Islamic Banking - Corporate Islamic Finance User Manual
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Islamic Banking - Corporate Islamic Finance User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 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.

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 20.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.8.0.0.0	Oracle FLEXCUBE Universal Banking 14.4.0.0.0
1	Loans and Finances Widget	×	✓
2	Overview		
	Loans and Finances Overview	×	✓
	Loans and Finances Application Tracker	×	×
	Loans and Finances Account Summary	×	✓
	Installments Due	×	✓
	Quick Links	**NH**	**NH**
	Loans and Finances Installment Calculator	**NH**	**NH**
	Loans and Finances Eligibility Calculator	**NH**	**NH**
3	Loans and Finances Details	×	✓
4	Loans and Finances Details - Nickname updation	**NH**	**NH**
5	Disbursement Inquiry	×	✓
6	Schedule Inquiry	×	✓

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.8.0.0.0	Oracle FLEXCUBE Universal Banking 14.4.0.0.0
7	Loans and Finances Repayment	✕	✕
8	View Statement	✕	✓
9	View Statement – Request Statement	✕	✕
10	View Statement - E-Statement	✕	✕
11	View Statement - Pre-Generated Statement	✕	✕
12	Rate Revision History	✕	✕

Home

3. Introduction

Islamic Banking is a banking system that is based on the principles of Shariah (Islamic law) and guided by the Islamic economics. The Shariah Laws provide guidance on each and every aspect of human life, and the laws which govern and guide financial and commercial transactions define Islamic Banking activities.

Although Islamic banking may seem similar to conventional banking, the two differ conceptually. One key difference is that in conventional banking, banks earn their money by charging interest and fees for services, whereas in Islamic banking, banks earn their money by profit and loss sharing, trading, leasing, charging fees for services rendered, and so on.

The OBDX corporate banking modules cater to Islamic accounts as well. Users of an Islamic bank, can view the account details, inquire schedule details or disbursement details, and more using the portal.

A user can either have only Islamic accounts or only conventional accounts or a mix of both types of accounts. The portal caters to each case. If the customer has both conventional loans and finances accounts and Islamic loans and finances accounts under the same ID and password, he will have a consolidated view of all accounts on logging.

The loans and finances accounts widget has a representation of both conventional and Islamic accounts. This is also true for enquiry and transaction screens. While initialing any transaction or payment, the user selects either an Islamic account or a conventional account, grouped under the respective labels.

The labels on the different pages / screens, for Islamic accounts, reflect the nomenclature as per and in accordance with Islamic banking requirements.

Home

4. Islamic Finance

In Islamic Finance an amount of money is financed by the bank for a certain period of time. Banks charge a profit rate for the amount financed. Hence, Islamic Finance accounts are valuable income generating assets for banks. It is therefore important for banks to enrich the end user's servicing experience so as to increase user satisfaction and retention. In order to achieve this, banks are constantly making efforts to enhance the digital banking experience for their customers by introducing and revamping servicing features on the digital platform. The labels have been adjusted and rechristened for Islamic Finance and are in accordance to the Islamic Banking requirements, in the digital banking platform.

Once a customer avails Islamic Finance, the details of the same can be accessed online. They can manage their banking requirements efficiently and effectively through the OBDX self-service channels. The Islamic financing module enables the customer to view details of Islamic financing, transaction activities, repayment schedule, and the available profit percentage for various Islamic finances. Customers can also make repayments towards the finance.

Features Supported In Application

The loans and finances module of the OBDX application supports the following features:

- Loans and Finances Widget
- Loans and Finances Details
- Repayments
- Disbursement Inquiry
- Repayment Schedule
- Account Statements

Pre-requisites

- Transaction access is provided to corporate user.
- Islamic Finance accounts are maintained in the core banking system under a party ID mapped to the user.

Home

5. Loans and Finances Overview

The corporate overview/dashboard screen displays an overview of the user's holdings with the bank as well as links to various transactions offered to the user. The 'My Accounts' widget displays the user's holdings in each account type such as Current and Savings Accounts, Term Deposits, Loans and Finances and Credit Cards. On clicking on any account type record, the widget displaying details specific to that account type is displayed. One such widget is the Loans and Finances widget which is displayed on selection of account type, 'Loans and Finances' under the My Accounts widget.

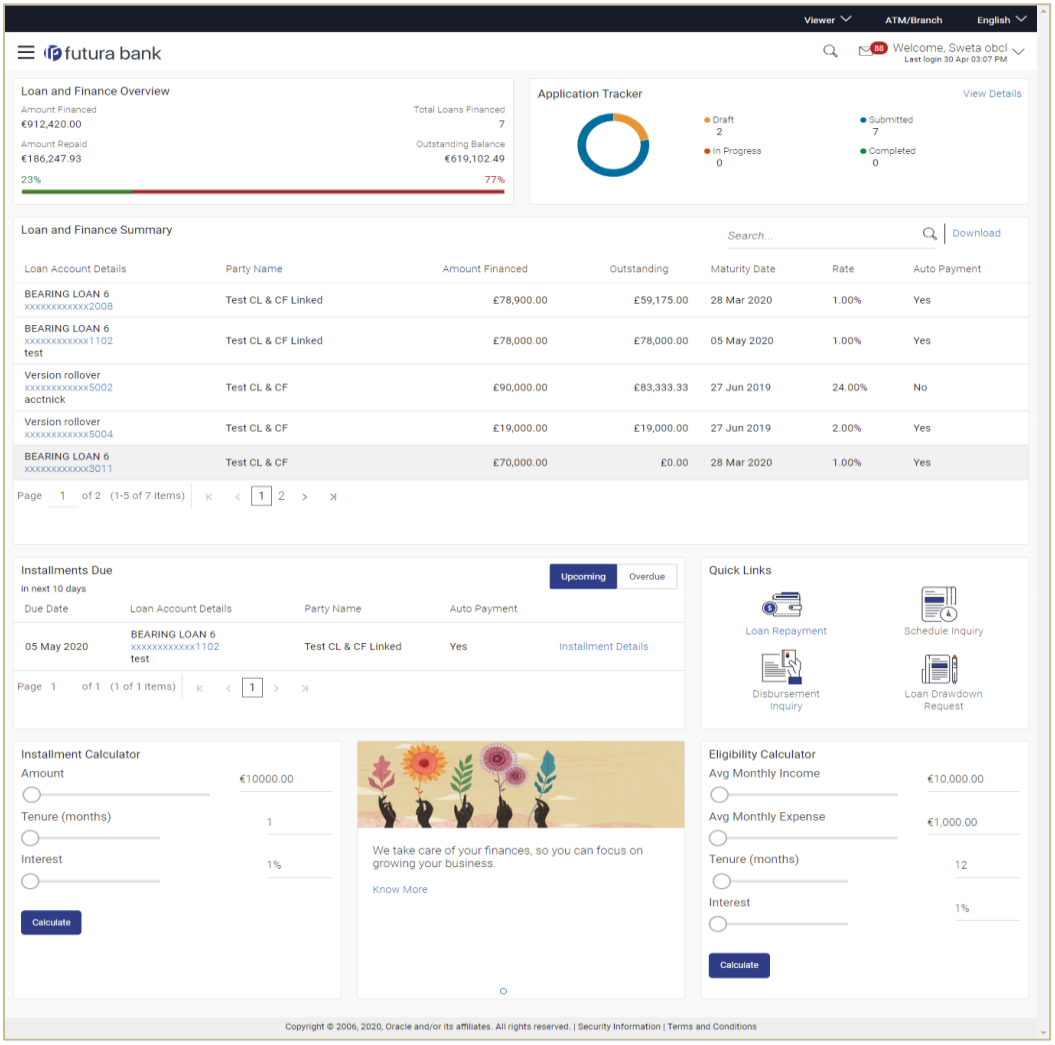
The loans and finances widget has been designed to showcase the lending profile of a user. By viewing the loans and finances widget, the user should be able to gain an insight into the current position of the finances he holds with the bank.

Click on individual components of cards in Loans and Finances widget to view in detail. Each card shows a summary of the account with the account number, account status, remaining amount and type of product under which lending is done.

How to reach here:

Toggle menu > Accounts > Loans and Finances > Loans and Finances Overview

Loans and Finances Overview



Loans and Finances Overview

Loans and Finances Overview page showcases the following:

Loans and Finances Accounts Summary

The loans and finances widget provides the user with the option to view the summary of active loans and finances individually. On selecting the status option ‘Active’, all the active accounts of the user held with the bank are listed down. Each account is displayed along with the outstanding amount, the party name, the finances offered name, as well as the type of finance i.e. Islamic. The user is able to view further details and perform various tasks on any Loans and Finance account by selecting a specific account from the widget.

Quick Links

It provides the facility for users to access all the important features like.

- Loans and Finances Repayment
- Schedule Inquiry
- Disbursement Inquiry
- View Statement

Eligibility Calculator:

The loans and finances widget also contains a link by clicking on which the user can navigate to the loan / finances eligibility calculator. This calculator enables users to compute the finance amount they are eligible for based on certain criteria.

Note: This feature is currently available for conventional loans only.

Installment Calculator:

In addition to the link provided to navigate to the loan /finances eligibility calculator, the loans and finances widget also contains a link by which the user can navigate to the installment calculator. The installment calculator enables the user to identify the installment amount payable on a certain financed amount for a specific duration.

Note: This feature is currently available for conventional loans only.

Home

6. Loans and Finances Details

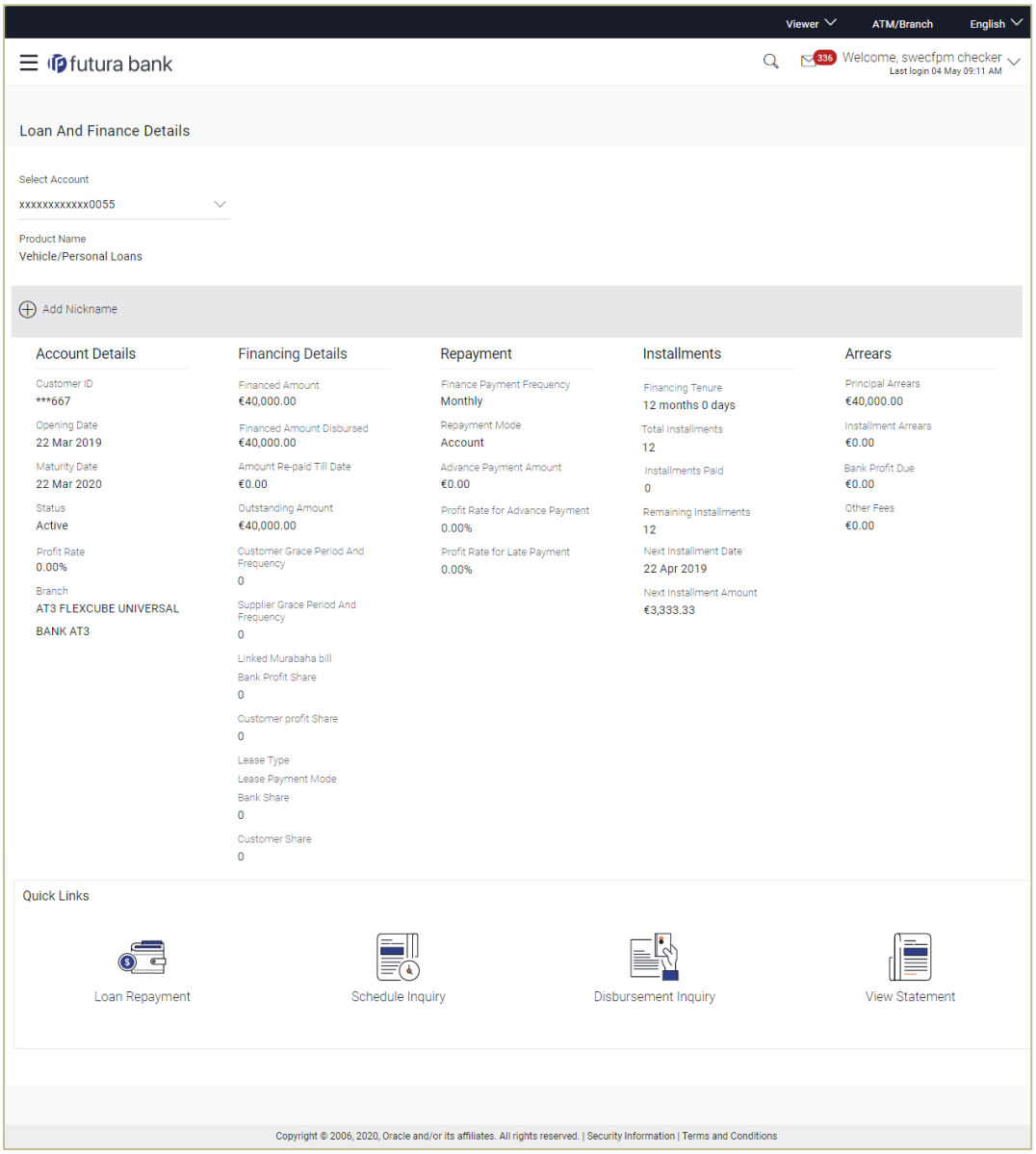
The Loans and Finances details page displays important information pertaining to Islamic Finance account such as the net outstanding balance and the names of all the account holders, important dates associated with the Islamic Finance such as the opening date and maturity date, the current status, profit rate and the branch in which the finance is held.

- **Account Details** – This section displays the basic details about the loans and finances accounts such as the opening date, maturity date, current status, etc.
- **Financing Details** – This section comprises of information such as the financed amount, financed amount disbursed, the amount repaid till date and the outstanding finances.
- **Repayment** – This section displays repayment details that comprise of finance payment frequency, repayment mode and the profit rate for advance payment, profit rate for late payment.
- **Installments** – This section displays installment details such as the financing tenure, total installments, the number of installments remaining as well as the next installment date and amount.
- **Arrears** – This section displays information pertaining to arrears including amount of principal arrears, installment arrears, bank profit due and any other fees applicable.

How to reach here:

Dashboard > Loans and Finances widget > Loans and Finances Accounts Summary > Loans and finance account number > Loans and Finances Details

Loans and Finances Details



Field Description

Field Name	Description
Customer Name	Names of the finance account holders. Depending on the holding pattern, one or multiple names are displayed.
Loans and Finance Account Number	Financing account number in masked format along with the account nickname. Click , to add nickname. For more information on Account Nickname, refer the **Account Nickname** section.

Field Name	Description
Net Outstanding Balance	The net outstanding balance of the selected account.
Account Details	
Customer ID	Customer ID associated with the financing account in masked format.
Opening Date	Date on which the Islamic Finance account was opened.
Maturity Date	Date on which the Islamic Finance account will mature.
Status	Current Status of the account.
Profit Rate	Profit rate applicable to the account. **Note:** It displays the net Profit rate applicable to the loans and finance account as on the inquiry date.
Facility ID	Facility ID under which the account has been opened.
Branch	Branch in which the account is held.
Financing Details	
Financed Amount	The amount of finance that bank has agreed to provide to the user/s.
Financed Amount Disbursed	Amount disbursed along with the currency till date.
Purpose of Financing	Purpose for which finances has been taken.
Amount Re-paid till Date	Total amount repaid by the user till date with currency.
Outstanding Finances	Outstanding amount for the account.
Customer Grace Period And Frequency	Customer grace period and frequency. This field appears only for certain products.
Supplier Grace Period And Frequency	Supplier grace period and frequency. This field appears only for certain products.
Linked Murabha bill	The bill reference number associated with Murabha finance contract.

Field Name	Description
Bank Profit Share	Bank profit share (percentage) details (the percentage of profit that the bank gets in case of a profitable return in certain accounts). This field appears only for certain products.
Customer profit Share	Customer profit share (percentage) details (the percentage of profit that you get in case of a profitable return in certain accounts). This field appears only for certain products.
Lease Type	Type of the lease. This field appears only when the selected account is opened under certain products.
Lease Payment Mode	Type of payment mode opted. This field appears only when the selected account is opened under certain products.
Bank Share	Finance sharing ratio of the bank. This field appears only for certain products.
Customer Share	Customer finance sharing ratio on **Musharaka** account.
Repayment	
Finance Payment Frequency	Repayment frequency of the financed amount. It could be: • Daily • Weekly • One Time Payment • Monthly • Bi monthly • Quarterly • Semi-annually • Annually
Repayment Mode	Repayment mode for the financing account as set up in the processing system.
Advance Payment Amount	Amount paid in advance. This field appears only for certain products.
Profit Rate for Advance Payment	Profit rate for advance payment. This field appears only for certain products.
Profit Rate for Late Payment	Profit rate for late payment as penalty by the user on payment made. This field appears only for certain products.

Field Name	Description
Installments	
Financing Tenure	Tenure of the financing or duration, in years and months, for which the financing amount is sanctioned.
Total Installments	Total number of installments applicable for the financing account.
Installments Paid	Total number of installments paid till date.
Remaining Installments	Number of installments remaining for payment of the financing account.
Next Installment Date	Due date of next installment.
Next Installment Amount	Amount to be paid as next installment.
Arrears	
Principal Arrears	Outstanding principal balance on the financing account as on date.
Installment Arrears	Pending installment arrears for the financing account.
Bank Profit Due	Outstanding profit to be repaid.
Other Fees	Fees and service charges applied on the financing account.
Transactions	
Date	Date of the transaction.
Description	Description of the transaction.
Reference Number	Reference number of the transaction.
Amount	Transaction amount along with the type of the transaction (credit or debit).

You can perform the following account related transactions using the **Loans and Finances Details- Quick Links** section:

- To make a repayment in the loans and finance account, refer **Repayment** section.
- To view loans and finances repayment schedule, refer **Schedule Inquiry** section.
- To view disbursement details, refer **Disbursement Inquiry** section.

- To view and download loans and finance account statements, refer **View Statement** section.

Note: To navigate to the Loans and Finances Overview screen, click **Back**.

Home

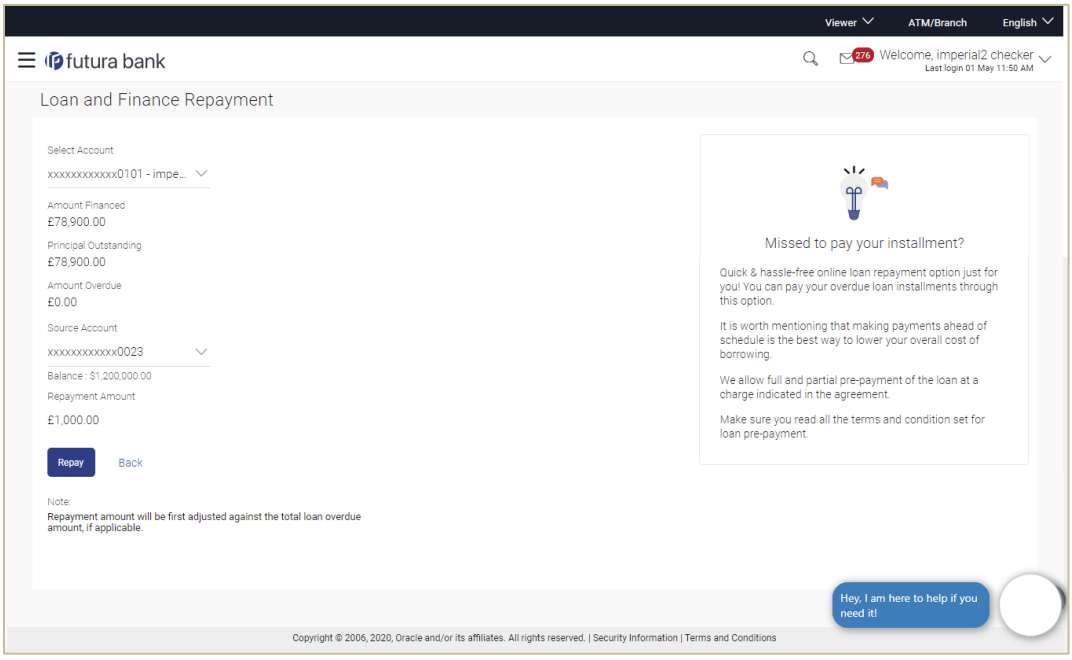
7. Loans and Finances Repayment

The quick and hassle-free online loans and finances repayment option allows the corporate user to initiate payments against outstanding amounts using the Digital Banking platform. Repayments can be made by the user at any point of time, against a finance account mapped to him. The payment can be equal to, lower than, or more than the installment amount of the finance account.

How to reach here:

Toggle menu > Accounts > Loans and Finances > Repayment
OR
Dashboard > Loans and Finances widget > Loans and Finances Accounts Summary > Loans and finance account number > Loans and Finances Details > Quick Links > Repayment

Repayment



Field Description

Field Name	Description
Repayment	
Select Account / Loans and Finance Account Number	The loans and finance account number (in masked format), that the logged-in user has access to, for repayment. The account nickname (if set) is also displayed. For more information on Account Nickname, refer the Account Nickname section.
Amount Financed	The amount financed by the bank for the selected loans and finance account.

Field Name	Description
Principal Outstanding	The outstanding principal balance, which is yet to be repaid.
Amount Overdue	The overdue amount if any.
Source Account	A list of current and savings accounts (in masked format) mapped to the logged-in user. The account nicknames (if set) are also displayed. **Note:** The list displays all active accounts where the user is the primary holder or sole owner.
Balance	The balance amount in the selected source account.
Repayment Amount	The amount to be repaid. Payment currency is defaulted to loans and finance account currency. **Note**: The Source Account should have sufficient balance to cover the repayment amount.

To make a repayment:

1. From the **Select Account** list (if available), select the appropriate loans and finance account to be repaid.
2. From the **Source Account** list, select the account from which the repayment amount must be taken.
3. In the **Repayment Amount** field, enter the payment amount.
4. Click **Repay**.
   OR
   Click **Back** to go to the previous screen.
5. The **Review** screen appears. Verify the details, and click **Confirm**. A message confirming the repayment appears, along with the transaction reference number.
   OR
   Click **Back** to make changes if any. The user is directed back to the **Repayment screen** with values in editable form.
   OR
   Click **Cancel** to cancel the transaction.

Home

8. Schedule Inquiry

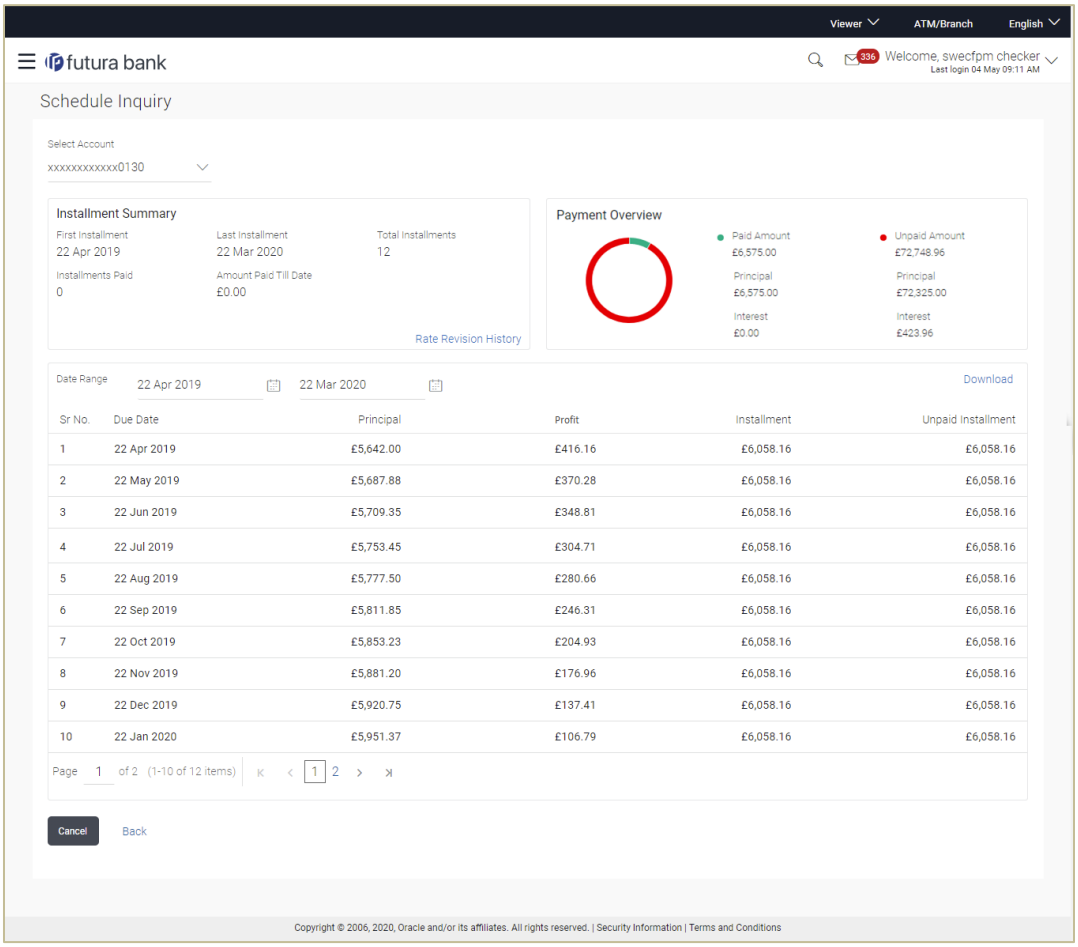
Through this feature, the user is able to gain an understanding of the loans and finances repayment life cycle. This page displays details of each installment including the profit and principal amounts along with any charges if applicable, and the total installment amount due on each specific date throughout the loans and finance tenure.

The user is able to identify important information such as the frequency in which repayment installments are made, the total number of installments and the number of installments paid and those that are pending.

How to reach here:

Toggle menu > Accounts > Loans and Finances > Schedule Inquiry
OR
Dashboard > Loans and Finances widget > Loans and Finances Accounts Summary > Loans and finance account number > Loans and Finances Details > Quick Links > Schedule Inquiry

Schedule Inquiry



Field Description

Field Name	Description
Select Account	The loans and finance account number in masked format along with the account nickname. The account number will be masked as per account number masking configurations. For more information on Account Nickname, refer the **Account Nickname** section.
First Installment	The date on which the first installment payment is due on or was paid for Islamic finance.
Last Installment	The date on which the last installment payment is due on or was paid for Islamic finance.
Total Installments	The total number of installments of Islamic finance.
Installments Paid	The number of installments paid till date.
Amount Financed	Displays the amount financed for the loans and finance account.
Amount Paid till date	The total amount paid in installments till date.

Graphical Representation

The Islamic Finance schedule is displayed in graphical form.

Date Range	The user can select the period for which to view installment details.
Sr No.	Serial number of each installment are displayed against the installment record.
Due Date	The date on which the specific installment is due.
Principal	Principal amount that is due corresponding to the installment date.
Profit	Profit amount that is due corresponding to the installment date.
Charges	Charge (fee) amount that is due corresponding to the installment date.
Installment	Total installment amount that is due corresponding to the installment date.
Unpaid Installment	Any amount that has been unpaid, if at all, on the specific installment date.

To view the loans and finances repayment schedule:

1. In the **Date Range** field, select the period for which the loans and finances repayment schedule is to be viewed. Based on the selected period, the schedule summary appears with details such as profit, charges, installment, unpaid installment, and so on. To view the next set of entries in the schedule of the account, click on the pagination options available.
2. Click **Download** to download the details in .pdf format.

Home

9. Disbursement Inquiry

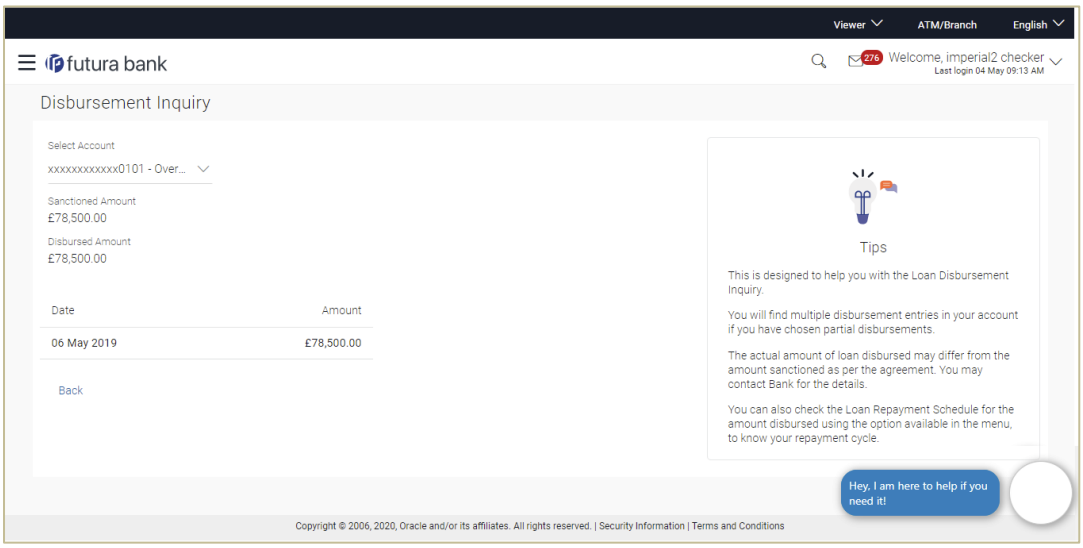
Disbursement of the finance amount depends on the type of Islamic Finance product availed by the user.

In case of loans and finance disbursements, the user needs to know the disbursement details of the account. This feature allows the user to view the disbursement details such as financed disbursed amount, disbursal date and financed amount. It helps the user to analyze the current position of the finance as to how much is disbursed and how much is yet to be disbursed.

How to reach here:

Toggle menu > Accounts > Loans and Finances > Disbursement Inquiry
OR
Dashboard > Loans and Finances widget > Loans and Finances Accounts Summary > Loans and finance account number > Loans and Finances Details > Quick Links > Disbursement Inquiry

Disbursement Inquiry



Field Description

Field Name	Description
Select Account	Islamic Finance account number in masked format along with the account nickname. For more information on Account Nickname, refer Account Nickname.
Financed Amount	The approved financed amount along with the currency.
Financed Amount Disbursed	The finance amount disbursed along with the currency as on the date of inquiry.

Field Name	Description
Date	Disbursement date. **Note:** If there are multiple disbursements in the account, the last disbursement will be displayed first and others accordingly in that order. The last entry in this list should be of the first disbursement date.
Amount	Amount disbursed as on the respective disbursement dates.

1. Select the required account from the **Select Account** list.
   The disbursement details are displayed.
2. Click **Back** to navigate to the previous screen.

FAQ

1. Can I inquire about partial disbursements in my Finance Account?

Yes, you can inquire partial disbursements using the disbursement inquiry function.

Home

10. View Statement

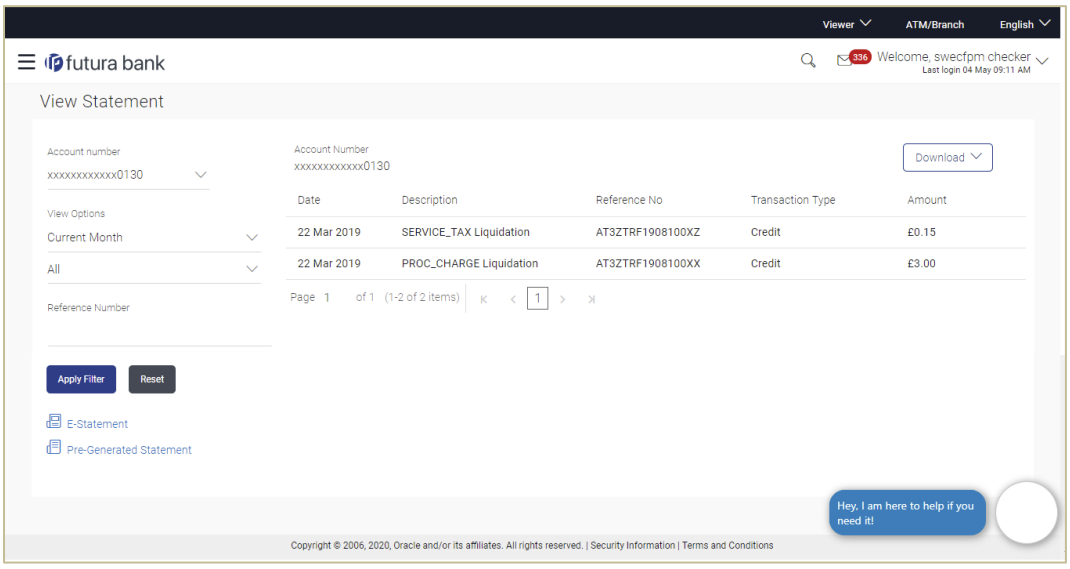
Users should be able to keep track of transactions on their Loans and Finances accounts. The View Statement section allows the user to view details of all transactions made in their finance accounts. This section displays all debit and credit entries along with the transaction amount and reference details.

Using this screen the user can view the statements, download the statements in a specific format (csv, pdf, qif, ofx), subscribe to e-statements, and request for pre-generated statements.

How to reach here:

Dashboard > Loans and Finances widget > Loans and Finances Accounts Summary > Loans and finance account number > Loans and Finances Details > Quick Links > View Statement

View Statement



Field Description

Field Name	Description
View Statement	
Account Number	The account number of the account for which statements are required. It appears in masked format.

Field Name	Description

View Options	The options to filter and search for specific statements. The following options are available:
	• To filter based on time period. The options are:
	  • Current Month
	  • Previous Month
	  • Previous Quarter
	  • Date Range
	• To filter based on type of transaction:
	  • Credits Only
	  • Debits Only
	  • All
	• To use the **Reference Number** to find a specific statement.

Results	
Opening Balance	The opening balance of the account.
Closing Balance	The closing balance of the account.
Date	Date on which the activity was performed.
Description	Short description of the transaction.
Reference No	Reference number of the transaction.
Amount	The transaction amount along with the debit or credit indicator.

To view and download the loans and finance account statements:

1. In the **View Statement** screen, select the required options from the **View Options** list, as follows:
   a. Select the time period from the list, for which the statement is required.
   b. Select the type of transaction required, whether debit, credit, or both.
   c. If the reference number of the statement is known, then enter the number in the **Reference Number** field.
2. Click **Apply Filter**. The relevant transactions are displayed as per the filters set.
   OR
   Click **Reset** to reset the filters.

3. Click **Download** and select the format in which you require the statement.
   The statement gets downloaded.
   OR
   Click **Back** to navigate to the previous screen.

The following actions can also be performed in the **View Statement** screen:

- Subscribe to E-Statements.
- Download Pre-Generated Statements.

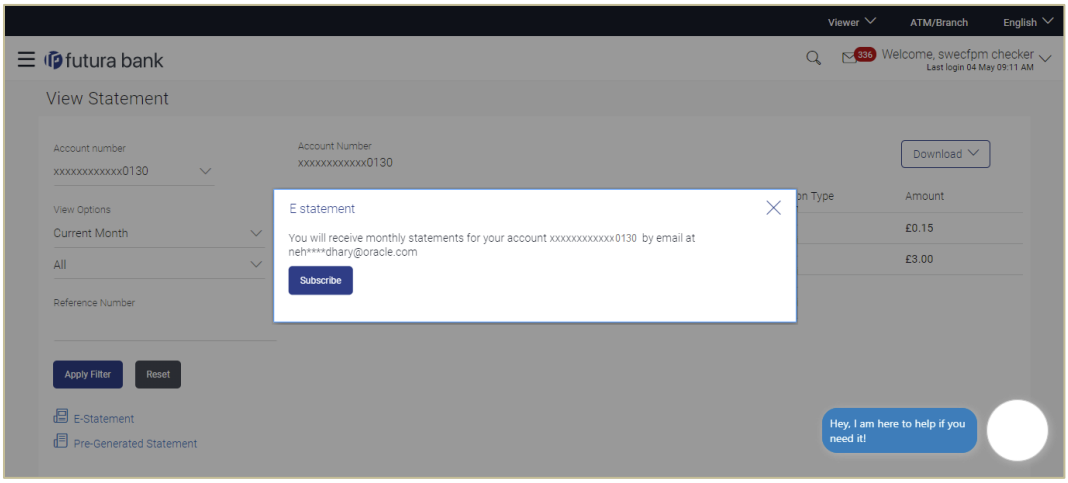
10.1 E-Statement

A user might wish to receive regular e-statements at his email address instead of physical copies. In this case, the customer can select the option to subscribe for an e-statement. Once a request for an e-statement is made, the customer will begin to receive regular statements at his email address maintained with the bank.

How to reach here:

Dashboard > Loans and Finances widget > Loans and Finances Accounts Summary > Loans and finance account number link > Loans and Finances Details > Quick Links > View Statement > E-Statement

E-statement



To subscribe to e-statements:

1. In the **View Statement** screen, click **E-Statement** to subscribe to e-statements.
2. The **E-Statement** pop-up screen appears with a message stating, 'You will receive monthly statements for your account <Number in masked format> by email at <User's email address in masked format>'.
   a. Click **Subscribe** to opt for receiving monthly statements on your registered email ID. A confirmation message for the request submission appears.

b. Click the **Go To Dashboard** link to go to the Dashboard.
OR
Click the **Go To Account Details** link to go to the **Loans and Finances Overview** screen.

Note:
If you want to unsubscribe to e-statements, that you have already subscribed to, do the following:
(1) In the **View Statement** screen of the specific account, click **E-Statement** to unsubscribe to e-statements.
A pop-up message appears stating, 'Unsubscribe - You will stop receiving monthly statements for your account <Number in masked format> on email <User's email address in masked format>'.
(2) Click **Unsubscribe** if you wish to stop receiving monthly statements on the registered email ID. A confirmation message appears stating that the request for unsubscribing to e-Statement is submitted successfully.
(3) Click **Ok.**

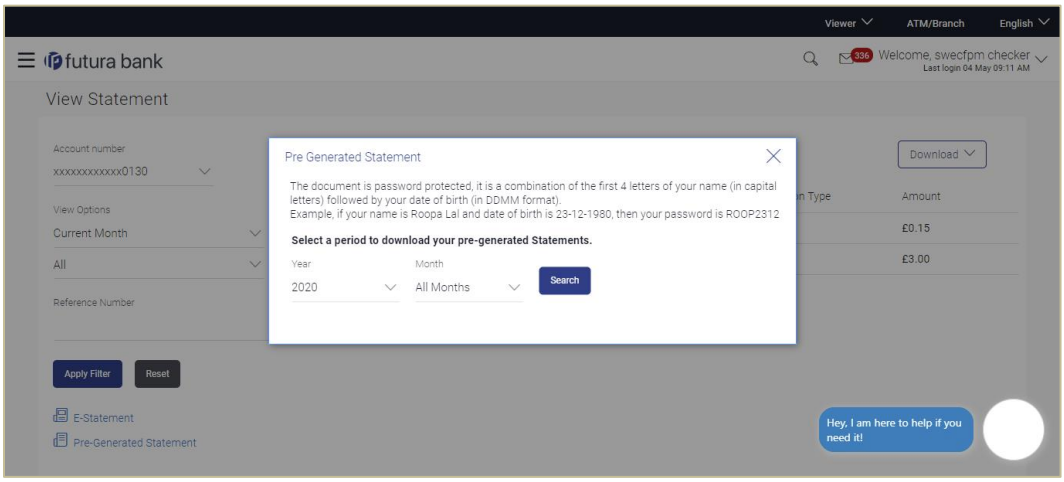
10.2 Pre-Generated Statement

Pre-generated statements are statements that have already been generated by the core banking application, for an account. Through this option, the user can view a statement that was generated previously – he may want to do this if he has missed a past statement for some reason. (Like accidentally deleting e-statements or misplacing his mail in case of a physical copy).

How to reach here:

Dashboard > Loans and Finances widget > Loans and Finances Accounts Summary > Loans and finance account number link > Loans and Finances Details > Quick Links > View Statement > Pre-Generated Statement

Pre-Generated Statement



Field Description

Field Name	Description
Pre-Generated Statement	
Year	The year for which the pre-generated statement is required.
Month	The month for which the pre-generated statement is required. The **All Months** option can be selected from this list, to obtain statements for the entire year.
The following fields appear once the user enters the year and month/s and clicks **Search**.	
Statement Number	The statement number assigned to the statement.
From	The start date of the statement.
To	The end date of the statement.
Download	A link to download the statement in pdf format.

To download a pre-generated statement:

1. In the **View Statement** screen, click **Pre-Generated Statement.**
   The **Pre-Generated Statement** pop-up screen appears.
2. From the **Year** and **Month** lists, select the desired year and month for which the pre-generated statement is to be searched.
3. Click **Search** to search for the statement.
4. Click the **PDF** link to download the statement.

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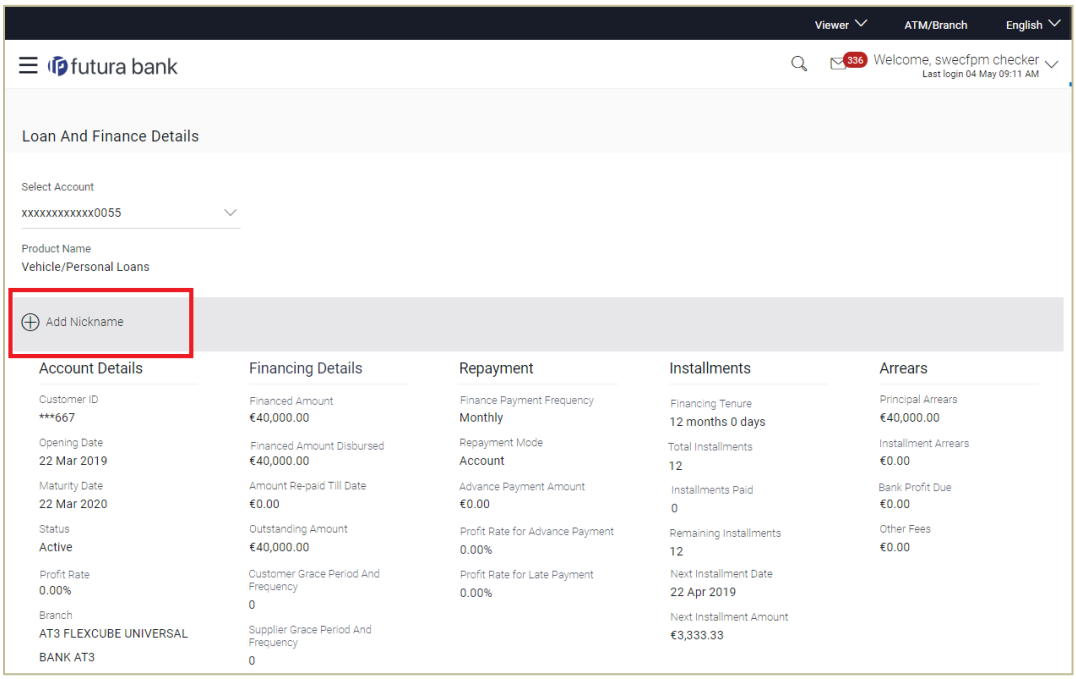
11. Account Nickname

User can assign a specific name to a current or savings account. This is done as user's wish to remember accounts with a particular name instead of account numbers. Once a nickname is assigned to an account, it is displayed on various transactions instead of the standard account description. This option also allows user to modify or delete the nickname whenever required.

To add nickname to account:

1. Click Add Nickname, to add nickname to an account.
2. In the **Add Nickname** field, enter the nickname you want to use.

Add Nickname- Example



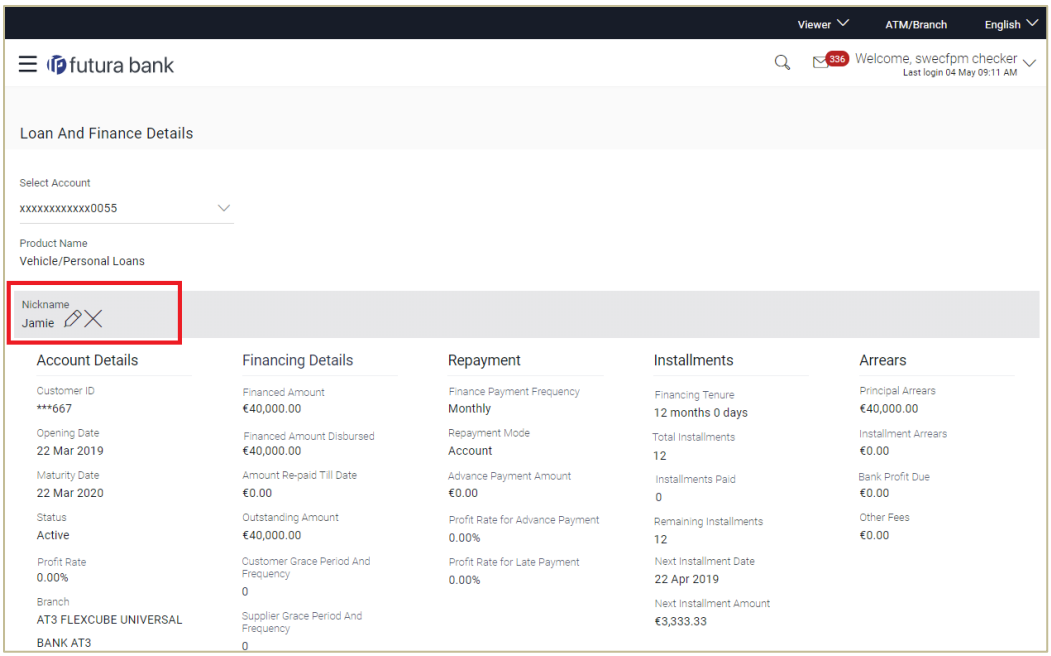
Field Description

Field Name	Description
Add Nickname	User's preferred description or name to an account which will be displayed instead of the standard account description.

3. Click to save your changes.
   Nicknames will be displayed on various transactions instead of the standard account description.

To edit / delete nickname to account:

Add Nickname - Edit/ Delete



1. Click to modify nickname.
   OR
   Click to save your updates.
   OR
   Click to delete nickname.

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