

*Mudarabah* Creation  
Oracle FLEXCUBE Universal Banking  
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# 1. *Mudarabah* Origination

## 1.1 Introduction

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

Finance applications can also be captured in an offline mode at client sites by authorised users. These can be subsequently brought into the main system and processed through the normal finance origination process.

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

## 1.2 Stages in *Mudarabah*

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

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

- Finance Application Capture
- Application Verification
- Application Management Verification (Configurable)
- Internal Blacklist Check
- External Blacklist Check
- Underwriting (Credit Evaluation)
- Finance Approval
- Document Verification
- Manual Disbursement
- Manual Liquidation

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

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

- Vehicle
- Equipment
- Home

## 1.3 Maintaining Finance Prospect Details

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

The following details are captured as part of this maintenance:

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

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

Sequence Number *	Type	Salutation	First Name	Middle Name	Last Name	National Id
1	Primary	Mr.				

You can specify the following details in this screen:

### Lead Id

Specify a unique identification for the prospective finance customer.

### Description

Specify a suitable description for the prospective finance customer.

### Reason

Specify the reason for the finance enquiry.

### Date of Enquiry

Specify the date when the prospective customer has made the enquiry about the finance. You can also select the date by clicking the adjoining 'Calendar' icon.

### 1.3.1 Customer Tab

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

### **Type**

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

- Primary
- Co-Applicant

### **Salutation**

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

- Mr
- Mrs
- Miss
- Dr

### **First Name**

Specify the first name of the customer.

### **Middle Name**

Specify the middle name of the customer.

### **Last Name**

Specify the last name of the customer.

### **National Id**

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

### **Short Name**

Specify the short name of the customer.

### **Gender**

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

### **Date of Birth**

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

### **Mother's Maiden Name**

Specify the customer's mother's maiden name.

**Customer Category**

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

**Country**

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

**Nationality**

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

**Language**

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

**Mobile Number**

Specify the mobile phone number of the prospective customer.

**Landline No**

Specify the land phone number of the prospective customer.

**Office No**

Specify the office phone number of the prospective customer.

**Fax**

Specify the fax number of the prospective customer.

**Passport No**

Specify the passport number of the prospective customer.

**Passport Issue Date**

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

**Passport Expiry Date**

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

**Passport Issue Place**

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

**E-mail**

Specify the e-mail Id of the prospective customer.

**Dependents**

Specify the number of dependents for the customer.

## Marital Status

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

- Married
- Unmarried
- Divorcee

### 1.3.2 Details Tab

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

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

- Lead Information:** Lead Id, Description, Reason, Date of Enquiry.
- Customer Tab:** Customer, Details (selected), Requested.
- Address Details:** Sequence Number (1), Address Type (Permanent), Mailing checkbox, Address Line 1, 2, 3, Contact Number, Zip, Country.
- Employment Details:** Sequence Number (1), Employment Type (Part Time), Employer, Occupation, Designation, Employee Id, Address Line 1, 2, 3, Zip, Country, Phone Number, Extension, Contact, Contact Name, Contact Phone, Contact Extension, Comments, Department, Stated Years, Stated Months.
- Footer:** Maker, Checker, Date Time, Mod No, Record Status, Authorization Status, and a Cancel button.

## Address Details

### Seq No

The sequence number is automatically generated by the system.

### Address Type

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

- Permanent
- Home
- Work
- Temporary
- Others

### Mailing

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



**Address Line 1 – 3**

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

**Contact Number**

Specify the contact telephone number of the customer.

**Zip**

Specify the zip code associated with the address specified.

**Country**

Specify the country associated with the address specified.

**Employment Details****Seq No**

The sequence number is automatically generated by the system.

**Employment Type**

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

- Part Time
- Full Time
- Contract Based

**Employer**

Specify the name of the employer of the prospective customer.

**Occupation**

Specify the occupation of the prospective customer.

**Designation**

Specify the designation of the prospective customer.

**Employee Id**

Specify the employee Id of the prospective customer.

**Address Line 1 – 3**

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

**Zip**

Specify the zip code associated with the office address specified.

**Country**

Specify the country associated with the employment address specified.

**Phone No**

Specify the official phone number of the prospective customer.

**Extn**

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

**Contact**

Specify the contact number of the prospective customer.

**Contact Name**

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

**Contact Phone**

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

**Contact Extn**

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

**Comments**

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

**Department**

Specify the department to which the customer belongs.

**Stated Years**

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

**Stated Months**

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

### 1.3.3 Requested Tab

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

The screenshot shows a web application interface for 'Prospect Details'. At the top, there are input fields for 'Lead Id \*', 'Description', 'Reason', and 'Date of Enquiry'. Below these is a tabbed interface with three tabs: 'Customer', 'Details', and 'Requested'. The 'Requested' tab is currently selected. Under this tab, there is a section titled 'Loan Requested' with input fields for 'Currency', 'Requested Amount \*', 'EMI Amount', and 'Tenor(In Months)'. To the right of these fields are input fields for 'Rate', 'Hamish Jiddayah %', and 'Hamish Jiddayah Amount'. At the bottom of the form, there is a footer section with four columns: 'Maker / Checker', 'Date Time:', 'Mod No', and 'Record Status / Authorization Status'.

You can capture the following details here:

#### Currency

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

#### Requested Amount

Specify the finance amount requested by the prospective customer.

#### EMI Amount

Specify the preferred EMI amount of the prospective customer.

#### Tenor (in months)

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

#### Rate

Specify the preferred profit rate of the prospective customer.

#### Hamish Jiddayah %

Specify the percentage of amount that the prospective customer can provide as *Hamish Jiddayah*.

#### Hamish Jiddayah Amount

Specify the preferred amount that the prospective customer can provide as *Hamish Jiddayah*.

## 1.4 Viewing Finance Prospect Summary

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

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

	Authorization Status	Record Status	Lead Id	Date of Enquiry
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				

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

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

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

## 1.5 Maintaining Credit Rating Rules

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

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

You can specify the following details in this screen:

#### **Rule Id**

Specify a unique identification for the credit rating rule.

#### **Description**

Specify a suitable description for the credit rating rule.

#### **Type**

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

- Retail
- Corporate

### **1.5.1 Main Tab**

You can maintain the following details in this tab:

#### **Question Details**

##### **Question Id**

The question Id is automatically generated by the system.

##### **Category**

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

## Question

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

## Answer Details

### Sequence Number

The sequence number is automatically generated by the system.

### Possible Answer

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

### Score

Specify the score associated with an answer.

## 1.5.2 Risk Factor Tab

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

The screenshot shows the 'Rule Details' window with the 'Risk Factor' tab selected. The window has a title bar 'Rule Details' and a close button. Below the title bar, there are fields for 'Rule Id \*' and 'Description'. To the right, there are radio buttons for 'Type' with options 'Retail' (selected) and 'Corporate'. Below these fields, there are two tabs: 'Main' and 'Risk Factor', with 'Risk Factor' being the active tab. The 'Risk Factor' tab contains a table with columns 'Risk Id \*', 'Description', and 'Formula'. The table has one row with a checkmark in the first column, an empty 'Risk Id \*' field, an empty 'Description' field, and a 'Formula' button. Above the table, there is a pagination bar showing '1 of 1' and a 'Go to Page...' button. At the bottom of the window, there is a 'Rating' tab and a footer area with fields for 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', 'Authorization Status', and a 'Cancel' button.

	Risk Id *	Description	Formula
✓			Formula

You can specify the following details here:

### Risk Id

Specify a unique identifier for the credit risk being maintained.

## Description

Specify a suitable description for the credit risk.

### 1.5.2.1 Specifying Formula Details

You can specify the formula to calculate the credit score by clicking the 'Formula' button corresponding to a credit risk entry in Risk Factor tab. The 'Formula' screen is displayed where you can specify the condition for calculating the credit score associated with a risk condition.

Sequence Number *	Condition	Result
1		

Elements  
Functions  
Braces  
Operators  
Logical Operators

Ok Cancel

You can specify the following details here:

#### Sequence Number

The sequence number is automatically generated by the system.

#### Condition

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

#### Result

Specify the result to be associated with the condition specified.

#### Elements

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

#### Functions

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

#### Braces

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

## Operators

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

## Logical Operators

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

### 1.5.3 Specifying Credit Grades

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

The screenshot shows a window titled 'Rating' with a table containing the following data:

Sequence Number *	Score	Grade
1		

The window also features a 'Go to Page' field showing '1 of 1', a 'Go to Page' button, and 'Ok' and 'Cancel' buttons at the bottom right.

You can specify the following details here:

#### Sequence Number

The sequence number is automatically generated by the system.

#### Score

Specify the score associated with a credit risk.

#### Grade

Specify the credit grade based on the score obtained.

### 1.6 Viewing Credit Rule Summary

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



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

Rule Maintenance

Authorization Status  Record Status

Rule Id

Search Advanced Search Refresh Reset

Records per page 15 1 of 1

	Authorization Status	Record Status	Rule Id	De
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				

Exit

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

- Authorization Status
- Record Status
- Rule Id

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

## 1.7 Maintaining Credit Ratios

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

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

You can specify the following details in this screen:

### Group Id

Specify a unique identification code for the ratio group.

### Description

Specify a suitable description for the ratio group.

### Type

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

- Retail
- Corporate

### Ratio Id

Specify a unique identification for the credit ratio being maintained.

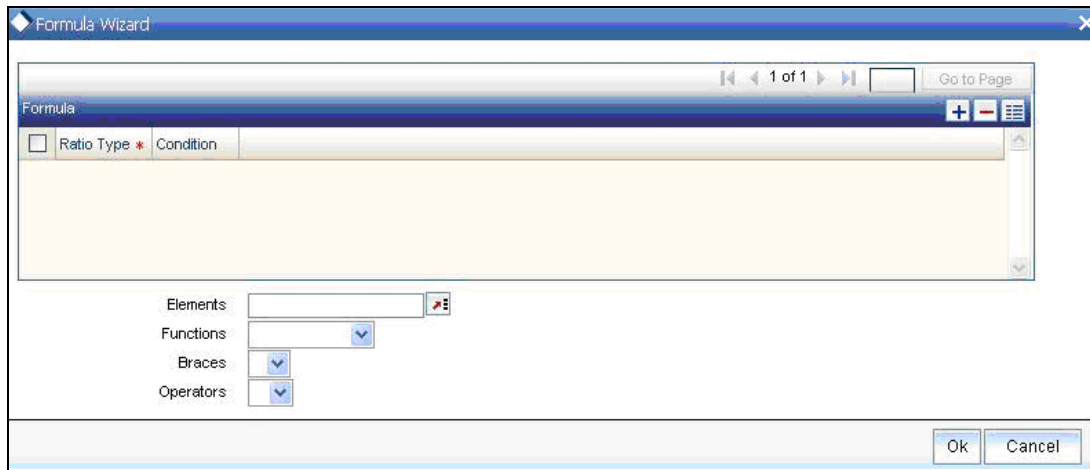
### Description

Specify a suitable description for the credit ratio.

## 1.7.1 Specifying Formula Details

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

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



You can specify the following details here:

### Ratio Type

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

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

### Condition

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

### Elements

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

### Functions

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

### Braces

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

### Operators

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

## 1.8 Viewing Credit Ratio Summary

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

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

The screenshot shows the 'Credit Ratio Maintenance' application window. It features a title bar, search filters for 'Authorization Status' and 'Record Status', a 'Group Id' search field, and a table with 15 rows. The table columns are 'Authorization Status', 'Record Status', 'Group Id', and 'D'. The table is currently empty. An 'Exit' button is located at the bottom right.

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

- Authorization Status
- Record Status
- Group Id

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

## 1.9 Maintaining Override Details

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

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

The screenshot shows the 'Override Maintenance' window. At the top, there's a title bar. Below it, on the left, are 'Process Code \*' and 'Application Category \*' fields. On the right, there's a 'Type' section with 'Retail' (selected) and 'Corporate' radio buttons. Below these is a 'Stage' section with a 'Stage \*' field and a 'Description' field. To the right of the 'Stage \*' field is a '1 of 1' indicator with navigation arrows. Below the 'Stage' section is a table titled 'Overrides'. The table has four columns: 'Sequence Number \*', 'Condition', 'Error Code', and 'Error Parameter'. The first row has '1' in the 'Sequence Number \*' column. Below the table are five dropdown menus: 'Elements', 'Functions', 'Braces', 'Operators', and 'Logical Operators'. At the bottom of the window, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with a 'Cancel' button.

You can specify the following details in this screen:

### Process Code

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

### Application Category

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

### Type

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

- Retail
- Corporate

### Stage

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

### Description

Specify a suitable description for the finance origination stage.

## **Overrides**

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

### **Sequence Number**

The sequence number is automatically generated by the system.

### **Condition**

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

### **Error Code**

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

### **Error Parameter**

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

### **Elements**

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

### **Functions**

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

### **Braces**

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

### **Operators**

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

### **Logical Operators**

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

## **1.10 Viewing Override Summary**

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

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

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

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

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

## 1.11 Maintaining Document Checklist and Advices

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

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

The screenshot shows the 'Document & Advice Maintenance' window. It has a title bar with a diamond icon and a close button. The main area is divided into several sections. At the top, there are two input fields: 'Process Code \*' and 'Application Category \*', each with a small icon to its right. Below these is a section titled 'Process Stages' with a 'Stage \*' input field and a 'Stage' input field. To the right of the 'Stage \*' field is a '1 of 1' indicator and a '+' button. Below this is a section titled 'Document Details' with a '1 of 1' indicator and a 'Go to Page' button. It contains two rows of data: the first row has 'Document Category \*', 'Document Type \*', and 'Mandatory'; the second row has a dropdown menu, a dropdown menu, and a dropdown menu. Below this is a section titled 'BI Advices' with a '1 of 1' indicator and a 'Go to Page' button. It contains two rows of data: the first row has 'Report Name \*', 'Template', 'Format', and 'Locale'; the second row has a dropdown menu, a dropdown menu, a dropdown menu, and a dropdown menu. At the bottom of the window is a footer section with labels: 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', 'Authorization Status', and a 'Cancel' button.

You can specify the following details in this screen:

### Process Code

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

### Application Category

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

### Stage

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

### Stage Title

Specify a suitable description for the finance origination stage.

### Document Details

#### Document Category

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

#### Document Type

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



### **Mandatory**

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

- Mandatory
- Overridden
- Others

### **BI Advices**

#### **Report Name**

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

#### **Template**

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

#### **Format**

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

- PDF
- RTF

#### **Locale**

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

- en-US

## **1.12 Viewing Document Checklist Summary**

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

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

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

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

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

## 1.13 **Maintaining Application Category Details**

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

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

You can specify the following details in this screen:

### **Application Category**

Specify a unique identification for the finance application category.

### **Category Description**

Specify a suitable description for the finance application category.

### **Rule Id**

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

### **Ratio Id**

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

## **1.13.1 Main Tab**

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

### **Product Details**

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

**Product Code**

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

**Product Description**

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

**Default**

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

**Other Details**

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

**Offer Id**

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

**No of Installments**

Specify the number of instalments associated with the finance.

**Units**

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

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

**Frequency**

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

**Rate**

Specify the profit rate to be associated with the finance.

**Rate Code**

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

**Spread**

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

## Effective Rate

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

## Default

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

### 1.13.2 Agency Tab

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

The screenshot shows the 'Application Category Maintenance Detail' window. It has a title bar with a close button. Below the title bar are input fields for 'Application Category \*', 'Category Description', 'Rule Id', and 'Ratio Id'. There are tabs for 'Main' and 'Agency'. The 'Agency' tab is selected, showing two sections: 'Credit Agency' and 'Bureau Details'. Each section has a table with columns for 'Agency Code \*' and 'Agency Name' (for Credit Agency) or 'Bureau Code \*' and 'Bureau' (for Bureau Details). There are checkboxes next to the first row in each table. At the bottom, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with a 'Cancel' button.

You can specify the following details in this screen:

### Credit Agency

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

#### Agency Code

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

#### Agency Name

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

### Bureau Details

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

## Bureau Code

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

## Bureau

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

## 1.14 Viewing Application Category Summary

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

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

	Authorization Status	Record Status	Application Category	Category De
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				

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

- Authorization Status
- Record Status
- Application Category

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

## 1.15 **Stages in *Mudarabah* Finance Origination**

The different stages in *Mudarabah* process flow are designed using Oracle BPEL framework. The process of finance origination consists of several manual as well as system tasks, carried out in a sequential manner. Many users can be involved in the completion of a transaction and at each stage of the process, a user or a group of users, assigned with a task, acquire and work on the relevant transaction.

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

- Application Entry – the following details are captured in this stage
  - Applicant Information
  - Application details
  - Requested Finance Details
  - Collateral Details
  - Checklist
  - Documents
  - Advice Generation
- Application Verification
  - Information captured during 'Application Entry' stage is verified
  - Advice Generation
- Underwriting
  - Collateral Valuation Information
  - Applicant Financial Ratios
  - Applicant Credit Score
  - Applicant Bureau Report
  - Finance Offers
  - Finance Schedules
  - FINANCE Charges
  - Field Investigation
  - Document Capture
  - Advice Generation
- Finance Approval
  - Information captured during Previous stages are verified
  - Advice Generation
- Document Verification
  - Information captured during Previous stages are verified
  - All documents obtained are verified against checklist
  - Advice Generation
- Customer, Customer Account Contract / Collateral Creation

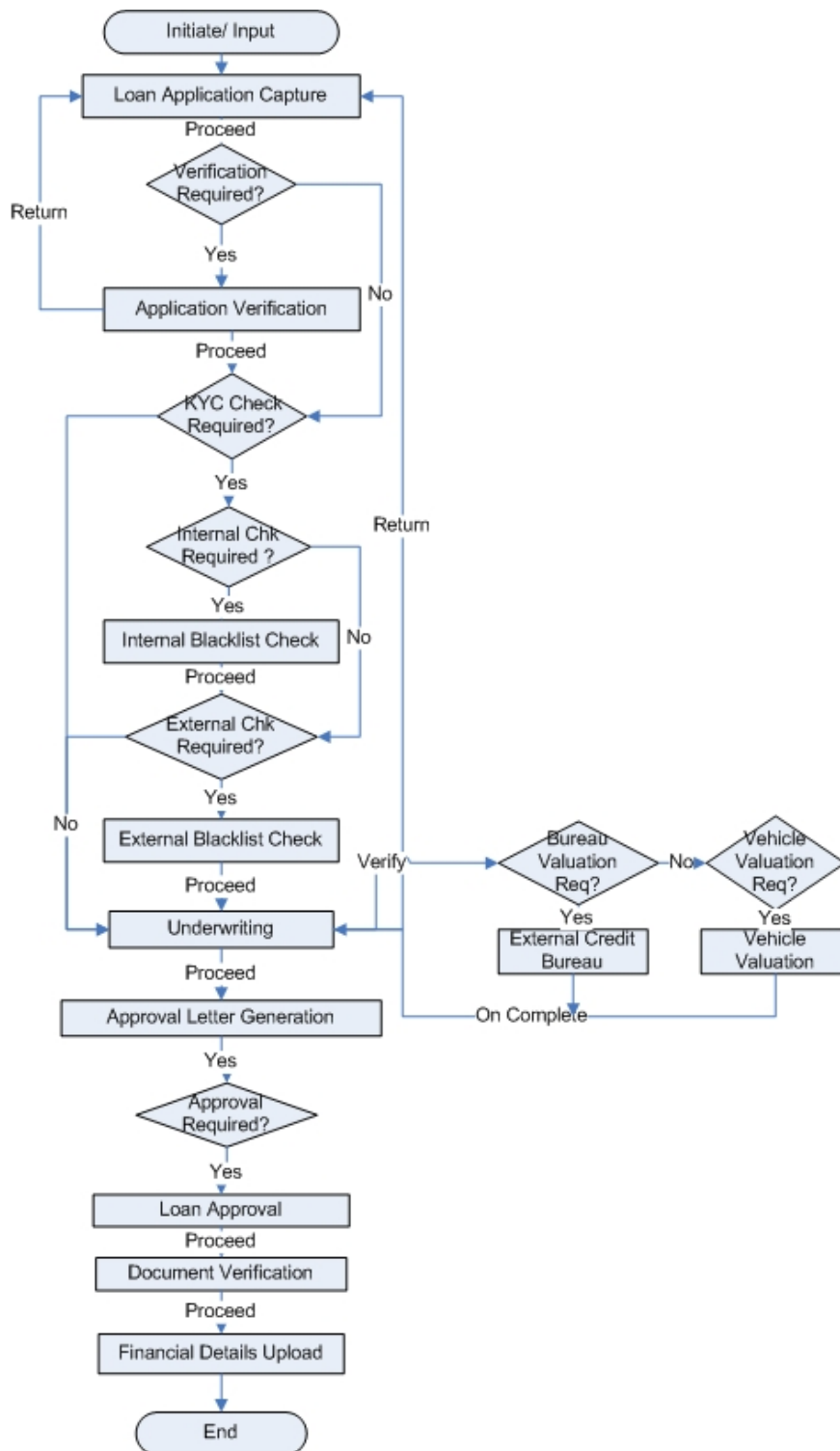
- Customer Creation
- Customer Account Creation
- Finance Account Creation
- Collateral Creation
- Advice Generation

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

### **1.15.1 Process Flow Diagram**

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





### 1.15.2 Process Matrix

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

Stage	Stage Title	Description	Function Id	Exit point
1	Application Entry	<p>The following details are captured as part of this stage</p> <p>Application Details</p> <p>Applicant Details</p> <p>Requested Loan Details</p> <p>Limits Information</p> <p>Collateral Details</p> <p>Check List</p> <p>User Defined Fields and Comments</p> <p>Document Capture</p>	ORDMUDAE	PROCEED
2	Application Verification	The details captured as part of 'Application Entry' stage is verified	ORDMUDAV	PROCEED
3	Application Management Verification	The details captured as part of 'Application Entry' stage is verified if approval level is more than 1.	ORDMUDMV	PROCEED
4	Internal Blacklist Check	The Customer details captured as part of 'Application Entry' stage can be verified for Internal Blacklist check	ORDMUDKI	PROCEED
5	External Blacklist Check	The Customer details captured as part of 'Application Entry' stage can be verified for External Blacklist check	ORDMUDKE	PROCEED
6	Underwriting	<p>The following details are captured as part of this stage</p> <p>Applicant Financial Ratios</p> <p>Applicant Credit Score</p> <p>Applicant Bureau Report</p> <p>Loan Offers</p> <p>Loan Schedules</p>	ORDMUDUD	VERIFY, PROCEED
7	Loan Approval	Loan Approval	ORDMUDAR	PROCEED

Stage	Stage Title	Description	Function Id	Exit point
8	Document Verification	Document Verification Final Verification Customer Creation Loan Account Creation Advice Generation	ORDMUDDV	PROCEED
9	Customer / Account / Facility / Loan / Collateral Creation	The system task is used to create the following Customer Creation Mudarabah Account Creation Facility Creation Collateral Creation Loan Creation	ORDMDCUS/ ORDMDLIA / ORDMDLOA / ORDMDCOL	RETRY OR TERMINATE

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

## Step 1. Finance Application Details Entry Stage

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

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

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

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

**Mudarabah Application Entry**

Application Category  Lead Id  Application Number \* IslamicMudarabahAccount3245  
Product Code  Enquiry ID  User Reference \*   
Branch Code  Offline Application Number  Priority Low  
Status New Application

**Main** Details Financials Requested Limits Collaterals Comments

Date  Channel  Intermediary Code  ☐ KYC Required

**Applicant Details** 1 of 1 Go to Page

Existing	Customer No	Default	Type	Customer Name	Short Name *	National Id	De-dupe	Finances
<input checked="" type="checkbox"/>		Default	Primary				De-dupe	Finances

Country \*  Retail First Name  Corporate Incorp Date   
Nationality \*  Middle Name  Capital   
Language \*  Last Name  Net Worth   
Customer Category \*  Salutation Mr.  Business Description   
Financial Currency \*  Gender Male  Country   
Mobile Number \*  Date of Birth   
Landline Number  Mothers Maiden Name   
E-mail  Passport Number   
Fax  Passport Issue Date   
Passport Expiry Date   
Marital Status Married   
Dependents

Account Account Number   
Branch Code   
Account Class  Default

**Documents** KYC Review Home Asset Vehicle Asset Equipment Asset Inventory Tracking

Prev Remarks Remarks  Audit Outcome  Exit

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

### Application Category

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

### Product Code

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

### Branch Code

The system displays the branch code here.

### Lead ID

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

### Enquiry ID

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

**Offline Application Number**

Specify the offline application number, if the finance application has been created using the offline facility. You can also select the application number from the adjoining option list. The list contains all the application numbers for finance applications that have been created offline.

After specifying the finance number, click the 'Sync' button. All the details for the selected offline application will be displayed in this screen. You can modify the required details.

**Application Number**

Specify the application number of the customer.

**User Reference Number**

Specify the user reference number for the finance application.

**Priority**

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

- Low
- Medium
- High

**Status**

The status of the application gets displayed here.

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

**1.15.3 Main Tab**

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

**Channel**

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

**Intermediary Code**

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

**KYC Required**

Check this box if the KYC is required.

For existing customers of the bank, you need to specify the following details:

**Existing**

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

**Customer No**

For existing customers you need to select the customer number from the option list provided.

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

**Type**

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

- Primary
- Co Applicant

**Customer Name**

Specify the name of customer.

**Short Name**

Specify the short name of the customer.

**National Id**

Specify the notional identification of the customer.

**Applicant Details****Country**

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

**Language**

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

**Customer Category**

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

**Nationality**

Specify the nationality of the customer.

**Financial Currency**

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

**Mobile Number**

Specify the mobile number of the customer.

**Landline Number**

Specify the landline number of the customer.

**E-mail**

Specify the E-mail address of this customer.

**Fax**

Specify the fax number of the customer.

**Retail****First Name**

Specify the First name of the customer.

**Middle Name**

Specify the Middle name of the customer.

**Last Name**

Specify the Last name of the customer.

**Salutation**

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

- Mr.
- Mrs
- Miss
- Dr

**Gender**

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

- Male
- Female

**Date of Birth**

Specify the date of birth of the customer.

**Mother Maiden Name**

Specify the mother maiden name.

**Passport Number**

Specify the passport number of beneficial owner.

**Passport Issue Date**

Specify the issue date of the passport.

**Passport Expiry Date**

Specify the expiry date of the passport.

**Marital Status**

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

- Single
- Married
- Divorcee

**Dependents**

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

**Corporate****Incorp Date**

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

**Capital**

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

**Net Worth**

Specify the Net worth of the customer organization,

**Business Description**

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

**Country**

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

Account

**Account Number**

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

**Account Class**

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

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



**Account Number Generation**

Account Class _____	Account Currency _____
Customer No _____	Account Currency Type _____
Account Code _____	Account Mask _____

\_\_\_\_\_

\_\_\_\_\_

Ok Cancel

### 1.15.3.1 Dedupe

You can verify if the customer details are duplicated by clicking the 'Dedupe' button. 'Duplicate Customer List' screen gets displayed where any duplicate customer details are displayed.

<input checked="" type="checkbox"/>	First Name	Last Name	Short Name	National Id	Customer Category	Date of Birth	E-mail
<input checked="" type="checkbox"/>							

You can enter the following details;

#### **First Name**

Specify the First name of the customer.

#### **Last Name**

Specify the Last name of the customer.

#### **Short Name**

Specify the short name of the customer.

#### **National Id**

Specify the National Identification Number of this customer.

#### **Customer Category**

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

#### **Date of Birth**

Specify the date of birth of the customer.

#### **E-Mail**

Specify the E-mail address of this customer.

#### **Passport Number**

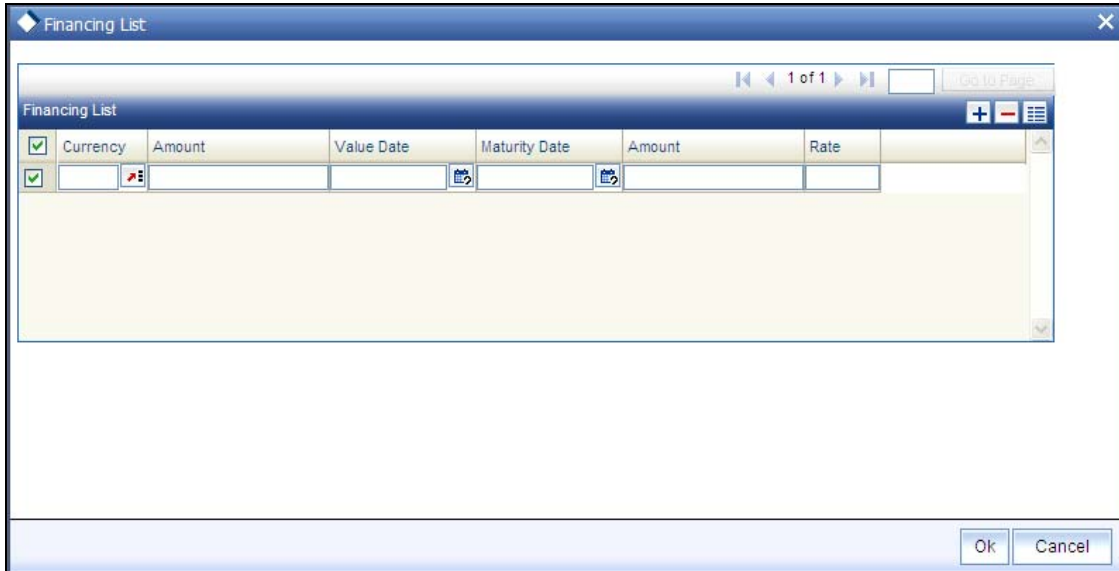
Specify the passport number of customer.

## Mobile Number

Specify the customer's mobile phone number on which they can be reached any time.

### 1.15.3.2 Finances

You can view the existing finance for the customer by clicking the 'Finances' button against the Applicant record.



The screenshot shows a window titled "Financing List" with a close button (X) in the top right corner. Below the title bar is a toolbar with navigation icons (back, forward, first, last) and a page indicator "1 of 1". To the right of the page indicator is a "Go to Page" input field. Below the toolbar is a table with the following columns: Currency, Amount, Value Date, Maturity Date, Amount, Rate. The table is currently empty. At the bottom right of the window are "Ok" and "Cancel" buttons.

	Currency	Amount	Value Date	Maturity Date	Amount	Rate
--	----------	--------	------------	---------------	--------	------

### 1.15.3.3 Details Tab

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

**Mudarabah Application Entry**

Application Category: [ ] Lead Id: [ ] Application Number \*: IslamicMudarabahAccount3245  
Product Code: [ ] Enquiry ID: [ ] User Reference \*: [ ]  
Branch Code: [ ] Offline Application Number: [ ] Priority: Low  
Status: New Application

**Address Details**

Address Type \*: Permanent [ ]  
[ ] Mailing

Address Line 1 \*: [ ] Country: [ ]  
Address Line 2: [ ] Zip: [ ]  
Address Line 3: [ ] Contact Number: [ ]

**Employment Details**

Employer \*: [ ]  
Employment Type: Part Time [ ]  
Occupation: [ ]  
Designation: [ ]  
Employee Id: [ ]

Address Line 1: [ ] Extension: [ ]  
Address Line 2: [ ] Contact Phone: [ ]  
Address Line 3: [ ] Contact Name: [ ]  
Country: [ ] Contact Extension: [ ]  
Zip: [ ] Comments: [ ]  
Phone Number: [ ] Department: [ ]

**Documents** | **KYC Review** | **Home Asset** | **Vehicle Asset** | **Equipment Asset** | **Inventory Tracking**

Prev Remarks: [ ] Remarks: [ ] Audit: [ ] Outcome: [ ] Exit: [ ]

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

### 1.15.3.4 Financials Tab

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

**Mudarabah Application Entry**

Application Category: [ ] Lead Id: [ ] Application Number: IslamicMudarabahAccount3245  
Product Code: [ ] Enquiry ID: [ ] User Reference: [ ]  
Branch Code: [ ] Offline Application Number: [ ] Priority: Low  
Status: New Application

Main Details **Financials** Requested Limits Collaterals Comments

**Income Details**

Income Type	Currency	Amount	Frequency
Salary	[ ]	[ ]	Monthly

**Liability Details**

Liability Type	Liability Sub Type	Frequency	Currency	Amount	Account Balance	Start Date	End Date
Financing	[ ]	Monthly	[ ]	[ ]	[ ]	[ ]	[ ]

**Asset Details**

**Vehicle**

Type: Vehicle  
Asset Sub Type: [ ]  
Description: [ ]  
Currency: [ ]  
Asset Value: [ ]

Make: [ ]  
Model: [ ]  
Manufacture Year: [ ]  
Body: [ ]  
Reg#: [ ]

**Home**

Address Line 1: [ ]  
Address Line 2: [ ]  
Address Line 3: [ ]  
Width: [ ]  
Length: [ ]  
Occupancy: [ ]

Documents KYC Review Home Asset **Vehicle Asset** Equipment Asset Inventory Tracking

Prev Remarks: [ ] Remarks: [ ] Audit Outcome: [ ] Exit

#### Income Details

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

##### **Income Type**

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

- Salary
- Rent
- Business
- Others

##### **Currency**

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

##### **Amount**

Specify the amount that the customer draws as his income.

## **Frequency**

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

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

## **Liability Details**

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

### **Liability Type**

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

- Finance
- Lease
- Rent
- Others

### **Liability Sub Type**

Specify the sub type corresponding to the liability.

### **Frequency**

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

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

### **Amount**

Specify the amount that the customer pays as his liability.

### **Account Balance**

Specify the balance associated with the liability account.

### **Start Date**

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

**End Date**

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

**Asset Details****Type**

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

- Vehicle
- Home
- Others

**Asset Sub Type**

Specify the sub type associated with the asset.

**Description**

Specify a suitable description for the asset type.

**Asset Value**

Specify the value associated with the asset.

**Vehicle**

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

**Make**

Specify the make of the vehicle.

**Model**

Specify the model of the vehicle.

**Manufacturing Year**

Specify the year of manufacture of the vehicle.

**Body**

Specify the body details of the vehicle.

**Reg#**

Specify the registration number of the vehicle.

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

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

## Width

Specify the width of the customer's residence.

## Length

Specify the length of the customer's residence.

## Occupancy

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

### 1.15.4 Requested Tab

The details related to the requested finance corresponding to the Lead Id selected are displayed in this tab. You can modify these details if required. If you have selected an 'Enquiry ID' for the customer, then the requested details that have been stored for the corresponding finance proposal are displayed here.

The screenshot shows the 'Mudarabah Application Entry' window with the 'Requested' tab selected. The form contains the following fields and sections:

- Top Section:**
  - Application Category, Product Code, Branch Code (left)
  - Lead Id, Enquiry ID, Offline Application Number (middle)
  - Application Number \* (IslamicMudarabahAccount3245), User Reference \*, Priority (Low), Status (New Application) (right)
- Navigation Tabs:** Main, Details, Financials, Requested (selected), Limits, Collaterals, Comments.
- Financing Requested Section:**
  - Currency \*, Requested Amount \*, Tenor(In Months) (left)
  - Rate, Hamish Jiddayah, Promotion Id (right)
- Bottom Section:**
  - Documents, KYC Review, Home Asset, Vehicle Asset, Equipment Asset, Inventory Tracking (horizontal tabs)
  - Prev Remarks, Remarks (text area), Audit, Outcome (dropdown), Exit (button)

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

### Finance Requested

#### Currency

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



### Requested Amount

Specify the amount requested corresponding to the itemization specified.

### Tenor (In Months)

Enter the tenor in months.

### Rate

Enter the profit rate for the finance.

### Hamish Jiddayah

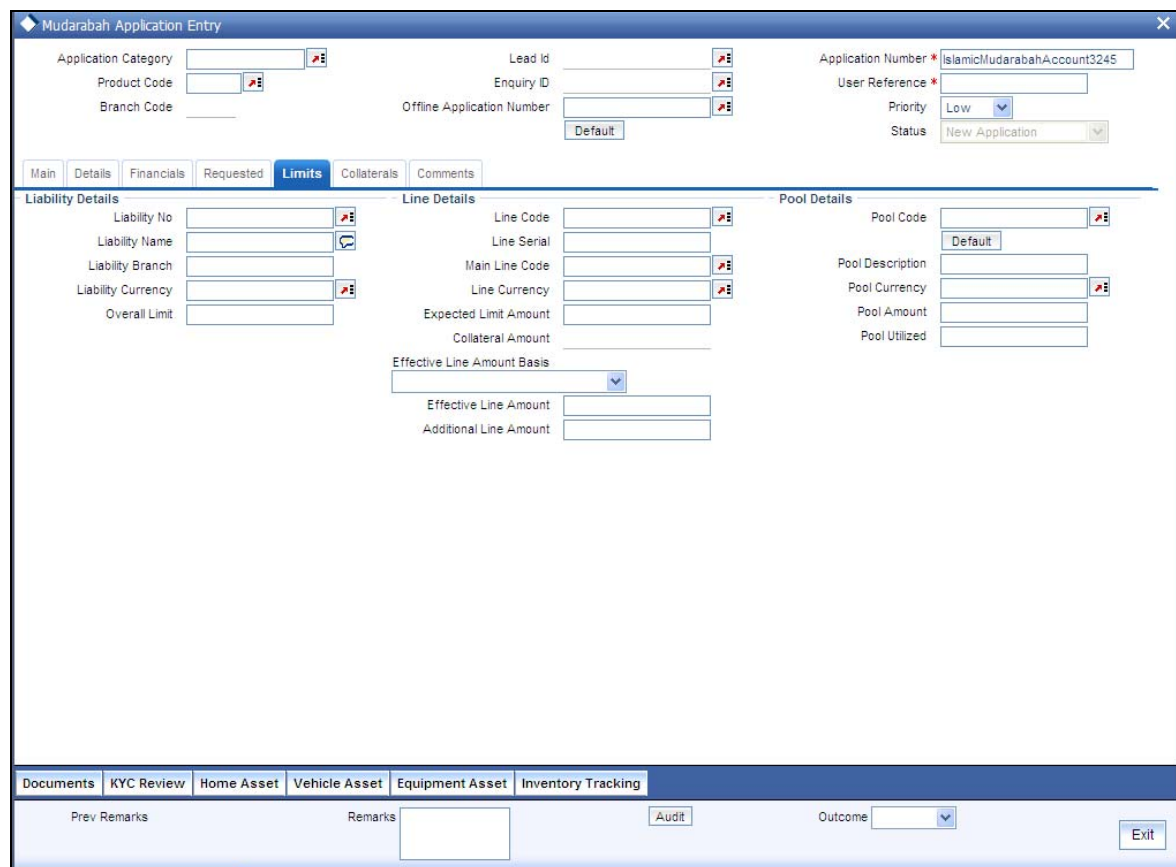
Specify the amount paid as *Hamish Jiddayah*.

### Promotion Id

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

## 1.15.5 Limits Tab

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



The screenshot displays the 'Mudarabah Application Entry' window with the 'Limits' tab selected. The window is divided into several sections for data entry:

- Top Section:** Contains fields for Application Category, Product Code, Branch Code, Lead Id, Enquiry ID, Offline Application Number, Application Number (pre-filled with 'IslamicMudarabahAccount3245'), User Reference, Priority (set to 'Low'), and Status (set to 'New Application').
- Tabbed Interface:** Below the top section are tabs for Main, Details, Financials, Requested, Limits (active), Collaterals, and Comments.
- Liability Details:** Fields include Liability No, Liability Name, Liability Branch, Liability Currency, and Overall Limit.
- Line Details:** Fields include Line Code, Line Serial, Main Line Code, Line Currency, Expected Limit Amount, Collateral Amount, Effective Line Amount Basis (dropdown), Effective Line Amount, and Additional Line Amount.
- Pool Details:** Fields include Pool Code (set to 'Default'), Pool Description, Pool Currency, Pool Amount, and Pool Utilized.
- Bottom Section:** Includes a row of tabs for Documents, KYC Review, Home Asset, Vehicle Asset, Equipment Asset, and Inventory Tracking. Below these are fields for Prev Remarks, Remarks, an Audit button, Outcome (dropdown), and an Exit button.

You can specify the following details here:

## **Liability Details**

### **Liability Number**

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

### **Liability Name**

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

### **Liability Branch**

Specify the branch in which liability is associated.

### **Liability Currency**

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

### **Overall Limit**

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

## **Line Details**

### **Line Code**

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

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

### **Line Serial**

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

### **Main Line Code**

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

### **Line Currency**

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

- The limit amount that has been specified for this Line-Liability combination is taken to be in this currency.

- The line that has been defined will be available for Utilization only in the line currency, unless specified otherwise under Currency Restrictions in this screen.

Once the entry is authorized you cannot change the currency.

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

### **Expected Limit Amount**

Enter the expected limit amount.

### **Collateral Amount**

The system displays the collateral amount here.

### **Effective Line Amount Basis**

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

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

### **Effective Line Amount**

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

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

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

### **Additional Line Amount**

Enter the effective line amount.

### **Pool Details**

#### **Pool Code**

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

#### **Pool Description**

Specify a brief description of the collateral pool here.

#### **Pool Currency**

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

#### **Pool Amount**

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

## Pool Utilized

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

### 1.15.6 Collaterals Tab

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

**Mudarabah Application Entry**

Application Category: [ ] Lead Id: [ ] Application Number: \*IslamicMudarabahAccount3245  
Product Code: [ ] Enquiry ID: [ ] User Reference: \* [ ]  
Branch Code: [ ] Offline Application Number: [ ] Priority: Low  
Status: New Application

Collateral Details

Collateral Id: [ ] Start Date: [ ] Haircut: [ ]  
Collateral Description: [ ] End Date: [ ] Revision Date: [ ]  
Collateral Currency: [ ] Collateral Category: [ ] Charge Type: [ ]  
Collateral Value: [ ] Collateral Type: Normal Revaluation Date: [ ]  
Linked Percentage Number: [ ]  
Linked Amount: [ ]  
☐ Revalue Collateral

Market Value Based

Security Id: [ ]  
Units / Nominal Value: [ ]  
Cap Amount: [ ]

Guarantor Based

Guarantor Id: [ ]  
Rating: [ ]

Vehicle Details

Identification Number: [ ] Model: [ ] Valuation Source: None  
Year: [ ] Body: [ ] Valuation Status: Not Required  
Make: [ ] Usage: [ ] Report

Covenant Details

Covenant Name *	Description	Reversal Date	Mandatory	Grace Days	Notice Days	Frequency	Start Month
<input checked="" type="checkbox"/>							

Documents KYC Review Home Asset Vehicle Asset Equipment Asset Inventory Tracking

Prev Remarks Remarks [ ] Audit Outcome [ ] Exit

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

#### Vehicle Details

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

##### **Identification Number**

Enter the unique identification number associated with the vehicle.

##### **Year**

Specify the year of manufacture for the vehicle.

##### **Make**

Specify the make of the vehicle.

## Model

Specify the vehicle model.

## Body

Specify the vehicle body details.

## Usage

Specify the mileage used by the vehicle till date.

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

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

### 1.15.7 Vehicle Asset

Click 'Vehicle Asset' button 'Mudarabah Application Entry' screen to invoke 'Vehicle Asset' screen.

Vehicle Asset

Application Number: IslamicMurabahaAccount5427

Vehicle Details

Asset Sequence Number: 1

Asset Status: Active

Asset Type: New Asset

Asset Category:

Chassis Number:

Class:

Color:

No of Cylinders:

Vehicle Condition:

Description:

Year of Manufacturing:

Maker Code:

Sub Model:

Year Model:

Engine Number:

Registered

Registration Type:

Registration Name:

Registration Emirate:

Registration Number:

Registration Date:

Delivery Date:

Vendor Details

Vendor Code:

Agent Sales Name:

Agent Name:

Agent Branch:

Appraiser Details

Appraiser Name:

Appraiser Value:

Appraiser Date:

Amount Details

Currency:

Requested Finance Amount:

Percentage Amount Appraised:

Total Amount Details

Down Payment:

Vehicle Value:

Maintenance Cost:

Insurance Amount:

Asset Finance Amount:

Insurance Details

Insured By Bank:

Insurance Company:

Premium Amount:

Balance Details

Outstanding Asset Amount:

Ok Cancel

Here you can capture the following details:

## Account Number

The account number is defaulted from the 'Account Details - Main' screen.

## Asset Sequence Number

The system generates a sequence number for the asset and displays it here.

## **Status**

The status of the asset is displayed here. The statuses available are 'Active' and 'Settled'. During account initiation the status will be 'Active'. Once the prepayment of the asset begins the asset will be completely settled. Then the status will change to 'Settled'. An asset can only be completely settled. No partial payment is allowed.

### **1.15.8 Capturing Vehicle Information**

#### **Asset Type**

Select the type of asset from the drop-down list. The options available are:

- New - New Asset
- Used - Used Asset

#### **Asset Category**

Select the category to which the asset belongs from the option list. This list displays all options maintained using the 'Limits Type Maintenance' screen.

#### **Application Number**

Specify the application number for the asset here.

#### **Color**

Specify the color of the vehicle.

#### **Class**

Specify the class of the vehicle.

#### **Number of Cylinder**

Specify the number of cylinders for the vehicle. This has to be a numeric value.

#### **Vehicle Condition**

Describe the condition of the vehicle.

#### **Vehicle Description**

Enter a description for the vehicle. For example: Car, Van etc.

#### **Make**

Select the code indicating the make of the vehicle from the option list. All the vehicle maker codes, that you have maintained in the 'Vehicle Maker Details' screen, are listed for selection.

#### **Sub Model**

Select the sub-model of the vehicle from the adjoining option list. This list displays all models maintained using the 'Vehicle Maker Details' screen.

#### **Year Model**

Specify the year when the model was first launched.

**Year of Manufacture**

Specify the year in which the vehicle was manufactured.

**Engine Number**

Specify the engine number of the vehicle here. This can be an alphanumeric value.

**Chassis Number**

Specify the chassis number of the vehicle here.

**1.15.9 Specifying Registration Details****Type**

Specify the registration type here. You can choose from the following values in the adjoining drop-down list:

- S – Self
- TP – Third Party
- N - None

**Name**

Specify the name in which the vehicle is registered.

**Emirate**

Select the emirate in which the vehicle was registered, from the option list. All the emirates maintained using the 'Limits Type Maintenance' screen will be listed for you to select.

**Registration Number**

Specify the registration number of the vehicle here.

**Date**

Specify the date on which the vehicle was registered.

**Delivery Date**

Specify the date on which the vehicle was delivered.

**1.15.10 Specifying Vendor Details****Vendor Code**

Select the vendor code from the option list. All the vendor codes maintained using the 'Vendor Maintenance' screen, are listed for you to select.

**Vendor Name**

Once the Vendor code is selected the corresponding vendor name is defaulted here.

**Agent Sales Staff Name**

Specify the name of the agent sales staff.

**Agent Name**

Specify the name of the agent.

**Agent Branch**

Specify the agent branch.

**1.15.11      Specifying Amount Details****Currency**

Specify the currency of the account.

**Requested Amount**

Specify the amount requested to be financed.

**% Amt Financed/Appraised Value**

Specify the percentage of amount financed that is appraised.

**1.15.12      Specifying Appraiser Details****Appraiser Name**

Specify the name of the appraiser here.

**Appraised Value**

Specify the value appraised.

**Appraisal Date**

Specify the date on which the appraisal was done.

**1.15.13      Specifying Total Amount Details****Downpayment**

Specify the amount paid as down payment.

**Vehicle Value**

Specify the value of the vehicle.

**Maintenance Cost**

Specify the maintenance cost of the vehicle.

**Insurance Amount**

Specify the insurance amount for the vehicle.

**Asset Finance Amount**

Specify the amount financed for the asset.



#### 1.15.14 Specifying Insurance Details

##### **Insured By Bank**

Check this box to indicate that the asset is insured by the bank.

##### **Insurance Company**

Select the name of the company through which the assets is insured.

##### **Premium Amount**

Specify the premium amount to be paid for the insurance.

#### 1.15.15 Specifying Balance Details

##### **Outstanding Principal**

The outstanding principal on the account for this vehicle is displayed here.

##### **Outstanding Profit**

The outstanding profit on the account for this vehicle is displayed here.

#### 1.15.16 Equipment Asset

Click 'Equipment Asset' button 'Mudarabah Application Entry' screen to invoke "Equipment Asset" screen.

Equipment Asset

Application Number: IslamicMurabahaAccount5427

Equipment Details

Asset Sequence Number: 1

Asset Status: Active

Owner:

Engine Number:

Description:

Currency:

Equipment Location

Street:

Area:

City:

Country:

Down Payment:

Asset Finance Amount:

Seller

Vendor Code:

Sell Date:

Invoice Number:

Invoice Date:

Balance Details

Outstanding Principal:

Equipment Evaluation Details

	Evaluator Name	Evaluator Value	Evaluator date
<input checked="" type="checkbox"/>			
<input checked="" type="checkbox"/>			

Ok Cancel

Here you can capture the following details:

##### **Account Number**

The account number is defaulted from the 'Account Details - Main' screen.

### **Asset Sequence Number**

The system generates a sequence number for the asset and displays it here.

### **Status**

The status of the asset is displayed here. The statuses available are 'Active' and 'Settled'. During account initiation the status will be 'Active'. Once the prepayment of the asset begins the asset will be completely settled. Then the status will change to 'Settled'. An asset can only be completely settled. No partial payment is allowed.

## **1.15.17      Specifying Equipment Details**

### **Engine Number**

Specify the engine number of the equipment here.

### **Equipment Location**

Specify the location where the equipment is.

### **Street**

Specify the name of the street where the equipment is.

### **Area**

Select the area where the equipment is from the option list. The different areas that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

### **City**

Select the city where the equipment is from the option list. The different cities that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

### **Country**

Select the country where the equipment is from the option list. The different countries that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

### **Owners**

Specify the name of the person who owns the equipment.

### **Description**

Enter a description for the equipment.

### **Currency**

Specify the currency of the account.

### **Downpayment**

Specify the amount paid as down payment.

### **Asset Finance Amount**

Specify the amount financed for the asset.

### **1.15.18      Specifying Seller Details**

#### **Vendor Code**

Select the vendor code from the option list. All the vendor codes maintained using the 'Vendor Maintenance' screen is listed for you to select.

#### **Vendor Name**

The vendor name corresponding to the vendor code selected is displayed here.

#### **Selling Date**

Specify the date on which the equipment was sold.

#### **Invoice Date**

Specify the date on which the invoice was created.

#### **Invoice Number**

Specify the invoice number here.

### **1.15.19      Specifying Balance Details**

#### **Outstanding Principal**

The outstanding principal on the account for this equipment is displayed here.

#### **Outstanding Profit**

The outstanding profit on the account for this equipment is displayed here.

### **1.15.20      Specifying Evaluator Details**

#### **Name**

Specify the name of the evaluator here.

#### **Value**

Specify the evaluated value of the equipment.

#### **Date**

Specify the date of evaluation.

### 1.15.21 Property Asset

Click 'Home Asset' button 'Mudarabah Application Entry' screen to invoke 'Home Asset' screen.

The screenshot displays the 'Home Asset' application window. At the top, the title bar reads 'Home Asset'. Below it, the 'Application Number' is 'IslamicMudarabahAccount3245'. The main section is titled 'Property Detail' and contains several input fields: 'Asset Sequence Number' (1), 'Asset Status' (Active), 'New Property Type' (Yes), 'Property Type', 'Description', 'Builder Name', 'Building Name', 'Project Name', 'Wing Name', 'District/Area', 'City', 'Area in Another Country', 'Plot Number', 'Property Status', 'Property Area', 'Property Usage', 'Date of Completion', 'Title Deed Number', 'Registration Name', 'Title Deed Issue From', 'Registration Number', 'Registration Date', 'Title Deed Issue Date', 'Villa/Apt. Number', 'Building compound Name', 'Street Name', 'Post Box No.', 'Emirate', 'Area in Emirate', 'Country', 'Mortgage Degree', and 'Lot Number'. Below these are sections for 'Amount Detail' (Currency, Requested Amount, Down Payment Amount, Valuation, Insurance Value, Asset Finance Amount), 'Vendor Details' (Vendor Code), and 'Insurance Details' (Insurance Company, Insurance Paid By, Premium Amount, Insured Name, Expiry Date). At the bottom, there is an 'Evaluation Details' table with columns for 'Evaluator Name', 'Evaluation Value', and 'Evaluation Date'. The table has one row with a green checkmark in the first column. The window also features a 'Go to Page' button and a '1 of 1' indicator. At the bottom right, there are 'Ok' and 'Cancel' buttons.

Here you can capture the following details:

#### **Account Number**

The account number is defaulted from the 'Account Details - Main' screen.

#### **Asset Sequence Number**

The system generates a sequence number for the asset and displays it here.

#### **Status**

The status of the asset is displayed here. The statuses available are 'Active' and 'Settled'. During account initiation the status will be 'Active'. Once the prepayment of the asset begins the asset will be completely settled. Then the status will change to 'Settled'. An asset can only be completely settled. No partial payment is allowed.

## 1.15.22 Capturing Property Details

### **Property Type New**

Select if the property is new or old. The options available are:

- Y - Yes
- N - No

### **Type of Property**

Select the type of property from the option list. The types of properties that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

### **Description**

Specify a description for the property.

### **Builder Name**

Specify the name of the builder of the property.

### **Project Name**

Specify the name of the project.

### **Building Name**

Specify the name of the building for which finance is taken.

### **Wing Name**

Specify the name of the wing in which the property is.

### **District/Area (Hoz Raqam)**

Select the district or area within the selected Emirate by clicking on the option list. The different districts within the Emirates that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

### **City**

Select the city where the property is by clicking on the option list. The different cities that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

### **Area in Another Country**

Select the area in another country where the property is by clicking on the option list. The different areas in another country that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

### **Plot Number**

Specify the plot number here.

### **Property Status**

Specify the status of the property financed.

**Property Area**

Specify the area of the property.

**Property Usage**

Specify the usage of the property here. For example: Primary, Secondary etc.

**Date of Completion**

Specify the date of completion of the property construction.

**Title Deed Number**

Specify the title deed number. This has to be an alphanumeric value.

**Registered on Name**

Specify on whose name the property is registered.

**Title Deed Issued From**

Specify from where the title deed was issued.

**Registration Number**

Specify the registration number of the property here.

**Date**

Specify the date on which the property was registered.

**Title Deed Issue Date**

Specify the date on which the title deed was issued.

**Villa/Apartment Number**

Specify the number of the villa or the apartment.

**Building Compound Name**

Specify the name of the compound in which the building is located.

**Street Name**

Specify the name of the street in which the property is located.

**PO Box**

Specify the post office box number of the location where the property is located.

**Emirate**

Select the Emirate where the property is by clicking on the option list. The Emirates that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

**Area within Emirate**

Specify the area within the selected Emirate by clicking on the option list. The different areas with Emirate that you have maintained using the 'Limits Type Maintenance' screen will be listed here for selection.

**Country**

Specify the country where the property.

**Mortgage Degree**

Specify the degree of mortgage of the property.

**Lot Number**

Specify the lot number of the property.

**1.15.23      Specifying Vendor Details****Vendor Code**

Select the vendor code from the option list. All the vendor codes maintained using the 'Vendor Maintenance' screen, are listed for you to select.

**Vendor Name**

The vendor name corresponding to the vendor code selected is displayed here.

**1.15.24      Specifying Amount Details****Currency**

Specify the currency of the account.

**Requested Amount**

Specify the amount requested for finance.

**Downpayment**

Specify the amount paid as down payment.

**Property Value**

Specify the value of the property here.

**Insurance Value**

Specify the amount for which the property is insured.

**Asset Finance Amount**

Specify the amount financed for the asset.

**1.15.25      Specifying Insurance Details****Insurance Company**

Select the name of the company from which insurance coverage is taken for the property.

**Insurance Paid By**

Specify by whom the insurance for the property is paid.

**Premium Amount**

Specify the premium amount to be paid for the insurance.

**Insured Name**

Specify on whose name the insurance is taken.

**Insurance Expiry Date**

Specify the date on which the insurance expires.

**1.15.26      Specifying Evaluator Details****Name**

Specify the name of the evaluator in this field.

**Value**

Specify the evaluation value in this field.

**Date**

Specify the date of evaluation in this field.

**1.15.27      Specifying Balance Details****Outstanding Principal**

The outstanding principal on the finance contract for this property is displayed here.

**Outstanding Profit**

The outstanding profit on the finance contract for this property is displayed here.

**Vendor Type**

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

- C - Contractor
- N - Consultant
- P - Project Manager

**Chosen By**

Select by whom the property is chosen from the drop-down list. The options available are:

- B - Bank
- C - Customer

**Code**

Select the vendor code from the options list available.



### Name

The name of the vendor is displayed here.

### Account Value

Specify the value of the account here.

### Date

Specify the date of the contract here.

### Construction Start Date

Specify the date on which the construction of the property started.

### Proposed Completion Date

Specify the proposed date of completion of the property.

## 1.15.28 Comments Tab

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

The screenshot shows the 'Mudrabah Application Entry' window with the 'Comments' tab selected. The window has a title bar with a diamond icon and the text 'Mudrabah Application Entry'. Below the title bar is a navigation bar with tabs: Main, Details, Financials, Requested, Limits, Collaterals, and Comments (which is highlighted). The main area is divided into two sections. The top section contains a table with the following columns: Sequence Number, Comments, Comment By, and Comment Date. The first row of the table has the value '1' in the 'Sequence Number' column. The bottom section is a large text area for entering comments. At the bottom of the window, there is a footer bar with the following elements: 'Documents', 'KYC Review', 'Home Asset', 'Vehicle Asset', 'Equipment Asset', and 'Inventory Tracking' (all in a single row). Below this, there is a 'Prev Remarks' label, a 'Remarks' text box, an 'Audit' button, an 'Outcome' dropdown menu, and an 'Exit' button.

Sequence Number	Comments	Comment By	Comment Date
1			

You can specify the following details here:

### Sequence Number

The sequence number is automatically generated by the system.

### Comments

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

### Comment Type

Specify the type of the comment given.

### Comment Date

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

## 1.15.29 Capturing Document Details

You can upload the scanned documents in 'Documents' sub screen. To invoke this screen, click 'Documents' button in *Mudarabah* Application Entry screen.

The screenshot shows a web application window titled 'Documents'. It has a 'Main' tab and an 'Advices' tab. The 'Main' tab is active, displaying a 'Document Upload' section. This section includes a table with columns: 'Document Category \*', 'Document Reference \*', 'Document Type \*', 'Upload', and 'View'. The first row of the table is highlighted in yellow. Below the table, there are 'Upload' and 'View' buttons. At the bottom of the window, there are 'Ok' and 'Cancel' buttons. The window also features a 'Go to Page' button and a '1 of 1' indicator.

You can capture the following details in this screen:

### Document Category

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

### Document Reference Number

Specify a unique reference number for the document being uploaded.

### Document Type

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

Click 'Upload' button to upload the documents or 'View' button to view the documents.

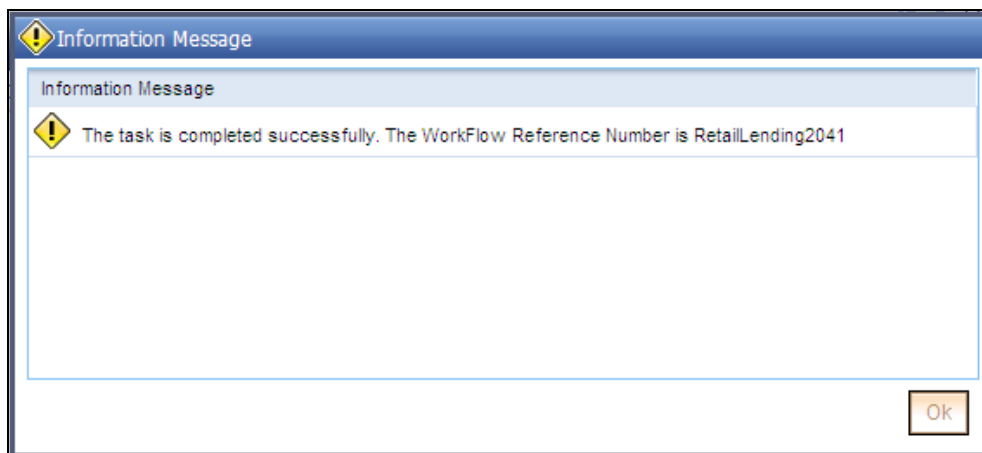
After specifying the mandatory details in Application Entry screen, select the 'Outcome' that you wish in the lower portion of the screen. To move to the next stage select 'PROCEED' as the outcome and click the 'Save' icon. You can select 'CANCEL' to terminate the process, if required.

The following validations are carried out in this stage:

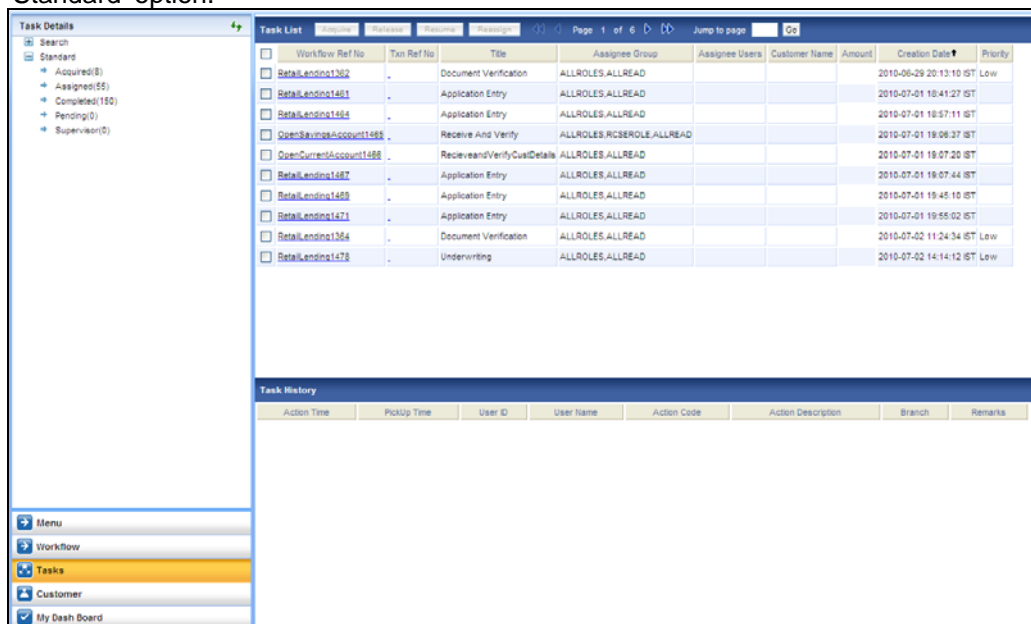
- If any of the mandatory documents are missing, the system displays an error message
- If any of the override documents are missing, the system displays an override message
- If any mandatory customer information is missing, the system displays error messages

You will not be able to proceed to the next stage without correcting the errors, if any.

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

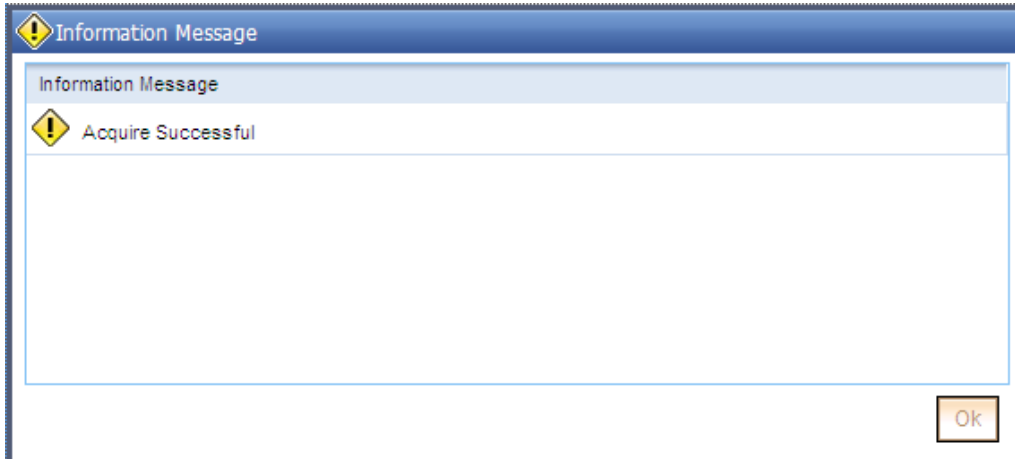


To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option.



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

The following message gets displayed 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 '*Mudarabah* Application Verification' screen.

## Step 2. Application Verification Stage

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

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

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

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

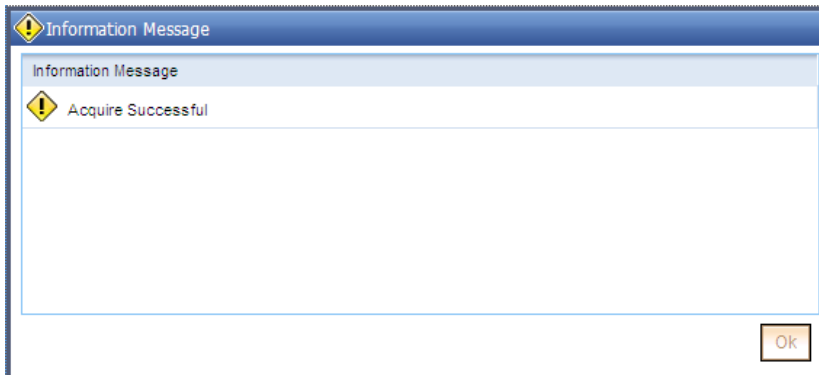
The verifier can either send the application back to the previous stage if the information provided is not adequate or can cancel it if the information captured is not satisfactory.

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

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

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

The following message gets displayed on successful acquisition of the task.



### Step 3. Application Management Verification Stage

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

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

 The 'Mudrabah Application Management Verification' screen is a complex form. At the top, it has fields for 'Application Category', 'Product Code', 'Branch Code', 'Lead Id', 'Enquiry ID', 'Offline Application Number', 'Application Number \*', 'User Reference \*', 'Priority' (Low), and 'Status' (New Application). Below these are tabs: 'Main', 'Details', 'Financials', 'Requested', 'Limits', 'Collaterals', and 'Comments'. The 'Main' tab is active. It contains fields for 'Date', 'Channel', 'Intermediary Code', and a 'KYC Required' checkbox. A 'Go to Page' button is next to a '1 of 1' indicator. Below this is a table with columns: 'Existing', 'Customer No', 'Default', 'Type', 'Customer Name', 'Short Name \*', 'National Id', 'De-dupe', and 'Finances'. The table is currently empty. Below the table are two sections: 'Retail' and 'Corporate'. The 'Retail' section has fields for 'Country \*', 'Nationality \*', 'Language \*', 'Customer Category \*', 'Financial Currency \*', 'Mobile Number \*', 'Landline Number', 'E-mail', 'Fax', 'First Name', 'Middle Name', 'Last Name', 'Salutation' (Mr.), 'Gender' (Male), 'Date of Birth', 'Mothers Maiden Name', 'Passport Number', 'Passport Issue Date', 'Passport Expiry Date', 'Marital Status' (Married), and 'Dependents'. The 'Corporate' section has fields for 'Incorp Date', 'Capital', 'Net Worth', 'Business Description', 'Country', 'Account Number', 'Branch Code', and 'Account Class'. At the bottom, there are tabs: 'Documents', 'KYC Review', 'Home Asset', 'Vehicle Asset', 'Equipment Asset', and 'Inventory Tracking'. The 'KYC Review' tab is active. It contains a 'Prev Remarks' field, a 'Remarks' text area, an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

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

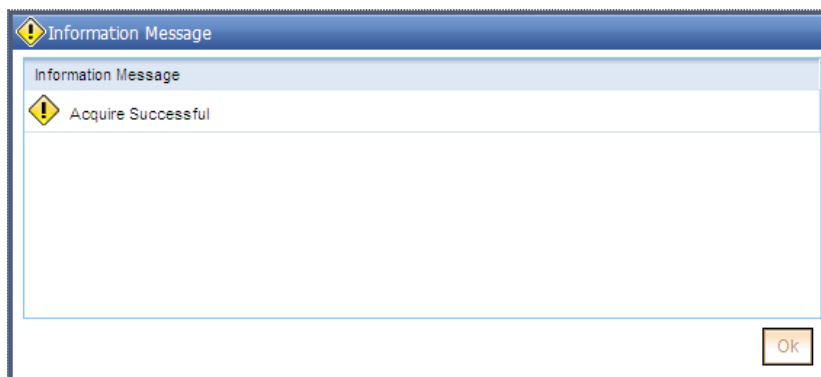
The verifier can either send the application back to the previous stage if the information provided is not adequate or can cancel it if the information captured is not satisfactory.

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

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

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

The following message gets displayed on successful acquisition of the task.



## Step 4. Internal Blacklist Check Stage

The information against an Internal Black list of customers is verified in Internal blacklist check stage.

Only users belonging to the 'CEROLE' (Compliance Executive) can perform this task. If you have requisite rights, acquire it from the list by clicking the 'Acquire' button adjoining the desired task. The following screen will be displayed. You can also invoke '*Mudarabah* KYC Internal Review' screen by typing 'ORDMUDKI' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The task will be moved to the 'Assigned' task list. Go to the 'Assigned' task list and double-click on the record to invoke the following screen.

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

Click 'KYC Review' button to view all customer information and check against black listed customer lists.

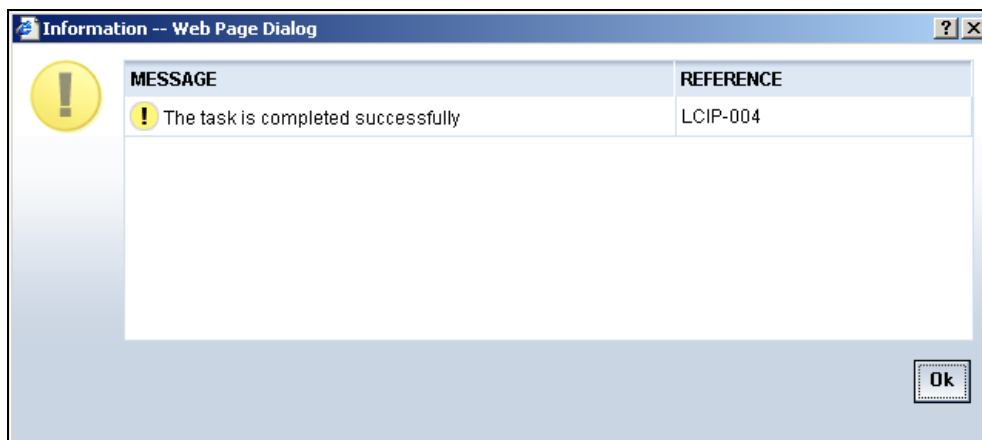
You can perform a check on the customer record against the blacklisted customer database. You need to query on the records using all or a combination of the following criteria:



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

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

If the customer details do not match any of the displayed records, select the action 'CLEARED' from the drop-down list adjoining the 'Audit' button. Click the 'Save' icon in the tool bar to save the record. The following screen will be displayed.



## Step 5. External Blacklist Check Stage

The information against an external Black list of customers is verified in external blacklist check stage.

Only users belonging to the 'CEROLE' (Compliance Executive) can perform this task. If you have requisite rights, acquire it from the list by clicking the 'Acquire' button adjoining the desired task. The following screen will be displayed. You can also invoke '*Mudarabah* KYC External Review' screen by typing 'ORDMUDKE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The task will be moved to the 'Assigned' task list. Go to the 'Assigned' task list and double-click on the record to invoke the following screen.

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

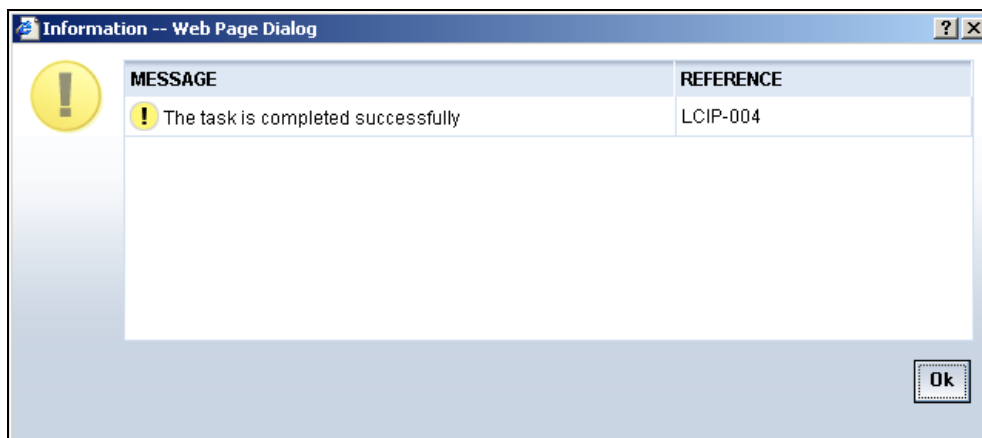
Click 'KYC Review' button to view all customer information and check against black listed customer lists.

You can perform a check on the customer record against the blacklisted customer database. You need to query on the records using all or a combination of the following criteria:

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

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

If the customer details do not match any of the displayed records, select the action 'CLEARED' from the drop-down list adjoining the 'Audit' button. Click the 'Save' icon in the tool bar to save the record. The following screen will be displayed.



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 'Mudarabah Underwriting' screen.

## Step 6. Underwriting

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

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

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

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

### 1.15.30 **Collateral Tab**

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

**Mudarabah Underwriting**

Application Category: [ ] Lead Id: [ ] Application Number: [ ]  
Product Code: [ ] Enquiry ID: [ ] User Reference: [ ]  
Branch Code: [ ] Offline Application Number: [ ] Priority: Low  
Status: New Application

**Collateral Details** (2 of 2)

Collateral Id: [ ] Start Date: [ ] End Date: [ ] Haircut: [ ]  
Collateral Description: [ ] Collateral Category: [ ] Collateral Type: Normal  
Collateral Currency: [ ] Linked Percentage Number: [ ] Linked Amount: [ ]  
Collateral Value: [ ] Revaluation Date: [ ] ☐ Revalue Collateral

**Market Value Based** **Guarantor Based**

Security Id: [ ] Guarantor Id: [ ]  
Units / Nominal Value: [ ] Rating: [ ]  
Cap Amount: [ ]

**Vehicle Details**

Identification Number: [ ] Model: [ ] Valuation Source: None  
Year: [ ] Body: [ ] Valuation Status: Not Required  
Make: [ ] Usage: [ ] Report

**Covenant Details** (1 of 1)

<input checked="" type="checkbox"/>	Covenant Name *	Description	Reversal Date	Mandatory	Grace Days	Notice Days	Frequency	Start Month
<input checked="" type="checkbox"/>								

**Documents** **KYC Review** **Home Asset** **Vehicle Asset** **Equipment Asset** **Inventory Tracking**

Prev Remarks: [ ] Remarks: [ ] Audit Outcome: [ ] Exit

In this screen, capture the following details:

#### **Vehicle Details**

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

##### **Identification Number**

Enter the unique identification number associated with the vehicle.

**Year**

Specify the year of manufacture for the vehicle.

**Make**

Specify the make of the vehicle.

**Model**

Specify the vehicle model.

**Body**

Specify the vehicle body details.

**Usage**

Specify the mileage used by the vehicle till date.

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

- Year
- Make
- Model
- Body
- Usage

**Valuation Source**

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

- INTERNAL
- NONE

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

**Status**

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

- RECOMMENDED
- NOT RECOMMENDED
- COMPLETE
- NO DATA

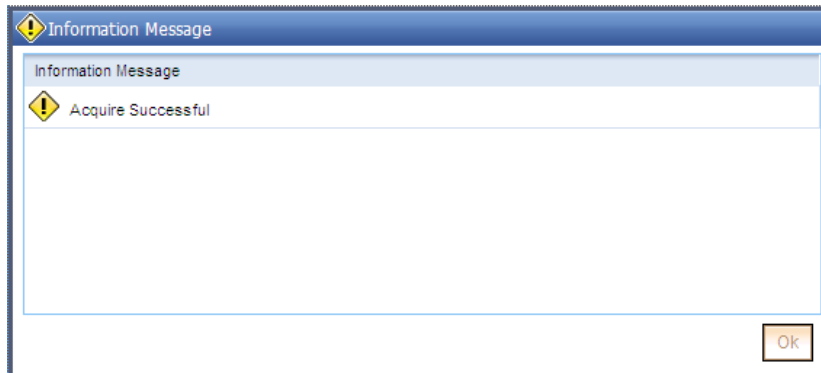
The evaluation will be done only if the valuation source is selected as 'INTERNAL' and the status is 'RECOMMENDED'. For any other combination of values for the two fields, the system will display an error message and will not proceed with the evaluation till the values are set as specified above.

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

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

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

The following message gets displayed on successful acquisition of the task.



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

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



Vehicle Details	
Valuation Source	
Identification Number	3C3JY45XX7T594673
Year	2007
Make	CHRYSLER
Model	PT CRUISER-4 CYL
Body	SEDAN 4D CONV2D
Usage	1250

Vehicle Valuations	
Wholesale Value	5250
Retail Value	6500
Usage Value	1250
Attribute Value	2500
Total Value	7250

Vehicle Attributes			
Attribute Description	Attribute Code	Attribute Value	Package Incl

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

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

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

### 1.15.31 Credit Score Tab

The credit score tab is used to calculate the credit score details of the customer. You can also interface with external Credit engines and display recommendations and report. Internal Credit engine obtains information from customer and calculates credit score and displays system recommendation.

**Mudarabah Underwriting**

Application Category: [ ] Lead Id: [ ] Application Number: [ ]  
 Product Code: [ ] Enquiry ID: [ ] User Reference: [ ]  
 Branch Code: [ ] Offline Application Number: [ ] Priority: Low  
 Status: New Application

Default

Main Details Financials Requested Limits Collaterals **Credit Score** Bureau Ratio Financing Schedule Charges Investigation Check List Comments

Internal Credit Rating

Category	Question	Answer
[ ]	[ ]	[ ]

Risk Factor Details

Risk Factor	Description
[ ]	[ ]

Documents KYC Review Home Asset Vehicle Asset Equipment Asset Inventory Tracking

Prev Remarks Remarks [ ] Audit Outcome [ ] Exit

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

#### **Answer**

Specify the answer to be associated with the question used for calculating the credit score.

#### **Risk Factor**

Specify the risk factor associated with the finance, if any.

## Description

Specify a suitable description for the risk factor associated with the finance.

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

### 1.15.32 Bureau Tab

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

The screenshot displays the 'Mudarabah Underwriting' application window, specifically the 'Bureau' tab. The interface is divided into several sections:

- Header Section:** Contains input fields for 'Application Category', 'Product Code', 'Branch Code', 'Lead Id', 'Enquiry ID', 'Offline Application Number', 'Application Number \*', 'User Reference \*', 'Priority' (set to 'Low'), and 'Status' (set to 'New Application'). A 'Default' button is also present.
- Navigation Tabs:** A row of tabs includes 'Main', 'Details', 'Financials', 'Requested', 'Limits', 'Collaterals', 'Credit Score', 'Bureau' (active), 'Ratio', 'Financing', 'Schedule', 'Charges', 'Investigation', 'Check List', and 'Comments'.
- External Credit Rating Section:**
  - On the left, there's a '1 of 1' indicator and a list of 'External Agency' (currently 'None') with a 'Score' field.
  - On the right, there are dropdowns for 'Recommended' (set to 'Not Recommended'), 'Remarks' (empty), and 'Status' (set to 'Not Required'). A 'Report' button is located below the 'Status' dropdown.
- Footer Section:** A row of tabs includes 'Documents', 'KYC Review', 'Home Asset', 'Vehicle Asset', 'Equipment Asset', and 'Inventory Tracking'. Below these, there are fields for 'Prev Remarks', 'Remarks' (with a text area), an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

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

## Credit Bureau Details

### Customer Id

The identification of the finance customer gets displayed here.



**Bureau**

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

**Status**

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

- Completed
- Pending

**Remarks**

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

**External Credit Rating****External Agency**

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

**Recommended**

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

- Recommended
- Not Recommended

**Remarks**

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

**Status**

The following statuses are available:

- Initiated
- Completed

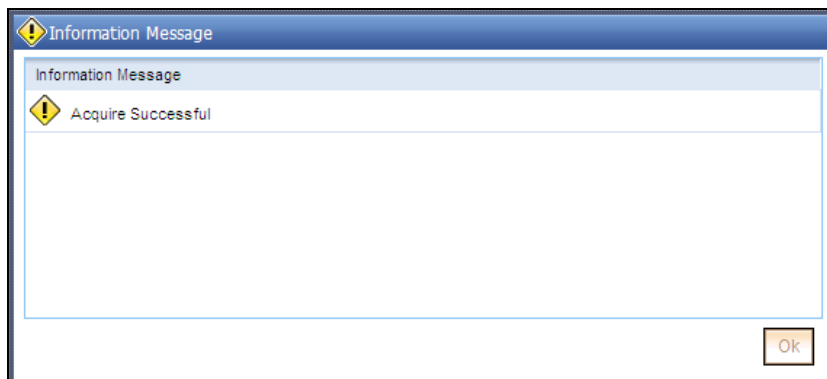
The evaluation will be done only if the external agency has been specified and the 'Recommended' field has the value 'Recommended' status is 'RECOMMENDED'. For any other combination of values for the two fields, the system will display an error message and will not proceed with the evaluation till the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

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

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

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

The following message gets displayed 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 'Mudarabah Underwriting' screen.

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

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

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

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

The following reports can be viewed:

### Summary1

A 'Creditbureau Report' window. The title bar says 'Creditbureau Report'. Below the title bar is a 'Report Header' section with fields for Bureau (TEST1), Credit Report Id (3), First Name (Mani), Report Dt (2009-10-10), MI (M), Unique Id (1422314), Last Name (M), Onfile Dt (2009-10-10), and Birth Dt (1976-10-02). There's a 'Best Match' checkbox. Below the header is a row of tabs: Summary1, Summary2, Trade Lines, Public Records, Collections, Fraud Messages, Inquiries, Also Known As, Consumer Statement, and Credit Scores. The 'Summary1' tab is selected. Below the tabs is a 'Bankruptcy' section with a table showing 'Life', 'Recent', and 'Open' columns. Each column has rows for Chapter7, Chapter11, Chapter13, and Total, all with a value of 0. At the bottom right is a 'Cancel' button.

## Summary 2

**Creditbureau Report**

**Report Header**

Bureau	TEST1	Credit Report Id	3
First Name	Mani	Report Dt	2009-10-10
MI	M	Unique Id	1422314
Last Name	M	Onfile Dt	2009-10-10
Birth Dt	1976-10-02	<input checked="" type="checkbox"/> Best Match	

Summary1 **Summary2** Trade Lines Public Records Collections Fraud Messages Inquiries Also Known As Consumer Statement Credit Scores

**Inquiries**

Auto	0	6M	0
Bank	0	12M	0
Card	0	24M	0
Retail	0	Total	0
Loan Finance	0	Newest	0
Sales Finance	0	Oldest	0

Cancel

## Trade Lines

**Creditbureau Report**

**Report Header**

Bureau	TEST1	Credit Report Id	3
First Name	Mani	Report Dt	2009-10-10
MI	M	Unique Id	1422314
Last Name	M	Onfile Dt	2009-10-10
Birth Dt	1976-10-02	<input checked="" type="checkbox"/> Best Match	

Summary1 Summary2 **Trade Lines** Public Records Collections Fraud Messages Inquiries Also Known As Consumer Statement Credit Scores

Trade Lines 1 of 1

<input type="checkbox"/> Creditors Name	Status	Type	Type Code	Past Due Amt	Balance	Balance Dt	Op
<input checked="" type="checkbox"/> RAMESH	Initiated	Bank	B	0.00	35,000.00	2007-10-08	200
<input type="checkbox"/> SURESH	Completed	Bank	B	0.00	35,000.00	2008-10-08	200

Cancel

## Public Records

**Creditbureau Report**

**Report Header**

Bureau	TEST1	Credit Report Id	3
First Name	Mani	Report Dt	2009-10-10
MI	M	Unique Id	1422314
Last Name	M	Onfile Dt	2009-10-10
Birth Dt	1976-10-02	<input checked="" type="checkbox"/> Best Match	

Summary1 Summary2 Trade Lines **Public Records** Collections Fraud Messages Inquiries Also Known As Consumer Statement Credit Scores

Public Records 1 of 1

<input type="checkbox"/> Record Type	Status	Amount	Filed Dt	Satisfied Dt
<input checked="" type="checkbox"/> Annual	Completed	250,000.00	2009-10-10	2010-10-02
<input type="checkbox"/> Annual	Completed	350,000.00	2009-11-10	2010-10-06

Cancel

## Collections

**Creditbureau Report**

**Report Header**

Bureau: TEST1  
 First Name: Mani  
 MI: M  
 Last Name: M  
 Birth Dt: 1976-10-02

Credit Report Id: 3  
 Report Dt: 2009-10-10  
 Unique Id: 1422314  
 Onfile Dt: 2009-10-10  
☒ Best Match

Summary1 | Summary2 | Trade Lines | Public Records | **Collections** | Fraud Messages | Inquiries | Also Known As | Consumer Statement | Credit Scores

1 of 1

**Collections**

<input type="checkbox"/>	Creditors Name	Account #	Acct Balance	High Balance	Term Type	Balance Dt	Open Dt	La
<input checked="" type="checkbox"/>	RAMESH	324324234	35,000.00	100,000.00	Monthly	2009-10-08	2007-10-11	201
<input type="checkbox"/>	SURESH	57567745	35,000.00	200,000.00	Monthly	2009-10-08	2008-10-10	201

Cancel

## Fraud Messages

**Creditbureau Report**

**Report Header**

Bureau: TEST1  
 First Name: Mani  
 MI: M  
 Last Name: M  
 Birth Dt: 1976-10-02

Credit Report Id: 3  
 Report Dt: 2009-10-10  
 Unique Id: 1422314  
 Onfile Dt: 2009-10-10  
☒ Best Match

Summary1 | Summary2 | Trade Lines | Public Records | Collections | **Fraud Messages** | Inquiries | Also Known As | Consumer Statement | Credit Scores

1 of 1

**Fraud Messages**

<input type="checkbox"/>	Product	Message
<input checked="" type="checkbox"/>	Fraud Message	No Fraud Message Found
<input type="checkbox"/>	Fraud Message	No Fraud Message

Cancel

## Inquiries

**Creditbureau Report**

**Report Header**

Bureau: TEST1  
 First Name: Mani  
 MI: M  
 Last Name: M  
 Birth Dt: 1976-10-02

Credit Report Id: 3  
 Report Dt: 2009-10-10  
 Unique Id: 1422314  
 Onfile Dt: 2009-10-10  
☒ Best Match

Summary1 | Summary2 | Trade Lines | Public Records | Collections | Fraud Messages | **Inquiries** | Also Known As | Consumer Statement | Credit Scores

1 of 1

**Inquiries**

<input type="checkbox"/>	Inquirer Name	Inquirer Subscriber #	Inquirer Industry Code	Inquiry Dt	Rate Shopping	Duplicate
<input checked="" type="checkbox"/>	RAMESH	1234	IND	2010-10-08	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	SURESH	123467	IND	2010-10-08	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Cancel

## Also Known As

**Creditbureau Report**

**Report Header**

Bureau	TEST1	Credit Report Id	3
First Name	Mani	Report Dt	2009-10-10
MI	M	Unique Id	1422314
Last Name	M	Onfile Dt	2009-10-10
Birth Dt	1976-10-02	<input checked="" type="checkbox"/> Best Match	

Summary1 Summary2 Trade Lines Public Records Collections Fraud Messages Inquiries **Also Known As** Consumer Statement Credit Scores

1 of 1

**Also Known As**

<input type="checkbox"/>	First Name	MI	Last Name	Suffix	Spouse First Name
<input checked="" type="checkbox"/>	RAMESH	R	R	Mr	
<input type="checkbox"/>	SURESH	S	S	Mr	Rani

Cancel

## Consumer Statements

**Creditbureau Report**

**Report Header**

Bureau	TEST1	Credit Report Id	3
First Name	Mani	Report Dt	2009-10-10
MI	M	Unique Id	1422314
Last Name	M	Onfile Dt	2009-10-10
Birth Dt	1976-10-02	<input checked="" type="checkbox"/> Best Match	

Summary1 Summary2 Trade Lines Public Records Collections Fraud Messages Inquiries Also Known As **Consumer Statement** Credit Scores

1 of 1

**Consumer Statement**

<input type="checkbox"/>	Reported Dt	Text
<input checked="" type="checkbox"/>	2010-10-10	Completed
<input type="checkbox"/>	2010-10-09	Completed

Cancel

## Credit Score Details

**Creditbureau Report**

**Report Header**

Bureau	TEST1	Credit Report Id	3
First Name	Mani	Report Dt	2009-10-10
MI	M	Unique Id	1422314
Last Name	M	Onfile Dt	2009-10-10
Birth Dt	1976-10-02	<input checked="" type="checkbox"/> Best Match	

Summary1 Summary2 Trade Lines Public Records Collections Fraud Messages Inquiries Also Known As Consumer Statement **Credit Scores**

**Credit Scores**

Score Model	Applicant Verification	Score Factor	No issue with Applicant D
Score	500		

Cancel

### 1.15.33 Ratios Tab

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

The screenshot shows the 'Mudarabah Underwriting' application window with the 'Ratio' tab selected. The interface includes a top navigation bar with tabs: Main, Details, Financials, Requested, Limits, Collaterals, Credit Score, Bureau, Ratio (selected), Financing, Schedule, Charges, Investigation, Check List, and Comments. Below the navigation bar, there are input fields for Application Category, Product Code, Branch Code, Lead Id, Enquiry ID, Offline Application Number, Application Number, User Reference, Priority, and Status. A 'Default' button is also present. The main area is divided into 'Stated' and 'Actual' sections. The 'Stated' section has input fields for Monthly Income and Monthly Debt. The 'Actual' section has input fields for Monthly Income and Monthly Debt. There are 'Calculate Ratios' and 'Update Ratios' buttons. Below these, there is a 'What if Payment Amt' input field and an 'Update Ratios' button. A table titled 'Ratios' is displayed, showing columns for Ratios, Stated Before, Stated After, Actual Before, and Actual After. The table has two rows, both with checkboxes in the 'Ratios' column. At the bottom, there is a 'Documents' tab and a 'Remarks' section with a text area and an 'Audit' button. An 'Exit' button is located in the bottom right corner.

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

#### Actual

##### **Monthly Income**

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

##### **Monthly Debt**

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

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

##### **What if Pmt Amt**

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

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

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

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

### 1.15.34 **Financing Tab**

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

The screenshot displays the 'Mudrabah Underwriting' application window. The 'Financing' tab is active, showing a table of 'Multiple Offers' with columns: Offer Id, No of Installments, Unit, Frequency, Rate, Rate Code, Spread, Effective Rate, Check, and Apply. Below this, the 'Financing Details' section contains fields for Financing Currency, Financing Amount, Profit Rate, Account Number, Installment Start Date, Hamish Jiddayah, Value Date, Maturity Date, Asset In Stock, No of Installments, Unit, and Frequency. At the bottom, there are tabs for Documents, KYC Review, Home Asset, Vehicle Asset, Equipment Asset, and Inventory Tracking, along with fields for Prev Remarks, Remarks, Audit, Outcome, and an Exit button.

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

The payment schedules are derived based on the offer selected.



You can select only one finance offer in this screen.

### 1.15.35 Schedule Tab

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

**Mudrabah Underwriting**

Application Category: [ ] Lead Id: [ ] Application Number \*: [ ]  
Product Code: [ ] Enquiry ID: [ ] User Reference \*: [ ]  
Branch Code: [ ] Offline Application Number: [ ] Priority: Low  
Status: New Application

Main | Details | Financials | Requested | Limits | Collaterals | Credit Score | Bureau | Ratio | Financing | **Schedule** | Charges | Investigation | Check List | Comments

**Schedule** 1 of 1

Component Name	Schedule Type *	First Due Date	No	Frequency	Units	Amount
[ ]	Payment	[ ]	[ ]	[ ]	Monthly	[ ]

**Details** 1 of 1

Component Name	Due Date *	Amount Due	EMI amount	Amortized Principal
[ ]	[ ]	[ ]	[ ]	[ ]

Documents | KYC Review | Home Asset | Vehicle Asset | Equipment Asset | Inventory Tracking

Prev Remarks: [ ] Remarks: [ ] Audit Outcome: [ ] Exit

The following details related to the schedule are displayed here:

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

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



### 1.15.36 Charges Tab

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

The screenshot shows the 'Mudarabah Underwriting' application window. The 'Charges' tab is selected in the top navigation bar. The interface includes a header section with input fields for Application Category, Product Code, Branch Code, Lead Id, Enquiry ID, Offline Application Number, Application Number, User Reference, Priority, and Status. Below the header is a tabbed interface with tabs for Main, Details, Financials, Requested, Limits, Collaterals, Credit Score, Bureau, Ratio, Financing, Schedule, Charges, Investigation, Check List, and Comments. The 'Charges' tab is active, displaying a table with columns: Component Name, Schedule Date, Event Code, Currency, Amount, and Waive. The table has one row with a checkmark in the 'Component Name' column and a 'Waive' checkbox. At the bottom of the window, there is a section for 'Prev Remarks', 'Remarks', an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

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

- Component Name
- Event Code
- Associated currency
- Amount

#### **Waive**

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

### 1.15.37 Investigation Tab

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

The screenshot displays the 'Mudarabah Underwriting' application window, specifically the 'Investigation' tab. The interface includes a header bar with the title 'Mudarabah Underwriting' and a close button. Below the header, there are several input fields for application details: 'Application Category', 'Product Code', 'Branch Code', 'Lead Id', 'Enquiry ID', 'Offline Application Number', 'Application Number \*', 'User Reference \*', 'Priority' (set to 'Low'), and 'Status' (set to 'New Application'). A 'Default' button is located below the 'Offline Application Number' field. A horizontal tab bar contains the following tabs: 'Main', 'Details', 'Financials', 'Requested', 'Limits', 'Collaterals', 'Credit Score', 'Bureau', 'Ratio', 'Financing', 'Schedule', 'Charges', 'Investigation' (which is the active tab), 'Check List', and 'Comments'. The main content area of the 'Investigation' tab features a table with the following columns: 'Verification Type', 'Agency', 'Status', and 'Report'. The table has two rows, both of which are checked. The first row has 'Verification Type' as 'Verification Type' and 'Report' as 'Report'. The second row has 'Verification Type' as 'Verification Type' and 'Report' as 'Report'. Below the table, there is a large empty text area. At the bottom of the window, there is a footer bar with the following elements: 'Documents', 'KYC Review', 'Home Asset', 'Vehicle Asset', 'Equipment Asset', 'Inventory Tracking', 'Prev Remarks', 'Remarks' (with a text input field), 'Audit' (button), 'Outcome' (dropdown menu), and 'Exit' (button).

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

- Verification Type
- Verification agency

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

### 1.15.38 Checklist Tab

In this tab, the system lists the checklists that are associated with the application category.

The screenshot displays the 'Mudarabah Underwriting' application window. At the top, there are input fields for 'Application Category', 'Product Code', 'Branch Code', 'Lead Id', 'Enquiry ID', 'Offline Application Number', 'Application Number \*', 'User Reference \*', 'Priority' (set to 'Low'), and 'Status' (set to 'New Application'). Below these fields is a 'Default' button. A horizontal tab bar contains the following tabs: 'Main', 'Details', 'Financials', 'Requested', 'Limits', 'Collaterals', 'Credit Score', 'Bureau', 'Ratio', 'Financing', 'Schedule', 'Charges', 'Investigation', 'Check List' (which is the active tab), and 'Comments'. The 'Check List' tab is active, showing a table with the following columns: 'Check List Id \*', 'Description', 'Verified', and 'Comments'. The table has one row with a green checkmark in the 'Verified' column. Below the table is a large empty text area for comments. At the bottom of the window, there is a 'Documents' tab bar with tabs for 'KYC Review', 'Home Asset', 'Vehicle Asset', 'Equipment Asset', and 'Inventory Tracking'. Below this, there are fields for 'Prev Remarks', 'Remarks', an 'Audit' button, an 'Outcome' dropdown menu, and an 'Exit' button.

The following details are displayed in this screen:

- Checklist Id
- Description

#### Verified

Check this box to indicate that checklist maintained has been verified for the customer.

#### Comments

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

### 1.15.39 Comments Tab

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

The screenshot displays the 'Mudarabah Underwriting' application window. At the top, there are input fields for 'Application Category', 'Product Code', 'Branch Code', 'Lead Id', 'Enquiry ID', 'Offline Application Number', 'Application Number \*', 'User Reference \*', 'Priority' (set to 'Low'), and 'Status' (set to 'New Application'). Below these fields is a 'Default' button. A horizontal tab bar contains the following tabs: 'Main', 'Details', 'Financials', 'Requested', 'Limits', 'Collaterals', 'Credit Score', 'Bureau', 'Ratio', 'Financing', 'Schedule', 'Charges', 'Investigation', 'Check List', and 'Comments' (which is currently selected). The 'Comments' tab area features a table with the following columns: 'Sequence Number \*', 'Comments', 'Comment By', and 'Comment Date'. The first row of the table has the value '1' in the 'Sequence Number' column. Below the table is a large text area for entering comments. At the bottom of the window, there is a 'Documents' tab bar with sub-tabs: 'KYC Review', 'Home Asset', 'Vehicle Asset', 'Equipment Asset', and 'Inventory Tracking'. Below this, there are fields for 'Prev Remarks', 'Remarks', an 'Audit' button, an 'Outcome' dropdown menu, and an 'Exit' button.

You can capture the following details:

#### **Comments**

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

#### **Comment Type**

Specify the type of the comment given.

#### **Comment Date**

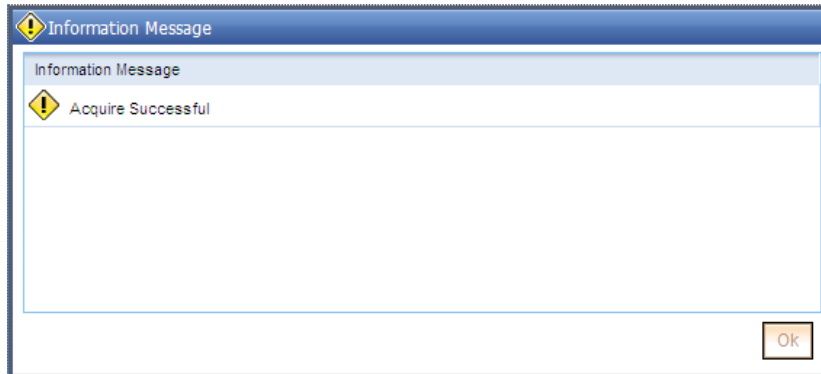
Specify the date on which the comment was given or select the date by clicking the 'Calendar' icon.

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

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

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

The following message gets displayed 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 '*Mudarabah* Application Approval' screen.

## Step 7. Finance Approval Stage

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

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

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

**Mudarabah Application Approval**

Application Category \_\_\_\_\_ Lead Id \_\_\_\_\_ Application Number \* \_\_\_\_\_  
Product Code \_\_\_\_\_ Enquiry ID \_\_\_\_\_ User Reference \* \_\_\_\_\_  
Branch Code \_\_\_\_\_ Offline Application Number \_\_\_\_\_ Priority Low  
Status New Application

**Main** Details Financials Requested Limits Collaterals Credit Score Bureau Ratio Financing Schedule Charges Investigation Check List Comments

Date \_\_\_\_\_ Channel \_\_\_\_\_ Intermediary Code \_\_\_\_\_ ☐ KYC Required

**Applicant Details** 1 of 1 Go to Page

<input type="checkbox"/> Existing	Customer No	Default	Type	Customer Name	Short Name *	National Id	De-dupe	Finances

Country \* \_\_\_\_\_ Retail First Name \_\_\_\_\_ Corporate Incorp Date \_\_\_\_\_  
Nationality \* \_\_\_\_\_ Middle Name \_\_\_\_\_ Capital \_\_\_\_\_  
Language \* \_\_\_\_\_ Last Name \_\_\_\_\_ Net Worth \_\_\_\_\_  
Customer Category \* \_\_\_\_\_ Salutation Mr. \_\_\_\_\_ Business Description \_\_\_\_\_  
Financial Currency \* \_\_\_\_\_ Gender Male \_\_\_\_\_ Country \_\_\_\_\_  
Mobile Number \* \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Landline Number \_\_\_\_\_ Mothers Maiden Name \_\_\_\_\_  
E-mail \_\_\_\_\_ Passport Number \_\_\_\_\_  
Fax \_\_\_\_\_ Passport Issue Date \_\_\_\_\_  
Passport Expiry Date \_\_\_\_\_  
Marital Status Married \_\_\_\_\_  
Dependents \_\_\_\_\_

**Account**  
Account Number \_\_\_\_\_  
Branch Code \_\_\_\_\_  
Account Class \_\_\_\_\_  
Default

**Documents** KYC Review Home Asset Vehicle Asset Equipment Asset Inventory Tracking

Prev Remarks \_\_\_\_\_ Remarks \_\_\_\_\_ Audit \_\_\_\_\_ Outcome \_\_\_\_\_

Exit

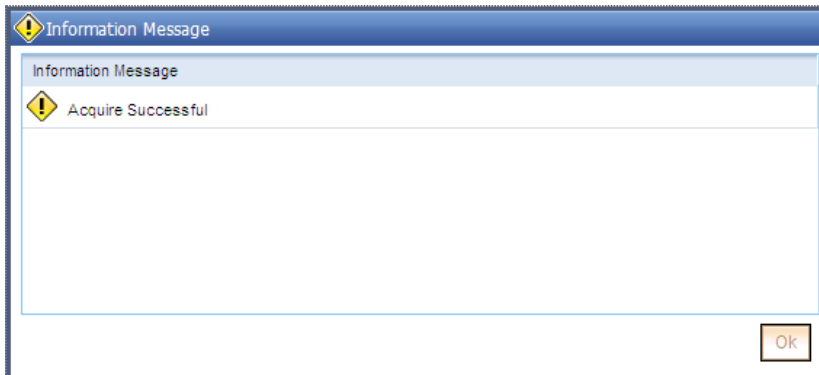
The approver can send the application back to the previous stage if the information provided is not adequate or choose to cancel it if the information captured is not satisfactory.

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

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

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

The following message gets displayed 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 '*Mudarabah* Document Verification' screen.

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

## Step 8. Document Verification Stage

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

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

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

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

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

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

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

## 1.16 Message Generation

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

### Step 9. Customer, Finance, Collateral, Facility, Account Creation

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



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



*Mudarabah Creation*

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