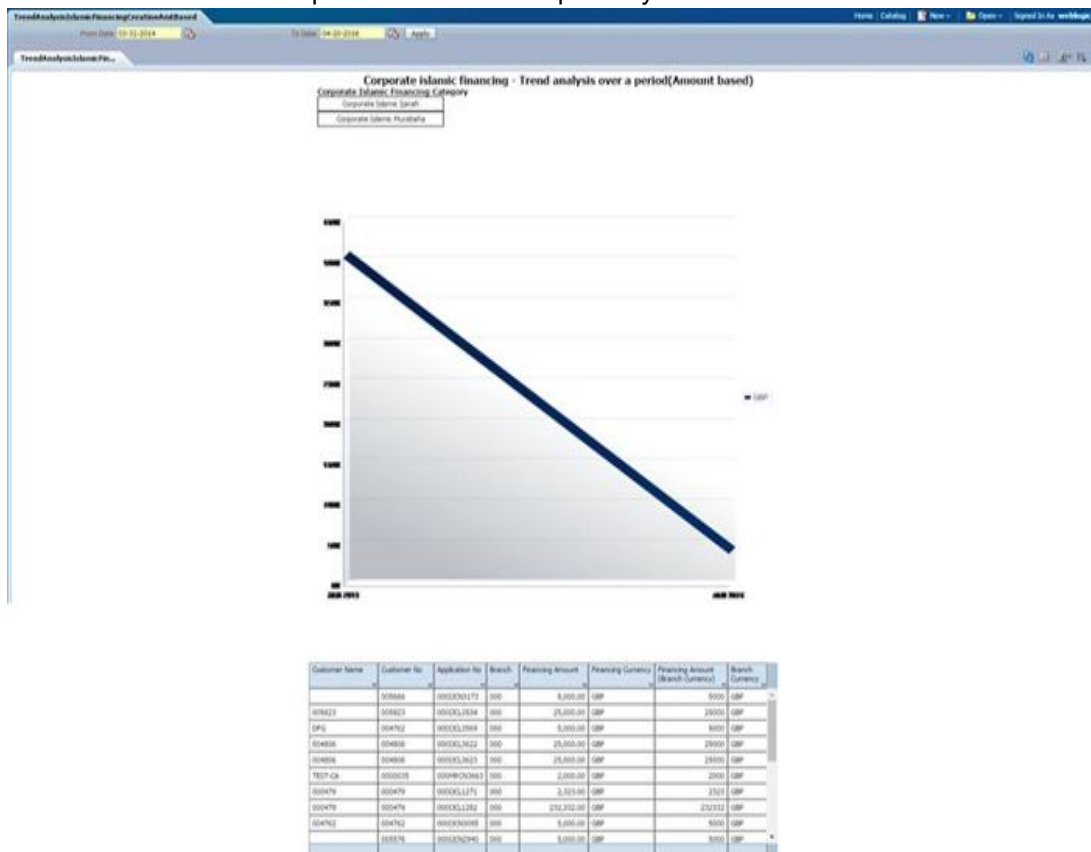
Field Name	Description
Financing Amount	The financing amount.
Financing Currency	The financing currency.
Value Date	The value date of the amount financed.
Maturity Date	The maturity date of the amount financed.

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. 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 Year.

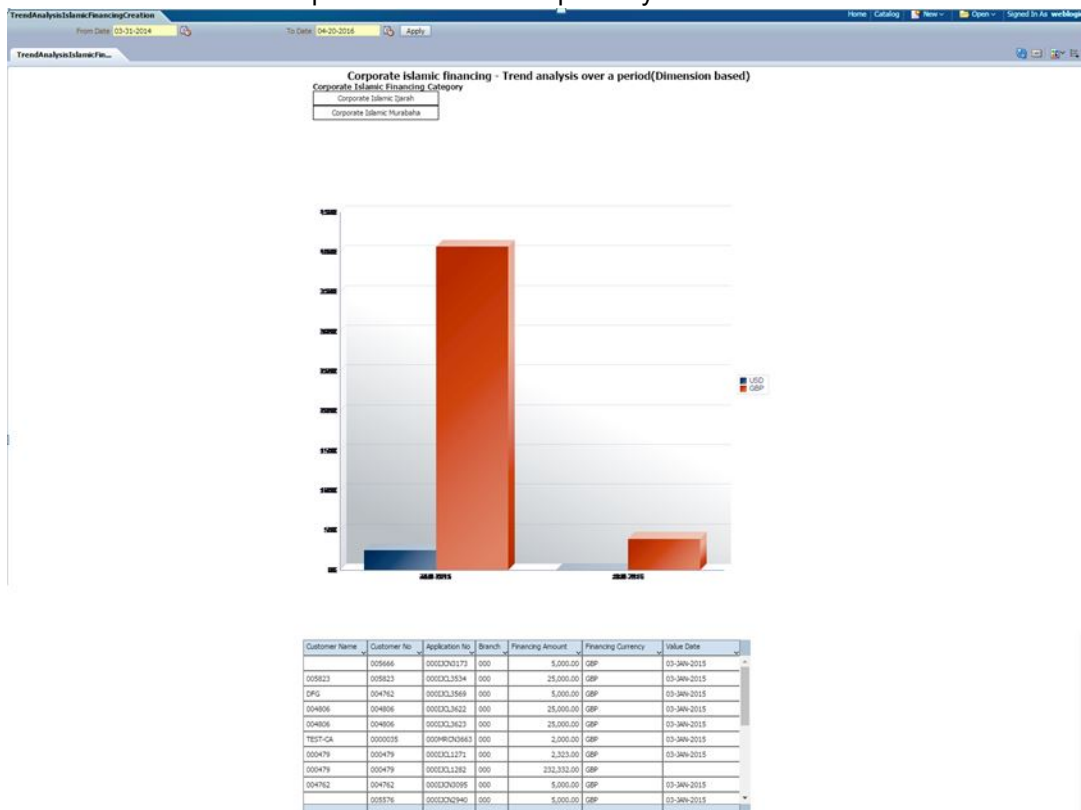
Body of the Report

The following details are displayed in the report:

Field Name	Description
First Section	
From Date	The date from when the amount is financed.
To Date	The date till when the amount is financed.
Second Section	
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
First Section	
From Date	The date from when the amount is financed.
To Date	The date till when the amount is financed.
Second Section	
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.

Field Name	Description
Financing Currency	The financing currency.
Value Date	The value date of the financing.

4. Function ID Glossary

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