

Istisna Creation User Guide

Oracle FLEXCUBE Universal Banking

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1. Preface

1.1 Introduction

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

1.2 Audience

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

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

1.3 Documentation Accessibility

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

1.4 Abbreviations

The following abbreviations are used in this User Manual:

Abbreviation	Description
BPEL	Business Process Execution Language
WF	Workflow

1.5 Organization

This manual is organized into the following chapters:

Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Istisna</i> creation explains the workflow of <i>Istisna</i> finance and process of maintaining the prospective borrower or a finance applicant details.

Chapter 3	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.
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1.6 Related Documents

- Procedures User Manual

1.7 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Istisna Origination

2.1 Introduction

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

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

2.2 Stages in *Istisna*

Istisna 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 *Istisna*:

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

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

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

- Vehicle
- Home
- Others

2.3 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.

ORDLEADM_CVS_MAIN_TAB_CUSTOMER

The screenshot displays the 'Prospect Details' application window. The window title is 'Prospect Details'. It features a top navigation bar with 'New' and 'Enter Query' buttons. Below this are input fields for 'Lead Id *', 'Description', 'Reason', and 'Date of Enquiry'. A tabbed interface shows 'Customer' as the active tab, with 'Details' and 'Requested' as other options. A table with columns 'Sequence Number *', 'Type', 'Salutation', 'First Name', 'Middle Name', 'Last Name', and 'National Id' is visible. Below the table are various personal and contact details including 'Short Name *', 'Gender' (set to Male), 'Date of Birth', 'Mothers Maiden Name', 'Customer Category *', 'Country *', 'Nationality *', 'Language *', 'Mobile Number *', 'Landline Number', 'Office Number', 'Fax', 'Passport Number', 'Passport Issue Date', 'Passport Expiry Date', 'Passport Issue Place', 'Email', 'Dependents', and 'Marital Status' (set to Married). At the bottom, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following details in this screen:

Lead Id

Specify a unique identification for the prospective finance customer.

Description

Specify a suitable description for the prospective finance customer.

Request ID

The system generates the request ID.

Channel

Specify the channel.

Promotion Code

Specify the promotion code, if any.

Branch

Specify the branch code in which the application is processed.

Date of Request

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

New Account Number

The system displays the new account number.

Application Type

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

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

Current Status

The system displays the current status.

New Status

Select the new status from the option list.

Conversation ID

Select the conversation ID from the adjoining option list.

2.3.1 **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
- Remarried
- Separated
- Spouse Expired

2.3.2 Details Tab

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

ORDLEADM__CVS_MAIN__TAB_DETAIL

The screenshot displays the 'Prospect Details' form with the following sections and fields:

- Customer Information:** Lead Id *, Description, Reason, Date of Enquiry.
- Address Details:** Address Line 1 *, Address Line 2, Address Line 3, Contact Number, Zip, Country. Includes a 'Sequence Number *' and 'Address Type *' dropdown (Permanent, Mailing).
- Employment Details:** Address Line 1, Address Line 2, Address Line 3, Zip, Country, Phone Number, Extension, Contact, Contact Name, Contact Phone, Contact Extension, Comments, Department, Stated Years, Stated Months. Includes a 'Sequence Number *' and 'Employment Type' dropdown (Part Time).
- Footer:** Maker, Checker, Date Time, Mod No, Record Status, Authorization Status, and an Exit button.

Address Details

Seq No

The sequence number is automatically generated by the system.

Address Type

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

- Permanent
- Home
- Work
- Temporary
- Others

Mailing

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

Address Line 1 – 3

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

Contact Number

Specify the contact telephone number of the customer.

Zip

Specify the zip code associated with the address specified.

Country

Specify the country associated with the address specified.

Employment Details**Seq No**

The sequence number is automatically generated by the system.

Employment Type

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

- Part Time
- Full Time
- Contract Based

Employer

Specify the name of the employer of the prospective customer.

Occupation

Specify the occupation of the prospective customer.

Designation

Specify the designation of the prospective customer.

Employee Id

Specify the employee Id of the prospective customer.

Address Line 1 – 3

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

Zip

Specify the zip code associated with the office address specified.

Country

Specify the country associated with the employment address specified.

Phone No

Specify the official phone number of the prospective customer.

Extn

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

Contact

Specify the contact number of the prospective customer.

Contact Name

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

Contact Phone

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

Contact Extn

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

Comments

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

Department

Specify the department to which the customer belongs.

Stated Years

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

Stated Months

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

2.3.3 Requested Tab

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

You can capture the following details here:

Currency

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

Requested Amount

Specify the finance amount requested by the prospective customer.

EMI Amount

Specify the preferred EMI amount of the prospective customer.

Tenor (in months)

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

Rate

Specify the preferred profit rate of the prospective customer.

2.4 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.

ORSLEADM_SUMMARY

LBL_LOAN_PROSPECTS

Advanced Search Reset

Authorization Status [dropdown]
Request ID [text input]
Application Type [dropdown]
Loan Type [dropdown]
Branch [text input]

Record Status [dropdown]
Lead Id [text input]
Customer Id [text input]
Channel [dropdown]

Records per page 15 1 Of 1

	Authorization Status	Record Status	Request ID	LBL_DT_OF_REQ	Lead Id	Application Type	Customer Id	L
<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
- Lead Id
- Date of Enquiry

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

2.5 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.

ORDRULMT_CVS_MAIN_TAB_MAIN

The screenshot shows the 'Rule Maintenance' application window. At the top, there are input fields for 'Rule Id *', 'Account Description', and 'Type' (set to 'Retail'). A 'New Route' checkbox is checked. Below this is a 'Main | Risk Factor' tab. The 'Question Details' section contains a table with columns 'Question Id *', 'Category', and 'Question'. The 'Answer Details' section contains a table with columns 'Sequence Number *', 'Possible Answer', and 'Score'. At the bottom, there are fields for 'Maker', 'Checker', 'Mod No', 'Date Time', 'Record Status', and 'Authorization Status', along with an 'Exit' 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

2.5.1 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.

2.5.2 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.

ORDRULMT__CVS_MAIN__TAB_RULE

The screenshot displays the 'Rule Maintenance' application window. At the top, there are fields for 'Rule Id *' and 'Account Description', along with a 'Type' dropdown menu set to 'Retail' and a checked 'New Route' checkbox. Below this, the 'Risk Factor' tab is active, showing a table with columns for 'Risk Id *', 'Account Description', and 'Formula'. The table contains one entry with a 'Formula' value. At the bottom of the window, there are fields for 'Maker', 'Checker', 'Mod No', 'Date Time', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following details here:

Risk Id

Specify a unique identifier for the credit risk being maintained.

Description

Specify a suitable description for the credit risk.

2.5.2.1 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.

ORDRULMT__CVS_FORMULA

Sequence Number *	Condition	Result

Elements

Index

Functions

Braces

Operators

Logical Operators

Ok Exit

You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Condition

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

Result

Specify the result to be associated with the condition specified.

Elements

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

Functions

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

Braces

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

Operators

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

Logical Operators

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

2.5.3 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.

ORDRULMT_CVS_RATING

Sequence Number *	Score	Grade
-------------------	-------	-------

You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Score

Specify the score associated with a credit risk.

Grade

Specify the credit grade based on the score obtained.

2.5.4 Specifying Auto Decision Details

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

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

Specify the following details:

Serial Number *	Score	Credit Decision
1	10	AUTO REJECT
2	20	RECOMMEND REJECT
3	30	RECOMMEND APPROVE
4	40	AUTO APPROVE

Serial Number

The system displays the serial number.

Score

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

Auto Decision

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

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

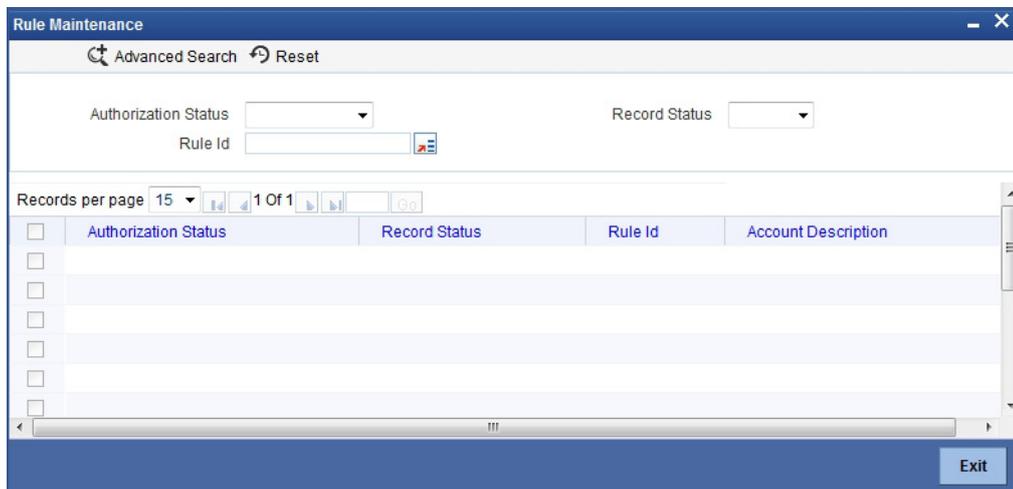
While creating finance, based on the applicant's credit score and auto decision mapping maintained in here, the system decides whether to approve, reject, recommend approval or recommend rejection of the application.

2.6 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.

ORSRULMT__SUMMARY



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

- Authorization Status
- Record Status
- Rule Id

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

2.7 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.

ORDRATMT__CVS_MAIN

The screenshot shows the 'LMC Eligibility Ratio' application window. It includes a 'New' button and an 'Enter Query' button. The main form has fields for 'Group Id *', 'Description', 'New Route' (checkbox), and 'Type' (dropdown menu set to 'Retail'). Below this is a 'Ratio Id' section with a table containing one row with columns for 'Ratio Id *', 'Description', and 'Formula'. The 'Formula' cell is highlighted in blue. At the bottom, there is a 'Range' section with fields for 'Maker', 'Checker', 'Mod No', 'Date Time:', and 'Record Status'. An 'Exit' button is located in the bottom right corner.

You can specify the following details in this screen:

Group Id

Specify a unique identification code for the ratio group.

Description

Specify a suitable description for the ratio group.

Type

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

- Retail
- Corporate

Ratio Id

Specify a unique identification for the credit ratio being maintained.

Description

Specify a suitable description for the credit ratio.

2.7.1 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.

ORDRATMT__CVS_FORMULA



You can specify the following details here:

Ratio Type

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

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

Condition

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

Elements

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

Functions

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

Braces

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

Operators

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

2.8 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.

ORSRATMT__SUMMARY

The screenshot shows a web application window titled "Credit Ratio Maintenance". At the top, there are "Advanced Search" and "Reset" buttons. Below this, there are search criteria: "Authorization Status" (a dropdown menu), "Record Status" (a dropdown menu), and "Group Id" (a text input field with a small icon to its right). Below the search criteria, there is a pagination control showing "Records per page" set to 15, "1 Of 1" records, and a "Go" button. The main area contains a table with the following columns: "Authorization Status", "Record Status", "Group Id", and "Description". The table is currently empty. At the bottom right of the window, there is an "Exit" button.

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

- Authorization Status
- Record Status
- Group Id

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

2.9 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.

ORDOVDMT_CVS_MAIN

Override Maintenance

New Enter Query

Process Code * New Route
Application Category * Type Retail

Stage

Stage * 1 Of 1
Description

Overrides

Sequence Number *	Condition	Error Code	Error Parameter
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Elements
Index
Functions
Braces
Operators
Logical Operators

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

Exit

You can specify the following details in this screen:

Process Code

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

Application Category

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

Type

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

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

Stage

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

Description

Specify a suitable description for the finance origination stage.

Overrides

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

Sequence Number

The sequence number is automatically generated by the system.

Condition

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

Error Code

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

Error Parameter

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

Elements

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

Functions

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

Braces

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

Operators

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

Logical Operators

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

2.10 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.

ORSOVDMT__SUMMARY

The screenshot shows a web application window titled "Override Maintenance". At the top, there are "Advanced Search" and "Reset" buttons. Below these are four search criteria: "Authorization Status" (a dropdown menu), "Record Status" (a dropdown menu), "Process Code" (a text input field with a search icon), and "Application Category" (a text input field with a search icon). Underneath the search area, there is a table with the following columns: "Authorization Status", "Record Status", "Process Code", and "Application Category". The table shows "1 Of 1" record. A scroll bar is visible on the right side of the table. At the bottom right of the window, there is an "Exit" button.

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

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

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

2.11 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.

ORDDOCTMT_CVS_MAIN

Document verify Maintenance

New Enter Query

Process Code *
Application Category *

Process Stages

Stage *
Stage

Document Details

Document Category * Document Type * Mandatory

BI Advices

Report Name *	Description	Template	Type	Format	Locale	Outcome
			Query	PDF	en-US	

Checklist Details

Sequence Number * Checklist Item * Mandatory

Maker
Checker

Date Time:
Date Time:

Mod No
Record Status
Authorization Status

Exit

You can specify the following details in this screen:

Process Code

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

Application Category

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

Stage

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

Stage Title

Specify a suitable description for the finance origination stage.

Document Details

Document Category

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

Document Type

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

Mandatory

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

- Mandatory

- Overridden
- Others

BI Advices

Report Name

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

Template

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

Format

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

- PDF
- RTF

Locale

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

- en-US

2.11.1 Process Flow (BPEL) Report

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

You can generate the report only if you maintain 'ORRPICAL_en_US.rtf' as the template.

You can generate this report in 'PDF' or 'RTF' formats.

Contents of the Report

This report contains the following details of the finance account:

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

2.12 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.

ORSDOCMT__SUMMARY

Summary

Advanced Search Reset

Authorization Status Record Status

Process Code Application Category

Records per page 15 1 Of 1 Go

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

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

2.13 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.

ORDCATMT_CVS_MAIN_TAB_MAIN

Application Category Maintenance Detail

New Enter Query

Application Category *
Category Description

Application Type: Retail
Rule Id
Ratio Id
Pricing Group

Main Agency

Product Details

Product Code *	Product Description	Default	External Credit Check Required	LBL_CR_CK_REQ_FOR	LBL_AMT_BASIS	Amc
		<input type="checkbox"/>	<input checked="" type="checkbox"/>	LBL_ALL_APPLICANTS	<input type="checkbox"/>	

Account Class Details

Account Class	Account Description	Default
		<input type="checkbox"/>

Offer Details

Offer Id *	No of Installments	Units	Frequency	Rate	Rate Code	Default
		Daily				<input type="checkbox"/>

Maker
Checker

Date Time:
Date Time:

Mod No
Record Status
Authorization Status

Exit

You can specify the following details in this screen:

Application Category

Specify a unique identification for the finance application category.

Category Description

Specify a suitable description for the finance application category.

Rule Id

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

Ratio Id

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

Pricing Group

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

2.13.1 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
- Bullet

Frequency

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

Rate

Specify the profit rate to be associated with the finance.

Rate Code

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

Spread

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

Effective Rate

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

Default

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

2.13.2 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.

ORDCATMT__CVS_MAIN__TAB_AGENCY

The screenshot shows the 'Application Category Maintenance Detail' window. At the top, there are input fields for 'Application Category *', 'Category Description', 'Application Type' (set to 'Retail'), 'Rule Id', 'Ratio Id', and 'Pricing Group'. Below this is a 'Main' tab with a sub-tab 'Agency'. Under 'Agency', there is a 'Credit Agency' table with columns 'Agency Code *' and 'Agency Name'. Below that is a 'Bureau Details' table with columns 'Bureau Code *', 'Bureau', and 'LBL_CALL_PRIO'. The bottom of the screen has a footer with fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', and an 'Exit' button.

You can specify the following details in this screen:

Credit Agency

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

Agency Code

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

Agency Name

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

Bureau Details

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

Bureau Code

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

Bureau

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

2.14 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.

ORSCATMT__SUMMARY

Category Details

Advanced Search Reset

Authorization Status [dropdown] Record Status [dropdown]
Application Category [text input] Application Type [dropdown]

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	Authorization Status	Record Status	Application Category	Category Description	Application Type
<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
- Application Category

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

2.15 Maintaining Pricing Details

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

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

Specify the following details:

Pricing Group

Specify a unique name to identify the price group.

Description

Specify a brief description of the price group.

Price Type

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

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

Pricing Details

Specify the following details.

Price ID

Specify a unique price ID.

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

Price Description

Specify a brief description of the price ID.

Default

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

Formula

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

Sequence Number *	Condition	Score
1		

Elements:

Index:

Functions:

Braces:

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 pricing details or select the element from the option list provided.

Functions

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

Braces

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

Operators

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

Logical Operators

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

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

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

Offer

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

<input checked="" type="checkbox"/>	Sequence Number *	Score From	Score Up To	Rate	No of Installments	Frequency	Units
<input checked="" type="checkbox"/>	1						Monthly

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

Sequence Number

The system displays the sequence number.

Score From

Specify the minimum score range for the offer.

Score Up To

Specify the maximum score range for the offer.

Rate

Specify the loan rate for the loan.

No of Installments

Specify the Number of Loan Installments/Schedules.

Frequency

Specify the Loan Schedule Frequency.

Units

Specify the Loan Schedule Frequency Unit/Basis.

2.16 Stages in Istisna Finance Origination

The different stages in *Istisna* 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
- Application Management Verification
 - Information captured in the application verification stage is verified for the second time.
- Internal Blacklist Check
 - Information against Internal blacklist of customers is verified.
 - KYC Review
- External Blacklist Check
 - Information against external blacklist of customers is verified.
 - KYC Review
- Underwriting
 - Collateral Valuation Information
 - Applicant Financial Ratios
 - Applicant Credit Score
 - Applicant Bureau Report
 - Finance Offers
 - Finance Schedules
 - FINANCE Charges
 - Field Investigation
 - Document Capture
 - 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
- Finance Application Details Upload
 - Customer Creation
 - Customer Account Creation

- Finance Account Creation
- Collateral Creation
- Advice Generation
- User Acceptance
- Disbursement of Istisna
- Manual Liquidation

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

2.16.1 Process Flow Diagram

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

2.16.2 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	The following details are captured as part of this stage Application Details Applicant Details Requested Finance Details Limits Information Collateral Details Check List User Defined Fields and Comments Document Capture	ORDISTAE	PRO-CEED, CANCEL
2	Application Verification	The details captured as part of 'Application Entry' stage is verified	ORDISTAV	PRO-CEED, RETURN, CANCEL
3	Application Management Verification	The details captured as part of 'Application Entry' stage is verified if approval level is more than 1.	ORDISTMV	PRO-CEED, RETURN, CANCEL
4	Internal Blacklist Check	The Customer details captured as part of 'Application Entry' stage can be verified for Internal Blacklist check	ORDISTKI	PRO-CEED, CANCEL
5	External Blacklist Check	The Customer details captured as part of 'Application Entry' stage can be verified for External Blacklist check	ORDISTKE	PRO-CEED, CANCEL

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

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

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

Branch Code

The system displays the branch code here.

Lead ID

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

Enquiry ID

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

Application Branch

Specify the application branch.

Application Number

System displays the application number of the customer.

User Reference Number

Specify the user reference number for the finance application.

Priority

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

- Low
- Medium
- High

Status

The status of the application gets displayed here.

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

2.16.3 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 Group

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

KYC Required

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

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

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

Auto Decision Required

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

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

External Credit Check Required

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

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

The credit check initiation happens before underwriting stage.

Applicant Details

Type

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

- Primary
- Co-Applicant

Existing

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

Default

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

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

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

Local Branch

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

Customer No

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

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

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

Short Name

Specify the short name of the applicant.

Customer Name

Specify the customer name.

Responsibility

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

Liability

Specify the liability for all parties other than primary applicant.

RM ID

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

RM Name

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

Country

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

SSN

Specify the SSN of the customer.

Language

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

Customer Category

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

Nationality

Specify the nationality of the customer.

Financial Currency

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

Mobile ISD Code +

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

Mobile Number

Specify the mobile number of the customer.

Telephone ISD Code +

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

Landline Number

Specify the landline number of the customer.

E-mail

Specify the E-mail address of this customer.

Fax ISD Code+

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

Fax

Specify the fax number of the customer.

Retail**First Name**

Specify the First name of the customer.

Middle Name

Specify the Middle name of the customer.

Last Name

Specify the Last name of the customer.

Salutation

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

- Mr.
- Mrs
- Miss
- Dr

Gender

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

- Male
- Female

Birth Place

Specify the birth place of the customer.

Birth Country

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

Date of Birth

Specify the date of birth of the customer.

Mother Maiden Name

Specify the mother maiden name.

Passport Number

Specify the passport number of beneficial owner.

Passport Issue Date

Specify the issue date of the passport.

Passport Expiry Date

Specify the expiry date of the passport.

Marital Status

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

- Single

- Married
- Divorcee
- Remarried
- Separated
- Spouse Expired

Dependents

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

Corporate Details**Incorp Date**

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

Capital

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

Net Worth

Specify the Net worth of the customer organization,

Business Description

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

Country

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

Power of Attorney

Note

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

Power of Attorney

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

Holder Name

The person who has been given the power of attorney.

Address

Specify the address of the power of attorney holder.

Country

Specify the country of the power of attorney holder.

Nationality

Specify the nationality of the power of attorney holder.

Telephone ISD Code +

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

Telephone Number

Specify the telephone number of the power of attorney holder.

Account Details

Account Branch

Select the account branch from the adjoining option list.

Account Number

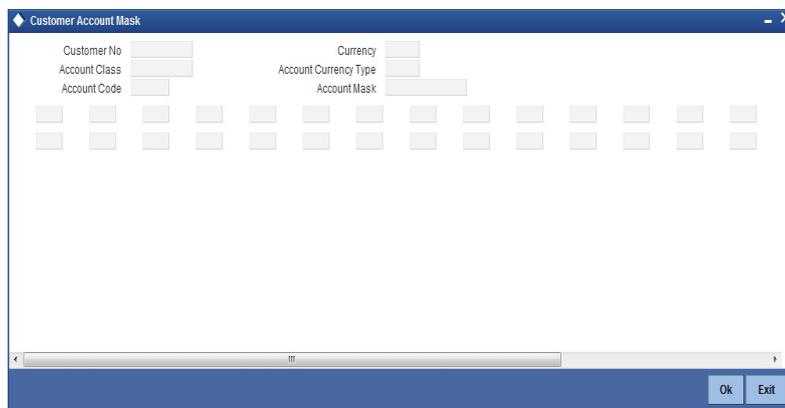
The account number gets generated when you click on 'Default' button, after specifying the account class.

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

Account Class

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

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



US Resident Status

Permanent US Resident Status

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

Visited US in last 3 years?

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

2.16.4 Capturing Customer MIS

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

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

2.16.5 Capturing Customer Account MIS

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

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

2.16.6 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.

ORDISTAE__CVS_MAIN__TAB_DETAIL

The screenshot displays the 'LBL_IJT_LOAN_ORG' application window. At the top, there are navigation options 'New' and 'Enter Query'. The main form is divided into several sections:

- Workflow Reference #**: A text input field.
- Priority**: A dropdown menu set to 'Low'.
- Application Category ***, **Product Code ***, **Description**, **Application Branch ***, and **Application Date ***: Text input fields.
- Lead Id** and **Enquiry ID**: Text input fields.
- Application Number ***, **User Reference ***, **Application Priority** (dropdown set to 'Low'), and **Application Status** (dropdown set to 'Application Entry'):

Applicant Details section includes:

- Type**: Dropdown set to 'Primary'.
- Local Branch**, **Customer No**, and **Customer Name**: Text input fields.

A horizontal tab bar contains: **Main** (selected), **Details**, **Financial**, **Requested**, **Limit**, **Collateral**, and **Comments**.

Address Details section (1 Of 1):

- Address Type ***: Dropdown set to 'Permanent', with a 'Current' checkbox below it.
- Address Line 1 ***, **Address Line 2**, and **Address Line 3**: Text input fields.
- Country**, **Zip**, and **Contact Number**: Text input fields.

Employment Details section (1 Of 1):

- Employer ***, **Employment Type** (dropdown set to 'Full Time'), **Occupation**, **Designation**, and **Employee Id**: Text input fields.
- Address Line 1**, **Address Line 2**, and **Address Line 3**: Text input fields.
- Country**, **Zip**, and **Phone Number**: Text input fields.
- Extension**, **Contact Phone**, **Contact Name**, **Contact Extension**, **Comments**, and **Department**: Text input fields.

At the bottom, there is a navigation bar with links: **Documents**, **Customer Dedupe**, **LBL_FIN_DDP**, **Customer MIS**, **MIS**, **Customer/Account Fields**, and **Party Details**. Below this is a 'Remarks' section with 'Prev Remarks' and 'Remarks' labels, an 'Outcome' dropdown set to 'Audit', and an 'Exit' button.

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

2.16.7 Financials Tab

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

ORDISTAE__CVS_MAIN_TAB_FINANCIAL

The screenshot displays the 'LBL_IST_LOAN_ORG' application window. At the top, there are fields for 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Category', 'Product Code', 'Description', 'Application Branch', and 'Application Date'. Other fields include 'Lead Id', 'Enquiry ID' (with a 'Default' button), 'Application Number', 'User Reference', 'Application Priority' (set to 'Low'), and 'Application Status' (set to 'Application Entry').

The 'Applicant Details' section includes 'Type' (set to 'Primary'), 'Local Branch', 'Customer No', and 'Customer Name'. Below this is a tabbed interface with 'Main', 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', and 'Comments'. The 'Financial' tab is active, showing 'Income Details' and 'Liability Details' sections.

Income Details: A table with columns: Income Type, Frequency, Currency, Amount. One row is visible with 'Salary' selected for Income Type and 'Monthly' for Frequency.

Liability Details: A table with columns: Liability Type, Liability Sub Type, Frequency, Currency, Amount, Account Balance, Start Date, End Date. One row is visible with 'Loan' selected for Liability Type and 'Monthly' for Frequency.

The 'Asset Details' section is divided into 'Vehicle' and 'Home' sub-sections. The 'Vehicle' sub-section includes fields for 'Type' (set to 'Vehicle'), 'Asset Sub Type', 'Description', 'Currency', 'Asset Value', 'Make', 'Model', 'Manufacture Year', 'Body', and 'Reg#'. The 'Home' sub-section includes fields for 'Address Line 1', 'Address Line 2', 'Address Line 3', 'Width', 'Length', and 'Occupancy'.

At the bottom, there are navigation options: 'Documents', 'Customer Dedupe', 'LBL_FIN_DDP', 'Customer MIS', 'MIS', 'Customer/Account Fields', and 'Party Details'. A 'Prev Remarks' button is on the left, and an 'Outcome' dropdown (set to 'Audit') and an 'Exit' button are on the right.

Income Details

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

Income Type

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

- Salary
- Rent
- Business
- Others

Currency

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

Amount

Specify the amount that the customer draws as his income.

Frequency

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

- Daily

- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly

Liability Details

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

Liability Type

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

- Finance
- Lease
- Rent
- Others

Liability Sub Type

Specify the sub type corresponding to the liability.

Frequency

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

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

Amount

Specify the amount that the customer pays as his liability.

Account Balance

Specify the balance associated with the liability account.

Start Date

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

End Date

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

Asset Details

Type

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

- Vehicle
- Home
- Others

Asset Sub Type

Specify the sub type associated with the asset.

Description

Specify a suitable description for the asset type.

Asset Value

Specify the value associated with the asset.

Vehicle

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

Make

Specify the make of the vehicle.

Model

Specify the model of the vehicle.

Manufacturing Year

Specify the year of manufacture of the vehicle.

Body

Specify the body details of the vehicle.

Reg#

Specify the registration number of the vehicle.

Home**Address Line 1-3**

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

Width

Specify the width of the customer's residence.

Length

Specify the length of the customer's residence.

Occupancy

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

2.16.8 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.

ORDISTAE_CVS_MAIN_TAB_REQUESTED

The screenshot displays the 'Requested' tab of the LBL_IJT_LOAN_ORG application. The interface includes a top navigation bar with 'New' and 'Enter Query' options. Below this, there are several input fields for application details, including 'Workflow Reference #', 'Priority' (set to Low), 'Application Category', 'Product Code', 'Description', 'Application Branch', and 'Application Date'. Applicant details are also visible, such as 'Type' (Primary), 'Local Branch', 'Customer No', and 'Customer Name'. The 'Requested' tab is active, showing fields for 'Requested Currency', 'Requested Amount', 'Tenor (In Months)' (set to 12), 'No of Installments', 'Frequency', and 'Unit' (set to Daily). A table for 'LBL_ITEMIZATION_DTLS' is present at the bottom, with columns for 'Serial No', 'Itemization', 'Amount', and 'Comments'. The interface also includes a navigation bar at the bottom with options like 'Documents', 'Customer Dedupe', 'LBL_FIN_DDP', 'Customer MIS', 'MIS', 'Customer/Account Fields', and 'Party Details'.

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

Finance Requested

Requested Currency

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

Requested Amount

Specify the amount requested corresponding to the itemization specified.

Tenor (In Months)

Enter the tenor in months.

Rate

Enter the profit rate for the finance.

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.

No of Installments

Specify the requested Number of Finance Installments/Schedules.

Frequency

Specify the requested Finance Schedule Frequency.

Unit

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

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

- No of installments
- Frequency
- Unit

Financing against Salary

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

Financing Purpose

Give a brief description on the purpose of financing.

Itemization Details

Itemization

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

Amount

Specify the amount requested corresponding to the itemization specified.

Comments

Give your comments, if any corresponding to the itemization.

2.16.9 Limits Tab

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

ORDISTAE__CVS_MAIN__TAB_LINE

The screenshot shows the 'Istisnaa Application Entry' form with the 'Limits' tab selected. The form is divided into several sections: 'Liability Details', 'Line Details', and 'Pool Details'. The 'Liability Details' section includes fields for Liability No, Liability Name, Liability Branch, Liability Currency, and Overall Limit. The 'Line Details' section includes fields for Line Code, Line Serial, Main Line Code, Line Currency, Expected Limit Amount, Collateral Amount, Effective Line Amount Basis (with a dropdown menu), Effective Line Amount, and Additional Line Amount. The 'Pool Details' section includes fields for Pool Code (with a 'Default' button), Pool Description, Pool Currency, Pool Amount, and Pool Utilized. At the bottom of the form, there are tabs for 'Documents', 'KYC Review', 'Home Asset', 'Vehicle Asset', 'Equipment Asset', and 'Inventory Tracking'. A 'Remarks' field is present, along with an 'Audit' button and an 'Outcome' dropdown menu.

You can specify the following details here:

Liability Details

Liability Number

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

Liability Name

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

Liability Branch

Specify the branch in which liability is associated.

Liability Currency

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

Overall Limit

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

Line Details**Line Code**

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

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

Line Serial

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

Line Branch

Select the line branch code from the adjoining option list.

Main Line Code

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

Line Currency

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

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

Once the entry is authorized you cannot change the currency.

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

Expected Limit Amount

Enter the expected limit amount.

Collateral Amount

The system displays the collateral amount here.

Effective Line Amount Basis

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

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

Effective Line Amount

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

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

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

Additional Line Amount

Enter the effective line amount.

Pool Details

Pool Code

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

Pool Description

Specify a brief description of the collateral pool here.

Pool Currency

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

Pool Amount

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

Pool Utilized

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

2.16.10 Collaterals Tab

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

ORDISTAE_CVS_MAIN_TAB_COLLATERAL

The screenshot shows the 'Collateral' tab of the 'LBL_LIST_LOAN_ORG' application. The interface includes several sections for data entry:

- Workflow Reference #**: Input field with a 'Priority' dropdown set to 'Low'.
- Application Information**: Fields for Application Category, Product Code, Description, Application Branch, Application Date, Lead Id, Enquiry ID, Application Number, User Reference, Application Priority, and Application Status.
- Applicant Details**: Fields for Type (Primary), Local Branch, Customer No, and Customer Name.
- Collateral Details**: Fields for Collateral Branch, Collateral Id, Collateral Description, Collateral Currency, Collateral Value, Start Date, End Date, Collateral Category, Collateral Type (Normal), Linked Percent, Linked Amount, Haircut %, Revaluation Date, Revision Date, Charge Type (Mortgage), Utilization Order, and Commitment Product.
- Market Value Based**: Fields for Security Id, Number Of Units / Nominal Value, and Cap Amount.
- Guarantor Based**: Fields for Guarantor Id and Rating.
- Haircut Schedule**: A table with columns for Effective Date and Haircut %.
- Vehicle Details**: Fields for Vehicle ID, Vehicle Number, Year, Make, Model, Body, Usage, Valuation Source (None), and Valuation Status (Not Required).
- Covenant Details**: A table with columns for Covenant Name, Description, Reversal Date, Mandatory, Grace Days, Notice Days, Due Date On, and Frequency (Monthly).

The bottom of the window features a navigation bar with links to 'Documents', 'Customer Dedupe', 'LBL_FIN_DDP', 'Customer MIS', 'MIS', 'Customer/Account Fields', and 'Party Details'. It also includes 'Prev Remarks', 'Remarks', 'Outcome' (with an 'Audit' button), and an 'Exit' button.

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

Collateral Details

Collateral Branch

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

Collateral ID

Select the collateral ID from the adjoining option list.

Collateral Description

Give a brief description on the collateral.

Collateral Currency

Select the collateral currency from the adjoining option list.

Collateral Value

Specify the collateral value.

Start Date and End Date

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

Collateral Category

Select the collateral category from the adjoining option list.

Collateral Type

Select the collateral from the adjoining drop down list.

The options are:

- Market based
- Guarantee
- Normal

Linked Percent

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

Linked Amount

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

Haircut %

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

Revalue Collateral

Check this box to revalue the collateral.

Revaluation Date

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

Revision Date

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

Charge Type

Select the charge type from the adjoining drop down list:

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

Utilization Order

Specify the utilization order.

Commitment Product

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

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

Market Value Based**Security ID**

Select the security id from the option list.

Number of units/Nominal value

Specify the number of units.

Cap Amount

Specify the cap amount.

Guarantor Based**Guarantor ID**

Select the Guarantor Id from the option list.

Rating

The system displays the rating.

Vehicle Details

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

Identification Number

Enter the unique identification number associated with the vehicle.

Year

Specify the year of manufacture for the vehicle.

Make

Specify the make of the vehicle.

Model

Specify the vehicle model.

Body

Specify the vehicle body details.

Usage

Specify the mileage used by the vehicle till date.

Note

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

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

2.16.11 Comments Tab

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

ORDISTAE_CVS_MAIN_TAB_COMMENTS

The screenshot shows the 'Istisnaa Application Entry' window with the 'Comments' tab selected. The window contains several input fields for application details, a table for comments, and a navigation bar at the bottom. The 'Comments' table has the following structure:

Sequence Number *	Comments	Comment By	Comment Date

You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Comments

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

Comment By

The system defaults the name of the commenter..

Comment Date

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

2.16.12 Capturing Document Details

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

Here, you need to specify the following details:

Document Category

Specify the category of the document to be uploaded.

Document Reference

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

Document Type

Specify the type of document that is to be uploaded.

Upload

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

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

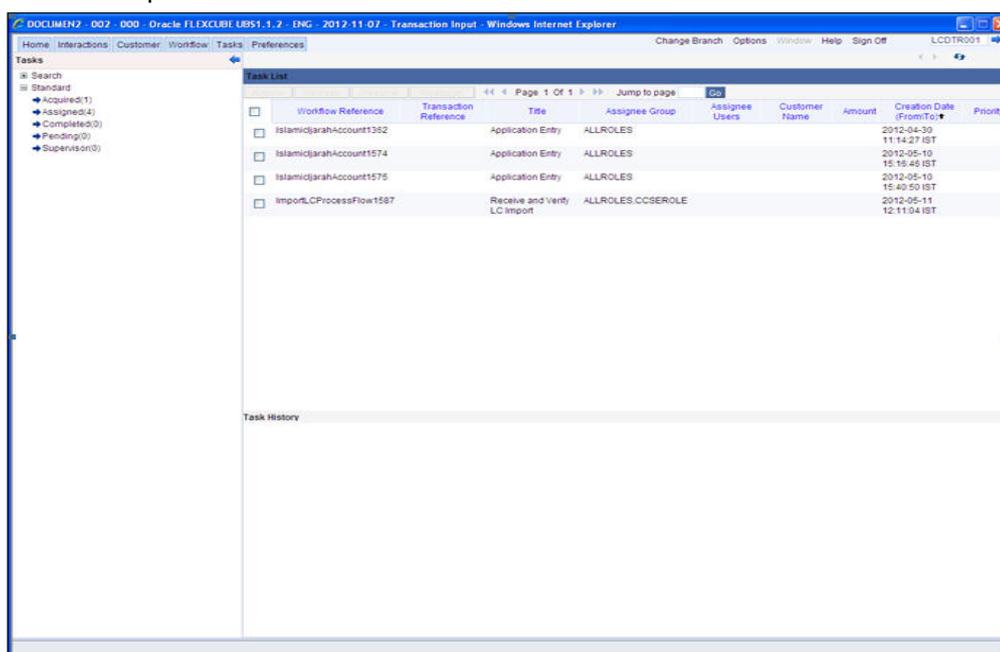
View

Click 'View' to view the document uploaded.

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

Stage Title	Function Id	Doc Callform Exists	Upload(Available/ Not Available)	View(Availabl e/Not Available)
Application Entry	ORDISTAE	Available	Available	Available
Application Verifi- cation	ORDISTAV	Available	Available	Available
Application Man- agement Verifica- tion	ORDISTMV	Available	Available	Available
Internal Blacklist Check	ORDISTKI	Available	Available	Available
External Blacklist Check	ORDISTKE	Available	Available	Available
Underwriting	ORDISTUD	Available	Available	Available
Finance Approval	ORDISTAR	Available	Available	Available
Document Verifica- tion	ORDISTDV	Available	Available	Available
Customer / Account / Facility / Finance / Collat- eral Creation	ORDITMCU	Available	Available	Available
User Acceptance	ORDITUSA	Not Avail- able		
Disbursement of Istisnaa		Not Avail- able		
Manual Liquidation	ORDITPMT	Not Avail- able		

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



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

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

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 'Istisna Finance 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 'Istisna Application Verification' screen.

ORDISTAV_CVS_MAIN_TAB_CUSTOMER

The screenshot shows the 'LBL_IST_LOAN_ORG' application management verification screen. It features a top navigation bar with 'New' and 'Enter Query' options. The main area is divided into several sections: 'Workflow Reference #', 'Priority' (Low), 'Application Category', 'Product Code', 'Description', 'Application Branch', and 'Application Date'. Below these are 'Applicant Details' and 'Account Details' sections. The 'Applicant Details' section includes a table with columns for 'Type', 'Existing', 'Local Branch', 'Customer No', 'Default', 'Short Name', 'Customer Name', 'National Id', and 'Responsit'. The 'Default' column is checked. Below the table, there are sections for 'Country', 'Nationality', 'Language', 'SSN', 'Customer Category', 'Financial Currency', 'Group Code', 'Landline Number', 'LBL_MOB_ISD', 'Mobile Number', 'LBL_FAX_ISD', 'Fax', 'Email', 'Passport Number', 'Passport Issue Date', and 'Passport Expiry Date'. The 'Account Details' section includes 'Customer Account', 'Branch', 'Account Class', 'Account Number', 'Power of Attorney', 'LBL_HOLDNAME', 'LBL_HOLDADD', 'LBL_HOLDCNTY', 'LBL_HOLDNLTY', 'LBL_HOLDTELISD', 'LBL_HOLDTELNO', and 'LBL_US_RES_STAT'. The bottom of the screen shows a navigation bar with tabs like 'Documents', 'Customer Dedupe', 'LBL_FIN_DDP', 'Customer MIS', 'MIS', 'Customer/Account Fields', and 'Party Details'. An 'Outcome' dropdown menu is set to 'Audit', and an 'Exit' button is visible.

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

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

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

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

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

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

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 'Istisna Application Management Verification' screen.

ORDISTMV_CVS_MAIN_TAB_CUSTOMER

The screenshot displays the 'LBL_IJT_LOAN_ORG' application window. At the top, there are fields for 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Category', 'Product Code', 'Description', 'Application Branch', and 'Application Date'. Other fields include 'Lead Id', 'Enquiry ID' (set to 'Default'), 'Application Number', 'User Reference', 'Application Priority' (set to 'Low'), and 'Application Status' (set to 'Application Entry').

The 'Applicant Details' section includes 'Type' (set to 'Primary'), 'Local Branch', 'Customer No', and 'Customer Name'. Below this is a tabbed interface with 'Main', 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', and 'Comments'. The 'Main' tab is active, showing 'Channel', 'Intermediary Group', and checkboxes for 'KYC Required' and 'External Credit Check Required', as well as 'Auto Decision Required'.

A table below the tabs shows a list of applicants with columns: Type, Existing, Local Branch, Customer No, Default, Short Name, Customer Name, National Id, and Resposit. One entry is visible with 'Type' set to 'Primary' and 'Existing' checked.

The bottom section contains various personal and financial details:

- Country, Nationality, Language, SSN, Customer Category, Financial Currency, Group Code, LBL_TEL_ISD, Landline Number, LBL_MOB_ISD, Mobile Number, LBL_FAX_ISD, Fax, Email, Passport Number, Passport Issue Date, Passport Expiry Date.**
- First Name, Middle Name, Last Name, Salutation (Mr.), Gender (Male), LBL_PLACE_OF_BIRTH, Birth Country, Date of Birth, Mothers Maiden Name, Marital Status (Married), Dependents, LBL_CORP_DTLS, Date, Capital, Net Worth, Business Description, Country.**
- Account Details:** Customer Account, Branch, Account Class, Account Number.
- Power of Attorney:** LBL_PA_ISSUED, LBL_HOLDNAME, LBL_HOLDADD, LBL_HOLDCNTY, LBL_HOLDNLTY, LBL_HOLDTELISD, LBL_HOLDTELNO.
- LBL_US_RES_STAT:** LBL_VISITED_US, LBL_PERM_US_RES.

The bottom of the screen features a navigation bar with 'Documents', 'Customer Dedupe', 'LBL_FIN_DDP', 'Customer MIS', 'MIS', 'Customer/Account Fields', and 'Party Details'. Below this is a 'Remarks' section with 'Prev Remarks' and 'Remarks' fields, and an 'Outcome' dropdown menu (set to 'Audit') 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 system displays the information message as "...xxx Acquire Successful"

Step 4. Internal Blacklist Check Stage

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

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

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

ORDISTKI_CVS_MAIN_TAB_CUSTOMER

The screenshot displays the 'ORDISTKI_CVS_MAIN_TAB_CUSTOMER' window. At the top, there are search and filter options including 'Workflow Reference #', 'Priority' (set to Low), 'Application Category', 'Product Code', 'Description', 'Application Branch', 'Application Date', 'Lead Id', 'Enquiry ID', 'Application Number', 'User Reference', 'Application Priority', and 'Application Status' (set to Application Entry).

The 'Applicant Details' section includes fields for 'Type' (Primary), 'Local Branch', 'Customer No', and 'Customer Name'. Below this is a tabbed interface with 'Main' selected, and sub-tabs for 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', and 'Comments'. There are checkboxes for 'KYC Required' and 'External Credit Check Required', and 'Auto Decision Required'.

A table titled 'Applicant Details' shows a list of customers. The table has columns: Type, Existing, Local Branch, Customer No, Default, Short Name, Customer Name, National Id, and Responsit. One record is visible with Type 'Primary', Existing checked, and Default selected.

The bottom section contains various personal and account details:

- Personal Info:** Country, Nationality, Language, SSN, Customer Category, Financial Category, Group Code, LBL_TEL_ISD, Landline Number, LBL_MOB_ISD, Mobile Number, LBL_FAX_ISD, Fax, Email, Passport Number, Passport Issue Date, Passport Expiry Date.
- Identification:** First Name, Middle Name, Last Name, Salutation (Mr.), Gender (Male), LBL_PLACE_OF_BIRTH, Birth Country, Date of Birth, Mothers Maiden Name, Marital Status (Married), Dependents.
- Account Details:** Customer Account, Branch, Account Class, Account Number.
- Power of Attorney:** LBL_HOLDNAME, LBL_HOLDADD, LBL_HOLDCNTY, LBL_HOLDNLTY, LBL_HOLDTELUSD, LBL_HOLDERTELNO.
- Other:** LBL_US_RES_STAT, LBL_VISITED_US, LBL_PERM_US_RES.

At the bottom, there are navigation buttons: 'Prev Remarks', 'Remarks', 'Outcome' (with an 'Audit' dropdown), and 'Exit'.

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

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

The screenshot shows the 'KYC Review' window. At the top, there are fields for 'Application Number' and 'Customer No'. Below this, the 'KYC Review Details' section is divided into two columns. The left column contains fields for 'Local Branch', 'First Name', 'Middle Name', 'Last Name', 'Date of Birth', 'Country', and 'Nationality'. The right column contains 'KYC Internal Status', 'KYC Internal Remarks', 'SDN Status', and 'SDN Remarks'. A 'Review' button is located below the 'SDN Remarks' field. At the bottom right, there are 'Ok' and 'Cancel' buttons.

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

The screenshot shows the 'KYC Maintenance Summary' window. It features search filters for 'Authorization Status', 'Record Status', 'KYC Reference', 'KYC Customer Type', 'Full Name of Customer', and 'Risk Level'. Below the filters are 'Export', 'Search', 'Advanced Search', 'Refresh', and 'Reset' buttons. A table displays the following data:

Authorization Status	Record Status	KYC Reference	Full Name of Customer	KYC Customer Type	Risk Level
Authorized	Open	000ZKYC112450005	MILLER	Retail Customer	Level 1
Authorized	Open	001ZKYC112450004	WARDRU S	Retail Customer	Level 2
Authorized	Open	001ZKYC112450005	CLARKS	Retail Customer	Level 2
Authorized	Open	001ZKYC112450007	PULASCAR AAPOUL	Retail Customer	Level 1
Authorized	Open	001ZKYC112450001	GOLDSMITH M	Retail Customer	Level 1
Authorized	Open	001ZKYC112450002	COMMERZAG SUOP	Retail Customer	Level 3
Authorized	Open	001ZKYC112450003	ALLENA PUAL	Retail Customer	Level 2
Authorized	Open	001ZKYC112450006	SCOTTS	Retail Customer	Level 3
Authorized	Open	019ZKYC112490001	DSFSDF	Retail Customer	Level 1
Authorized	Open	022ZKYC121530002	022003725	Retail Customer	Level 1
Authorized	Open	WB1ZKYC121300003	David Walter	Retail Customer	Level 1

The screenshot shows the 'Alias Names Summary' window. It has search filters for 'Name' and 'Date of Birth'. Below the filters are 'Export', 'Search', 'Advanced Search', 'Refresh', and 'Reset' buttons. A table displays the following data:

Name	Date of Birth	Country
BHARAT		

Once reviewed the verifier provides the review status and remarks.

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

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

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

If the customer details do not match any of the displayed records, select the action 'CLEARED' from the drop-down list adjoining the 'Audit' button. Click the 'Save' icon in the tool bar to save the record. The system displays the information message as ".The task is completed successfully. The Workflow Reference Number is ...xxx"

Step 5.External Blacklist Check Stage

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

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

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

ORDISTKE_CVS_MAIN_TAB_CUSTOMER

The screenshot shows the 'ORDISTKE_CVS_MAIN_TAB_CUSTOMER' window. At the top, it displays 'Workflow Reference #' and 'Priority' (Low). Below this are fields for 'Application Category', 'Product Code', 'Description', 'Application Branch', and 'Application Date'. To the right, there are fields for 'Lead Id', 'Enquiry ID', 'Application Number', 'User Reference', 'Application Priority', and 'Application Status'. The 'Applicant Details' section includes 'Type' (Primary), 'Local Branch', 'Customer No', and 'Customer Name'. A tabbed interface shows 'Main', 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', and 'Comments'. The 'Requested' tab is active, showing a table with columns: Type, Existing, Local Branch, Customer No, Default, Short Name, Customer Name, National Id, and Responsibility. Below the table are various personal and financial fields, including Country, Nationality, Language, SSN, Customer Category, Financial Currency, Group Code, LBL_TEL_ISD, Landline Number, LBL_MOB_ISD, Mobile Number, LBL_FAX_ISD, Fax, Email, Passport Number, Passport Issue Date, and Passport Expiry Date. There are also fields for First Name, Middle Name, Last Name, Salutation, Gender, LBL_PLACE_OF_BIRTH, Birth Country, Date of Birth, Mothers Maiden Name, Marital Status, Dependents, LBL_CORP_DTLS, Date, Capital, Net Worth, and Business Description. On the right, 'Account Details' includes Customer Account, Branch, Account Class, and Account Number. 'Power of Attorney' fields include LBL_HOLDNAME, LBL_HOLDADD, LBL_HOLDCNTY, LBL_HOLDNLTY, LBL_HOLDTELISD, and LBL_HOLDERTELNO. At the bottom, there are checkboxes for LBL_PA_ISSUED, LBL_VISITED_US, and LBL_PERM_US_RES. The window footer contains navigation buttons like 'Prev Remarks', 'Remarks', 'Outcome', and 'Exit'.

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

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

ORCISLKY_CVS_MAIN

The screenshot shows the 'KYC Review' window. At the top, there is an 'Application Number' field. Below it, the 'KYC Review' section features a table with columns: Customer No, First Name, Last Name, Date of Birth, Country, Internal, Internal Remarks, and External. The table currently contains one row of data. At the bottom right, there are 'Ok' and 'Exit' buttons.

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

The screenshot shows the 'KYC Maintenance Summary' window. It features a search area with fields for Authorization Status, KYC Reference, KYC Customer Type, Record Status, Full Name of Customer, and Risk Level. Below the search area is a table with the following data:

Authorization Status	Record Status	KYC Reference	Full Name of Customer	KYC Customer Type	Risk Level
Authorized	Open	000ZKYC112450005	MILLER	Retail Customer	Level 1
Authorized	Open	001ZKYC112450004	WARDRU S	Retail Customer	Level 2
Authorized	Open	001ZKYC112450005	CLARKS	Retail Customer	Level 2
Authorized	Open	001ZKYC112450007	PULASCAR AAPOUL	Retail Customer	Level 1
Authorized	Open	001ZKYC112450001	GOLDSMITH M	Retail Customer	Level 1
Authorized	Open	001ZKYC112450002	COMMERZAG SUOP	Retail Customer	Level 3
Authorized	Open	001ZKYC112450003	ALLENA PUAL	Retail Customer	Level 2
Authorized	Open	001ZKYC112450006	SCOTTS	Retail Customer	Level 3
Authorized	Open	019ZKYC112490001	DSFSDF	Retail Customer	Level 1
Authorized	Open	022ZKYC121530002	022003725	Retail Customer	Level 1
Authorized	Open	WB1ZKYC121300003	David Walter	Retail Customer	Level 1

The screenshot shows the 'Alias Names Summary' window. It features search fields for Name, Country, and Date of Birth. Below the search area is a table with the following data:

Name	Date of Birth	Country
BHARAT		

Once reviewed the verifier provides the review status and remarks.

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

- Customer Number
- First Name
- Last Name
- Date Of Birth
- Country
- Internal
- Internal Remarks

- External
- External Remarks
- SDN status
- Review

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

If the customer details do not match any of the displayed records, select the action 'CLEARED' from the drop-down list adjoining the 'Audit' button. Click the 'Save' icon in the tool bar to save the record. The system displays the information message as "The task is completed successfully. The Workflow Reference Number is ...xxx"

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 'Istisna Finance 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'.

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.

2.16.13 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.

ORDISTUD_CVS_MAIN_TAB_COLLATERAL

The screenshot displays the 'LBL_IST_LOAN_ORG' application window. The interface includes a top navigation bar with 'New' and 'Enter Query' buttons. Below this, there are several sections for data entry:

- Workflow Reference #**: A text field for tracking the loan process.
- Priority**: A dropdown menu currently set to 'Low'.
- Application Information**: Fields for Application Category, Product Code, Description, Application Branch, and Application Date. It also includes Lead Id, Enquiry ID, Application Number, User Reference, Application Priority, and Application Status.
- Applicant Details**: Fields for Type (set to 'Primary'), Local Branch, Customer No, and Customer Name.
- Collateral Details**: A tabbed section with sub-tabs: Main, Details, Financial, Requested, Limit, Collateral (selected), Credit Score, Bureau, Ratio, Financing, Component, Charge, Investigation, and Comments. The 'Collateral' sub-tab contains fields for Collateral Branch, Collateral Id, Collateral Description, Collateral Currency, Collateral Value, Start Date, End Date, Collateral Category, Collateral Type (set to 'Normal'), Linked Percent (%), Linked Amount, Haircut %, Revaluation Date, Revision Date, Charge Type (set to 'Mortgage'), Utilization Order, and Commitment Product. There is also a 'Reevaluate Collateral' checkbox.
- Market Value Based**: Fields for Security Id, Number Of Units / Nominal Value, and Cap Amount.
- Guarantor Based**: Fields for Guarantor Id and Rating.
- Haircut Schedule**: A table with columns for Effective Date and Haircut %.
- Vehicle Details**: Fields for Vehicle ID, Vehicle Number, Year, Make, Model, Body, Usage, Valuation Source (set to 'None'), and Valuation Status (set to 'Not Required').
- Covenant Details**: A table with columns for Covenant Name, Description, Reversal Date, Mandatory, Grace Days, Notice Days, Due Date On, and Frequency (set to 'Monthly').

At the bottom of the window, there is a footer with navigation links (Documents, KYC Review, Customer Dedupe, LBL_FIN_DDP, Customer MIS, MIS, Customer/Account Fields, Party Details, Vehicle Evaluator, Bureau Report, Finance MIS, Finance Fields) and a status bar with 'Prev Remarks', 'Remarks', 'Outcome' (set to 'Audit'), and an 'Exit' button.

In this screen, capture the following details:

Vehicle Details

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

Identification Number

Enter the unique identification number associated with the vehicle.

Year

Specify the year of manufacture for the vehicle.

Make

Specify the make of the vehicle.

Model

Specify the vehicle model.

Body

Specify the vehicle body details.

Usage

Specify the mileage used by the vehicle till date.

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

- Year
- Make
- Model
- Body
- Usage

Valuation Source

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

- INTERNAL
- NONE

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

Status

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

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

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

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

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

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

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

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 '*Istisna* 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 Evaluator

Application Number * IslamicjjarahAccount54 Vehicle Id * 77874 Collateral Code *

Vehicle Details

Valuation Source: N Model: undefined
Identification Number: undefined Body: undefined
Year: undefined Usage: undefined
Make: undefined

Vehicle Valuations

Wholesale Value: Attribute Value: Total Value: Usage Value: Retail Value:

Vehicle Attributes

10/11 Go

Attribute Description	Attribute Code	Attribute Value	Package Included	Selected
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Ok Cancel

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'.

Note

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

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

2.16.14 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.

ORDISTUD__CVS_MAIN__TAB_CRDSCR

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

- Workflow Reference #**: A text input field.
- Priority**: A dropdown menu set to 'Low'.
- Application Category ***, **Product Code ***, **Description**, **Application Branch ***, and **Application Date ***: Text input fields.
- Lead Id** and **Enquiry ID**: Text input fields.
- Application Number ***, **User Reference ***, **Application Priority** (dropdown set to 'Low'), and **Application Status** (dropdown set to 'Application Entry'):

Applicant Details

- Type**: Dropdown menu set to 'Primary'.
- Local Branch**, **Customer No**, and **Customer Name**: Text input fields.

Internal Credit Rating

- Navigation: 1 Of 1, Go.
- Table with columns: **Category ***, **Question ***, **Answer**.
- Right side: **Rule Id**, **Grade**, **Score** text input fields, and a **Calculate** button.

Risk Factor Details

- Navigation: 1 Of 1, Go.
- Table with columns: **Risk Factor ***, **Description**, **Score**.

Footer

- Navigation: Documents | KYC Review | Customer Dedupe | LBL_FIN_DDP | Customer MIS | MIS | Customer/Account Fields | Party Details | Vehicle Evaluator | Bureau Report | Finance MIS | Finance Fields
- Buttons: Prev Remarks, Remarks, Outcome (dropdown set to Audit), Exit.

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

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

You can select the Answer from the option list.

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

2.16.15 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.

ORDISTUD__CVS_MAIN__TAB_BUREAU

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

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

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

Credit Bureau Details

Customer Id

The identification of the finance customer gets displayed here.

Bureau

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

Status

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

- Completed
- Pending

Remarks

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

External Credit Rating

External Agency

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

Recommended

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

- Recommended
- Not Recommended

Remarks

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

Status

The following statuses are available:

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

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

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

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

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

The system displays the information message as "The task is completed successfully. The Workflow Reference Number is ...xxx"

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 'Istisna 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

ORDMUDAE__CVS_CRBREPORT__TAB_SUMMARY1

Summary 2

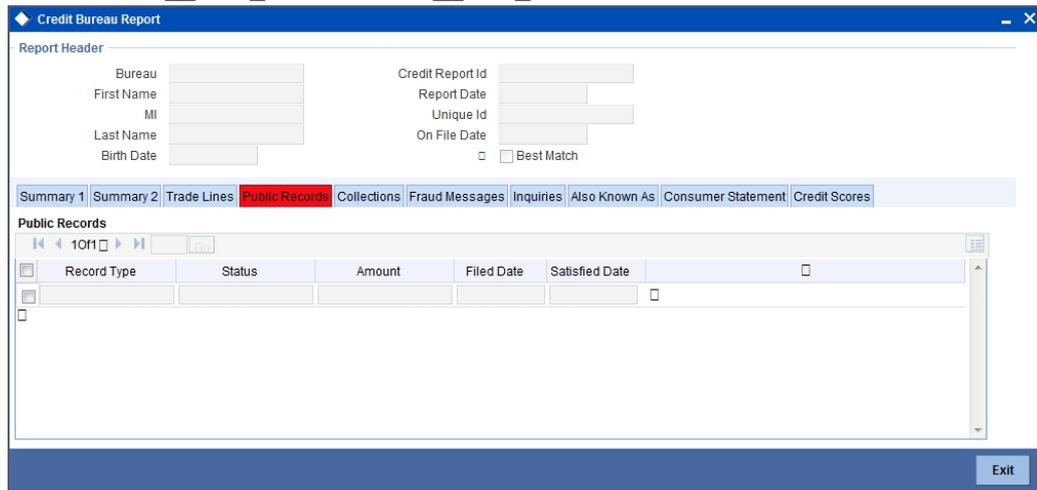
ORDMUDAE__CVS_CRBREPORT__TAB_SUMMARY2

Trade Lines

ORDMUDAE__CVS_CRBREPORT__TAB_TRDLINES

Public Records

ORDMUDAE_CVS_CRBREPORT_TAB_PUBREC

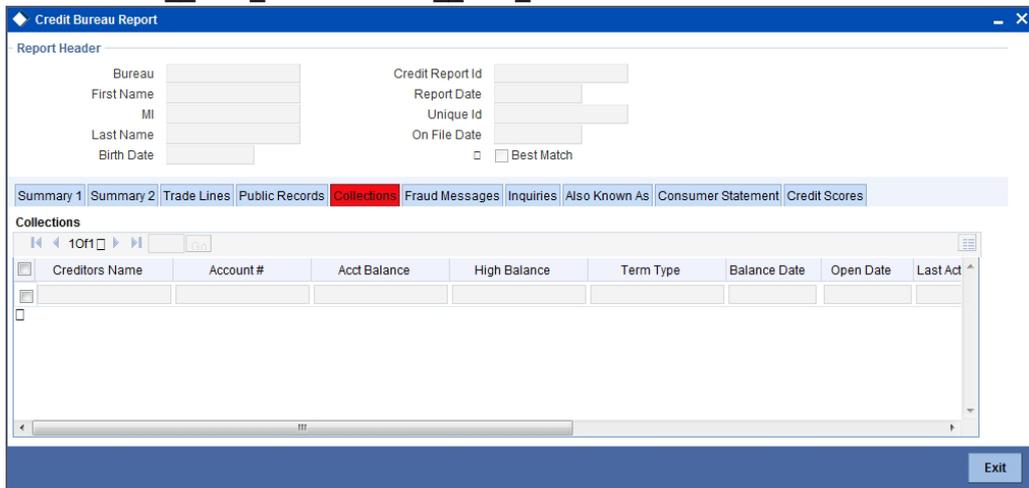


The screenshot shows the 'Credit Bureau Report' window with the 'Public Records' tab selected. The 'Report Header' section contains fields for Bureau, First Name, MI, Last Name, Birth Date, Credit Report Id, Report Date, Unique Id, and On File Date. A 'Best Match' checkbox is present. The 'Public Records' table is currently empty.

Record Type	Status	Amount	Filed Date	Satisfied Date
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Collections

ORDMUDAE_CVS_CRBREPORT_TAB_COLLECTIONS

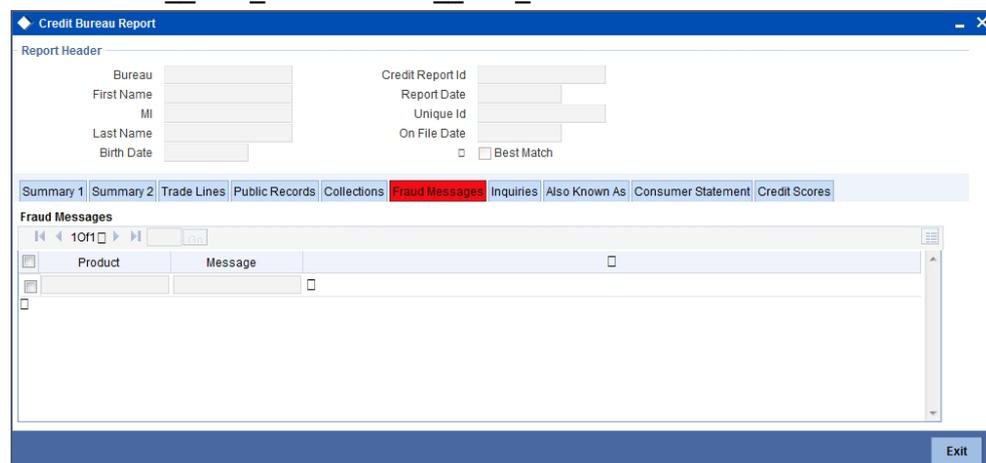


The screenshot shows the 'Credit Bureau Report' window with the 'Collections' tab selected. The 'Report Header' section is identical to the previous screenshot. The 'Collections' table is currently empty.

Creditors Name	Account #	Acct Balance	High Balance	Term Type	Balance Date	Open Date	Last Act
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Fraud Messages

ORDMUDAE_CVS_CRBREPORT_TAB_FRAUDMSG



The screenshot shows the 'Credit Bureau Report' window with the 'Fraud Messages' tab selected. The 'Report Header' section is identical to the previous screenshots. The 'Fraud Messages' table is currently empty.

Product	Message
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Inquiries

ORDMUDAE__CVS_CRBREPORT__TAB_INQ

The screenshot shows the 'Credit Bureau Report' window with the 'Inquiries' tab selected. The 'Report Header' section contains fields for Bureau, First Name, MI, Last Name, Birth Date, Credit Report Id, Report Date, Unique Id, and On File Date. A 'Best Match' checkbox is also present. The 'Inquiries' table below has columns for Inquirer Name, Inquirer Subscriber #, Inquirer Industry Code, Inquiry Date, Rate Shopping, Duplicate, and a checkbox. The 'Exit' button is at the bottom right.

Also Known As

ORDMUDAE__CVS_CRBREPORT__TAB_AKA

The screenshot shows the 'Credit Bureau Report' window with the 'Also Known As' tab selected. The 'Report Header' section is identical to the previous screenshot. The 'Also Known As' table has columns for First Name, MI, Last Name, Suffix, Spouse First Name, and a checkbox. The 'Exit' button is at the bottom right.

Consumer Statements

ORDMUDAE__CVS_CRBREPORT__TAB_CONSUMERSTM

The screenshot shows the 'Credit Bureau Report' window with the 'Consumer Statement' tab selected. The 'Report Header' section includes 'Application Number' (IslamicistisnaAccount5), 'Requested Id' (1424), 'Customer No' (000000103), and 'External Agency' (AGENCY12). The 'Consumer Statement' table has columns for Reported Date and Text. The 'Ok' and 'Cancel' buttons are at the bottom right.

Credit Score Details

ORDMUDAE__CVS_CRBREPORT__TAB_CREDScore

The screenshot shows a 'Credit Bureau Report' window. The 'Report Header' section contains fields for Bureau, First Name, MI, Last Name, Birth Date, Credit Report Id, Report Date, Unique Id, and On File Date. There is a 'Best Match' checkbox. Below this is a navigation bar with tabs: Summary 1, Summary 2, Trade Lines, Public Records, Collections, Fraud Messages, Inquiries, Also Known As, Consumer Statement, and Credit Scores (highlighted in red). The 'Credit Scores' section has fields for Score Model, Score, and Score Factor. An 'Exit' button is at the bottom right.

2.16.15.1 Capturing Loan MIS Details

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

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

The screenshot shows a 'Loan MIS' window. At the top, it displays 'Application Number * IslamicMudarabahAccou' and 'Loan Account Number * 000MUDM12065021'. Other fields include 'Product * MUDM', 'Loan Branch * 000', and 'Financing Currency * GBP'. There is a 'Link To Group' checkbox and a 'MIS Group' dropdown set to 'Default'. The 'Input' section has radio buttons for 'Link To Group', 'Related Reference', and 'Related Account', along with fields for 'Related Account', 'Related Reference', and 'MIS Head'. The 'Rate At' section includes 'Rate Type' (Pool Code selected), 'Interest Method', 'Reference Rate', 'Pool Code', and five 'Cost Code' fields. The bottom section is divided into three columns: 'Transaction MIS' (8 rows), 'Composite MIS' (8 rows, with 'PALIL' in the first row), and 'Fund MIS' (8 rows). 'Ok' and 'Cancel' buttons are at the bottom right.

2.16.15.2 Capturing Loan UDF Details

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

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

2.16.16 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'.

ORDISTUD__CVS_MAIN__TAB_FINSUM

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

Actual

Monthly Income

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

Monthly Debt

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

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

What if Pmt Amt

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

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

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

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

2.16.17 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.

ORDISTUD__CVS_MAIN__TAB_LOANS

The screenshot displays the 'Istisnaa Underwriting' application window. The 'Ratios' tab is active, showing a form with various input fields and buttons. The 'Ratios' section includes a table with the following columns: 'Ratios', 'Stated Before', 'Stated After', 'Actual Before', and 'Actual After'. The table is currently empty. The window also features a navigation bar at the bottom with buttons for 'Documents', 'KYC Review', 'Home Asset', 'Vehicle Asset', 'Equipment Asset', and 'Inventory Tracking'. The 'Outcome' dropdown is set to 'Audit', and the 'Exit' button is visible in the bottom right corner.

Specify the following details:

Pricing ID

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

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

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

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

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

Hamish Jiddayah

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

Hamish Jiddayah %

The system captures the Hamish Jiddayah percentage value. This value should not be a negative value. However, you can modify it.

Effective Date

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

User Defined Element Values

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

UDE Id

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

Value

Specify the UDE value.

Rate Code

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

Code Usage

Select the code usage from the adjoining drop down list.

Resolved Value

The system defaults the system revised UDE value.

Intermediary

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

The payment schedules are derived based on the offer selected.

Note

You can select only one finance offer in this screen.

2.16.18 Component Tab

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

ORDISTUD__CVS_MAIN__TAB_SCHEDULE

The screenshot displays the 'Istisnaa Underwriting' application window. The 'Schedule' tab is active, showing a table with columns: Component Name, Schedule Type * (Payment), First Due Date, No, Frequency, Units (Monthly), and Amount. Below this is a 'Details' section with a table with columns: Component Name, Due Date *, Amount Due, EMI amount, and Amortized Principal. The interface includes various input fields, dropdown menus, and navigation tabs at the bottom.

The following details related to the schedule are displayed here:

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

- Amount

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

2.16.19 Charges Tab

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

ORDISTUD__CVS_MAIN__TAB_CHARGES

The screenshot shows the 'Istisnaa Underwriting' application window. The main form is titled 'New' and contains several input fields and dropdown menus. The fields include: Workflow Reference #, Priority (Low), Application Category, Product Code, Branch Code, Date, Lead Id, Enquiry ID, Offline Application Number, Application Number *, User Reference *, Priority (Low), and Status (New Application). Below the form is a navigation bar with tabs: Main, Details, Financials, Requested, Limits, Collaterals, Credit Score, Bureau, Ratio, Financing, Schedule, Charges (highlighted in red), Investigation, Check List, and Comments. The 'Details' tab is active, showing a table with columns: Component Name, Schedule Date *, Event Code *, Currency *, Amount, Waive, and a checkbox. The table is currently empty. At the bottom of the window, there are buttons for 'Documents', 'KYC Review', 'Home Asset', 'Vehicle Asset', 'Equipment Asset', and 'Inventory Tracking'. The bottom status bar includes 'Prev Remarks', 'Remarks', 'Outcome' (with a dropdown menu), 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.

2.16.20 Investigation Tab

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

ORDISTUD__CVS_MAIN__TAB_INVESTIGATION

Workflow Reference # Priority

Application Category * Lead Id Application Number *
Product Code * Enquiry ID User Reference *
Description Application Priority
Application Branch * Application Status
Application Date *

Applicant Details

Type Local Branch Customer No Customer Name

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

Invest

1 Of 1

Verification Type	Agency *	Status
<input type="text" value="Internal"/>	<input type="text"/>	<input type="text" value="Not Required"/>

Documents | KYC Review | Customer Dedupe | LBL_FIN_DDP | Customer MIS | MIS | Customer/Account Fields | Party Details | Vehicle Evaluator |
Bureau Report | Finance MIS | Finance Fields

Prev Remarks Remarks Outcome

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

- Verification Type
- Verification agency

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

2.16.21 Comments Tab

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

ORDISTUD__CVS_MAIN__TAB_COMMENTS

The screenshot displays the 'Istisnaa Underwriting' application window. The top section contains various input fields for application details, including Workflow Reference #, Priority (set to Low), Application Category, Product Code, Branch Code, Date, Lead Id, Enquiry ID, Offline Application Number, Application Number *, and User Reference *. Below these fields is a navigation menu with tabs for Main, Details, Financials, Requested, Limits, Collaterals, Credit Score, Bureau, Ratio, Financing, Schedule, Charges, Investigation, Check List, and Comments (which is currently selected). The main area shows a 'Comments' table with columns for Sequence Number *, Comments, Comment By, and Comment Date. The table is currently empty. At the bottom, there are buttons for 'Prev Remarks', 'Remarks', 'Outcome' (with a dropdown menu), and 'Exit'.

You can capture the following details:

Comments

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

Comment By

The system defaults the name of the commenter.

Comment Date

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

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

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

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

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

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 'Istisna 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 'Istisna Application Approval' screen.

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

ORDISTAR_CVS_MAIN_TAB_CUSTOMER

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

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

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

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

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

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

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 'Istisna Finance Document Verification' screen.

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

- Auto Approved
- Recommend Approval
- Recommend Reject
- Auto Rejected
- If the auto decision made by the system is 'Auto Approval', you can skip the finance approval stage.

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

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

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

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

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 'Istisna Document Verification' screen.

ORDISTDV_CVS_MAIN_TAB_CUSTOMER

The screenshot displays the 'LBL_IJT_LOAN_ORG' application form. At the top, there are fields for 'Workflow Reference #', 'Priority' (set to 'Low'), 'Application Category', 'Product Code', 'Description', 'Application Branch', and 'Application Date'. Below these are 'Applicant Details' including 'Type' (Primary), 'Local Branch', 'Customer No', and 'Customer Name'. A navigation bar includes tabs like 'Main', 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', 'Credit Score', 'Bureau', 'Ratio', 'Financing', 'Component', 'Charge', 'Investigation', and 'Comments'. The 'Applicant Details' section contains a table with columns: Type, Existing, Local Branch, Customer No, Default, Short Name, Customer Name, National Id, and Responsit. Below the table are fields for personal information: Country, Nationality, Language, SSN, Customer Category, Financial Currency, Group Code, LBL_TEL_ISD, Landline Number, LBL_MOB_ISD, Mobile Number, LBL_FAX_ISD, Fax, Email, Passport Number, Passport Issue Date, and Passport Expiry Date. Other sections include 'First Name', 'Middle Name', 'Last Name', 'Salutation', 'Gender', 'Date of Birth', 'Mothers Maiden Name', 'Marital Status', 'Dependents', 'Business Description', and 'Country'. There are also checkboxes for 'KYC Required', 'Auto Decision Required', and 'External Credit Check Required'. The bottom of the form features a 'Prev Remarks' field, a 'Remarks' field, an 'Outcome' dropdown (set to 'Audit'), and an 'Exit' 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.

2.17 Message Generation

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

Step 9. Finance Application Details Upload

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

The system creates a Customer / Finance / Collateral / Facility / Account in Oracle FLEXCUBE with details captured from previous stages. A user in manager level role handles

this stage. The creation of customer, collateral and finance can be verified in [ORDITMCU](#) screen.

Step 10. User Acceptance Stage

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

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

Task Details		Task List										
<ul style="list-style-type: none"> Search Standard <ul style="list-style-type: none"> Acquired(0) Assigned(8) Completed(1) Pending(1) Supervisor(0) 		Branch	Module	Work Id	Work Title	Customer No	Txn Amt	Txn Currency	User Ref No	Product	Assigned Date	Actions
		000	IstisnaMumbaiAccounts	00000	Manual Liquidation					16 Jul 25 11:10:07	QRT=05/31/2008	Acquire

Step 11. Disbursement of *Istisna* Stage

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

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

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

Step 12. Manual Liquidation Stage

Manual Liquidation is possible only if disbursement is done.

This screen is identical to the 'CI Payment Detailed' screen of Oracle FLEXCUBE.

Note

Refer the chapter titled 'Operations' in the Islamic Financing User Manual for further details about the other fields in the screen.

The screenshot displays the Oracle Payments application interface. The window title is "Payments" and it shows a "New" record. The interface includes fields for Workflow Reference #, Priority (Low), Account *, Branch Code *, and ESN *. There are tabs for "Payment Details", "Compensation Rates", "Fields", and "Check List". The "Payment Details" section includes Customer Id, Value Date, Execution Date, Limit Date, Main Profit Rate, and buttons for "Installment(s)", "Portability Due", and "Allocate". It also shows profit fields: Gross Profit, Excess Profit, Customer Incentive, and Bank Profit. Below this are two data grids: "Payment Details" with columns for Reversed, Payment Mode, Settlement Currency, Settlement Amount, Finance Currency Equivalent, Original Exchange Rate, and Exchange Rate; and "Component Details" with columns for Component Name, Currency, Amount Due, Adjustment Due, Amount Overdue, Amount Not Due, and Amount Waive. At the bottom, there are sections for "Prepayment of Amortized Finance" and "Prepayment of Simple Finance", each with re-computation basis and maturity date fields. The footer contains "Prev Remarks", "Remarks", an "Audit" button, an "Outcome" dropdown, and an "Exit" button.

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

3. Function ID Glossary

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