



# User Guide

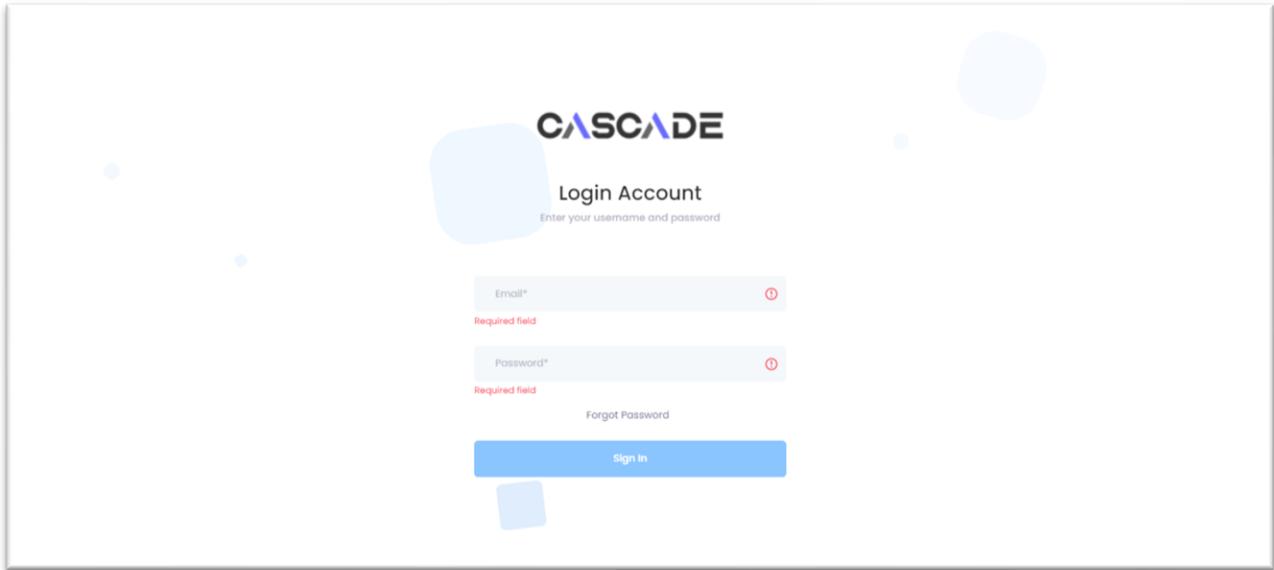
UNIKREW SOLUTIONS

## Contents

Login Page .....	3
Starting a Workflow .....	4
Uploading Documents .....	5
Trail Feature.....	8
Uploading Lead Generation Data in Bulk.....	10
Excel File.....	16
Product Codes .....	16
Product: Crop NTB .....	17
Product: Crop Renewal .....	39
Form Type: One Pager .....	41
Form Type: Full Form .....	42
Product: Fishery NTB.....	63
Product: Fishery Renewal .....	84
Form Type: One Pager .....	85
Form Type: Full Form .....	87
Product: Poultry NTB .....	106
Product: Poultry Renewal .....	126
Form Type: One Pager .....	129
Form Type: Full Form .....	131
Product: Dairy NTB.....	145
Product: Dairy Renewal .....	163
Form Type: One Pager .....	166
Form Type: Full Form .....	168
Product: Tractor (Conventional) .....	184
Product: Tractor (Islamic) .....	203
Product: Release Memo.....	222
Product: Group Renewal Approval .....	233

# Login Page

Log in with your credentials to proceed.



# Starting a Workflow

Go to the Workflows tab to start a new Workflow.

- 1) Shows the user currently logged in.
- 2) Shows the selected tab.
- 3) Drop down menu to select a product.
- 4) Create button to start a workflow after selecting a product.
- 5) Shows all workflows depending on the filter selected (i.e., unassigned, completed).

**Note:** Products and workflows shown will vary according to the rights assigned to a user account.

The screenshot shows the Cascade application interface with the 'Workflows' tab selected. The top navigation bar includes 'Customers', 'Products', 'Records', 'Reports', 'Workflows' (highlighted with a red box), 'Collections', 'Configuration', and 'Identity'. A user 'Hi, Naveed' is logged in. A search bar at the top left contains 'Crop NTB' (boxed with red 1). A 'Create' button is highlighted with red 4. A red arrow labeled 5 points to the list of workflows below. The list table has columns: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. The first workflow listed is '1000082' with 'N/A' for all fields except Stage (Credit Analyst) and Status (In Progress). Other rows show various stages like Post Approval, Initiation, and Credit Analyst, with different users and dates.

This is the first page you will see after starting a new workflow.

- 1) Header. Shows the basic details of the profile.
- 2) Shows the stages of the workflow.
- 3) Shows the groups under each stage.

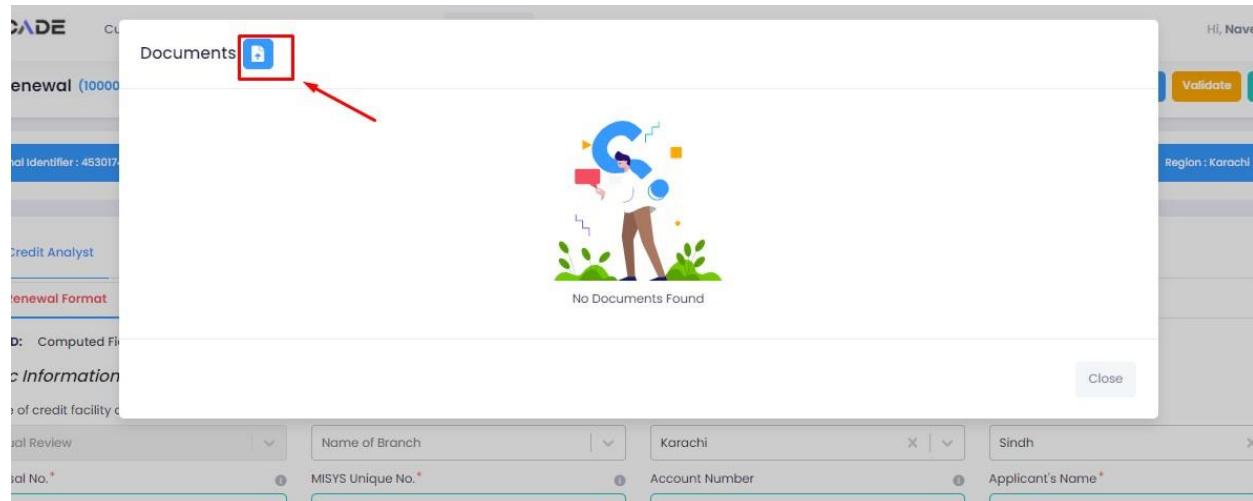
The screenshot shows the 'Crop NTB (1000084) In Progress' workflow initiation form. The top header includes 'Back', 'Save' (highlighted with red 1), 'Validate', and 'Proceed'. Below the header are input fields for National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. A red box labeled 2 highlights the 'Initiation' stage. A legend at the bottom left indicates 'Computed Field' (yellow background), 'Input Field' (white background), and '39 field(s) have error(s)' (red background). The main form area contains sections for 'Basic Information' and 'Additional Details'. Fields include Name of Branch (dropdown), Region (dropdown), Province (dropdown), Proposal No. (text input), MISYS Unique No. (text input with green checkmark), Deposit Account No. (text input with green checkmark), Applicant's Name (text input with red error icon), Applicant's CNIC No. (text input with red error icon), Father's Name / Husband's Name (dropdown), Father's / Husband's CNIC Number (dropdown), Legal Entity (dropdown), and PEP (dropdown). Error messages are visible for the province and proposal number fields.

# Uploading Documents

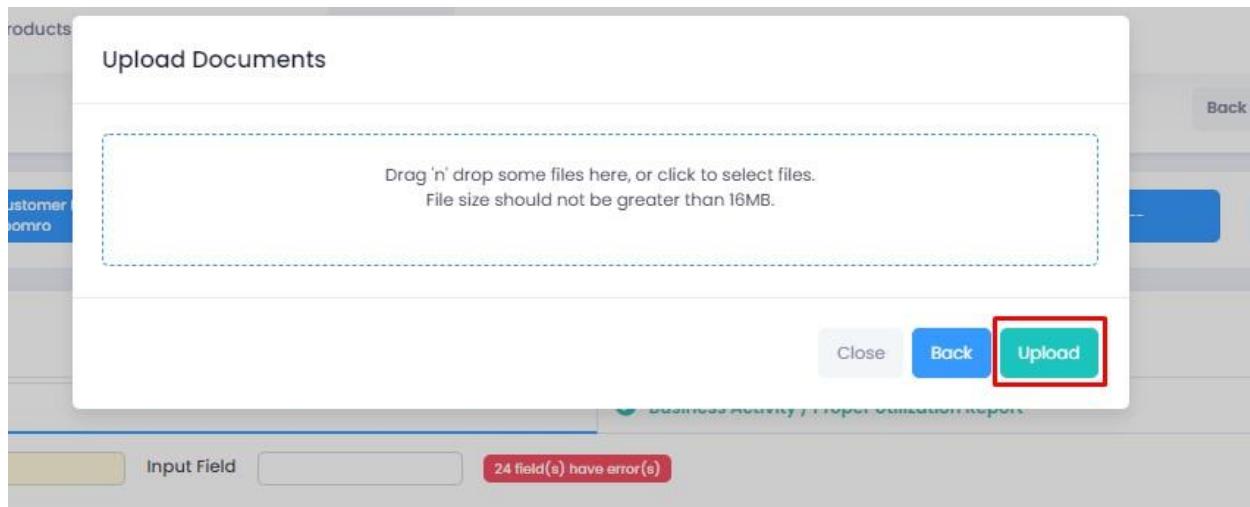
1. To upload any documents pertaining to the application, click on the folder icon on the right side of the page.

The screenshot shows the Cascade application interface. At the top, there is a navigation bar with links for Customers, Products, Records, Reports, Workflows (which is the active tab), Collections, Configuration, and Identity. On the far right, it says "Hi, Naveed" and has a profile icon. Below the navigation bar, the title "Crop Renewal (1000023) In Progress" is displayed. There are several input fields: "National Identifier : 4530174518775", "Customer Name : Faisal Mansoor Soomro", "Mobile Number : +923138391900", "City : ----", "Branch Code : ----", and "Region : Karachi". On the right side of the form, there is a section titled "Business Activity / Proper Utilization Report" with a "Documents" button highlighted by a red box and a red arrow pointing to it.

2. Then click on the upload button.



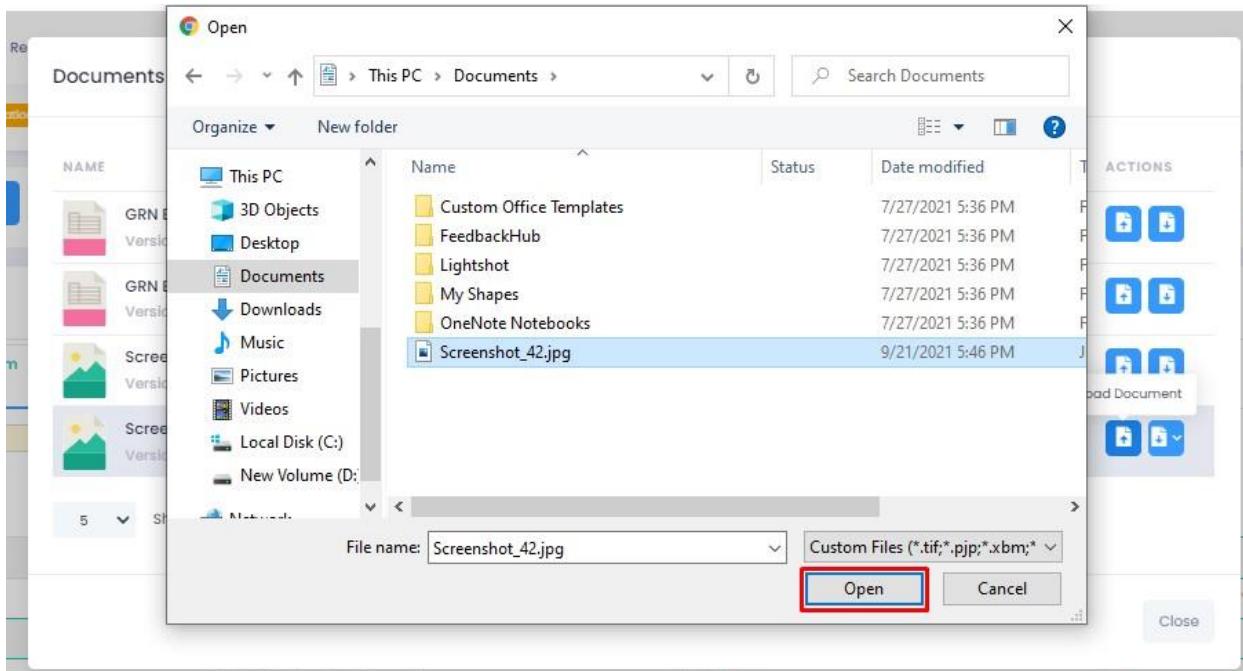
3. Drag 'n' drop any file inside the dotted box then click on upload.



4. This is where all the uploaded documents will show. If you want to upload new version of a file, click on the upload icon next to any file then upload the new version.

NAME	CODE	GROUP	CREATED	UPDATED	ACTIONS
GRN Excel Upload.xlsx Version Number: 1	GRN Ex... ①	N/A ①	20 September 2021, 05:45 pm	Ahmed Ali	
GRN Excel Upload.xlsx Version Number: 1	GRN Ex... ①	N/A ①	20 September 2021, 05:52 pm	Ahmed Ali	
Screenshot_42.jpg Version Number: 1	Screen... ①	N/A ①	23 September 2021, 05:00 pm	Hasan Aamir	
Screenshot_42.jpg Version Number: 2	Screen... ①	N/A ①	23 September 2021, 05:00 pm	Hasan Aamir	

5. Select the file then click on open.



6. The file will now be uploaded and will display the new version. You can also click on the download icon to access the previous versions.

NAME	CODE	GROUP	CREATED	UPDATED	ACTIONS
GRN Excel Upload.x... Version Number: 1	GRN Ex...	N/A	20 September 2021, 05:45 pm	Ahmed Ali	
GRN Excel Upload.x... Version Number: 1	GRN Ex...	N/A	20 September 2021, 05:52 pm	Ahmed Ali	
Screenshot_42.jpg Version Number: 1	Screen...	N/A	23 September 2021, 05:00 pm	Hasan Aamir	
Screenshot_42.jpg Version Number: 3	Screen...	N/A	23 September 2021, 05:00 pm	Hasan Aamir	

Showing rows 1 to 4 of 4

Close

# Trail Feature

'Trail' allows you to view the stages and users the application has gone through so far along with the actions pertaining to it.

1. Select any application you want to view the trail of then click on 'trail'.

The screenshot shows a software interface with a top navigation bar for 'Products', 'Records', 'Reporting', 'Collections', 'Configuration', 'Identity', and 'Originations'. A user 'Hi, Hasan Aamir' is logged in. Below the navigation is a table titled 'Crop NTB' with columns: IDENTIFIER, NIC NUMBER, APPLICANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. The first row has an 'Edit' button and a 'Trail' button, which is highlighted with a red arrow. The table contains three rows of data.

IDENTIFIER	NIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
1000216	45645-4545455-4	NASIR KHAN	Credit Analyst	28 Sep 2021, 03:22 pm	Faisal Mansoor 2	Awaiting Authentication
1000215	45645-4545455-4	NASIR KHAN	Credit Analyst	28 Sep 2021, 02:42 pm	Ayaz Khan	Awaiting Authentication
1000104	12312-3123123-1	Kumar	Credit Analyst	20 Sep 2021, 02:40 pm	Faisal Mansoor	Ahmed Ali

2. You will then see the current status of the application along with the stages it has gone through.

The screenshot shows a table of applications with a red box highlighting the last row. A modal window titled 'Workflow Trail' is open over the table, showing the history of application 1000081. The modal has a header 'Workflow Initiated by Naveed' with 'RRLO01' and a close button 'X'. It displays four stages with their details and timestamps:

- Status: In Progress  
Stage: Leads Generation  
Timestamp: 9th Sep 2021, 02:30 pm
- Stage Completed by Naveed
- Status: In Progress  
Stage: N/A  
Timestamp: 9th Sep 2021, 02:32 pm
- Stage Initiated by Naveed
- Status: In Progress  
Stage: Lead Evaluation

3. You can also view the 'trail' while working on the application by clicking on the 'trail' button on the right side of the page.

The screenshot shows the DE application interface for a credit proposal. At the top, there are tabs for Products, Records, Reporting, Collections, Configuration, Identity, and Origination. The user is logged in as 'Hi, Hasan Aamir' with a 'HA' badge. The main form has fields for Customer Name (NASIR KHAN), Mobile Number (923214789785), City (---), Branch Code (DABO-DABO GATE, PESHAWAR), and Region (Peshawar). Below the form, there's a section for 'Information' with fields for Region (Peshawar), Province (Khyber Pakhtunkhwa), Proposal No. (1234), and Applicant's CNIC No. (45645-4545455-4). On the right side of the form, there's a 'Trail' button with a red arrow pointing to it. The status bar at the bottom says '(1000216) awaiting Authentication'.

4. You will then see the current status of the application along with the stages it has gone through.

The screenshot shows the DE application interface for a credit proposal. The form fields include Customer Name (Ali Ahmed), Mobile Number (---), City (---), Branch Code (---), and Region (Karachi). Below the form, there are sections for 'Evaluation' and 'Actors'. In the 'Evaluation' section, there are fields for Next Cycle Date (14-Sep-2021) and Expiry (09-Sep-2021). In the 'Actors' section, there are fields for Prime Number (321321), Customer Type Desc (Individual), P3 Code (Z99-NON SME/NON CORPORATE), Current Status (code/ Description), and Date in Non-Accrual. A modal window titled 'Workflow Initiated by Naveed' is open, showing the application trail. The trail details three stages: 'Leads Generation' (Status: In Progress, Stage: Leads Generation, Initiated on 9th Sep 2021, 02:30 pm), 'Post Approval' (Status: In Progress, Stage: Post Approval, Initiated on 9th Sep 2021, 04:03 pm), and 'Credit Analyst' (Status: In Progress, Stage: Credit Analyst, Initiated on 9th Sep 2021, 04:03 pm).

# Uploading Lead Generation Data in Bulk

1. Select your product, then click on the arrow next to 'create'.

The screenshot shows a software interface for 'Cascade'. At the top, there's a navigation bar with links like 'Customers', 'Products', 'Records', 'Reporting', 'Reports', 'Collections', 'Configuration', 'Identity', and 'Originations'. On the far right, it says 'Hi, Ahmed Ali' and has a 'AA' button. Below the navigation is a search bar with the text 'Crop NTB' and a dropdown arrow. To the right of the search bar is a blue 'Create' button with a downward arrow, which is highlighted with a red box and a red arrow pointing to it. Below the search bar is a table with columns: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. The table contains five rows of lead data. The status column for the first four rows is 'Awaiting Authentication'.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
1000104	12312-3123123-1	Kumar	Credit Analyst	20 Sep 2021, 02:40 pm	Faisal Mansoor	Awaiting Authentication
1000097	12312-3123123-1	Kumar	Credit Analyst	16 Sep 2021, 11:14 pm	Junaid Mazhar	Awaiting Authentication
1000083	31204-4304295-3	RAB NAWAZ	Credit Analyst	11 Sep 2021, 10:21 am	Mirza Faheem	Awaiting Authentication
1000078	N/A	N/A	Leads Generation	09 Sep 2021, 02:25 pm	Ahmed Ali	In Progress

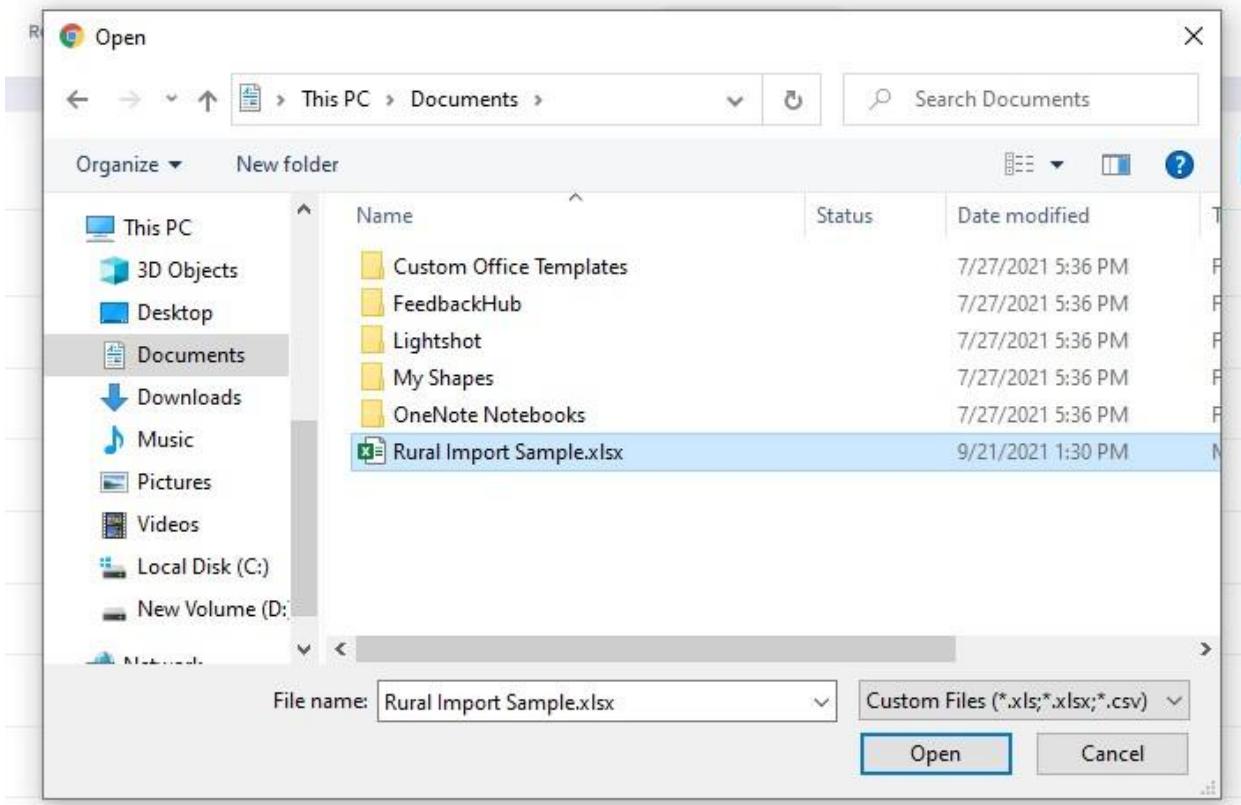
2. Click on 'import from excel'. (Sample file attached)



This screenshot shows the same Cascade interface as the previous one, but with a different view. It displays a single row of lead data. The 'Import from Excel' button, which is located at the top right of the screen under the 'Create' button, is highlighted with a red box and a red arrow pointing to it. The rest of the interface is identical to the first screenshot.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
1000104	12312-3123123-1	Kumar	Credit Analyst	20 Sep 2021, 02:40 pm	Faisal Mansoor	Awaiting Authentication

3. Browse to the excel file with the lead generation data then select that file.



4. The data will now be uploaded...

1. Shows the number of entries that have successfully been added.
2. Shows the number of entries that have failed.
3. Shows the number of entries that are in the process of being uploaded.
4. Shows the list of all uploaded entries.
5. Click on 'import from excel' to upload more excel files. Or click on close if done.

Importing Workflows

1	13 Added	2	0 Failed	3	0 Pending
---	-------------	---	-------------	---	--------------

Identifier	Product Version	Scenario Code	Status
1000179	438	-	Awaiting Stage Start
1000180	438	LEADYESAFONO	Awaiting Stage Start
1000181	438	-	Awaiting Stage Start
1000182	438	LEADYESAFONO	Awaiting Stage Start
1000183	438	-	Awaiting Stage Start
1000184	438	LEADYESAFONO	Awaiting Stage Start

4

5

Close      Import from Excel

SHARAFAT HUSSAIN QURESHI      Credit Analyst      01 Sep 2021, 04:25 pm      Ahmed Ali      01 Sep 2021, 04:25 pm      Ah

5. Now go to filters then select 'unassigned' to display all the uploaded data.

The screenshot shows the Cascade software interface. At the top, there's a navigation bar with links like Customers, Products, Records, Reporting, Reports, Collections, Configuration, Identity, and Originations. On the far right, it says 'Hi, Ahmed Ali' and has a 'AA' button. Below the navigation is a search bar with 'Crop NTB'. To the right of the search bar are three buttons: 'Create', a magnifying glass, and a refresh/circular arrow. Underneath the search bar is a table header with columns: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. A dropdown menu is open under 'Status' with the option 'Unassigned' highlighted. A red arrow points to this 'Unassigned' option.

This screenshot shows the 'Filter Workflow' dialog box. It has sections for 'Identifier', 'CNIC Number', and 'Applicant's Name'. Below these is a 'Status' dropdown menu. The 'Unassigned' option is highlighted with a blue background and a red arrow pointing to it. At the bottom right of the dialog, there are 'Close' and 'Proceed' buttons, with a red box around the 'Proceed' button and another red arrow pointing to it.

6. You will now see the all the entries uploaded through the excel file.

The screenshot shows the Cascade software interface again. The search bar 'Crop NTB' is at the top. Below it is a table with columns: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. The first six rows of the table are highlighted with a red box. All these entries have 'Unassigned' in the STATUS column. A red arrow points to the first row of the highlighted area.

7. Select any entry and click on 'edit' start the workflow.

The screenshot shows the Cascade software interface once more. The search bar 'Crop NTB' is at the top. Below it is a table with columns: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. The first two rows of the table are highlighted with a red box. Above the table, there is an 'Edit' button with a red box around it. A red arrow points to this 'Edit' button.

8. Then click on 'start leads generation'.

The screenshot shows the Cascade software interface. At the top, there is a navigation bar with links for Customers, Products, Records, Reporting, Reports, Collections, Configuration, Identity, and Originations. On the right side of the header, it says "Hi, Ahmed Ali" and has a "AA" button. Below the header, there is a section titled "Crop NTB (1000191) Unsigned". This section contains several input fields: "National Identifier : 4583953958340", "Customer Name : ---", "Mobile Number : ---", "City : ---", "Branch Code : ---", and "Region : ---". At the top right of this section, there are "Back", "Start Leads Generation", and "Cancel" buttons. A red box and an arrow point to the "Start Leads Generation" button.

9. Fill all the data then click on 'validate' then 'proceed'.

The screenshot shows the Cascade software interface after filling in the data. The status at the top says "Crop NTB (1000190) In Progress". Below the input fields, there is a legend: "LEGEND: Computed Field [yellow box] Input Field [white box] ? field(s) have error(s)". There are two tabs: "Leads Generation" (selected) and "Data Entry". Under "Leads Generation", there is a "Data Entry" section with a yellow box around the "Computed Field" label. The "Applicant Information" section contains fields for Customer Name, CNIC, Mobile Number, Additional Mobile Number, Land Holding Area Own (Acres), Cultivation Land Own (Acres), Address, City, Request Date, and a note "Date should not be greater than current date". At the top right, there are "Back", "Save", "Validate", and "Proceed" buttons. A red box and an arrow point to the "Validate" button.

10. Then click on 'start leads evaluation'.

The screenshot shows the Cascade software interface after validating the data. The status at the top says "Crop NTB (1000190) Unsigned". Below the input fields, there is a legend: "LEGEND: Computed Field [yellow box] Input Field [white box] ? field(s) have error(s)". There are two tabs: "Leads Generation" (selected) and "Data Entry". Under "Leads Generation", there is a "Data Entry" section with a yellow box around the "Computed Field" label. The "Applicant Information" section contains fields for Customer Name, CNIC, Mobile Number, Additional Mobile Number, and a note "Additional Mobile Number". At the top right, there are "Back", "Start Lead Evaluation", and "Cancel" buttons. A red box and an arrow point to the "Start Lead Evaluation" button.

11. Select 'lead generation status', then click on 'validate' then 'proceed'.

National Identifier: 45734-5678902-0 Customer Name: Shehroze Mobile Number: 923002589658 City: Karachi Branch Code: --- Region: ---

Back Move to Previous Stage Save Validate Proceed

Leads Generation Lead Evaluation

Unspecified

Legend: Computed Field Input Field

Lead Generation Status: Approved

Approved Pending

12. Select 'unassigned' under the filters to display your application then click on 'edit'.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
1000190	45734-5678902-0	Shehroze	Credit Analyst	21 Sep 2021, 03:38 pm	Ahmed Ali	21 Sep 2021, 03:47 pm Ahmed Ali Unassigned
1000189	4583953958340	N/A	Leads Generation	21 Sep 2021, 03:38 pm	Ahmed Ali	21 Sep 2021, 03:38 pm Ahmed Ali Unassigned
1000188	4573456789020	N/A	Leads Generation	21 Sep 2021, 03:38 pm	Ahmed Ali	21 Sep 2021, 03:38 pm Ahmed Ali Unassigned
1000187	4573456789020	N/A	Leads Generation	21 Sep 2021, 03:38 pm	Ahmed Ali	21 Sep 2021, 03:38 pm Ahmed Ali Unassigned

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
1000190	45734-5678902-0	Shehroze	Credit Analyst	21 Sep 2021, 03:38 pm	Ahmed Ali	21 Sep 2021, 03:47 pm Ahmed Ali Unassigned

13. Then you can work on the application as per the process.

National Identifier: 45734-5678902-0 Customer Name: Shehroze Mobile Number: 923002589658 City: Karachi Branch Code: --- Region: ---

Back Start Credit Analyst

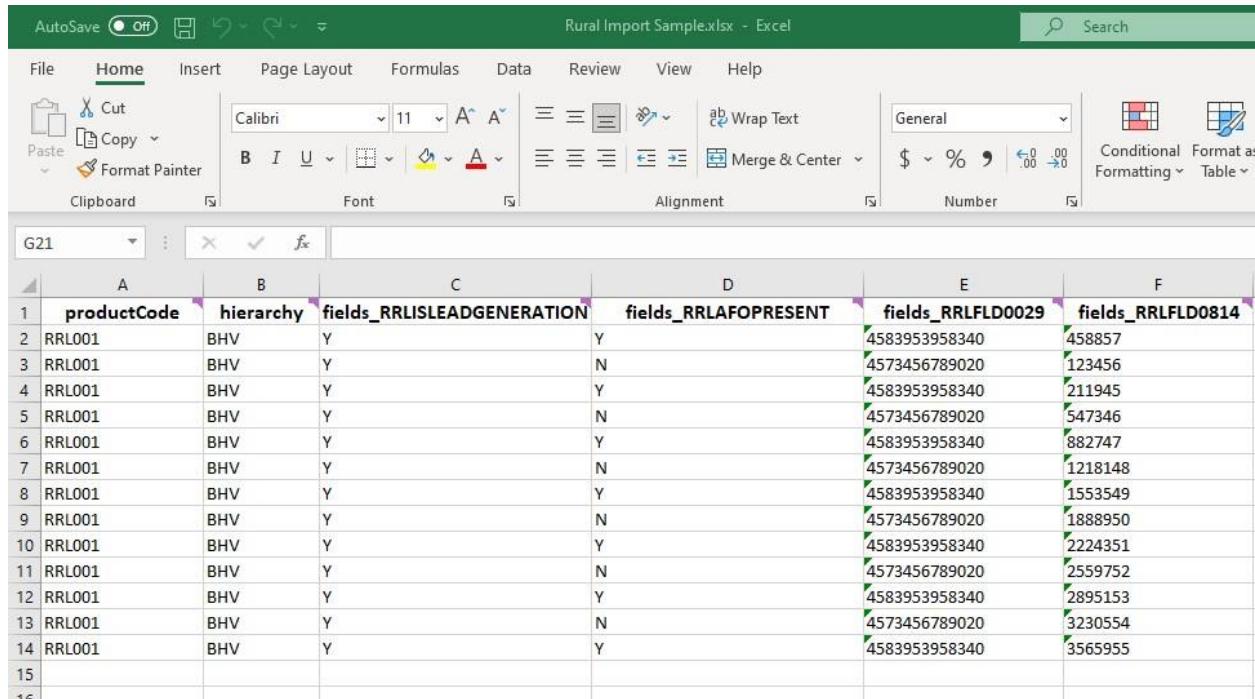
Leads Generation Lead Evaluation

Data Entry

Customer Name\* CNIC\* Mobile Number\* Additional Mobile Number

Shehroze 45734-5678902-0 +92 300-2589658 +92

# Excel File



	A	B	C	D	E	F
1	productCode	hierarchy	fields_RRLISLEADGENERATION	fields_RRLAFOPRESENT	fields_RRLFLD0029	fields_RRLFLD0814
2	RRL001	BHV	Y	Y	4583953958340	458857
3	RRL001	BHV	Y	N	4573456789020	123456
4	RRL001	BHV	Y	Y	4583953958340	211945
5	RRL001	BHV	Y	N	4573456789020	547346
6	RRL001	BHV	Y	Y	4583953958340	882747
7	RRL001	BHV	Y	N	4573456789020	1218148
8	RRL001	BHV	Y	Y	4583953958340	1553549
9	RRL001	BHV	Y	N	4573456789020	1888950
10	RRL001	BHV	Y	Y	4583953958340	2224351
11	RRL001	BHV	Y	N	4573456789020	2559752
12	RRL001	BHV	Y	Y	4583953958340	2895153
13	RRL001	BHV	Y	N	4573456789020	3230554
14	RRL001	BHV	Y	Y	4583953958340	3565955
15						

**productCode:** Product code pertaining to the product the application belongs to. (e.g., RRL001 = Crop NTB)

**Hierarchy:** Code for city (e.g., BHV = Bahawalpur)

**Fields\_RRLISLEADGENERATION:** For the lead generation stage to appear in the workflow

**Fields\_RRLFLD0029:** Prospect's CNIC number

**Fields\_RRLFLD0814:** CIF Number

## Product Codes

Product	Code
Crop NTB	RRL001
Poultry NTB	RRL003
Fishery NTB	RRLFISHERY
Dairy NTB	RRLDAIRY

## Product: Crop NTB

### Maker

- Under the Workflows tab, select the product (1), then click on 'create' (2) to start a new application.

**Note:** Products and workflows shown will vary according to the rights assigned to a user account.

The screenshot shows a software interface for managing workflows. At the top, there is a dropdown menu labeled 'Small Business Finance'. Below it is a list of products: Crop Renewal, Fishery NTB, Dairy NTB, Crop NTB, Tractor (Conventional), Farm Irrigation, Group Renewal, and Group Renewal Approval. The 'Crop NTB' item is highlighted with a red box and has a red arrow pointing to it from step 1. To the right of the list is a table with columns: CREATED, UPDATED, and STATUS. The table contains three rows of data, each with a 'Credit Analyst' name, a creation date and time (03 Sep 2021, 04:24 pm or 07 Sep 2021, 10:03 am), an updated date and time (07 Sep 2021, 05:35 pm or 07 Sep 2021, 10:03 am), and an 'In Progress' status. At the top right of the table area is a 'Create' button, which is also highlighted with a red box and has a red arrow pointing to it from step 2.

	CREATED	UPDATED	STATUS	
Credit Analyst	03 Sep 2021, 04:24 pm	Naveed	07 Sep 2021, 05:35 pm	In Progress
Relationship Manager (RM)	07 Sep 2021, 10:03 am	Naveed	07 Sep 2021, 10:03 am	In Progress
Credit Analyst	03 Sep 2021, 03:53 pm	Naveed	03 Sep 2021, 03:53 pm	In Progress

2. Fill the fields then click on proceed.

**Note:** Depending on the values selected under the fields 'Is Lead Generation' and 'AFO', new fields and stages in the workflow will appear.

**Lead Generation:** Will allow to manually add details of a prospect.

**AFO:** Allows for 'data entry' prior to any stage. The details will then be carried into the 'credit analyst stage'.

The screenshot shows the 'Create Workflow' dialog box over a list of workflow stages. The dialog includes fields for Renewal Product Code (Crop NTB), Identifier (123123), Hierarchy (Karachi), Is Lead Generation (No), AFO (Yes), and CIF Number (321321). The main table lists stages such as 'Approval', 'Initiation', and 'Credit Analyst' with their respective dates and approvers.

3. After filling all the fields, click on validate (1) to check for errors or missing fields (2). Once there are no errors left, click on the next Group (3) to proceed with the workflow.

**Note:** Form B will appear according to the 'proposed loan amount' (Up to 1 million or Over 1 million) entered in Form A.

The screenshot shows the 'Basic Information' form with various input fields. A red box highlights the 'Form B: Upto 1 Million' field. A legend at the bottom states '1 field(s) have error(s)'. The 'Validate' button is highlighted with a red box.

4. Fill all the required fields under this group, click on validate, then click on the next group.

The screenshot shows the 'Initiation' section of the 'Crop NTB' form. At the top, there are several input fields: National Identifier (12312-3123123-1), Customer Name (Kumar), Mobile Number (----), City (----), Branch Code (1757-STEEL TOWN SHIP KARACHI), and Region (Karachi). Below these are several groups of fields:

- Form A: Credit Proposal Cum Sanction Advice** (checked)
- Form B: Upto 1 Million** (checked)
- Finance Payment Method** (highlighted with a red border)
- C: Other Details**
- D: Farm Loan**
- Business Activity / Proper Utilization Report**

**Legend:** Computed Field (yellow background) and Input Field (white background).

**Applicant Information**

Production Purpose (Rs)* PKR 155,555	Agricultural Business* Poultry	Specify (if others) Specify (if others)	Date of Birth* 09-Aug-1973
Age (Years) -1	CNIC Expiry Date* 16-Sep-2021	NTN (if any) 558895656565949	Qualification* Matric
Marital status* Married	Gender* Male	Caste Sindhi	E-mail (if any) ahmed@hotmail.com

5. Fill all the required fields under this group then click on validate.

The screenshot shows the 'Finance Payment Method' section of the 'Crop NTB' form. At the top, there are several input fields: National Identifier (12312-3123123-1), Customer Name (Kumar), Mobile Number (----), City (----), Branch Code (1757-STEEL TOWN SHIP KARACHI), and Region (Karachi). Below these are several groups of fields:

- Form A: Credit Proposal Cum Sanction Advice** (checked)
- Form B: Upto 1 Million** (checked)
- Finance Payment Method** (highlighted with a red border)
- C: Other Details**
- D: Farm Loan**
- Business Activity / Proper Utilization Report**

**Legend:** Computed Field (yellow background) and Input Field (white background).

**Running Finance**

Finance expiry date* 14-Sep-2021	Clean-Up Compliance* Yearly	Mark-up Payment Frequency* Yearly
-------------------------------------	--------------------------------	--------------------------------------

**For Bank Use Only**

Account Introduced By Account Introduced By	Recommended By Recommended By
--	----------------------------------

6. Keep proceeding with filling the required fields under all groups until the last one, then click on validate, followed by proceed.

The screenshot shows the Cascade Workflows interface. At the top, there are tabs for Customers, Products, Records, Reports, Workflows (selected), Collections, Configuration, and Identity. A user profile 'Hi, Naveed' is at the top right. Below the tabs, it says 'Crop NTB (1000084) In Progress'. On the right, there are buttons for Back, Save, Validate (highlighted with a red box), and Proceed. The main area has several input fields: National Identifier (12312-3123123-1), Customer Name (Kumar), Mobile Number (923002589658), City (---), Branch Code (1757-STEEL TOWN SHIP KARACHI), and Region (Karachi). Below these are sections for Initiation, Facility Details Grid, and a summary table. The 'Business Activity / Proper Utilization Report' section is highlighted with a red box.

7. A button to proceed to the next stage will appear. Click on 'credit analyst' to start the next stage.

The screenshot shows the Cascade Workflows interface. The top navigation and user profile are the same as the previous screenshot. The workflow step is 'Crop NTB (1000084) Unsigned'. On the right, there are buttons for Back, Start Credit Analyst (highlighted with a red box), and Proceed. The main area includes input fields for National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. Below these are sections for Initiation and Facility Details Grid. The 'Business Activity / Proper Utilization Report' section is highlighted with a red box.

8. When on the 'credit analyst' stage, you can create a deviation by clicking on 'quick panel' on right side of the page.

The screenshot shows a form titled "Business Activity / Proper Utilization Report". At the top, there are several input fields: "Customer Name: Faisal Mansoor Soomro", "Mobile Number: +923138391900", "City: ---", "Branch Code: ---", and "Region: Karachi". Below these, there is a section for proposal details. On the right side of the form, there is a "Quick Panel" button, which is highlighted with a red box and an arrow pointing to it. The "Quick Panel" button has a small icon of a document with a gear.

9. Then under 'deviations/exceptions' you will see all the available deviations. Click on the one applicable to the application, leave remarks then click 'create'.

The screenshot shows the "Deviations/Exceptions" tab selected. Under "Available Deviations", there is a list of items, with the third item, "Lending Radius beyond 20 km – in case there is no other HBL...", highlighted with a red box. Below this, there is a "Check List" tab. In the bottom right corner of the screen, there is a modal dialog titled "Deviations/Exceptions" with a "Create" button. The "Remarks" field in this dialog contains the text "Applicable", which is also highlighted with a red box.

10. Once created, the created deviation will show as 'pending' in the quick panel and will require approval from an approving authority before the application can be processed further.

The screenshot shows the 'Deviations/Exceptions' section of the application. A red box highlights a specific deviation entry titled 'Pending Decision(1)'. The entry details a 'Lending Radius beyond 20 km - in c...' with status 'RLDEV003' and 'Awaiting Decision'. It was created by 'Naveed' on '14 September 2021, 10:38 AM'. A note below states 'Applicable'. Below this, there is a list of other available deviations: 'Financing to Politically Exposed Persons (PEP) - L3 - HRB' and 'Financing against "Duplicate Passbook" or higher - L2'.

11. Similar to the last stage, fill all the required fields under this stage until all groups are duly filled. Make changes in this stage if any.

The screenshot shows the 'Crop NTB (1000084)' application form. At the top, it displays basic information: National Identifier (12312-3123123-1), Customer Name (Kumar), Mobile Number (923002569658), City (---), Branch Code (1757-STEEL TOWN SHIP KARACHI), and Region (Karachi). Below this, there are several tabs for different forms: 'Initiation', 'Credit Analyst', 'Form A: Credit Proposal Cum Sanction Advice' (selected), 'Form B: Upto 1 Million', 'Finance Payment Method', 'C: Other Details', 'D: Farm Loan', and 'Business Activity / Proper Utilization Report'. The 'Basic Information' section contains various input fields with placeholder text and validation messages. Some fields have green checkmarks indicating they are filled correctly.

12. After filling all the fields under all groups, click on ‘validate’ then click on the ‘Quick Panel’ button on the right side of the page to check further requirements.

The screenshot shows the Cascade Workflow interface for a 'Crop NTB' application. At the top, there are tabs for Customers, Products, Records, Reports, Workflows (selected), Collections, Configuration, and Identity. A user 'Hi, Naveed' is logged in. Below the tabs, the workflow status is 'In Progress'. On the right, there are buttons for Back, Move to Previous Stage, Save, Validate (highlighted with a red box), and Proceed. The main form contains several input fields: National Identifier (12312-3123123-1), Customer Name (Kumar), Mobile Number (923002589658), City (---), Branch Code (1757-STEEL TOWN SHIP KARACHI), and Region (Karachi). Below these are sections for Initiation and Credit Analyst. A legend indicates 'Form A: Credit Proposal Cum Sanction Advice' (checked), 'Form B: Upto 1 Million' (checked), 'Finance Payment Method' (checked), 'C: Other Details' (checked), 'D: Farm Loan' (checked), and 'Business Activity / Proper Utilization Report' (checked). A red box highlights the 'Business Activity / Proper Utilization Report' section. On the far right, there is a red box around a vertical toolbar with icons for file operations. At the bottom left, there is a 'Facility Details Grid' section with an 'Add' button.

13. Under the ‘check list’ tab, you will see a list of the required documents and checks. Run all the checks and upload the required documents to proceed. Or defer if required.

The screenshot shows the same Cascade Workflow interface for a 'Crop NTB' application. The 'Check List' tab is highlighted with a red box. The interface includes the same header, tabs, and form fields as the previous screenshot. The 'Check List' section on the right lists several pending tasks: 'Fraud Check' (FRAUD, Pending), 'Dedupe Check' (DEDUPE, Pending), 'ATA Check' (ATA, Pending), 'Agriculture Finance Ap...' (PreSanctionDocument01, Pending), 'Two recent coloured ph...' (PreSanctionDocument02, Pending), 'Attested copies of Appli...' (PreSanctionDocuments03, Pending), and 'Green Copy of Agricultu...' (PreSanctionDocuments04, Pending). Each task has a circular icon with a play symbol and a document icon next to it.

14. After going through the checklist, click on validate, and then proceed to move to the next stage.

**Note:** The workflow will now require approval from an approver.

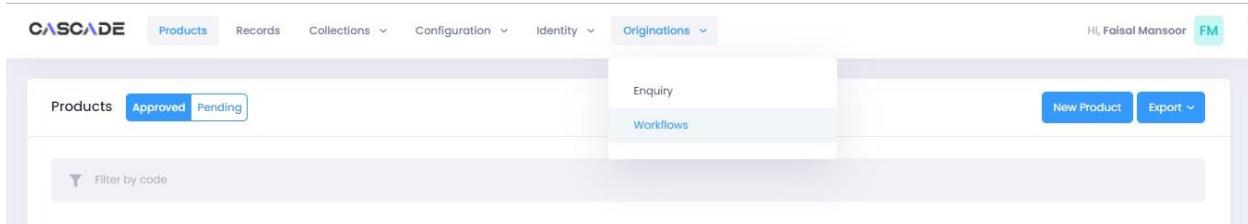
The screenshot shows a software application window titled "CASCADE". The top navigation bar includes links for Customers, Products, Records, Reports, Work, Identity, and a user profile "Hi, Naveed". A green notification bar at the top center says "Check list item completed successfully." Below the navigation, there's a breadcrumb trail: "Crop NTB (1000084) In Progress Approving Authority/Head Rural Banking". On the right side of the header, there are buttons for Back, Move to Previous Stage, Save, Validate (which is highlighted with a red box), and Proceed.

The main content area displays various input fields and sections:

- Header row: National Identifier: 12312-3123123-1, Customer Name: Kumar, Mobile Number: 923002589858, City: ----, Branch Code: I767- STEEL TOWN SHIP KARACHI, Region: Karachi.
- Section headers: Initiation, Credit Analyst.
- Checklist items:
  - Form A: Credit Proposal Cum Sanction Advice (checked)
  - Form B: Upto 1 Million (checked)
  - Finance Payment Method (checked)
  - C: Other Details (checked)
  - D: Farm Loan (checked)
  - Business Activity / Proper Utilization Report (checked)
- Legend: Computed Field (yellow background), Input Field (white background).
- Input fields: AFO's Name (asdasd), Branch Manager's Name (Branch Manager's Name), Date of Visit (format: dd-mmm-yyyy), Visit Frequency.
- Business Address: Business Address.
- Facility Details Grid: A table with columns: PURPOSE\*, NATURE\*, LIMIT AMOUNT\*, TOTAL OUTSTANDING\*, TOTAL EXPOSURE\*. The first row has "Add" button.

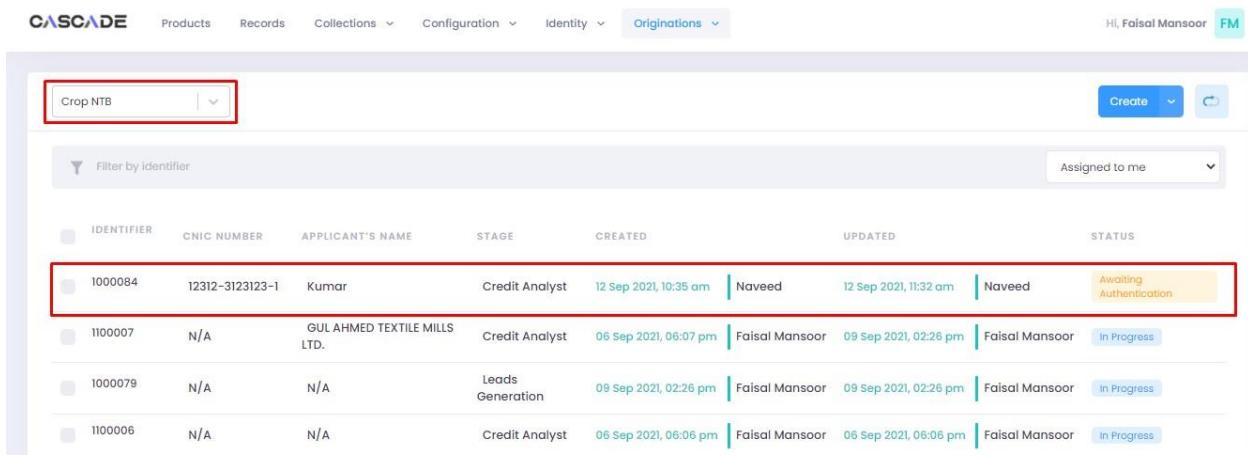
# Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.



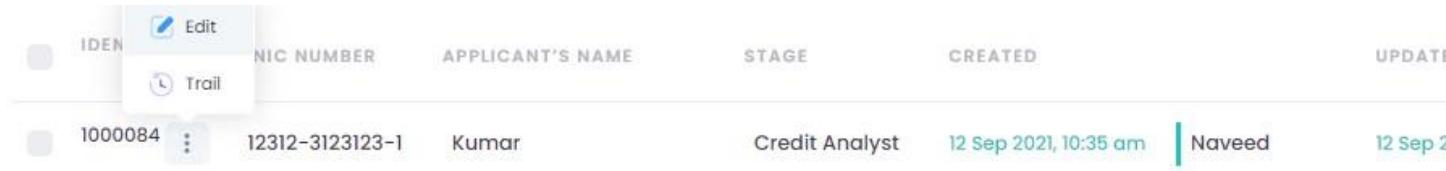
The screenshot shows the Cascade software interface. At the top, there are several navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. The 'Originations' tab is currently selected. On the left, there is a sidebar with 'Products' and two buttons: 'Approved' (which is highlighted in blue) and 'Pending'. Below the sidebar, there is a search bar with the placeholder 'Filter by code'. On the right side of the main area, there are buttons for 'New Product' and 'Export'. The main content area displays the 'Workflows' tab, which shows an 'Enquiry' status. There is also a 'Workflows' section below it.

2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.



The screenshot shows the Cascade software interface with the 'Originations' tab selected. A search bar at the top has 'Crop NTB' entered and is highlighted with a red box. Below the search bar, there is a filter option 'Filter by identifier' and a dropdown menu 'Assigned to me'. The main area displays a table of workflows. The columns are: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. One row is highlighted with a red box. This row corresponds to the 'Crop NTB' search term. The details for this workflow are: IDENTIFIER 1000084, CNIC NUMBER 12312-3123123-1, APPLICANT'S NAME Kumar, STAGE Credit Analyst, CREATED 12 Sep 2021, 10:35 am, UPDATED 12 Sep 2021, 11:32 am, and STATUS Awaiting Authentication. Other rows in the table show different workflows with various stages and statuses like 'In Progress'.

3. Click on 'edit' to proceed with the workflow.



The screenshot shows the Cascade software interface with the 'Originations' tab selected. A table displays workflow details. The columns are: IDEN, NIC NUMBER, APPLICANT'S NAME, STAGE, CREATED, and UPDATED. The first row is highlighted with a red box. This row corresponds to the workflow from the previous screenshot. The details are: IDEN 1000084, NIC NUMBER 12312-3123123-1, APPLICANT'S NAME Kumar, STAGE Credit Analyst, CREATED 12 Sep 2021, 10:35 am, and UPDATED 12 Sep 2021. An 'Edit' button is visible next to the first column of this row.

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to approve or decline the application.

The screenshot shows the Cascade platform interface for a Crop NTB application (ID: 1000084). The top navigation bar includes 'Products', 'Records', 'Collections', 'Configuration', 'Identity', 'Originations', and a user profile 'Hi, Faisal Mansoor FM'. A red arrow points to the 'Authenticate' button in the top right corner of the main content area. The application details include:

- Initiation:** Credit Analyst
- Form Status:** awaiting Authentication
- Basic Information:**
  - Name of Branch\*: 1757-STEEL TOWN SHIP KARACHI
  - Region\*: Karachi
  - Province\*: Sindh
  - Proposal No.\*: I23I
  - MISYS Unique No.\*: 321321
  - Deposit Account No: 12312312312312
  - Applicant's Name\*: Kumar
  - Applicant's CNIC No.\*: I2312-3123123-1
  - Father's Name / Husband's Name\*: Shehroze
  - Father's / Husband's CNIC No.: I2312-3123123-1
  - Legal Entity\*: Individual
  - PEP\*: No
  - Additional Cultivated Land by Family an...\*: \*
  - Pricing Relaxation Upto 200 BPS - Deviat...\*: \*
  - Related Party\*: \*
  - Borrowing Relationship Since \*: \*

5. Fill the comment box with remarks, then ‘recommend’, ‘decline’ or discard the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

The screenshot shows the Cascade platform interface for the same Crop NTB application (ID: 1000084) after it has been approved. The 'Authenticate' button is still present in the top right. The application details now show the following changes:

- Comments:** Approved (highlighted with a red box)
- Action Buttons:** Close, Discard, Decline, Recommend (the 'Recommend' button is highlighted with a red box)

6. The application will require multiple recommendations from the relevant accounts until it is 'approved' by an account with appropriate rights. The screenshot below shows the names of the accounts the application has gone through so far with their comments.

Authentication

Faisal Mansoor [13 September 2021, 10:33 am] Recommend

Approved Loan Amount: 123

Comments: approved

Faisal Mansoor [13 September 2021, 10:34 am] Recommend

Approved Loan Amount: 123

Comments: Approved

Applicant's Name	Branch name	Region name
Kumar	1757-STEEL TOWN SHIP KARACHI	Karachi
PEP	Loan to Value	DBR
No	104	123
Proposed amount		
123		

Description of Other Facilities

ACCOUNT NUMBER	NATURE	LIMIT AMOUNT	TENURE (IN MONTHS)	EXPIRY DATE	NEXT REVIEW DATE	REPAYMENT FREQUENCY	KIBOR	SPREAD (IN BPS)	OUTSTANDING - REGULAR	OUTSTANDING - OVERDUE
N/A	Terms Finance	50000	36	September 15, 2021	September 16, 2021	Yearly	TYK	N/A	N/A	N/A

7. After the first recommendation, the second recommender will see the ‘move back’ button which will send the application back to the first recommender. In case of having gone through multiple recommendations the ‘move back’ button will send the application back to the previous approver.

DATE											
32156489966666	Running Finance	200000	12	July 31, 2021	July 31, 2021	Half Yearly	6MK	600	200000	0	
Proposed amount for Term Finance				Total Existing Amount				Total Outstanding Overdue			
Enter Proposed amount for Term Finance				200000				0			
Total Outstanding Regular				Total Proposed Amount				Approved Loan Amount			
200000				700000				500,000			
Approved Loan Amount of Term Finance											
Enter Approved Loan Amount of Term Finance											
Comments*											
<input style="width: 100px; margin-right: 10px;" type="text" value="Normal"/> <input style="width: 15px; height: 20px;" type="button" value="B"/> <input style="width: 15px; height: 20px;" type="button" value="I"/> <input style="width: 15px; height: 20px;" type="button" value="U"/> <input style="width: 15px; height: 20px;" type="button" value="S"/> <input style="width: 15px; height: 20px;" type="button" value=","/> <input style="width: 15px; height: 20px;" type="button" value="—"/> <input style="width: 15px; height: 20px;" type="button" value="T&lt;sub&gt;x&lt;/sub&gt;"/>											
Please enter Comments											
<input style="border: 1px solid #ccc; padding: 5px; margin-right: 10px;" type="button" value="Close"/> <input style="border: 2px solid #ccc; padding: 5px; background-color: #e0e0e0; color: #ccc; border-radius: 5px; margin-right: 10px;" type="button" value="Move Back"/> <input style="background-color: #ffcc00; color: black; border: 1px solid #ffcc00; padding: 5px; border-radius: 5px; margin-right: 10px;" type="button" value="Discard"/> <input style="background-color: #ff0000; color: white; border: 1px solid #ff0000; padding: 5px; border-radius: 5px;" type="button" value="Decline"/>											

8. After all the ‘recommendations’, the application will require an ‘approval’ from an account with appropriate rights.

**CASCADE**

**Crop NTB (1000086)**

National Identifier : 123123

DBR

Proposed amount

Description of Other Facilities

ACCOUNT NUMBER	NATURE	LIMIT AMOUNT	TENURE (IN MONTHS)	EXPIRY DATE	NEXT REVIEW DATE	REPAYMENT FREQUENCY	KIBOR	SPREAD (IN BPS)	OUTSTANDING - REGULAR	OUTSTANDING - OVERDUE
N/A	Terms Finance	50000	36	September 15, 2021	September 16, 2021	Yearly	TYK	N/A	N/A	N/A

Total Proposed Amount

Total Outstanding Regular

Total Outstanding Overdue

Approved Loan Amount

Comments \*

Normal A B C D E F G H I J K L M N O P Q R S T Z

Approved

Close
Move Back
Discard
Decline
Approve

Hi, Faisal Mansoor

Back Authenticate

Region : Karachi

Business Activity / Proper Utilization Report

# Maker

- Once the application has been authenticated, it will reappear under the account of the ‘maker’. Go to the ‘workflows’ tab, then select the product, ‘Crop NTB’ in this case, to show relevant applications, then select ‘unassigned’ in the filters. You will now see the concerned application with a status of ‘unassigned’.

The screenshot shows the Cascade Workflows interface. At the top, there's a navigation bar with links like Customers, Products, Records, Reports, Workflows (which is highlighted in blue), Collections, Configuration, and Identity. On the right, it says 'Hi, Naveed' and has a profile icon. Below the navigation is a search bar with 'Crop NTB' typed in, enclosed in a red box. Underneath is a table with columns: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. There are five rows of data. A red box highlights the third row, which has an identifier of 1000084, a CNIC number of 12312-3123123-1, an applicant name of Kumar, a stage of Post Approval, a creation date of 09 Sep 2021, 01:49 pm, and an update date of 09 Sep 2021, 01:49 pm. The status is 'Naveed'. To the right of this row, a red arrow points to a dropdown menu for 'Status' that includes options like Unassigned, Assigned to me, In Progress, Completed, Unassigned (which is selected and highlighted in blue), Awaiting Authentication, and Declined. A red box also highlights the 'Unassigned' option in the dropdown.

- Click on ‘edit’, then click on ‘Start Post Approval’ to start the next stage.

This screenshot shows the same Cascade Workflows interface as the previous one, but with some changes. The 'Edit' button for the third row (ID 1000084) is highlighted with a red box and a red arrow points from it to the 'Start Post Approval' button on the right side of the screen. The rest of the table and interface elements are identical to the first screenshot.

This screenshot shows the detailed view of the application form for ID 1000084. At the top, it says 'Crop NTB (1000084) Unassigned'. On the right, there are 'Back' and 'Start Post Approval' buttons, with the latter highlighted by a red box and a red arrow. The form itself has several sections: 'Basic Information' with fields for Name of Branch (1757-STEEL TOWN SHIP KARACHI), Region (Karachi), Province (Sindh), and Proposal No. (1231); and a legend for field types: Computed Field (yellow background), Input Field (white), and Form Fields (checkboxes for Form A, Form B, Finance Payment Method, C: Other Details, D: Farm Loan, and Business Activity / Proper Utilization Report).

3. Fill all the required fields under ‘Post Approval Documents’ until no errors remain, then click on validate (1), then on the second group (2).

The screenshot shows the Cascade Workflows application interface. At the top, there are navigation tabs: Customers, Products, Records, Reports, Workflows (selected), Collections, Configuration, and Identity. On the right, it says "Hi, Naveed" and has a "N" icon. Below the tabs, it shows a process step: "Crop NTB (1000084) In Progress". There are buttons for Back, Move to Previous Stage, Save, Validate (which is highlighted with a red box), and Proceed. The main area shows a form with several sections: National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. Below this, there are three groups: Initiation, Credit Analyst, and Post Approval. The Post Approval group is currently active. It contains four sub-sections: Post Approval Documents, Collateral Maintenance Form (highlighted with a red border), Asset Quality Assessment, and Facility Offer Letter. The Facility Offer Letter section contains fields for Applicant's Name, Village, Post Office, Tehsil, District, City, Dated, and Overdue spread. Most fields have validation errors indicated by red circles with exclamation marks. The 'Collateral Maintenance Form' section is the focus of the current step.

4. Fill all the required fields under ‘Collateral Maintenance Form’ until no errors remain, then click on validate (1), then on the next group (2).

This screenshot shows the same Cascade Workflows interface as the previous one, but the 'Collateral Maintenance Form' group is now active. The 'Asset Quality Assessment' group is highlighted with a red border. The 'Post Approval' group is still visible above it. The 'Facility Offer Letter' section is no longer visible. The 'Collateral Maintenance Form' section contains fields for Unique No., Account No., Collateral Type, Bank Valuation Margin, Collateral Complete, Country Code, Collateral Location, Department Code, Collateral Expiry Date, Number of Units, and Unit Price. Most of these fields have validation errors indicated by red circles with exclamation marks. The 'Asset Quality Assessment' group is the focus of the current step.

5. Fill all the required fields under 'Asset Quality Assessment' until no errors remain, then click on validate, then click on 'quick panel' on the right side of the page.

The screenshot shows the Cascade platform interface for a 'Crop NTB' application. The top navigation bar includes 'Customers', 'Products', 'Records', 'Reports', 'Workflows' (selected), 'Collections', 'Configuration', and 'Identity'. A user 'Hi, Naveed' is logged in. The main content area displays various application details: National Identifier (12312-3123123-1), Customer Name (Kumar), Mobile Number (923002589858), City (Karachi), Branch Code (1757-STEEL TOWN SHIP KARACHI), and Region (Karachi). Below these, there are three tabs: 'Initiation', 'Credit Analyst', and 'Post Approval'. The 'Post Approval' tab is active, showing sections for 'Post Approval Documents' (checked), 'Collateral Maintenance Form' (checked), and 'Asset Quality Assessment' (checked). A legend indicates 'Computed Field' (yellow background) and 'Input Field' (white background). The 'Asset Quality Assessment' section contains several input fields, some of which are marked with an asterisk (\*) indicating they are required. A red box highlights the 'Asset Quality Assessment' section, and a red arrow points to the 'Validate' button in the top right corner of the form area.

6. Here you will see the items that are pending before the application can be processed further. Upload the required documents to proceed. Or defer if inapplicable.

The screenshot shows the same 'Crop NTB' application in progress. The 'Check List' section on the right is highlighted with a red box. It lists several pending tasks: 'AT/Printout of ZIQ duty ...' (PostSanctionDocuments01, Pending), 'Annexure A1 (Collateral...)' (PostSanctionDocuments02, Pending), 'Certificate for Genuine...' (PostSanctionDocuments03, Pending), 'Re-validation of CP (if ...)' (PostSanctionDocuments04, Pending), 'Agreement for Finance ...' (PostSanctionDocuments05, Pending), 'Personal Guarantee (P...)' (PostSanctionDocuments06, Pending), 'Charge Creation Certifi...' (PostSanctionDocuments07, Pending), and 'Part Patwar (Mortgage ...)' (PostSanctionDocuments08, Pending). Each task has a small icon and a blue 'Upload' button next to it. The rest of the screen shows the same form fields as the previous screenshot, with the 'Post Approval' tab selected.

7. After uploading all the required documents, click on validate (1) then click on proceed (2).

The screenshot shows the Cascade platform interface for a 'Crop NTB' application. At the top, there are tabs for Customers, Products, Records, Reports, Workflows (which is selected), Collections, Configuration, and Identity. A user profile 'Hi, Naveed' is at the top right. Below the tabs, the application title 'Crop NTB (1000084)' and status 'In Progress' are displayed. On the right, there are buttons for Back, Move to Previous Stage, Save, Validate (highlighted with a red box and labeled '1'), and Proceed (highlighted with a red box and labeled '2'). The main form area contains fields for National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. Below these are sections for Initiation, Credit Analyst, Post Approval, and Post Approval Documents (which is checked). There are also sections for Collateral Maintenance Form, Asset Quality Assessment, and various input fields related to industry exposure, risk rating, land holding, and expected income.

8. Now click on 'Start RCAD' to start the next stage in the workflow.

This screenshot shows the same 'Crop NTB' workflow after the 'Validate' step. A green success message 'Workflow proceeded successfully' is displayed at the top. The 'Start RCAD' button is highlighted with a red box and has a red arrow pointing to it. The rest of the interface is identical to the previous screenshot, showing the same form fields and sections.

9. Fill all the required fields under 'AT' until no errors remain, then click on 'validate' (1), then on 'proceed' (2).

National Identifier : 12312-3123123-1 Customer Name : Kumar Mobile Number : 923002589658 City : Karachi Branch Code : 1757-STEEL TOWN SHIP KARACHI Region : Karachi

**Legend:** Computed Field Input Field

Customer Account# \* Next Cycle Date \* Expiry \* CRM Expiry \*

Linked Nominated Account # Prime Number \* Customer Name \* Father's Name / Husband's Name \*

Account Type Desc \* Customer Type Desc \* P3 Code \* P4 Code \*

asd Individual Z99-NON SME/NON CORPORATE S6V-SND-AB-32ATO50A-DF-ORCHAR...

10. If an error shows, click on the 'quick panel' on the right side of the page.

CASCADE Customers Products Records Reports Workflows Collections Configuration Identity

Crop NTB (1000084) In Progress

National Identifier : 12312-3123123-1 Customer Name : Kumar Mobile Number : 923002589658 City : Karachi Branch Code : 1757-STEEL TOWN SHIP KARACHI Region : Karachi

Initiation Credit Analyst Post Approval RCAD

One or more rules have failed. Please check Quick Panel for further information.

11. Upload the required documents, then click on validate then on proceed.

CASCADE Customers Products Records Reports Workflows Collections Configuration Identity

Crop NTB (1000084) In Progress

National Identifier : 12312-3123123-1 Customer Name : Kumar Mobile Number : 923002589658 City : Karachi Branch Code : 1757-STEEL TOWN SHIP KARACHI Region : Karachi

Initiation Credit Analyst Post Approval RCAD

Check List

All checklist document... Verification Pending

CASCADE Customers Products Records Reports Workflows Collections Configuration Identity

Crop NTB (1000084) In Progress Approving Authority:RCAD Checker

National Identifier : 12312-3123123-1 Customer Name : Kumar Mobile Number : 923002589658 City : Karachi Branch Code : 1757-STEEL TOWN SHIP KARACHI Region : Karachi

Initiation Credit Analyst Post Approval RCAD

# Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.

The screenshot shows the Cascade platform interface. At the top, there are several navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. The 'Originations' tab is currently selected. On the left, there is a sidebar with 'Products' and two buttons: 'Approved' (which is highlighted in blue) and 'Pending'. Below the sidebar, there are buttons for 'Enquiry' and 'Workflows'. A search bar at the bottom left says 'Filter by code'. On the right, there are buttons for 'New Product' and 'Export'. The top right corner shows a greeting 'Hi, Faisal Mansoor' and a green 'FM' badge.

2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.

This screenshot shows a list of workflows for the product 'Crop NTB'. The search bar at the top left has 'Crop NTB' entered and is highlighted with a red box. The table below lists various workflows with columns for Identifier, CNIC Number, Applicant's Name, Stage, Created, Updated, and Status. One specific workflow is highlighted with a red border: Identifier 1000084, CNIC Number 12312-3123123-1, Applicant's Name Kumar, Stage RCAD, Created 12 Sep 2021, 10:35 am, Updated 13 Sep 2021, 11:51 am, and Status Awaiting Authentication. Other rows show different stages like Credit Analyst and Leads Generation, and statuses like In Progress.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
1000084	12312-3123123-1	Kumar	RCAD	12 Sep 2021, 10:35 am	Naveed	Awaiting Authentication
1100007	N/A	GUL AHMED TEXTILE MILLS LTD.	Credit Analyst	06 Sep 2021, 06:07 pm	Faisal Mansoor	In Progress
1000079	N/A	N/A	Leads Generation	09 Sep 2021, 02:26 pm	Faisal Mansoor	In Progress
1100006	N/A	N/A	Credit Analyst	06 Sep 2021, 06:06 pm	Faisal Mansoor	In Progress

3. Click on 'edit' to proceed with the workflow.

This screenshot shows the same list of workflows as the previous one, but with a red arrow pointing to the 'Edit' button for the first workflow (Identifier 1000084). The 'Edit' button is located next to the Identifier column. The rest of the table and interface elements are identical to the previous screenshot.

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to approve or decline the application.

The screenshot shows a Cascade application interface. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. On the far right, it says "Hi, Faisal Mansoor" and has a "FM" icon. Below the tabs, the application title is "Crop NTB (1000084)" and the status is "Awaiting Authentication". There is a "Back" button and a prominent red-bordered "Authenticate" button. The main form contains several fields: National Identifier (12312-3123123-1), Customer Name (Kumar), Mobile Number (---), City (Karachi), Branch Code (1757-STEEL TOWN SHIP KARACHI), and Region (Karachi). Below these are four workflow steps: Initiation, Credit Analyst, Post Approval (which is currently selected), and RCAD. A legend indicates "AT" for a computed field and "Input Field" for other fields. The "Expiry" field is marked with an asterisk (\*) and contains "01-Sep-2021". The "CRM Expiry" field also contains "01-Sep-2021". Other fields include "Customer Account#" (123222222222), "Next Cycle Date" (21-Sep-2021), "Linked Nominated Account #", "Prime Number\*", "Customer Name\*", and "Father's Name / Husband's Name\*".

5. Fill the comment box with remarks, then ‘approve’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

This screenshot shows a modal dialog box titled "Authentication". Inside the dialog, there is a "Comments\*" field with a placeholder "Please enter Comments". Above the input field is a rich text toolbar with various icons for bold, italic, underline, etc. At the bottom of the dialog are four buttons: "Close", "Discard" (in orange), "Decline" (in red), and "Approve" (in green). The background of the main application window shows the same "Crop NTB (1000084)" application with the "Post Approval" step selected. The "Expiry" field still contains "01-Sep-2021".

6. Under the workflows tab, select ‘Crop NTB’ as the product then ‘unassigned’ to display the relevant application.

**Note: Application will only be visible to account with relevant rights**

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS	
1000084	12312-3123123-1	Kumar	CAPU	12 Sep 2021, 10:35 am	Naveed	13 Sep 2021, 12:44 pm	Faisal Mansoor Unassigned
1000049	4355555555555	TESTQA RURAL	Credit Analyst	25 Aug 2021, 12:31 pm	Raza Abbas	25 Aug 2021, 01:31 pm	Raza Abbas Unassigned

7. Then click on ‘edit’ to further proceed.

8. Now click on ‘Start CAPU’ to move to the next stage.

**Note: CAPU can only be initiated and worked on from the account with relevant rights.**

9. Fill all the required fields then click on validate (1) then on proceed (2).

The screenshot shows the Cascade application interface for a 'Crop NTB' application. The top navigation bar includes 'Products', 'Records', 'Collections', 'Configuration', 'Identity', 'Originations', and a user profile 'Hi, Faisal Mansoor FM'. Below the navigation is a toolbar with buttons for 'Back', 'Move to Previous Stage', 'Save', 'Validate' (highlighted with a red box and labeled '1'), and 'Proceed' (highlighted with a red box and labeled '2'). The main form displays various fields: National Identifier (12312-3123123-1), Customer Name (Kumar), Mobile Number (923002589658), City (Karachi), Branch Code (1757-STEEL TOWN SHIP KARACHI), and Region (Karachi). A legend at the top indicates 'AT' for Computed Field and 'Input Field'. The form contains several input fields for customer account information, including Customer Account#, Next Cycle Date (21-Sep-2021), Expiry (01-Sep-2021), CRM Expiry (14-Sep-2021), Linked Nominated Account #, Prime Number (213213), and Customer Name (Kumar). On the right side of the form, there are icons for file operations like save, delete, and refresh.

10. The application will now require approval by the CAPU checker.

CAPU checker will click on 'authenticate', leave remarks, then approve or decline the application

The screenshot shows the Cascade application interface for a 'Crop NTB' application, now in the 'Awaiting Authentication' stage. The top navigation bar and toolbar are identical to the previous screenshot. The main form displays the same fields as before, but the status bar at the top now says 'Awaiting Authentication'. The 'Authenticate' button is highlighted with a red box and has an arrow pointing to it from the previous step. The rest of the form and its data entries remain the same as in the previous screenshot.

Fill the comment box with remarks, then ‘approve’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

The screenshot shows the Cascade application interface for a Crop NTB application (ID 1000086). The current step is 'Authentication'. A modal window titled 'Authentication' is open, containing a 'Comments' field with the text 'Approved'. Below the comments field are several icons for text styling. At the bottom of the modal are four buttons: 'Close', 'Discard' (yellow), 'Decline' (red), and 'Approve' (green, which is highlighted). The background shows other application details like 'Customer Account#', 'Next Cycle Date', 'Expiry', and 'CRM Expiry' fields.

11. The application will now be marked as completed and as ready to be disbursed.

The screenshot shows the Cascade application interface displaying a list of applications. The search bar at the top is set to 'Crop NTB'. To the right of the search bar is a 'Create' button and a refresh icon. Below the search bar is a filter section with a 'Filter by identifier' dropdown and a 'Completed' dropdown, both of which are highlighted with red boxes. The main table lists three applications:

ID	IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
1000086	12312-3123123-1	Kumar	All Stages Completed	13 Sep 2021, 01:24 pm	Naveed	13 Sep 2021, 01:59 pm	Faisal Mansoor Completed
1100008	31204-4304295-3	RAB NAWAZ	All Stages Completed	07 Sep 2021, 04:06 pm	Muhammad Mohsin Akram	07 Sep 2021, 05:10 pm	Muhammad Idrees Completed
1000052	34602-8619072-9	LIAQUAT ALI	All Stages Completed	25 Aug 2021, 03:32 pm	Muhammad Mohsin Akram	07 Sep 2021, 02:47 pm	Muhammad Idrees Completed

# Product: Crop Renewal

## Maker

- Under the Workflows tab, select the product, then click on 'create' to start a new application.

**Note:** Products and workflows shown will vary according to the rights assigned to a user account.

IIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS			
530174519775	Faisal Mansoor Soomro	Annual Review	Credit Analyst	09 Sep 2021, 04:14 pm	Naveed	09 Sep 2021, 04:14 pm	Naveed	In Progress	
1204-4304295-3	RAB NAWAZ	Temporary Extension I	Credit Analyst	02 Sep 2021, 09:02 pm	Mirza Faheem	02 Sep 2021, 09:02 pm	Mirza Faheem	Awaiting Authentication	
1300005	12101-9525927-9	KHAMID HUSSAIN KHAN	Renewal with Additional Facility	Credit Analyst	02 Sep 2021, 12:05 pm	Nizakat Ali	02 Sep 2021, 12:05 pm	Nizakat Ali	Awaiting Authentication
8	42201-3837622-9	SHARAFAT HUSSAIN QURESHI	Renewal with Additional Facility	Credit Analyst	30 Aug 2021, 12:39 pm	Naveed	30 Aug 2021, 12:39 pm	Naveed	In Progress

- Fill the details, then click on 'proceed'.

**Note:** Depending on the value selected under the field 'form type' and 'AFO', new fields in the application might appear.

**Form Type:** You will be able to choose form type between 'one pager' or 'full form'. Fields and stages will vary in both form types (examples shown below).

**AFO:** Allows for 'data entry' prior to any stage. The details will then be carried into the 'credit analyst stage'.

## Crop Renewal

Hi, Naveed

Create Workflow

Renewal Product Code	Identifier	Hierarchy*
Renewal Product Code	Enter Identifier	Hierarchy
Form Type	Nature of credit facility or Proposal Type*	AFO*
Form Type	Nature of credit facility or Proposal Type	AFO
CIF Number*		
Enter CIF Number		

Close Proceed

3 RAB NAWAZ Extension I Analyst 02 Sep 2021, 09:02 pm Mirza Faneem 02 Sep 2021, 09:02 pm Mirza Faneem

STATUS  
In Progress  
Awaiting Authentication

## Crop Renewal

# Form Type: One Pager

3. After filling all the fields, click on validate (1) to check for errors or missing fields. Once there are no errors left, click on the next Group (2) to proceed with the workflow.

The screenshot shows the 'Crop Renewal' form in progress. The 'Validate' button is highlighted with a red box and labeled '1'. The 'Business Activity / Proper Utilization Report' group is highlighted with a red box and labeled '2'. The 'Basic Information' group is also visible.

4. Fill all the required fields under this group. Then click on 'validate' (1) then on 'quick panel' (2) on the right side of the page to view the checklist of pending actions.

The screenshot shows the 'Crop Renewal' form with the 'Business Activity / Proper Utilization Report' group filled. The 'Validate' button is highlighted with a red box and labeled '1'. The quick panel icon is highlighted with a red box and labeled '2'.

## Crop Renewal

5. Under the 'check list' tab, you will see a list of the required documents and checks. Run all the checks and upload the required documents to proceed. Or defer if required.

The screenshot shows the 'Check List' tab in the Cascade platform. It displays a list of validation items with their status (e.g., Fraud Check: Fraud, Pending). The items listed are Fraud Check, Dedupe Check, ATA Check, Agriculture Finance Application, and Two recent coloured photographs, each with its respective status and document ID.

## Form Type: Full Form

6. After filling all the fields, click on validate (1) to check for errors or missing fields (2). Once there are no errors left, click on the next Group (3) to proceed with the workflow.

**Note:** Form B will appear according to the 'proposed loan amount' (Up to 1 million or Over 1 million) entered in Form A.

The screenshot shows the 'Crop Renewal' form in the Cascade platform. The 'Validate' button is highlighted with a red box. The form consists of several sections: 'Initiation' (Form A: Credit Proposal, Form B: Above 1 Million, Finance Payment Method, C: Other Details, D: Farm Loan, Business Activity / Proper Utilization Report), 'Basic Information' (Nature of credit facility or Proposal Type, Name of Branch, Region, Province, etc.), and various input fields for personal details and land information. A legend at the top indicates that yellow boxes represent 'Computed Field' and green boxes represent 'Input Field'. A message '1 field(s) have error(s)' is displayed near the validation button.

## Crop Renewal

7. Fill all the required fields under this group, click on validate, then click on the next group.

The screenshot shows the Cascade platform interface for a 'Crop Renewal' workflow. At the top, there are tabs for Customers, Products, Records, Reports, Workflows (selected), Collections, Configuration, and Identity. A user 'Hi, Naveed' is logged in. Below the tabs, the workflow step 'Crop Renewal (1000028) In Progress' is displayed. On the right, there are buttons for Back, Save, Validate (which is highlighted with a red box), and Proceed. The main form area has several input fields: National Identifier (12312-3132123-1), Customer Name (Hasan), Mobile Number (923002589658), City (---), Branch Code (2448-Khalid bin Waleed Road Branch), and Region (Karachi). Below these are sections for 'Initiation' (with sub-sections A, B, C, D) and 'Business Activity / Proper Utilization Report'. The 'Finance Payment Method' section is highlighted with a red box. The 'C: Other Details' section is also highlighted with a red box. A legend indicates that yellow boxes represent Computed Fields and white boxes represent Input Fields. The 'Applicant Information' section includes fields for Production Purpose (PKR 123), Agricultural Business (Crops), and CNIC Expiry Date (31-Aug-2021). The 'Personal Information' section includes fields for Date of Birth (01-Sep-2021), Age (0), and NTN (558895656565949). The 'Running Finance' section includes fields for Finance expiry date (08-Sep-2021), Clean-Up Compliance (Yearly), and Mark-up Payment Frequency (Monthly). The 'For Bank Use Only' section includes fields for Account Introduced By and Recommended By.

8. Fill all the required fields under this group, click on validate, then click on the next group.

This screenshot shows the continuation of the 'Crop Renewal' workflow. The 'Validate' button is highlighted with a red box. The 'C: Other Details' section is highlighted with a red box. The rest of the form is identical to the previous screenshot, showing the 'Initiation' and 'Running Finance' sections.

## Crop Renewal

9. Fill all the required fields under this group, click on validate, then click on the next group.

The screenshot shows the Cascade Workflows application interface. At the top, there are navigation tabs: Customers, Products, Records, Reports, Workflows (selected), Collections, Configuration, and Identity. On the right, there is a user profile 'Hi, Naveed' and a notification badge 'N'. Below the header, the form title 'Crop Renewal (1000028) In Progress' is displayed. The main content area contains several input fields and groups:

- Header Fields:** National Identifier: 12312-3132123-1, Customer Name: Hasan, Mobile Number: 923002589658, City: ----, Branch Code: 2448-Khalid Bin Waleed Road Branch, Region: Karachi.
- Initiation Group:** Contains checkboxes for Form A (Credit Proposal Cum Sanction Advice), Form B (Above 1 Million), Finance Payment Method, C: Other Details, and D: Farm Loan (which is highlighted with a red box).
- Form C:** Contains fields for Applicant's Occupation (asdasdas), No. of dependents (0), No. of children (0), and No. of successors (0).
- Detail of Legal Heirs:** A section for adding legal heirs with columns for NAME OF LEGAL HEIR\*, RELATIONSHIP\*, and CURRENT AGE\*.

10. Fill all the required fields in the rest of the groups, then click on validate, then click on proceed.

This screenshot shows the continuation of the 'Crop Renewal' form after the first group was filled. The 'Initiation' group is still selected. The 'Business Activity / Proper Utilization Report' checkbox is highlighted with a red box. The 'Validate' button is also highlighted with a red box.

The form structure remains similar to the previous screenshot, with sections for Header Fields, Initiation, Form C, and Detail of Legal Heirs. The 'Initiation' group now includes the 'Business Activity / Proper Utilization Report' checkbox. The 'Validate' and 'Proceed' buttons are visible at the bottom right of the form area.

## Crop Renewal

11. Click on 'Start Credit Analyst' to start the next stage.

The screenshot shows the 'Crop Renewal' workflow step. At the top, there is a green success message 'Workflow proceeded successfully'. On the right side of the screen, there is a button labeled 'Start Credit Analyst' which is highlighted with a red box and an arrow pointing to it.

12. When on the 'credit analyst' stage, you can create a deviation by clicking on 'quick panel' on right side of the page.

The screenshot shows the 'In Progress' stage of the workflow. A 'Quick Panel' icon is highlighted with a red box and an arrow pointing to it on the right side of the screen.

## Crop Renewal

13. Then under 'deviations/exceptions' you will see all the available deviations. Click on the one applicable to the application, leave remarks then click 'create'.

The top screenshot shows the 'Deviations/Exceptions' tab selected. A deviation titled 'Lending Radius beyond 20 km – in case there is no other HBL...' is highlighted with a red box. The bottom screenshot shows the same tab selected, with the 'Applicable' input field and the 'Create' button highlighted with a red box.

14. Once created, the created deviation will show as 'pending' in the quick panel and will require approval from an approving authority before the application can be processed further.

The screenshot shows the 'Deviations/Exceptions' tab selected. A pending deviation decision is shown in a box with a red border. The deviation 'Lending Radius beyond 20 km – in c...' is listed with an 'Awaiting Decision' status. The 'Available Deviations' section below it is also visible.

## Crop Renewal

15. Similar to the last stage, fill all the required fields under this stage until all groups are duly filled. Make changes in this stage if any. Then click on ‘validate’ then on ‘quick panel’ on the right side of the page to view the checklist of pending actions.

16. Under the ‘check list’ tab, you will see a list of the required documents and checks. Run all the checks and upload the required documents to proceed. Or defer if required.

## Crop Renewal

17. After going through the checklist, click on validate, and then proceed to move to the next stage.

**Note:** The workflow will now require approval from an approver.

The screenshot shows the Cascade Workflow interface for a 'Crop Renewal' task. The top navigation bar includes 'Customers', 'Products', 'Records', 'Reports', 'Workflows' (selected), 'Collections', 'Configuration', and 'Identity'. A user 'Hi, Naveed' is logged in. The main page displays the task details: National Identifier (12312-3132123-1), Customer Name (Hasan), Mobile Number (923002589858), City (---), Branch Code (2448-Khalid Bin Walied Road Branch), and Region (Karachi). The status is 'In Progress' and the current step is 'Approving Authority/Head Rural Banking'. Below this, there are several configuration sections with checkboxes and dropdowns. A legend indicates that yellow boxes represent 'Computed Field' and white boxes represent 'Input Field'. The 'Validate' button at the top right is highlighted with a red box, indicating it is the next action to be taken.

# Crop Renewal Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.

The screenshot shows the Cascade platform interface. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. The Originations tab is currently selected. Below this, there are two main sections: 'Enquiry' and 'Workflows'. Under 'Workflows', there are buttons for 'New Product' and 'Export'. The 'Approved' tab is selected under the 'Products' section.

2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.

The screenshot shows the Cascade platform interface for the 'Crop Renewal' product. The search bar at the top contains 'Crop Renewal'. The table below lists several workflows. One workflow is highlighted with a red border: ID 1000028, CNIC 12312-3132123-1, Applicant Hasan, Nature of Credit Annual Review, Stage Credit Analyst, Created 13 Sep 2021, Updated 13 Sep 2021, and Status Awaiting Authentication.

ID	CNIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS		
1000028	12312-3132123-1	Hasan	Annual Review	Credit Analyst	13 Sep 2021, 03:04 pm	Naveed	13 Sep 2021, 03:42 pm	Naveed	Awaiting Authentication
1000020	N/A	N/A	Annual Review	Credit Analyst	09 Sep 2021, 12:31 am	Faisal Mansoor	09 Sep 2021, 12:34 am	Faisal Mansoor	In Progress
1000019	N/A	N/A	Annual Review	Credit Analyst	09 Sep 2021, 12:21 am	Faisal Mansoor	09 Sep 2021, 12:26 am	Faisal Mansoor	In Progress

3. Click on 'edit' to proceed with the workflow.

The screenshot shows the Cascade platform interface for the 'Crop Renewal' product. The search bar at the top contains 'Crop Renewal'. The table below lists several workflows. An arrow points to the 'Edit' icon in the first column of the table, specifically next to the row with ID 1000028. The row details are: ID 1000028, CNIC 12312-3132123-1, Applicant Hasan, Nature of Credit Annual Review, Stage Credit Analyst, Created 13 Sep 2021, Updated 13 Sep 2021, and Status Awaiting Authentication.

ID	CNIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS		
1000028	12312-3132123-1	Hasan	Annual Review	Credit Analyst	13 Sep 2021, 03:04 pm	Naveed	13 Sep 2021, 03:42 pm	Naveed	Awaiting Authentication
1000020	N/A	N/A	Annual Review	Credit Analyst	09 Sep 2021, 12:31 am	Faisal Mansoor	09 Sep 2021, 12:34 am	Faisal Mansoor	In Progress
1000019	N/A	N/A	Annual Review	Credit Analyst	09 Sep 2021, 12:21 am	Faisal Mansoor	09 Sep 2021, 12:26 am	Faisal Mansoor	In Progress

## Crop Renewal

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to recommend, approve or decline the application.

The screenshot shows the Cascade platform interface for a 'Crop Renewal' application. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. A user profile 'Hi, Faisal Mansoor FM' is at the top right. Below the header, the application title 'Crop Renewal (1000028)' and status 'Awaiting Authentication' are displayed. The main form contains fields for National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. A legend indicates that checked boxes represent computed fields. The 'Basic Information' section includes fields for Nature of credit facility, Name of Branch, Region, Province, Proposal No., MISYS Unique No., Account Number, Applicant's Name, and other personal details. The 'Comments' section has a placeholder 'Recommended'.

5. Fill the comment box with remarks, then ‘recommend’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

This screenshot shows the same 'Crop Renewal' application page after a comment has been added. The 'Comments' section now contains the text 'Recommended'. At the bottom right, there are four buttons: Close, Discard, Decline, and Recommend. The 'Recommend' button is highlighted with a red box. The right side of the screen shows a sidebar with the user profile 'Hi, Faisal Mansoor FM' and a 'Region : Karachi' dropdown.

## Crop Renewal

6. The application will require multiple recommendations from the relevant accounts until it is 'approved' by an account with appropriate rights. The screenshot below shows the names of the accounts the application has gone through so far with their comments.

The screenshot shows a 'Crop Renewal' application interface. On the left, there's a sidebar with 'Initiation' and 'Renewal Format' sections. The main area has a 'Basic Information' section with fields like 'Account Number', 'Expiry Date', 'Approved Loan Amount', etc. Two 'Recommend' buttons are visible, each with a timestamp and a comment. A red box highlights the first 'Recommend' section. On the right, there's a sidebar for 'Region: Karachi' and a 'Business Activity / Proper Utilization Report' section.

7. After the first recommendation, the second recommender will see the 'move back' button which will send the application back to the first recommender. In case of having gone through multiple recommendations the 'move back' button will send the application back to the previous approver.

The screenshot shows a detailed view of the application form. It includes a table with columns for 'DATE', 'Running Finance', '200000', '12', 'July 31, 2021', 'July 31, 2021', 'Half Yearly', '6MK', '600', '200000', and '0'. Below this are sections for 'Proposed amount for Term Finance', 'Total Existing Amount', 'Total Outstanding Overdue', 'Total Outstanding Regular', 'Total Proposed Amount', 'Approved Loan Amount', 'Approved Loan Amount of Term Finance', and 'Comments'. A large text area for 'Comments' is present with placeholder text 'Please enter Comments'. At the bottom right, there are buttons for 'Close', 'Move Back' (highlighted with a red box), 'Discard', and 'Decline'.

## Crop Renewal

8. After all the ‘recommendations’, the application will require an ‘approval’ from an account with appropriate rights.

The screenshot shows the 'Cascade' Crop Renewal application. At the top, it displays 'Overdue Exposure' (23) and 'Description of Other Facilities'. Below this is a table with columns: ACCOUNT NUMBER, NATURE, LIMIT AMOUNT, TENURE (IN MONTHS), EXPIRY DATE, NEXT REVIEW DATE, REPAYMENT FREQUENCY, KIBOR, SPREAD (IN BPS), OUTSTANDING - REGULAR, and OUTSTANDING - OVERDUE. The table contains data for a single row. Further down, there are sections for 'Comments' (with options like Normal, B, I, U, S, etc.) and 'Approved'. At the bottom right of the main form are buttons: Close, Move Back, Discard, Decline, and Approve (which is highlighted with a red box).

The screenshot shows an approval confirmation interface. It includes a header with 'Hi, Faisal Mansoor FM', a 'Back' button, and an 'Authenticate' button. It displays the 'Region: Karachi' and a checked checkbox for 'Business Activity / Proper Utilization Report'. On the right, there's a summary table with columns: Total Proposed Amount (5555555), Total Outstanding Regular (0), Total Outstanding Overdue (0), DBR (123), Loan to Value (162), and Approved Loan Amount (5555555). At the bottom are buttons for Number and C Number.

## Crop Renewal

# Maker

- Once the application has been authenticated, it will reappear under the account of the ‘maker’. Go to the ‘workflows’ tab, then select the product, ‘Crop Renewal’ in this case, to show relevant applications, then select ‘unassigned’ in the drop down menu on the right. You will now see the concerned application with a status of ‘unassigned’.

ID	IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS
1000028	12312-3132123-1	Hasan	Annual Review	Post Approval	13 Sep 2021, 03:04 pm	Naveed	13 Sep 2021, 03:58 pm	Faisal Mansoor Unassigned
1000026	3460I-0754306-3	AHMAD MURAD ALI	Temporary Extension I	Post Approval	10 Sep 2021, 07:36 am	Mirza Faheem	10 Sep 2021, 07:41 am	Kashif Umar Thanvi Unassigned
1000024	3450I-0679323-3	Arshad Mand	Annual Review	Post Approval	09 Sep 2021, 08:18 pm	Mirza Faheem	10 Sep 2021, 07:35 am	Kashif Umar Thanvi Unassigned
1000025	3460I-0754306-3	AHMAD MURAD ALI	Temporary Extension I	Post Approval	10 Sep 2021, 07:26 am	Mirza Faheem	10 Sep 2021, 07:33 am	Kashif Umar Thanvi Unassigned

- Click on ‘edit’, then click on ‘Start Post Approval’ to start the next stage.

Crop Renewal (1000028) Unassigned					
National Identifier : 12312-3132123-1	Customer Name : Hasan	Mobile Number : 923002589858	City : ----	Branch Code : 2448-Khalid Bin Waleed Road Branch	Region : Karachi
<p><b>Initiation</b></p> <p><input checked="" type="checkbox"/> Form A: Credit Proposal Cum Sanction Advice    <input type="checkbox"/> Form B: Upto 1 Million    <input checked="" type="checkbox"/> Form B: Above 1 Million    <input checked="" type="checkbox"/> Finance Payment Method    <input checked="" type="checkbox"/> C: Other Details    <input checked="" type="checkbox"/> D: Farm Loan    <input checked="" type="checkbox"/> Business Activity / Proper Utilization Report</p>					

## Crop Renewal

3. Fill all the required fields under ‘Post Approval Documents’ until no errors remain, then click on validate (1), then on the next group (2).

The screenshot shows the Cascade Workflows interface for a 'Crop Renewal' workflow. The top navigation bar includes 'Customers', 'Products', 'Records', 'Reports', 'Workflows' (selected), 'Collections', 'Configuration', and 'Identity'. The user 'Hi, Naveed' is logged in. The main area shows the 'Crop Renewal' step (id: 1000028, In Progress). The 'Post Approval' stage is active. A legend indicates 'Computed Field' (yellow background) and 'Input Field' (white background). The 'Post Approval Documents' section is checked. A red box highlights the 'Collateral Maintenance Form' section. Step 1 is highlighted on the validate button.

4. Fill all the required fields under ‘Collateral Maintenance Form’ until no errors remain, then click on validate (1). Then on the right side of the page, click on ‘quick panel’.

The screenshot shows the Cascade Workflows interface for a 'Crop Renewal' workflow. The top navigation bar includes 'Customers', 'Products', 'Records', 'Reports', 'Workflows' (selected), 'Collections', 'Configuration', and 'Identity'. The user 'Hi, Naveed' is logged in. The main area shows the 'Crop Renewal' step (id: 1000028, In Progress). The 'Collateral Maintenance Form' stage is active. A legend indicates 'Computed Field' (yellow background) and 'Input Field' (white background). The 'Collateral Maintenance Form' section is checked. A red box highlights the 'Quick Panel' icon. Step 2 is highlighted on the 'Quick Panel' icon.

## Crop Renewal

5. Here you will see the items that are pending before the application can be processed further. Upload the required documents to proceed. Or defer if inapplicable.

The screenshot shows the Cascade platform interface for a 'Crop Renewal' application. The top navigation bar includes 'Customers', 'Products', 'Records', 'Reports', 'Workflows' (selected), 'Collections', 'Configuration', and 'Identity'. The main content area displays the 'Crop Renewal' details: National Identifier (12312-3132123-1), Customer Name (Hasan), and Mobile Number (923002589658). Below this, the workflow stages are listed: Initiation, Credit Analyst, Post Approval (selected), and Post Approval Documents. A legend indicates 'Computed Field' (yellow background) and 'Input Field' (white background). The 'Post Approval Documents' section contains fields for Unique No., Account No., Collateral Complete, Collateral Expiry Date, Collateral Value, and Assignment F. To the right, a 'Check List' panel is displayed, listing eight document requirements with their current status ('Not Applicable') and upload buttons. The 'Check List' section is highlighted with a red border.

6. After uploading all the required documents, click on validate (1) then click on proceed (2).

The screenshot shows the Cascade platform interface for the same 'Crop Renewal' application. The top navigation bar and application details are identical to the previous screenshot. The workflow stages remain the same. The 'Post Approval Documents' section now includes additional fields: City (asd), Branch Code (2448-Khalid Bin Waleed Road Branch), and Region (Karachi). The 'Collateral Maintenance Form' section is also visible. At the bottom of the page, the 'Validate' and 'Proceed' buttons are present, with the 'Validate' button being highlighted with a red box. The 'Proceed' button is located directly below it.

## Crop Renewal

7. Now click on 'Start RCAD' to start the next stage in the workflow.

The screenshot shows the Cascade Workflows interface with the 'Crop Renewal' workflow step selected. At the top right, there is a red box and an arrow pointing to the 'Start RCAD' button. The interface includes various input fields for customer information like National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. Below these are several workflow stages: Initiation, Credit Analyst, Post Approval, and RCAD. Under 'Renewal Format', 'Form A: Credit Proposal Cum Sanction Advice' is checked. Other stages like 'Form B: Upto 1 Million', 'Form B: Above 1 Million', 'Finance Payment Method', 'C: Other Details', 'D: Farm Loan', and 'Business Activity / Proper Utilization Report' are also listed. A legend indicates that yellow boxes represent Computed Fields and white boxes represent Input Fields. The 'Basic Information' section contains fields for Nature of credit facility, Name of Branch, Region, Province, Proposal No., MISYS Unique No., Account Number, and Applicant's Name.

8. Fill all the required fields under 'AT' until no errors remain, then click on 'validate' (1), then on 'quick panel' on the right side of the page.

The screenshot shows the Cascade Workflows interface with the 'Crop Renewal' workflow step selected. The 'Validate' button is highlighted with a red box and labeled '1'. A red arrow points to the 'Quick Panel' icon on the right side of the screen, labeled '2'. The interface includes various input fields for account details like Customer Account#, Next Cycle Date, Expiry, CRM Expiry, Linked Nominated Account#, Prime Number, Customer Name, and Father's Name / Husband's Name. The 'AT' tab is active, indicating the current stage of the workflow.

## Crop Renewal

9. Upload the required documents or defer if required, then click on validate then on proceed.

The screenshot shows the Cascade software interface. On the left, a 'Crop Renewal' application is open with the status 'In Progress'. It displays customer details: National Identifier (123123-3132123-1), Customer Name (Hasan), and Mobile Number (92300258868). The process flow includes 'Initiation', 'Credit Analyst', 'Post Approval', and 'RCAD'. A legend indicates 'Computed Field' (yellow box) and 'Input Field' (white box). Form fields include 'Customer Account#', 'Next Cycle Date' (set to 08-Sep-2021), 'Expiry' (set to 31-Aug-2022), 'Linked Nominated Account #', 'Prime Number' (321321), 'Customer Name' (Hasan), 'Account Type Desc' (asd), 'Customer Type Desc' (Sole Proprietorship), and 'P3 Code' (Z99-NON S).

On the right, a 'Check List' section is highlighted with a red border. It lists several items with status indicators:

- Agriculture Finance Ap... [PreSanctionDocuments01] Not Applicable
- Two recent coloured ph... [PreSanctionDocument02] Not Applicable
- Attested copies of Appli... [PreSanctionDocuments03] Not Applicable
- Green Copy of Agricultu... [PreSanctionDocument04] Not Applicable
- eCIB Report (eCIB is val... [PreSanctionDocuments05] Not Applicable
- CIB-1 data (On prescrib... [PreSanctionDocuments06] Not Applicable
- Bio-Meteric Verificatio... [PreSanctionDocuments07] Not Applicable

CASCADE Customers Products Records Reports Workflows Collections Configuration Identity Hi, Naveed N

**Crop Renewal (1000028) In Progress**

Back Move to Previous Stage Save Validate Proceed

National Identifier : 12312-3132123-1	Customer Name : Hasan	Mobile Number : 923002589658	City : osd	Branch Code : 2448-Khalid Bin Waleed Road Branch	Region : Karachi
---------------------------------------	-----------------------	------------------------------	------------	--	------------------

Initiation Credit Analyst Post Approval RCAD Quick Panel

AT

**LEGEND:** Computed Field Input Field

Customer Account# *	Next Cycle Date *	Expiry *	CRM Expiry *
<input type="text" value="XXXXXXXXXX"/>	<input type="text" value="08-Sep-2021"/> Format: dd-mmm-yyyy	<input type="text" value="31-Aug-2021"/> Format: dd-mmm-yyyy	<input type="text" value="15-Sep-2021"/> Format: dd-mmm-yyyy

# Crop Renewal Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.

This screenshot shows the 'Products' section of the Cascade platform. At the top, there are several navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. The 'Originations' tab is currently selected. Below the tabs, there are two main buttons: 'Enquiry' and 'Workflows'. Under 'Workflows', there are 'New Product' and 'Export' buttons. A search bar labeled 'Filter by code' is also present. The main area displays a grid of products, with the first product listed being 'Crop Renewal'.

2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.

This screenshot shows a list of workflows for the 'Crop Renewal' product. The 'Crop Renewal' filter is highlighted with a red box. The table columns include Identifier, CNIC Number, Applicant's Name, Nature of Credit Facility or Proposal Type, Stage, Created, Updated, and Status. One workflow is specifically highlighted with a red box: Identifier 1000028, CNIC Number 12312-3132123-1, Applicant's Name Hasan, Nature of Credit Annual Review, Stage RCAD, Created 13 Sep 2021, 03:04 pm, Updated 13 Sep 2021, 04:30 pm, and Status Awaiting Authentication.

Identifier	CNIC Number	Applicant's Name	Nature of Credit Facility or Proposal Type	Stage	Created	Updated	Status
1000028	12312-3132123-1	Hasan	Annual Review	RCAD	13 Sep 2021, 03:04 pm	13 Sep 2021, 04:30 pm	Naveed Awaiting Authentication
1000020	N/A	N/A	Annual Review	Credit Analyst	09 Sep 2021, 12:31 am	09 Sep 2021, 12:34 am	Faisal Mansoor In Progress
1000019	N/A	N/A	Annual Review	Credit Analyst	09 Sep 2021, 12:21 am	09 Sep 2021, 12:26 am	Faisal Mansoor In Progress

3. Click on 'edit' to proceed with the workflow.

This screenshot shows the same list of workflows as the previous one, but with a red arrow pointing to the 'Edit' button in the first row. The 'Edit' button is located next to the Identifier column. The rest of the table structure and data points are identical to the previous screenshot.

## Crop Renewal

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to approve or decline the application.

The screenshot shows the Cascade software interface with a 'Crop Renewal' application open. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. On the far right, it says 'Hi, Faisal Mansoor FM'. Below the tabs, there are several input fields: National Identifier (12312-3132123-1), Customer Name (Hasan), Mobile Number (923002589658), City (----), Branch Code (2448-Khalid Bin Waleed Road Branch), and Region (Karachi). A red box and arrow point to the 'Authenticate' button in the top right corner of the main content area.

5. Fill the comment box with remarks, then ‘approve’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

The screenshot shows an 'Authentication' dialog box overlaid on the main application. The dialog has a title 'Authentication' and a section for 'Comments'. It includes a rich text editor toolbar and a placeholder 'Please enter Comments'. At the bottom of the dialog are four buttons: 'Close', 'Discard', 'Decline', and 'Approve'. A red box highlights the 'Approve' button. In the background, parts of the main application are visible, including the 'Region: Karachi' field and some date inputs.

## Crop Renewal

6. Under the workflows tab, select ‘Crop Renewal’ as the product then ‘unassigned’ to display the relevant application.

**Note:** Application will only be visible to account with relevant rights

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS
1000028	12312-3132123-1	Hasan	Annual Review	CAPU	13 Sep 2021, 03:04 pm	Naveed	13 Sep 2021, 04:35 pm   Faisal Mansoor   Unassigned
1000026	34601-0754306-3	AHMAD MURAD ALI	Temporary Extension I	Post Approval	10 Sep 2021, 07:36 am	Mirza Faheem	10 Sep 2021, 07:41 am   Kashif Umar Thanvi   Unassigned

7. Then click on ‘edit’ to further proceed.

8. Now click on ‘Start CAPU’ to move to the next stage.

**Note:** CAPU can only be initiated and worked on from the account with relevant rights.

Hasan	sad	asd	asd	Overdue spread 31- 89 Days
asd	asd	dated *	12-Sep-2021	32

## Crop Renewal

9. Fill all the required fields then click on validate (1) then on proceed (2).

The screenshot shows the Cascade application interface for a 'Crop Renewal' application. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. A user 'Hi, Faisal Mansoor FM' is logged in. Below the tabs, the application title 'Crop Renewal (1000028)' is displayed along with status 'In Progress' and 'Approving Authority: CAPU Checker'. On the right side of the header, there are buttons for 'Back', 'Move to Previous Stage', 'Save', 'Validate' (which is highlighted with a red box), and 'Proceed'. The main form area contains several input fields: National Identifier (12312-3132123-1), Customer Name (Hasan), Mobile Number (923002589658), City (asd), Branch Code (2448-Khalid Bin Waleed Road Branch), and Region (Karachi). Below these, there are sections for Initiation, Credit Analyst, Post Approval, RCAD, and CAPU. The CAPU section is currently active, indicated by a green checkmark icon. A legend at the top of this section defines 'Computed Field' (yellow background) and 'Input Field' (white background). The CAPU section contains fields for Customer Account# (1111111111), Next Cycle Date (08-Sep-2021), Expiry (31-Aug-2021), CRM Expiry (15-Sep-2021), Linked Nominated Account# (Customer Account#), Prime Number (321321), and Customer Name (Hasan). The entire application interface has a light blue theme.

10. The application will now require approval by the CAPU checker.

CAPU checker will click on 'authenticate', leave remarks, then approve or decline the application

This screenshot shows the same Cascade application interface for the 'Crop Renewal' application. The status bar now indicates 'Awaiting Authentication'. The 'Authenticate' button is highlighted with a red box and labeled '2'. An arrow points from the 'Authenticate' button to the 'Authenticating' status indicator. The rest of the form and its data entries are identical to the previous screenshot.

## Crop Renewal

Fill the comment box with remarks, then ‘approve’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

The screenshot shows the Cascade application interface for a 'Crop Renewal' process. At the top, there's a header with the Cascade logo and a user profile. Below the header, the main title is 'Crop Renewal (10000)'. A sidebar on the left lists stages: 'Initiation' (AT), 'Assessment' (AS), 'Review' (RE), 'Approval' (AP), and 'Disbursement' (DS). The main area has sections for 'Customer Account#', 'Next Cycle Date', 'Expiry', and 'CRM Expiry'. A 'Comments' field contains the text 'Approved'. To the right of the comments field are three buttons: 'Close', 'Discard' (yellow), 'Decline' (red), and 'Approve' (green). The 'Approve' button is highlighted. On the far right, there are icons for file operations like 'Upload', 'Download', and 'Print'.

11. The application will now be marked as completed and ready to be disbursed.

The screenshot shows a list of applications under the 'Originations' tab. The search bar at the top has 'Crop Renewal' entered and is highlighted with a red box. The table below has columns: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, NATURE OF CREDIT FACILITY OR PROPOSAL TYPE, STAGE, CREATED, UPDATED, and STATUS. One row is highlighted with a red box: 1000028, 12312-3132123-1, Hasan, Annual Review, All Stages Completed, 13 Sep 2021, 03:04 pm, 13 Sep 2021, 04:44 pm, Faisal Mansoor, Completed. Other rows show: 1000020, N/A, N/A, Annual Review, Credit Analyst, 09 Sep 2021, 12:31 am, 09 Sep 2021, 12:34 am, Faisal Mansoor, In Progress; 1000019, N/A, N/A, Annual Review, Credit Analyst, 09 Sep 2021, 12:21 am, 09 Sep 2021, 12:26 am, Faisal Mansoor, In Progress; and 1000018, N/A, N/A, Annual Review, Credit Analyst, 09 Sep 2021, 12:16 am, 09 Sep 2021, 12:18 am, Faisal Mansoor, In Progress.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS
1000028	12312-3132123-1	Hasan	Annual Review	All Stages Completed	13 Sep 2021, 03:04 pm	13 Sep 2021, 04:44 pm	Faisal Mansoor <span>Completed</span>
1000020	N/A	N/A	Annual Review	Credit Analyst	09 Sep 2021, 12:31 am	09 Sep 2021, 12:34 am	Faisal Mansoor <span>In Progress</span>
1000019	N/A	N/A	Annual Review	Credit Analyst	09 Sep 2021, 12:21 am	09 Sep 2021, 12:26 am	Faisal Mansoor <span>In Progress</span>
1000018	N/A	N/A	Annual Review	Credit Analyst	09 Sep 2021, 12:16 am	09 Sep 2021, 12:18 am	Faisal Mansoor <span>In Progress</span>

# Product: Fishery NTB

## Maker

- Under the Workflows tab, select the product, then click on 'create' to start a new application.

**Note:** Products and workflows shown will vary according to the rights assigned to a user account.

The screenshot shows the Cascade software interface. At the top, there is a navigation bar with links: Customers, Products, Records, Reports, **Workflows**, Collections, Configuration, and Identity. The 'Workflows' link is highlighted with a red box. On the right side of the header, it says 'Hi, Naveed' and has a profile icon with a green 'N'. Below the header, there is a search bar with 'Fishery NTB' typed in. To the right of the search bar are three icons: a magnifying glass, a refresh arrow, and a plus sign. A red arrow points from the 'Create' button in the top right corner of the main area down towards the 'Workflows' tab in the header. In the main content area, there is a table with columns: APPLICANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. There are several rows of data, and the first row is highlighted with a blue background. A red arrow points from the 'Fishery NTB' entry in the dropdown menu down towards the same row in the table. The bottom of the screen shows a footer with '2021 © Unikrew Solutions' on the left and 'About Team Contact' on the right.

## Fishery NTB

2. Fill the details, then click on 'proceed'.

**Note:** Depending on the values selected under the fields 'Is Lead Generation' and 'AFO', new fields and stages in the workflow will appear.

**Lead Generation:** Will allow to manually add details of a prospect.

**AFO:** Allows for 'data entry' prior to any stage. The details will then be carried into the 'credit analyst stage'.

3. After filling all the fields, click on validate (1) to check for errors or missing fields (2). Once there are no errors left, click on the next Group (3) to proceed with the workflow.

**Note:** Form B will appear according to the 'proposed loan amount' (Up to 1 million or Over 1 million) entered in Form A.

## Fishery NTB

4. Fill all the required fields in the rest of the groups, then click on validate, then click on proceed.

National Identifier : 55555-5555555-5  
Customer Name : Asim  
Mobile Number : 923002589858  
City : ----  
Branch Code : 1757-STEEL TOWN SHIP KARACHI  
Region : Karachi

**Initiation**

Form A: Credit Proposal Cum Sanction Advice     Form B: Upto 1 Million     Finance Payment Method     C: Other Details     E: Non - Farm Loan     Business Activity / Proper Utilization Report

LEGEND: Computed Field [Yellow Box] Input Field [Input Field]

AFO's Name \* asdasd    Branch Manager's Name Branch Manager's Name    Date of Visit    Visit Frequency

Business Address Business Address

Visit Frequency Format: dd-mmm-yyyy

Back Save Validate Proceed

5. Click on 'Start Credit Analyst' to start the next stage.

National Identifier : 55555-5555555-5  
Customer Name : Asim  
Mobile Number : 923002589858  
City : ----  
Branch Code : 1757-STEEL TOWN SHIP KARACHI  
Region : Karachi

**Initiation**

Form A: Credit Proposal Cum Sanction Advice     Form B: Upto 1 Million     Finance Payment Method     C: Other Details     E: Non - Farm Loan     Business Activity / Proper Utilization Report

LEGEND: Computed Field [Yellow Box] Input Field [Input Field]

AFO's Name \* asdasd    Branch Manager's Name Branch Manager's Name    Date of Visit    Visit Frequency

Business Address Business Address

Visit Frequency Format: dd-mmm-yyyy

Back Start Credit Analyst

## Fishery NTB

6. When on the ‘credit analyst’ stage, you can create a deviation by clicking on ‘quick panel’ on right side of the page.

The screenshot shows a loan application form with various fields filled out. At the top, there are tabs for Customers, Products, Records, Reports, Workflows (which is highlighted in blue), Collections, Configuration, and Identity. On the right side of the form, there are buttons for Back, Save, Validate, and Proceed. Below the tabs, it says '3) In Progress'. The form includes fields for Customer Name (Faisal Mansoor Soomro), Mobile Number (+923138391900), City (---), Branch Code (---), and Region (Karachi). A 'Business Activity / Proper Utilization Report' section is visible. A red arrow points to the 'Quick Panel' icon in the top right corner of the form area. The bottom part of the screenshot shows a list of deviations with one highlighted in red.

7. Then under ‘deviations/exceptions’ you will see all the available deviations. Click on the one applicable to the application, leave remarks then click ‘create’.

The screenshot shows the 'Deviations/Exceptions' section of the application. At the top, there are tabs for Products, Records, Reports, Workflows (highlighted in blue), Collections, Configuration, and Deviations/Exceptions (which is underlined and highlighted with a red box). The 'Available Deviations' section lists several options, with one specifically highlighted in red: 'Lending Radius beyond 20 km – in case there is no other HBL...'. Below this, there is a 'Check List' tab. A second screenshot at the bottom shows the 'Applicable' field being selected and a 'Create' button being clicked.

## Fishery NTB

8. Once created, the created deviation will show as 'pending' in the quick panel and will require approval from an approving authority before the application can be processed further.

The screenshot shows the Fishery NTB application interface. At the top, there are navigation tabs: Customers, Products, Records, Reports, Workflows (highlighted in blue), Collections, and Configuration. Below the tabs, a search bar displays '000023) In Progress'. On the right side, a 'Deviations/Exceptions' section is open, titled 'Pending Decision(1)'. It contains a single item: 'Lending Radius beyond 20 km - in c...' with status 'RBLDEV003 Awaiting Decision'. Below this, a message from 'Naveed' dated '14 September 2021, 10:38 AM' states 'Applicable'. To the right of the pending decision, there is a 'Check List' tab. Below the pending decision, there is a section titled 'Available Deviations' with two items: 'Financing to Politically Exposed Persons (PEP) - L3 - HRB' and 'Financing against "Duplicate Passbook" or higher - L2'. The entire 'Deviations/Exceptions' section is highlighted with a red border.

9. Then similar to the last stage, fill all the required fields under this stage until all groups are duly filled. Make changes in this stage if any. Then click on 'validate', then on 'quick panel' on the right side of the page to view the checklist of pending actions.

The screenshot shows the Fishery NTB application interface at the 'Approving Authority/Head Rural Banking' stage. The top navigation bar includes 'CASCADE', 'Customers', 'Products', 'Records', 'Reports', 'Workflows' (highlighted in blue), 'Collections', 'Configuration', and 'Identity'. The user 'Naveed' is logged in. The main form has fields for 'National Identifier', 'Customer Name', 'Mobile Number', 'City', 'Branch Code', and 'Region'. Below the form, there are sections for 'Initiation' and 'Credit Analyst'. Under 'Credit Analyst', there are several checkboxes: 'Form A: Credit Proposal Cum Sanction Advice' (checked), 'Form B: Upto 1 Million' (checked), 'Finance Payment Method' (checked), 'C: Other Details' (checked), 'E: Non - Farm Loan' (checked), and 'Business Activity / Proper Utilization Report' (checked). A red arrow points to the 'Validate' button, which is highlighted with a yellow border. Another red arrow points to a small icon with the number '33' in a red box, located to the right of the validation button. The entire 'Deviations/Exceptions' section from the previous screenshot is also visible on the right side of the page.

## Fishery NTB

10. Under the ‘check list’ tab, you will see a list of the required documents and checks. Run all the checks and upload the required documents to proceed. Or defer if required.

The screenshot shows a workflow interface with various tabs at the top: Customers, Products, Records, Reports, Workflows, Collections, Configuration, Rule Validations, Deviations/Exceptions, Field Wise Scoring, and Check List. The 'Check List' tab is currently selected and highlighted with a red box. Below it, there's a search bar labeled 'Filter by name or code'. The main area displays a 'Check List' with several items, each with a status of 'Pending':

- Fraud Check (Fraud)
- Dedupe Check (Deduplicate)
- ATA Check (ATA)
- Agriculture Finance Ap... (PreSanctionDocument01)
- Two recent coloured ph... (PreSanctionDocument02)
- Attested copies of Appli... (PreSanctionDocument03)
- Green Copy of Agricult... (PreSanctionDocument04)

11. After going through the checklist, click on validate, and then proceed to move to the next stage.

**Note:** The workflow will now require approval from an approver.

The screenshot shows a credit proposal form for 'Fishery NTB' in progress. The top navigation bar includes 'CASCADE', 'Customers', 'Products', 'Records', 'Reporting', 'Reports', 'Workflows', 'Collections', 'Configuration', 'Identity', and a user profile 'Hi, Naveed'. The 'Workflows' tab is selected. Below the navigation, there are buttons for 'Back', 'Move to Previous Stage', 'Save', 'Validate' (which is highlighted with a red box), and 'Proceed'.

The form itself has several sections:

- Initiation:** Form A: Credit Proposal, Form B: Upto 1 Million, Finance Payment Method, C: Other Details, E: Non - Farm Loan, Business Activity / Proper Utilization Report.
- Credit Analyst:**
- Basic Information:** Name of Branch\*, MISYS Unique No., Father's Name / Husband's Name\*, Additional Cultivated Land by Family on..., Region\*, Deposit Account No., Pricing Relaxation Upto 200 BPS - Deviat..., Province\*, Applicant's Name\*, Legal Entity\*, Sole Proprietorship, Related Party\*, Proposal No., Applicant's CNIC No., PEP\*, Borrowing Relationship Since\*.

# Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.

2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.

IDEN	NIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS	
7	36598-6535689-6	Asim	Credit Analyst	14 Sep 2021, 12:11 pm	Naveed	15 Sep 2021, 10:55 am	Awaiting Authentication
8	34501-0679323-1	NAZIR KHANZADA	All Stages Completed	14 Sep 2021, 10:52 pm	Naveed	14 Sep 2021, 11:30 pm	Faisal Mansoor
6	34501-0679323-3	NAZIR KHAN	CAPU	13 Sep 2021, 09:17 pm	Naveed	13 Sep 2021, 10:24 pm	Naveed

3. Click on 'edit' to proceed with the workflow.

## Fishery NTB

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to approve or decline the application.

The screenshot shows the Cascade software interface with the following details:

- Header:** Cascade, Products, Records, Collections, Configuration, Identity, Originations, Hi, Faisal Mansoor, FM
- Breadcrumbs:** Fishery NTB (7) > Pending Authentication
- Top Bar Buttons:** Back, Authenticate (highlighted with a red box and arrow)
- Form Fields:**
  - National Identifier: 36598-6535689-8
  - Customer Name: Asim
  - Mobile Number: 923002532323
  - City: ----
  - Branch Code: 1757-STEEL TOWN SHIP KARACHI
  - Region: Karachi
- Form Legend:** Initiation, Credit Analyst
- Form Status:** Form A: Credit Proposal Cum Sanction Advice (checked)
- Form Options:** Form B: Upto 1 Million, Finance Payment Method, C: Other Details, E: Non - Farm Loan, Business Activity / Proper Utilization Report
- Form Fields (Basic Information):**
  - Name of Branch: 1757-STEEL TOWN SHIP KARACHI
  - Region: Karachi
  - Province: Sindh
  - Proposal No.: 1231
  - MISYS Unique No.: 321321
  - Deposit Account No.
  - Applicant's Name: Asim
  - Applicant's CNIC No.: 36598-6535689-6

5. Fill the comment box with remarks, then ‘recommend’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

The screenshot shows the Cascade software interface for approving the Fishery NTB application. The following sections are visible:

- Proposed Amount:**
  - No
  - 1.52
  - 324
- Proposed amount for Term Finance:**
  - 324,234
  - Enter Proposed amount for Term Finance
- Description of Other Facilities:**

ACCOUNT NUMBER	NATURE	LIMIT AMOUNT	TENURE (IN MONTHS)	EXPIRY DATE	NEXT REVIEW DATE	REPAYMENT FREQUENCY	KIBOR	SPREAD (IN BPS)	OUTSTANDING - REGULAR	OUTSTANDING - OVERDUE
Total Existing Amount	0	Total Proposed Amount	324,234	Total Outstanding Regular	0					
Total Outstanding Overdue	0	Approved Loan Amount	324,234	Approved Loan Amount of Term Finance	Enter Approved Loan Amount of Term Finance					
- Comments:**

Normal **B I U G , [ ]**

Recommended
- Action Buttons:** Close, Discard, Decline, Recommend (highlighted with a red box)

## Fishery NTB

6. The application will require multiple recommendations from the relevant accounts until it is 'approved' by an account with appropriate rights. The screenshot below shows the names of the accounts the application has gone through so far with their comments.

The screenshot shows a digital application interface for Fishery NTB. It displays two recommendation steps for an application. The first step is for 'Faisal Mansoor' with the comment 'Comments: Recommended'. The second step is also for 'Faisal Mansoor' with the same comment. Both steps show the 'Approved Loan Amount' as 324234. A red box highlights both recommendation sections.

7. After the first recommendation, the second recommender will see the 'move back' button which will send the application back to the first recommender. In case of having gone through multiple recommendations the 'move back' button will send the application back to the previous approver.

The screenshot shows a digital application interface for Fishery NTB. It displays a loan application form with various fields filled out. At the bottom right, there are three buttons: 'Close', 'Move Back' (which is highlighted with a red box), 'Discard', and 'Decline'.

## Fishery NTB

8. After all the 'recommendations', the application will require an 'approval' from an account with appropriate rights.

The screenshot shows a web-based application for loan approval. At the top, there are three input fields: 'Ref' (No), 'Loan to value' (1.52), and 'PDR' (324). Below these are two rows of input fields: 'Proposed amount' (324,234) and 'Proposed amount for Term Finance' (Enter Proposed amount for Term Finance). A section titled 'Description of Other Facilities' contains a table with columns: ACCOUNT NUMBER, NATURE, LIMIT AMOUNT, TENURE (IN MONTHS), EXPIRY DATE, NEXT REVIEW DATE, REPAYMENT FREQUENCY, KIBOR, SPREAD (IN BPS), OUTSTANDING - REGULAR, and OUTSTANDING - OVERDUE. Below this are four summary fields: 'Total Existing Amount' (0), 'Total Proposed Amount' (324234), 'Total Outstanding Regular' (0), and 'Approved Loan Amount' (324,234). A 'Comments' section at the bottom left contains the text 'Approved'. At the bottom right, there are five buttons: 'Close', 'Move Back', 'Discard', 'Decline', and 'Approve' (which is highlighted with a red border).

ACCOUNT NUMBER	NATURE	LIMIT AMOUNT	TENURE (IN MONTHS)	EXPIRY DATE	NEXT REVIEW DATE	REPAYMENT FREQUENCY	KIBOR	SPREAD (IN BPS)	OUTSTANDING - REGULAR	OUTSTANDING - OVERDUE
Total Existing Amount		0							Total Outstanding Regular	0
Total Outstanding Overdue		0							Approved Loan Amount of Term Finance	Enter Approved Loan Amount of Term Finance

# Maker

- Once the application has been authenticated, it will reappear under the account of the ‘maker’. Go to the ‘workflows’ tab, then select the product, ‘Fishery NTB’ in this case, to show relevant applications, then select ‘unassigned’ in the filters. You will now see the concerned application with a status of ‘unassigned’.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS	
7	36598-6535689-6	Asim	Post Approval	14 Sep 2021, 12:11 pm	Naveed	15 Sep 2021, 11:04 am	Faisal Mansoor Unassigned

Filter Workflow

Identifier: Enter Identifier

CNIC Number: CNIC Number

Applicant's Name: Enter Applicant's Name

Nature of credit facility or Proposal Type

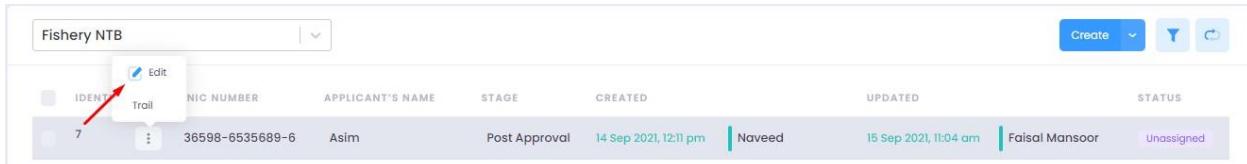
Status:

- Default
- Awaiting Authentication
- Completed
- Declined
- In Progress
- Unassigned

Close Proceed

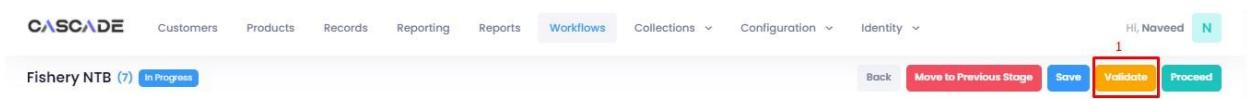
## Fishery NTB

2. Click on 'edit', then click on 'Start Post Approval' to start the next stage.



The screenshot shows the Fishery NTB application interface. At the top, there is a header with the application name and various navigation links like 'Create', 'Print', and 'Edit'. Below the header, a table displays details of a record: National Identifier (36598-6535689-6), NIC Number (Asim), Stage (Post Approval), Created (14 Sep 2021, 12:11 pm), Updated (15 Sep 2021, 11:04 am), and Status (Faisal Mansoor, Unassigned). An 'Edit' button is highlighted with a red arrow. The main content area shows a form for 'Fishery NTB' with fields for National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. A 'Start Post Approval' button is highlighted with a red box and an arrow. Below the form, there are tabs for 'Initiation', 'Credit Analyst', and 'Post Approval'. A legend indicates that yellow boxes represent 'Computed Field' and white boxes represent 'Input Field'. The 'Post Approval' tab is selected.

3. Fill all the required fields under 'Post Approval Documents' until no errors remain, then click on validate (1), then on the next group (2).



The screenshot shows the Fishery NTB application interface in 'In Progress' mode. The top navigation bar includes 'Workflow' and other links. The main form has fields for National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. A 'Validate' button is highlighted with a red box and an arrow. Below the form, there are tabs for 'Initiation', 'Credit Analyst', and 'Post Approval'. Under the 'Post Approval' tab, there are three groups of forms: 'Post Approval Documents', 'Collateral Maintenance Form', and 'Agri Loan Creation Input Form'. The 'Post Approval Documents' group is currently active. A legend at the bottom left indicates that yellow boxes are 'Computed Field' and white boxes are 'Input Field'. A message '37 field(s) have error(s)' is displayed above the 'Collateral Maintenance Form' group. Error messages for required fields like 'Village', 'Post Office', 'Tehsil', 'City', and 'dated' are visible.

## Fishery NTB

4. Fill all the required fields in rest of the groups, then click on validate (1), then on 'quick panel' (2).

The screenshot shows the 'Fishery NTB' workflow in progress. At the top right, there are buttons for 'Move to Previous Stage', 'Save', 'Validate' (which is highlighted with a red box and a red arrow labeled '1'), and 'Proceed'. Below these, there are tabs for 'Initiation', 'Credit Analyst', and 'Post Approval'. The 'Post Approval Documents' tab is active, showing a legend for 'Computed Field' (yellow background) and 'Input Field' (white background). The form contains fields for National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. Under the 'Post Approval' tab, there are sections for Date of Birth, Age, Father's Name, CNIC Expiry Date, Gender, Telephone number, and SIC Code. A note says 'Data should not be greater than current date'. On the right side, there is a 'Check List' icon with a red box and a red arrow labeled '2'.

5. Here you will see the items that are pending before the application can be processed further. Upload the required documents to proceed. Or defer if inapplicable.

The screenshot shows the 'Fishery NTB' workflow in progress. The 'Check List' tab is selected in the top right corner. The 'Check List' section displays a list of pending documents:

- Agriculture Finance Ap... (PreSanctionDocument01) Not Applicable
- Two recent coloured ph... (PreSanctionDocument02) Not Applicable
- Attested copies of Appli... (PreSanctionDocuments03) Not Applicable
- Green Copy of Agricultu... (PreSanctionDocuments04) Not Applicable
- eCIB Report (eCIB is val... (PreSanctionDocuments05) Not Applicable
- CIB-1 data (On prescrib... (PreSanctionDocuments06) Not Applicable
- Bio-Meteric Verificatio... (PreSanctionDocuments07) Not Applicable

## Fishery NTB

6. After uploading all the required documents, click on validate (1) then click on proceed (2).

The screenshot shows the Cascade Workflows interface for the 'Fishery NTB' workflow. The top navigation bar includes 'Customers', 'Products', 'Records', 'Reporting', 'Reports', 'Workflows', 'Collections', 'Configuration', 'Identity', and user information 'Hi, Naveed'. The 'Workflows' tab is selected. The main area displays workflow steps: 'Initiation', 'Credit Analyst', and 'Post Approval'. Under 'Post Approval', there are three checked items: 'Post Approval Documents', 'Collateral Maintenance Form', and 'Agri Loan Creation Input Form'. A legend indicates 'Computed Field' (yellow background) and 'Input Field' (white background). Form fields include 'Region name' (dropdown, value: Karachi), 'Date' (input, value: 08-Sep-2021), 'Father's Name / Husband's Name' (input, value: Habib), 'CNIC Expiry Date' (input, value: 04-Sep-2021), 'Date of Birth' (input, value: 02-Sep-1986), 'Age (in Years)' (input, value: 35), 'Gender' (dropdown, value: Male), 'Telephone number' (input, value: Telephone number), and 'Telephone number' (input, value: Telephone number). Action buttons at the top right include 'Back', 'Move to Previous Stage', 'Save', 'Validate' (highlighted with a red box), and 'Proceed'.

7. Now click on 'Start RCAD' to start the next stage in the workflow.

The screenshot shows the Cascade Workflows interface for the 'Fishery NTB' workflow. The top navigation bar includes 'Customers', 'Products', 'Records', 'Reporting', 'Reports', 'Workflows', 'Collections', 'Configuration', 'Identity', and user information 'Hi, Naveed'. The 'Workflows' tab is selected. The main area displays workflow steps: 'Initiation', 'Credit Analyst', and 'Post Approval'. Under 'Post Approval', there are six checked items: 'Form A: Credit Proposal Cum Sanction Advice', 'Form B: Upto 1 Million', 'Finance Payment Method', 'C: Other Details', 'E: Non - Farm Loan', and 'Business Activity / Proper Utilization Report'. A legend indicates 'Computed Field' (yellow background) and 'Input Field' (white background). Form fields include 'Name of Branch' (dropdown, value: 1757-STEEL TOWN SHIP KARACHI), 'Region' (dropdown, value: Karachi), 'Province' (dropdown, value: Sindh), 'Proposal No.' (input, value: 1231), 'MISYS Unique No.' (input, value: 221291), 'Deposit Account No.' (input, value: Deposit Account No.), 'Applicant's Name' (input, value: Asim), and 'Applicant's CNIC No.' (input, value: 3409-ABCD-1234567890). Action buttons at the top right include 'Back', 'Authentication Trail', and 'Start RCAD' (highlighted with a red box and an arrow).

## Fishery NTB

8. Fill all the required fields under 'AT' until no errors remain, then click on 'validate', then on 'quick panel' on the right side of the page.

The screenshot shows the Cascade Workflows interface for the Fishery NTB workflow. The top navigation bar includes 'Customers', 'Products', 'Records', 'Reporting', 'Reports', 'Workflows', 'Collections', 'Configuration', 'Identity', and a user 'Hi, Naveed'. The 'Workflows' tab is selected. The main area displays the 'Fishery NTB (7) In Progress' step. At the top, there are five blue boxes containing 'National Identifier: 36598-8535689-8', 'Customer Name: Asim', 'Mobile Number: 923002532323', 'City: Karachi', and 'Branch Code: I757-STEEL TOWN SHIP KARACHI'. Below these are several input fields grouped by legend: 'Initiation' (Customer Account#), 'Credit Analyst' (Next Cycle Date \*), 'Post Approval' (Expiry), 'RCAD' (CRM Expiry \*). To the right, there are icons for file operations like 'Edit', 'Save', and 'Print'. A red box highlights the 'Validate' button at the top right of the step details.

9. Upload the required documents or defer if required, then click on validate and then on proceed.

The screenshot shows the Cascade Workflows interface with the 'Check List' tab highlighted. The left side of the screen shows the 'Analyst' stage of the workflow, which includes fields for 'Input Field', 'Next Cycle Date \*' (set to 02-Sep-2021), 'Expiry', 'Prime Number \*' (set to 321321), and 'Customer Name' (set to Asim). On the right, a 'Check List' panel is open, displaying a list of required documents with their status as 'Not Applicable'. The entire 'Check List' panel is highlighted with a red box. The list includes:

- Agriculture Finance Ap... [PreSanctionDocument01] Not Applicable
- Two recent coloured ph... [PreSanctionDocument02] Not Applicable
- Attested copies of Appli... [PreSanctionDocument03] Not Applicable
- Green Copy of Agricult... [PreSanctionDocument04] Not Applicable
- eCIB Report (eCIB is val... [PreSanctionDocument05] Not Applicable
- CIB-1 data (On prescrib... [PreSanctionDocument06] Not Applicable

# Fishery NTB

CASCADE Customers Products Records Reporting Reports Workflows Collections Configuration Identity Hi, Naveed N

Fishery NTB (7) In Progress Approving Authority RCAD Checker Back Move to Previous Stage Save Validate Proceed

National Identifier : 36598-8535889-8	Customer Name : Asim	Mobile Number : 923002532323	City : Karachi	Branch Code : I757-STEEL TOWN SHIP KARACHI	Region : Karachi
---------------------------------------	----------------------	------------------------------	----------------	--	------------------

Initiation Credit Analyst Post Approval RCAD

AT

LEGEND: Computed Field Input Field

Customer Account#	Next Cycle Date *	Expiry	CRM Expiry *	
1111111111	02-Sep-2021	Format: dd-mmm-yyyy	07-Sep-2021	Format: dd-mmm-yyyy

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

# Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.

2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.

IDEN	NIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS		
7	36598-6535689-6	Asim	RCAD	14 Sep 2021, 12:11 pm	Naveed	15 Sep 2021, 11:29 am	Naveed	Awaiting Authentication
8	34501-0679323-1	NAZIR KHANZADA	All Stages Completed	14 Sep 2021, 10:52 pm	Naveed	14 Sep 2021, 11:30 pm	Faisal Mansoor	Completed

3. Click on 'edit' to proceed with the workflow.

IDEN	NIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS		
7	36598-6535689-6	Asim	RCAD	14 Sep 2021, 12:11 pm	Naveed	15 Sep 2021, 11:29 am	Naveed	Awaiting Authentication

## Fishery NTB

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to approve or decline the application.

The screenshot shows the Cascade platform interface for the Fishery NTB application. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. On the far right, it says "Hi, Faisal Mansoor FM". Below the tabs, the application title "Fishery NTB (7) awaiting Authentication" is displayed. A red box and arrow point to the "Authenticate" button in the top right corner of the main content area. The main content area displays various application details in blue cards: National Identifier (36598-8535889-8), Customer Name (Asim), Mobile Number (923002532323), City (----), Branch Code (1757-STEEL TOWN SHIP KARACHI), and Region (Karachi). Below these, there are four workflow steps: Initiation, Credit Analyst, Post Approval, and RCAD. The "Post Approval" step is currently active. There are also sections for AT (with a legend for Computed Field and Input Field), linked account information, and customer details like Prime Number (321321), Customer Name (Asim), and Father's Name (Habib).

5. Fill the comment box with remarks, then ‘approve’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

The screenshot shows an authentication dialog box. At the top, it says "Authentication" and "Authorized Groups: RCAD Checker". Below this is a "Comments\*" text area containing the word "Approved", which is highlighted with a red box. At the bottom of the dialog are four buttons: "Close", "Discard", "Decline", and "Approve". The "Approve" button is highlighted with a red box and an arrow.

## Fishery NTB

6. Under the workflows tab, select ‘Fishery NTB’ as the product then ‘unassigned’ from the filters to display the relevant application.

**Note:** Application will only be visible to account with relevant rights.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
7	36598-6535689-6	Asim	CAPU	14 Sep 2021, 12:11 pm	15 Sep 2021, 11:47 am	Faisal Mansoor Unassigned

7. Then click on ‘edit’ to further proceed.

8. Now click on ‘Start CAPU’ to move to the next stage.

**Note:** CAPU can only be initiated and worked on from the account with relevant rights.

## Fishery NTB

9. Fill all the required fields under all groups then click on validate then on proceed.

The screenshot shows the Cascade software interface for the 'Fishery NTB' application. The top navigation bar includes 'Products', 'Records', 'Collections', 'Configuration', 'Identity', 'Originations', and a user profile 'Hi, Faisal Mansoor FM'. The main workspace displays various application details: National Identifier (36598-6535689-6), Customer Name (Asim), Mobile Number (923002532323), City (Karachi), Branch Code (I757-STEEL TOWN SHP KARACHI), and Region (Karachi). A legend at the bottom left indicates 'AT' as a Computed Field and 'Input Field' as a standard input. The status bar at the top center shows 'Fishery NTB (7) In Progress Approving Authority CAPU Checker'. On the right side, there are buttons for 'Back', 'Move to Previous Stage', 'Save', 'Validate' (highlighted with a red box), and 'Proceed'. A red box also highlights the 'Agri Loan Creation Input Form' section.

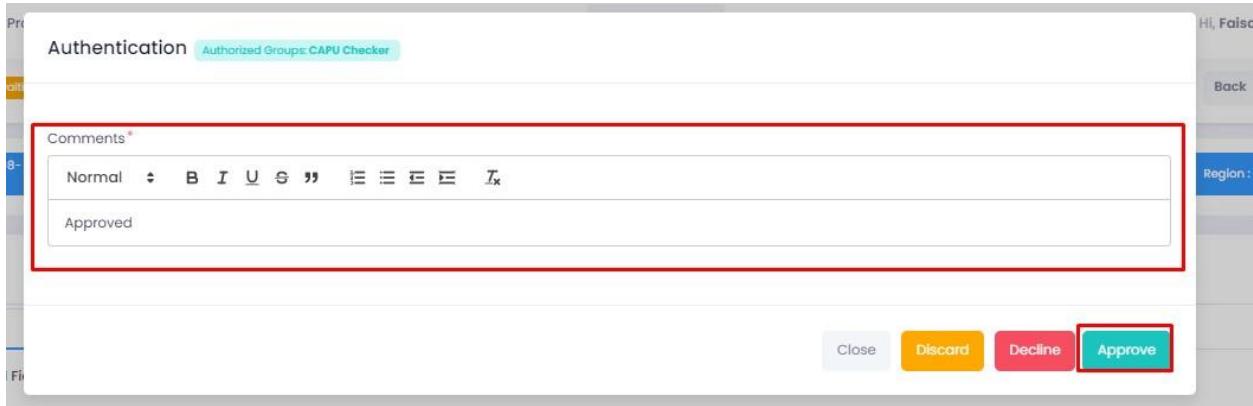
10. The application will now require approval by the CAPU checker.

CAPU checker will click on 'authenticate', leave remarks, then approve or decline the application.

The screenshot shows the Cascade software interface for the 'Fishery NTB' application, now in the 'Awaiting Authentication' state. The top navigation bar and user profile are identical to the previous screenshot. The main workspace shows the same application details. The status bar now indicates 'Fishery NTB (7) Awaiting Authentication'. On the right side, the 'Authenticate' button is highlighted with a red box and a red arrow points to it. The 'Agri Loan Creation Input Form' section is partially visible below the status bar.

## Fishery NTB

Fill the comment box with remarks, then ‘approve’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.



11. The application will now be marked as completed and ready to be disbursed.

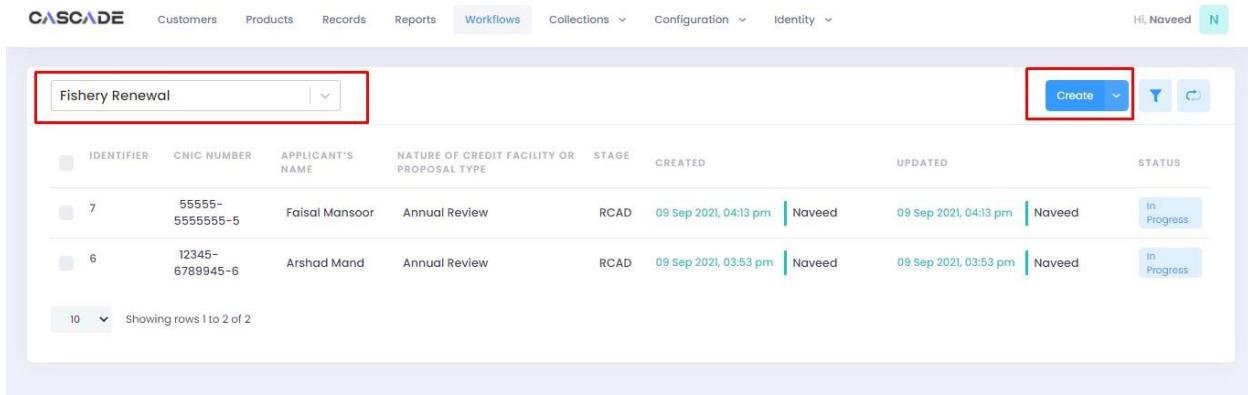
IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
7	36598-6535689-6	Asim	All Stages Completed	14 Sep 2021, 12:11 pm	Naveed	15 Sep 2021, 11:53 am
8	34501-0679323-1	NAZIR KHANZADA	All Stages Completed	14 Sep 2021, 10:52 pm	Naveed	14 Sep 2021, 11:30 pm
6	34501-0679323-3	NAZIR KHAN	CAPU	13 Sep 2021, 09:17 pm	Naveed	13 Sep 2021, 10:24 pm

## Product: Fishery Renewal

### Maker

- Under the Workflows tab, select the product, then click on 'create' to start a new application.

**Note:** Products and workflows shown will vary according to the rights assigned to a user account.



IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS
7	55555-5555555-5	Faisal Mansoor	Annual Review	RCAD	09 Sep 2021, 04:13 pm   Naveed	09 Sep 2021, 04:13 pm   Naveed	In Progress
6	12345-6789945-6	Airshad Mand	Annual Review	RCAD	09 Sep 2021, 03:53 pm   Naveed	09 Sep 2021, 03:53 pm   Naveed	In Progress

## Fishery Renewal

2. Fill the details, then click on 'proceed'.

**Note:** Depending on the value selected under the field 'form type' and 'AFO', new fields in the application might appear.

**Form Type:** You will be able to choose form type between 'one pager' or 'full form'. Fields and stages will vary in both form types (examples shown below).

**AFO:** Allows for 'data entry' prior to any stage. The details will then be carried into the 'credit analyst stage'.

The screenshot shows a 'Create Workflow' dialog box. The fields filled in are:

- Renewal Product Code: Fishery Renewal
- Identifier: 123I23
- Hierarchy\*: Karachi
- Form Type: Full Form
- Nature of credit facility or Proposal Type\*: Annual Review
- AFO\*: Yes
- CIF Number\*: 32I32I

At the bottom right of the dialog are 'Close' and 'Proceed' buttons.

## Form Type: One Pager

3. After filling all the fields, click on validate (1) to check for errors or missing fields. Once there are no errors left, click on the next Group (2) to proceed with the workflow.

## Fishery Renewal

Renewal (1000030) In Progress Approving Authority/Head Rural Banking

Hi Naveed N

Back Save Validate Proceed

Regional Identifier : 12312-3132123-1 Customer Name : Hasan Mobile Number : --- City : --- Branch Code : 2448-Khalid Bin Waleed Road Branch Region : Karachi

Credit Analyst

Renewal Format

**Business Activity / Proper Utilization Report**

END: Computed Field Input Field

**Sic Information**

Name of credit facility or Proposal Type: Annual Review  
Proposal No.: 321321  
Applicant's CNIC No.: 312-3132123-1

Name of Branch\*: 2448-Khalid Bin Waleed Road Branch  
MISYS Unique No.: 321321  
CNIC Expiry Date\*: 15-Sep-2021

Region\*: Karachi  
Province\*: Sindh  
Account Number: Account Number  
Father's Name / Husband's Name\*: Akhtar  
Father's / Husband's CNIC Number: 1111-111111-1

Additional Cultivated Land by Family: 0 Additional Cultivation Units 000 RDS - Required

Format: dd-mmm-yyyy DED\*

Arable Land Details Grid Add

4. Fill all the required fields under this group. Then click on 'validate' (1) then on 'quick panel' (2) on the right side of the page to view the checklist of pending actions.

Renewal (1000030) In Progress Approving Authority/Head Rural Banking

Hi Naveed N

Back Save Validate Proceed

Regional Identifier : 12312-3132123-1 Customer Name : Hasan Mobile Number : --- City : --- Branch Code : 2448-Khalid Bin Waleed Road Branch Region : Karachi

Credit Analyst

Renewal Format

**Business Activity / Proper Utilization Report**

END: Computed Field Input Field

Branch Manager's Name: Branch Manager's Name Date of Visit: Date of Visit Format: dd-mmm-yyyy Visit Frequency: Visit Frequency

Business Address: Business Address

Ability Details Grid Add

## Fishery Renewal

5. Under the 'check list' tab, you will see a list of the required documents and checks. Run all the checks and upload the required documents to proceed. Or defer if required.

## Form Type: Full Form

6. After filling all the fields, click on validate (1) to check for errors or missing fields (2). Once there are no errors left, click on the next Group (3) to proceed with the workflow.

**Note:** Form B will appear according to the 'proposed loan amount' (Up to 1 million or Over 1 million) entered in Form A.

## Fishery Renewal

7. Fill all the required fields in the rest of the groups, then click on validate, then click on proceed.

National Identifier : 32442-3432234-3 Customer Name : Asim Mobile Number : 923002589858 City : ---- Branch Code : 1757-STEEL TOWN SHIP KARACHI Region : Karachi

**Initiation**

- Form A: Credit Proposal Cum Sanction Advice
- Form B: Upto 1 Million
- Form B: Above 1 Million
- Finance Payment Method
- C: Other Details
- E: Non - Farm Loan
- Business Activity / Proper Utilization Report

LEGEND: Computed Field   Input Field  

AFO's Name\* asdasd Branch Manager's Name Branch Manager's Name Date of Visit Visit Frequency

Business Address Business Address

Facility Details Grid Add

8. Click on 'Start Credit Analyst' to start the next stage.

National Identifier : 12312-3132123-1 Customer Name : Hasan Mobile Number : 923002589858 City : ---- Branch Code : 2448-Khalid Bin Waleed Road Branch Region : Karachi

**Initiation**

- Form A: Credit Proposal Cum Sanction Advice
- Form B: Above 1 Million
- Finance Payment Method
- C: Other Details
- D: Farm Loan
- Business Activity / Proper Utilization Report

AFO's Name\* asdasd Branch Manager's Name Branch Manager's Name Date of Visit Visit Frequency

Business Address Business Address

Facility Details Grid

POSE *	NATURE *	LIMIT AMOUNT *	TOTAL OUTSTANDING *	TOTAL EXPOSURE
--------	----------	----------------	---------------------	----------------

## Fishery Renewal

9. When on the ‘credit analyst’ stage, you can create a deviation by clicking on ‘quick panel’ on right side of the page.

The screenshot shows a form titled "Business Activity / Proper Utilization Report". At the top right, there is a "Quick Panel" icon (a small square with a grid) which is highlighted with a red box and an arrow. Below the icon are four buttons: "Back", "Save", "Validate", and "Proceed". The form contains several input fields and dropdown menus. One field, "Input Field", has a red box around it with the text "24 field(s) have error(s)". The "Quick Panel" icon is located at the top right of the main form area.

10. Then under ‘deviations/exceptions’ you will see all the available deviations. Click on the one applicable to the application, leave remarks then click ‘create’.

The screenshot shows the "Deviations/Exceptions" tab selected. In the "Available Deviations" section, the third item, "Lending Radius beyond 20 km – in case there is no other HBL...", is highlighted with a red box. Below this, there is a "Remarks" field containing the text "Applicable" and a "Create" button. The "Create" button is also highlighted with a red box.

## Fishery Renewal

11. Once created, the created deviation will show as 'pending' in the quick panel and will require approval from an approving authority before the application can be processed further.

The screenshot shows the 'Deviations/Exceptions' tab in the Cascade application. A red box highlights a pending decision titled 'Pending Decision(1)'. The message states 'Lending Radius beyond 20 km - in c...' and is marked as 'Awaiting Decision' by user 'NRLDEV003'. Below it, a note says 'Applicable'. Other available deviations listed are 'Financing to Politically Exposed Persons (PEP) - L3 - HRB' and 'Financing against "Duplicate Passbook" or higher - L2'.

12. Then similar to the last stage, fill all the required fields under this stage until all groups are duly filled. Make changes in this stage if any. Then click on 'validate', then on 'quick panel' on the right side of the page to view the checklist of pending actions.

The screenshot shows the 'Fishery Renewal' application form. At the top, it indicates there are 9 steps in progress, with the current step being 'Approving Authority/Head Rural Banking'. A red box highlights the 'Validate' button. Below the form, a legend shows 'Computed Field' and 'Input Field'. The main form fields include National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. Under the 'Initiation' section, a red box highlights the 'Business Activity / Proper Utilization Report' checkbox, which has a red arrow pointing to it. The status bar at the bottom right shows '38' notifications.

## Fishery Renewal

13. Under the ‘check list’ tab, you will see a list of the required documents and checks. Run all the checks and upload the required documents to proceed. Or defer if required.

The screenshot shows the 'Workflows' section of the application. On the left, there's a form for 'Fishery Renewal' with various fields like 'AFO's Name', 'Branch Manager's Name', and 'Date of Visit'. On the right, the 'Check List' tab is active, displaying a list of tasks:

- Fraud Check (Status: PENDING)
- Dedupe Check (Status: PENDING)
- ATA Check (Status: PENDING)
- Agriculture Finance Ap... (Status: PENDING)
- Two recent coloured ph... (Status: PENDING)
- Attested copies of Appli... (Status: PENDING)
- Green Copy of Agricult... (Status: PENDING)

14. After going through the checklist, click on validate, and then proceed to move to the next stage.

**Note:** The workflow will now require approval from an approver.

The screenshot shows the 'Workflows' section with the 'Fishery Renewal' workflow. At the top, there are buttons for 'Back', 'Move to Previous Stage', 'Save', 'Validate' (which is highlighted with a red box), and 'Proceed'. Below this, there are several input fields and dropdowns. In the middle, there's a section for 'Initiation' and 'Credit Analyst' with various checkboxes. The 'Validate' button is located at the top right of this section.

# Fishery Renewal Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.

The screenshot shows the Cascade software interface. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and OrIGINATIONS. The 'OrIGINATIONS' tab is currently active. Below the tabs, there are two buttons: 'Approved' (which is highlighted in blue) and 'Pending'. To the right of these buttons are 'Enquiry' and 'Workflows' buttons. Further to the right are 'New Product' and 'Export' buttons. At the bottom left, there is a search bar with the placeholder text 'Filter by code'. The overall layout is clean and modern, typical of enterprise software.

2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.

The screenshot shows the Cascade software interface with the 'Fishery Renewal' product selected. The table below lists four workflows. The first workflow, ID 9, is highlighted with a red box and has a status of 'Awaiting Authentication'. The other three workflows have statuses of 'In Progress'. The columns in the table are: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, NATURE OF CREDIT FACILITY OR PROPOSAL TYPE, STAGE, CREATED, UPDATED, and STATUS. The 'Status' column for the first workflow shows a yellow box with the text 'Awaiting Authentication'.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS
9	32442-3432234-3	Asim	Annual Review	Credit Analyst	14 Sep 2021, 02:11 pm	14 Sep 2021, 03:15 pm	Naveed
5	12345-6789945-6	Arshad Mand	Annual Review	Credit Analyst	07 Sep 2021, 05:07 pm	08 Sep 2021, 02:29 pm	Ahmed Ali
4	N/A	N/A	Annual Review	Credit Analyst	07 Sep 2021, 05:06 pm	07 Sep 2021, 05:06 pm	Faisal Mansoor

3. Click on 'edit' to proceed with the workflow.

The screenshot shows the Cascade software interface with the 'Fishery Renewal' product selected. The table below lists four workflows. The first workflow, ID 9, has an 'Edit' button highlighted with a red arrow. The other three workflows have 'Edit' buttons as well. The columns in the table are: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, NATURE OF CREDIT FACILITY OR PROPOSAL TYPE, STAGE, CREATED, UPDATED, and STATUS. The 'Status' column for the first workflow shows a yellow box with the text 'Awaiting Authentication'.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS
9	32442-3432234-3	Asim	Annual Review	Credit Analyst	14 Sep 2021, 02:11 pm	14 Sep 2021, 03:15 pm	Naveed
5	12345-6789945-6	Arshad Mand	Annual Review	Credit Analyst	07 Sep 2021, 05:07 pm	08 Sep 2021, 02:29 pm	Ahmed Ali
4	N/A	N/A	Annual Review	Credit Analyst	07 Sep 2021, 05:06 pm	07 Sep 2021, 05:06 pm	Faisal Mansoor

Fishery Renewal

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to recommend, approve or decline the application.

CASCADE Products Records Collections Configuration Identity Originations Hi, Faisal Mansoor FM

Fishery Renewal (9) Awaiting Authentication

Back Authenticate

National Identifier : 32442-3432234-3	Customer Name : Asim	Mobile Number : 923002589658	City : ---	Branch Code : I757-STEEL TOWN SHIP KARACHI	Region : Karachi
---------------------------------------	----------------------	------------------------------	------------	--	------------------

*Initiation Credit Analyst*

<input checked="" type="checkbox"/> Renewal Format	<input checked="" type="checkbox"/> Form A: Credit Proposal Cum Sanction Advice	<input checked="" type="checkbox"/> Form B: Upto 1 Million	<input checked="" type="checkbox"/> Form B: Above 1 Million	<input checked="" type="checkbox"/> Finance Payment Method	<input checked="" type="checkbox"/> C: Other Details	<input checked="" type="checkbox"/> E: Non - Farm Loan	<input checked="" type="checkbox"/> Business Activity / Proper Utilization Report
--	---	--	---	--	--	--	---

LEGEND: Computed Field Input Field

### Basic Information

Nature of credit facility or Proposal Type	Name of Branch*	Region*	Province*
Annual Review	I757-STEEL TOWN SHIP KARACHI	Karachi	Sindh
Proposal No.*	MISYS Unique No.*	Account Number	Applicant's Name*
2131	321321	Account Number	Asim

5. Fill the comment box with remarks, then ‘recommend’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

ACCOUNT NUMBER	NATURE *	LIMIT AMOUNT *	TENURE (IN MONTHS) *	EXPIRY DATE *	NEXT REVIEW DATE	REPAYMENT FREQUENCY *	KIBOR	SPREAD (IN BPS)	OUTSTANDING - REGULAR	OUTSTANDING - OVERDUE
Total Existing Amount		0		22222		DBR		0	Total Outstanding Regular	0
Total Outstanding Overdue		0		234				0	Loan to Value	
Proposed amount		Enter Proposed amount		22222		Approved Loan Amount				
Comments *	<p>Normal <input type="button" value="B"/> <input type="button" value="I"/> <input type="button" value="U"/> <input type="button" value="S"/> <input type="button" value=","/> <input type="button" value="="/> <input type="button" value="="/> <input type="button" value="="/> <input type="button" value="Tx"/></p> <div style="border: 1px solid #ccc; height: 40px; margin-top: 5px;"></div> <p>Please enter Comments</p>									

## Fishery Renewal

6. The application will require multiple recommendations from the relevant accounts until it is 'approved' by an account with appropriate rights. The screenshot below shows the names of the accounts the application has gone through so far with their comments.

The screenshot shows a loan application form with two recommendation steps highlighted by a red box. The first step is from 'Faisal Mansoor' with a comment 'Recommended'. The second step is also from 'Faisal Mansoor' with a comment 'asd'. Both steps show the same applicant details: Asim, Branch name 1757-STEEL TOWN SHIP KARACHI, Region name Karachi, Account Number (empty), Approved Loan Amount (empty), Proposed Expiry Date 22-Sep-2021, Next Review Date 23-Sep-2021, Repayment frequency Yearly, and tenure 0 months.

7. After the first recommendation, the second recommender will see the 'move back' button which will send the application back to the first recommender. In case of having gone through multiple recommendations the 'move back' button will send the application back to the previous approver.

The screenshot shows a loan application form with a single recommendation step from 'Faisal Mansoor' with a comment 'asd'. Below the recommendation, there are fields for proposed amount, total existing amount, total outstanding overdue, total proposed amount, approved loan amount, and comments. At the bottom right, there are buttons for Close, Move Back (highlighted with a red box), Discard, and Decline.

## Fishery Renewal

8. After all the 'recommendations', the application will require an 'approval' from an account with appropriate rights.

ACCOUNT NUMBER	NATURE *	LIMIT AMOUNT *	TENURE (IN MONTHS)	EXPIRY DATE *	NEXT REVIEW DATE	REPAYMENT FREQUENCY *	KIBOR	SPREAD (IN BPS)	OUTSTANDING - REGULAR	OUTSTANDING - OVERDUE
Total Existing Amount		0			Total Proposed Amount	22222			Total Outstanding Regular	0
Total Outstanding Overdue		0			DBR	234			Loan to Value	0
Proposed amount		Enter Proposed amount			Approved Loan Amount	22222				
Comments *	<p>Normal <input type="button" value="B"/> <input type="button" value="I"/> <input type="button" value="U"/> <input type="button" value="S"/> <input type="button" value="“"/> <input type="button" value="”"/> <input type="button" value="≡"/> <input type="button" value="≡"/> <input type="button" value="≡"/> <input type="button" value="Tx"/></p> <p>Approved</p>									
									<input type="button" value="Close"/> <input type="button" value="Move Back"/> <input type="button" value="Discard"/> <input type="button" value="Decline"/> <input style="border: 2px solid red; background-color: #00AEEF; color: white; padding: 2px 10px; border-radius: 5px; font-weight: bold; margin-left: 10px;" type="button" value="Approve"/>	

## Fishery Renewal

# Maker

- Once the application has been authenticated, it will reappear under the account of the ‘maker’. Go to the ‘workflows’ tab, then select the product, ‘Fishery Renewal’ in this case, to show relevant applications, then select ‘unassigned’ in the filters. You will now see the concerned application with a status of ‘unassigned’.

The screenshot shows the Cascade platform interface. At the top, there is a navigation bar with links: Customers, Products, Records, Reporting, Reports, Workflows (which is the active tab), Collections, Configuration, and Identity. On the far right, it says "Hi, Naveed" and has a green notification badge with the letter "N".

The main area displays a table of workflows. A search bar at the top left is highlighted with a red box. To its right are a "Create" button, a magnifying glass icon, and a refresh/circular arrow icon. The table columns are: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, NATURE OF CREDIT FACILITY OR PROPOSAL TYPE, STAGE, CREATED, UPDATED, and STATUS. Two rows are visible:

- Row 1: Identifier 9, CNIC Number 32442-3432234-3, Applicant's Name Asim, Nature of credit facility Annual Review, Stage Post Approval, Created 14 Sep 2021, 02:11 pm, Updated 14 Sep 2021, 03:22 pm, Status Faisal Mansoor Unassigned.
- Row 2: Identifier 3, CNIC Number 12345-6789945-6, Applicant's Name Arshad Mand, Nature of credit facility Renewal at existing level, Stage Post Approval, Created 04 Sep 2021, 11:22 pm, Updated 13 Sep 2021, 08:35 pm, Status Faisal Mansoor Unassigned.

A pagination bar at the bottom left indicates "Showing rows 1 to 2 of 2".

A modal window titled "Filter Workflow" is overlaid on the page. It contains fields for Identifier (with placeholder "Enter identifier"), CNIC Number (with placeholder "CNIC Number"), and Applicant's Name (with placeholder "Enter Applicant's Name"). Below these are dropdown menus for "Nature of credit facility or Proposal Type" and "Status". The "Status" dropdown is open, showing a list of options: Default, Awaiting Authentication, Completed, Declined, In Progress, and Unassigned. The "Unassigned" option is highlighted with a blue selection bar and has a red arrow pointing to it from the bottom right. At the bottom right of the modal are "Close" and "Proceed" buttons.

## Fishery Renewal

2. Click on 'edit', then click on 'Start Post Approval' to start the next stage.

The screenshot shows the Cascade platform interface for a 'Fishery Renewal' workflow. At the top, there is a search bar and a toolbar with 'Create', 'Search', and 'Reset' buttons. Below the search bar is a table with columns: IDE, NIC NUMBER, APPLICANT'S NAME, NATURE OF CREDIT FACILITY OR PROPOSAL TYPE, STAGE, CREATED, UPDATED, and STATUS. A single row is selected, with the 'Edit' button highlighted by a red arrow. The main content area shows the workflow details. At the top of the workflow steps, there is a 'Start Post Approval' button highlighted by a red arrow. The workflow steps include 'Initiation', 'Credit Analyst', and 'Post Approval'. The 'Post Approval' step is currently active. The right side of the screen shows navigation icons.

3. Fill all the required fields under 'Post Approval Documents' until no errors remain, then click on validate (1), then on the next group (2).

The screenshot shows the Cascade platform interface for a 'Fishery Renewal' workflow. The top navigation bar includes 'Customers', 'Products', 'Records', 'Reporting', 'Reports', 'Workflows' (highlighted), 'Collections', 'Configuration', 'Identity', and a user profile 'Hi, Naveed'. The main content area shows the workflow details. The 'Post Approval' step is active. A red box highlights the 'Collateral Maintenance Form' section. A red number '1' is placed above the 'Validate' button, and a red number '2' is placed above the 'Post Approval' step. The right side of the screen shows navigation icons.

## Fishery Renewal

4. Fill all the required fields under ‘Collateral Maintenance Form’ until no errors remain, then click on validate (1). Then on the right side of the page, click on ‘quick panel’.

National Identifier: 32442-3432234-3 Customer Name: Asim Mobile Number: 923002589658 City: osd Branch Code: I757-STEEL TOWN SHIP KARACHI Region: Karachi

Initiation Credit Analyst Post Approval

Post Approval Documents  Collateral Maintenance Form

Legend: Computed Field Input Field

**Applicant Information**

Applicant's Ref. No.* 23232	Unique No.* 321321	Account No. Account No.	Collateral Type* A86-CORPORATE GUARANTEE
Bank Valuation Margin 100	Collateral Complete* Yes	Country Code PK	Collateral Location* I757-STEEL TOWN SHIP KARACHI
Department Code	Collateral Expiry Date * Collateral Expiry Date *	Number of Units Unit Price*	

5. Here you will see the items that are pending before the application can be processed further. Upload the required documents to proceed. Or defer if inapplicable.

Products Records Reporting Reports Workflows Collections

Rule Validations Field Wise Scoring Check List

Filter by name or code

**Check List**

- Agriculture Finance Ap...  Not Applicable
- Two recent coloured ph...  Not Applicable
- Attested copies of Appli...  Not Applicable
- Green Copy of Agricultu...  Not Applicable
- eCIB Report (eCIB is val...  Not Applicable
- CIB-1 data (On prescrib...  Not Applicable

Customer Name: Asim Mobile Number: 923002589658

Post Approval

Collateral Maintenance Form

Input Field

Unique No.\*  
321321

Collateral Complete\*  
Yes

Account No.  
Account No.

Country Code  
PK

Collateral Expiry Date \*  
Collateral Expiry Date \*

Number of Units  
Unit Price\*

## Fishery Renewal

6. After uploading all the required documents, click on validate (1) then click on proceed (2).

The screenshot shows the Cascade Workflows application interface. At the top, there are navigation tabs: Customers, Products, Records, Reporting, Reports, Workflows (which is selected), Collections, Configuration, and Identity. A user profile 'Hi, Naveed' is at the top right. Below the header, the page title is 'Fishery Renewal (9) In Progress'. On the right, there are buttons for Back, Move to Previous Stage, Save, Validate (highlighted in red), and Proceed (highlighted in red). The main form area contains several input fields: National Identifier (32442-3432234-3), Customer Name (Asim), Mobile Number (923002589658), City (asd), Branch Code (1757-STEEL TOWN SHIP KARACHI), and Region (Karachi). Below these are sections for Initiation, Credit Analyst, and Post Approval. The 'Post Approval Documents' section is active, showing a legend for 'Computed Field' (yellow background) and 'Input Field' (white background). The 'Collateral Maintenance Form' section is also visible. The 'Applicant Information' section contains fields for Applicant's Ref. No. (23232), Unique No. (321321), Account No., Collateral Type (A88-CORPORATE GUARANTEE), Bank Valuation Margin (100), Collateral Complete (Yes), Country Code (PK), Collateral Location (1757-STEEL TOWN SHIP KARACHI), Department Code (9ZZ), Collateral Expiry Date (22-Sep-2021), Number of Units (23), and Unit Price (223232).

7. Now click on 'Start RCAD' to start the next stage in the workflow.

The screenshot shows the Cascade Workflows application interface. The top navigation and user profile are the same as the previous screenshot. The page title is 'Fishery Renewal (9) Unsigned'. On the right, there are buttons for Back, Authentication Trail, and Start RCAD (highlighted with a red box and an arrow pointing to it). The main form area contains several input fields: National Identifier (32442-3432234-3), Customer Name (Asim), Mobile Number (923002589658), City (asd), Branch Code (1757-STEEL TOWN SHIP KARACHI), and Region (Karachi). Below these are sections for Initiation, Credit Analyst, and Post Approval. The 'Renewal Format' section is active, showing a legend for 'Computed Field' (yellow background) and 'Input Field' (white background). The 'Basic Information' section contains fields for Nature of credit facility or Proposal Type (Annual Review), Name of Branch (1757-STEEL TOWN SHIP KARACHI), Region (Karachi), Province (Sindh), MISYS Unique No. (321321), Account Number, Applicant's Name (Asim), and Father's Name / Husband's Name (Account Number).

## Fishery Renewal

8. Fill all the required fields under 'AT' until no errors remain, then click on 'validate' (1), then on 'quick panel' on the right side of the page.

The screenshot shows the Cascade Workflows application. The top navigation bar includes Customers, Products, Records, Reporting, Reports, Workflows, Collections, Configuration, Identity, and a user profile for 'Naveed'. The main content area displays the 'Fishery Renewal' workflow step, which is currently 'In Progress'. The 'AT' (Approval Task) section contains several input fields with validation errors. A red box highlights the 'Validate' button at the top right of the screen, and a red arrow points to it from the left.

9. Upload the required documents or defer if required, then click on validate and then on proceed.

The screenshot shows the Cascade Workflows application. The 'Check List' panel on the right side is expanded and highlighted with a red border. It lists several document requirements with status indicators. A red box highlights the 'Check List' tab at the top right of the screen, and a red arrow points to it from the left.

The screenshot shows the Cascade Workflows application. The 'AT' section now shows green checkmarks indicating validation success. A red box highlights the 'Proceed' button at the top right of the screen, and a red arrow points to it from the left.

# Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.

The screenshot shows the Cascade platform interface. At the top, there are several navigation tabs: Products, Records, Collections, Configuration, Identity, and OrIGINATIONS. The 'OrIGINATIONS' tab is currently active. Below the tabs, there are two main sections: 'Products' and 'Workflows'. The 'Products' section has tabs for 'Approved' and 'Pending'. The 'Workflows' section has buttons for 'Enquiry' and 'Workflows', along with 'New Product' and 'Export' buttons. A search bar labeled 'Filter by code' is also present.

2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.

The screenshot shows a list of workflows for the 'Fishery Renewal' product. The 'Products' tab is selected in the top navigation bar. The search bar at the top left contains 'Fishery Renewal'. The table below lists the following columns: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, NATURE OF CREDIT FACILITY OR PROPOSAL TYPE, STAGE, CREATED, UPDATED, and STATUS. Two rows are visible: one for 'Asim' with ID 9 and another for 'Arshad Mand' with ID 5. The row for 'Asim' is highlighted with a red border, and the 'STATUS' column for this row shows 'Awaiting Authentication'.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS		
9	32442-3432234-3	Asim	Annual Review	RCAD	14 Sep 2021, 02:11 pm	Naveed	14 Sep 2021, 05:04 pm	Naveed	Awaiting Authentication
5	12345-6789945-6	Arshad Mand	Annual Review	Credit Analyst	07 Sep 2021, 05:07 pm	Faisal Mansoor	08 Sep 2021, 02:29 pm	Ahmed Ali	In Progress

3. Click on 'edit' to proceed with the workflow.

The screenshot shows the same list of workflows for the 'Fishery Renewal' product. The 'Edit' icon in the first column of the row for 'Asim' is highlighted with a red arrow. The rest of the table and interface are identical to the previous screenshot.

## Fishery Renewal

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to approve or decline the application.

The screenshot shows the Cascade software interface with a 'Fishery Renewal' application open. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. On the far right, it says 'Hi, Faisal Mansoor' and has a 'FM' icon. Below the tabs, the application title 'Fishery Renewal (9) Awaiting Authentication' is displayed. The main form contains several input fields: National Identifier (32442-3432234-3), Customer Name (Aism), Mobile Number (923002589858), City (---), Branch Code (I757-STEEL TOWN SHIP KARACHI), and Region (Karachi). Below these are four workflow steps: Initiation, Credit Analyst, Post Approval, and RCAD. The 'Post Approval' step is currently selected. Under 'Post Approval', there is a legend for 'AT' (Computed Field) and 'Input Field'. It includes fields for Customer Account# (11111111), Next Cycle Date (16-Sep-2021), Expiry (08-Sep-2021), CRM Expiry (14-Sep-2021), Facility type (Term Finance), and a dropdown menu. On the right side of the application, there are icons for Back, Authenticate, and other actions. A red box and arrow point to the 'Authenticate' button at the top right of the application window.

5. Fill the comment box with remarks, then ‘approve’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

The screenshot shows a modal dialog box titled 'Authentication'. Inside the dialog, there is a 'Comments' field with a rich text editor toolbar above it. The text 'Please enter Comments' is displayed in the field. At the bottom right of the dialog are three buttons: 'Close', 'Discard', and 'Approve'. The 'Approve' button is highlighted with a red box and arrow. In the background, the main application window is visible, showing the same Fishery Renewal application with the 'Authenticate' button highlighted. The background application also has a 'Comments' field with the same placeholder text 'Please enter Comments'.

## Fishery Renewal

6. Under the workflows tab, select ‘Fishery Renewal’ as the product then ‘unassigned’ from the filters to display the relevant application.

**Note:** Application will only be visible to account with relevant rights

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS	
9	32442-3432234-3	Asim	Annual Review	CAPU	14 Sep 2021, 02:11 pm	Naveed	14 Sep 2021, 05:10 pm	Faisal Mansoor Unsigned
3	12345-6789945-6	Arshad Mand	Renewal at existing level	Post Approval	04 Sep 2021, 11:22 pm	Mirza Fafeem	13 Sep 2021, 08:35 pm	Faisal Mansoor Unsigned

7. Then click on ‘edit’ to further proceed.

8. Now click on ‘Start CAPU’ to move to the next stage.

**Note:** CAPU can only be initiated and worked on from the account with relevant rights.

National Identifier : 32442-3432234-3	Customer Name : Asim	Mobile Number : 923002568858	city : fdfd	Branch Code : 1757- STEEL TOWN SHIP KARACHI	Region : Karachi
---------------------------------------	----------------------	------------------------------	-------------	---	------------------

Initiation    Credit Analyst    Post Approval    RCAD

Post Approval Documents     Collateral Maintenance Form

LEGEND: Computed Field    Input Field

**Facility Offer Letter**

Applicant's Name*	Village*	Post Office*	Tehsil*
Asim	sdf	fsdsdf	sdfsdf
District*	City*	dated *	Overdue spread 31- 89 Days
sfd	fsdsdf	01-Jan-1231	31

## Fishery Renewal

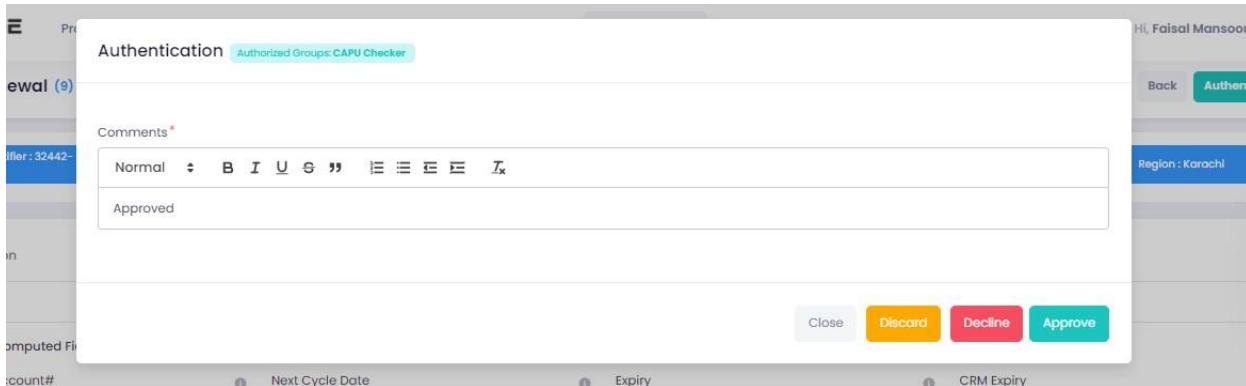
9. Fill all the required fields then click on validate (1) then on proceed (2).

10. The application will now require approval by the CAPU checker.

CAPU checker will click on 'authenticate', leave remarks, then approve or decline the application

## Fishery Renewal

Fill the comment box with remarks, then ‘approve’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.



11. The application will now be marked as completed and as ready to be disbursed.

Fishery Renewal								<a href="#">Create</a>	<a href="#">Y</a>	<a href="#">C</a>
IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS			
9	32442-3432234-3	Asim	Annual Review	All Stages Completed	14 Sep 2021, 02:11 pm	Naveed	14 Sep 2021, 05:23 pm	Faisal Mansoor	Completed	
5	12345-6789945-6	Arshad Mand	Annual Review	Credit Analyst	07 Sep 2021, 05:07 pm	Faisal Mansoor	08 Sep 2021, 02:29 pm	Ahmed Ali	In Progress	

# Product: Poultry NTB

## Maker

- Under the Workflows tab, select the product, then click on 'create' to start a new application.

**Note:** Products and workflows shown will vary according to the rights assigned to a user account.

Product	Stage	Created	Updated	Status
Fishery NTB	Credit Analyst	13 Sep 2021, 09:05 pm	Ahmed Ali	Awaiting Authentication
Dairy Renewal	Credit Analyst	10 Sep 2021, 07:46 pm	Naveed	In Progress
Dairy NTB	Credit Analyst	10 Sep 2021, 07:46 pm	Naveed	In Progress
Poultry Renewal	Credit Analyst	10 Sep 2021, 07:46 pm	Naveed	In Progress
<b>Poultry NTB</b>	Post Approval	03 Sep 2021, 03:07 pm	Ahmed Ali	In Progress
Crop Renewal	Credit Analyst	03 Sep 2021, 03:07 pm	Ahmed Ali	In Progress
Release Memo	Credit Analyst	30 Aug 2021, 10:42 am	Naveed	In Progress
1000015	N/A	N/A	Naveed	In Progress

## Poultry NTB

2. Fill the details, then click on 'proceed'.

**Note:** Depending on the values selected under the fields 'Is Lead Generation' and 'AFO', new fields and stages in the workflow will appear.

**Lead Generation:** Will allow to manually add details of a prospect.

**AFO:** Allows for 'data entry' prior to any stage. The details will then be carried into the 'credit analyst stage'.

The screenshot shows the 'Create Workflow' page. It includes fields for 'Renewal Product Code' (Poultry NTB), 'Identifier' (123123), 'Hierarchy' (Karachi), 'CIF Number' (321321), and two dropdowns for 'Is Lead Generation\*' and 'AFO\*'. Both dropdowns have 'Yes' selected. At the bottom right, there are 'Close' and 'Proceed' buttons, with 'Proceed' being highlighted by a red box.

3. After filling all the fields, click on validate to check for errors or missing fields. Once there are no errors left, click on the next Group to proceed with the workflow.

**Note:** Form B will appear according to the 'proposed loan amount' (Up to 1 million or Over 1 million) entered in Form A.

The screenshot shows the 'Poultry NTB (1000041) In Progress' form. It has a legend indicating 'Form A: Credit Proposal Cum Sanction Advice' (checked) and 'Form B: Upto 1 Million' (highlighted with a red box). Other checked items include 'Finance Payment Method', 'C: Other Details', 'E: Non - Farm Loan', and 'Business Activity / Proper Utilization Report'. Below this, the 'Basic Information' section contains various input fields with data entered. At the top right, there are 'Back', 'Save', 'Validate' (highlighted with a red box), and 'Proceed' buttons.

## Poultry NTB

4. Fill all the required fields in the rest of the groups, then click on validate, then click on proceed.

The screenshot shows the 'Initiation' step of a workflow titled 'Poultry NTB (1000041) In Progress'. The top navigation bar includes 'Cascade', 'Customers', 'Products', 'Records', 'Reporting', 'Reports', 'Workflows' (selected), 'Collections', 'Configuration', 'Identity', and a user 'Hi, Naveed' with a 'N' notification. Below the navigation is a toolbar with 'Back', 'Save', 'Validate' (highlighted in red), and 'Proceed' buttons.

**Initiation Step Fields:**

- Form A: Credit Proposal Cum Sanction Advice (checkbox checked)
- Form B: Upto 1 Million (checkbox checked)
- Finance Payment Method (checkbox checked)
- C: Other Details (checkbox checked)
- E: Non - Farm Loan (checkbox checked)
- Business Activity / Proper Utilization Report (checkbox checked)

**Form Fields:**

- AFO's Name\*: ABC (with a green checkmark)
- Branch Manager's Name: JAVED AKHTER (with a green checkmark)
- Date of Visit: 07-Sep-2021 (with a green checkmark)
- Visit Frequency: Quarterly
- Business Address: DI KHAN (with a green checkmark)

**Facility Details Grid:**

PURPOSE *	NATURE *	LIMIT AMOUNT *	TOTAL OUTSTANDING *	TOTAL EXPOSURE
POULTRY	Running Finance	500000	0	0

5. Click on 'Start Credit Analyst' to start the next stage.

The screenshot shows the 'Initiation' step of a workflow titled 'Poultry NTB (1000041) Unsigned'. A green success message 'Workflow proceeded successfully' is displayed at the top. The interface is identical to the previous screenshot, with the 'Start Credit Analyst' button highlighted by a red box and an arrow pointing to it.

**Initiation Step Fields:**

- Form A: Credit Proposal Cum Sanction Advice (checkbox checked)
- Form B: Upto 1 Million (checkbox checked)
- Finance Payment Method (checkbox checked)
- C: Other Details (checkbox checked)
- E: Non - Farm Loan (checkbox checked)
- Business Activity / Proper Utilization Report (checkbox checked)

**Form Fields:**

- AFO's Name\*: ABC
- Branch Manager's Name: JAVED AKHTER
- Date of Visit: 07-Sep-2021
- Visit Frequency: Quarterly
- Business Address: DI KHAN

**Facility Details Grid:**

PURPOSE *	NATURE *	LIMIT AMOUNT *	TOTAL OUTSTANDING *	TOTAL EXPOSURE
POULTRY	Running Finance	500000	0	0

## Poultry NTB

6. When on the ‘credit analyst’ stage, you can create a deviation by clicking on ‘quick panel’ on right side of the page.

The screenshot shows a form titled "Business Activity / Proper Utilization Report". At the top, there are several input fields: "Customer Name: Faisal Mansoor Soomro", "Mobile Number: +923138391900", "City: ---", "Branch Code: ---", and "Region: Karachi". Below these, there is a section for proposal details. On the right side of the form, there is a "Quick Panel" button, which is highlighted with a red box and an arrow pointing to it. The "Quick Panel" button has a small icon of a document with a gear.

7. Then under ‘deviations/exceptions’ you will see all the available deviations. Click on the one applicable to the application, leave remarks then click ‘create’.

The screenshot shows the "Deviations/Exceptions" tab. In the "Available Deviations" section, several options are listed, each with a "Create" button. One deviation, "Lending Radius beyond 20 km – in case there is no other HBL...", is highlighted with a red box. Below this section, there is a "Remarks" field containing the text "Applicable" and a "Create" button.

## Poultry NTB

8. Once created, the created deviation will show as 'pending' in the quick panel and will require approval from an approving authority before the application can be processed further.

The screenshot shows the Poultry NTB application's main interface. At the top, there are navigation tabs: Customers, Products, Records, Reports, Workflows, Collections, Configuration, Deviations/Exceptions, and Check List. The 'Workflows' tab is selected. In the center, there is a form for a proposal with fields like National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. Below the form, there is a legend for 'LEGEND: Computed Field' (yellow background) and 'Input Field' (white background). On the right side, a 'Pending Decision(1)' box is highlighted with a red border. It contains a message about a lending radius beyond 20 km, the status 'RLRDEV003 Awaiting Decision', and a timestamp 'Naveed 14 September 2021, 10:38 AM'. Below this, there is a section titled 'Available Deviations' with two items: 'Financing to Politically Exposed Persons (PEP) - L3 - HRB' and 'Financing against "Duplicate Passbook" or higher - L2'.

9. Then similar to the last stage, fill all the required fields under this stage until all groups are duly filled. Make changes in this stage if any. Then click on 'validate', then on 'quick panel' on the right side of the page to view the checklist of pending actions.

The screenshot shows the Cascade application's interface. At the top, there are navigation tabs: Customers, Products, Records, Reporting, Reports, Workflows, Collections, Configuration, Identity, and a user profile 'Hi, Naveed'. The 'Workflows' tab is selected. In the center, there is a form for a credit proposal with fields like National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. Below the form, there is a legend for 'LEGEND: Computed Field' (yellow background) and 'Input Field' (white background). On the right side, there are several buttons: 'Back', 'Move to Previous Stage', 'Save', 'Validate' (highlighted with a red box), 'Proceed', and a 'Quick Panel' button (highlighted with a red box). There are also icons for 'Print', 'Email', and 'Copy'.

## Poultry NTB

10. Under the ‘check list’ tab, you will see a list of the required documents and checks. Run all the checks and upload the required documents to proceed. Or defer if required.

The screenshot shows a software interface for managing financial documents. On the left, there's a large form area with sections for 'Input Field' and 'Output Field'. On the right, a 'Check List' tab is open, displaying a list of tasks with status indicators (e.g., Fraud Check: Pending). A red box highlights the 'Check List' tab in the top navigation bar.

Task	Status	Document ID
Fraud Check	Pending	PresanctionDocuments01
Dedupe Check	Pending	PresanctionDocuments02
ATA Check	Pending	PresanctionDocuments03
Agriculture Finance Ap...	Pending	PresanctionDocuments04
Two recent coloured ph...	Pending	PresanctionDocuments05
Attested copies of Appli...	Pending	PresanctionDocuments06
Green Copy of Agricult...	Pending	PresanctionDocuments07

11. After going through the checklist, click on validate, and then proceed to move to the next stage.

**Note:** The workflow will now require approval from an approver

The screenshot shows a software interface for managing credit applications. At the top, there are tabs for 'Customers', 'Products', 'Records', 'Reporting', 'Reports', 'Workflows' (which is selected), 'Collections', 'Configuration', and 'Identity'. Below the tabs, there's a header with user information ('Hi, Naveed') and a 'N' icon. A red box highlights the 'Validate' button in the top right corner of the header.

Below the header, there are several input fields for customer details: National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. There are also sections for 'Initiation' and 'Credit Analyst' with various checkboxes and dropdowns. A red box highlights the 'Validate' button in the header.

# Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.

The screenshot shows the Cascade software interface. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. The 'Originations' tab is currently active. On the left, under 'Products', the 'Approved' button is highlighted. On the right, there are buttons for 'Enquiry', 'Workflows', 'New Product', and 'Export'. Below these, there is a search bar labeled 'Filter by code'.

2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.

The screenshot shows the Cascade software interface with 'Poultry NTB' selected in the dropdown menu. The main area displays a table of workflows. The columns are: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. One row is highlighted with a red border, indicating it is selected. This row corresponds to the data in the table below.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS		
1000041	34501-0679323-3	NAZIR KHAN	Credit Analyst	15 Sep 2021, 12:17 pm	Naveed	15 Sep 2021, 12:36 pm	Naveed	Awaiting Authentication
1000038	22394-2342342-3	Faisal	Credit Analyst	15 Sep 2021, 12:02 pm	Naveed	15 Sep 2021, 12:21 pm	Faisal Mansoor	Awaiting Authentication
1000036	34501-0679323-3	NAZIR KHAN	All Stages Completed	14 Sep 2021, 10:37 pm	Naveed	14 Sep 2021, 10:51 pm	Faisal Mansoor	Completed

3. Click on 'edit' to proceed with the workflow.

The screenshot shows the Cascade software interface with 'Poultry NTB' selected in the dropdown menu. The main area displays a table of workflows. A red arrow points to the 'Edit' button next to the first workflow row, which corresponds to the data in the table below.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS		
1000041	34501-0679323-3	NAZIR KHAN	Credit Analyst	15 Sep 2021, 12:17 pm	Naveed	15 Sep 2021, 12:36 pm	Naveed	Awaiting Authentication

## Poultry NTB

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to approve or decline the application.

The screenshot shows the Cascade software interface with the following details:

- Header:** Cascade, Products, Records, Collections, Configuration, Identity, Originations, Hi, Faisal Mansoor, FM
- Breadcrumbs:** Poultry NTB (1000041) - awaiting Authorization
- Buttons:** Back, Authenticate (highlighted with a red box and arrow)
- Fields:**
  - National Identifier: 34501-0679323-3
  - Customer Name: NAZIR KHAN
  - Mobile Number: 923214799785
  - City: ---
  - Branch Code: 1732-SADDAR BAZAR, DJKHAN
  - Region: Peshawar
- Legend:** Initiation, Credit Analyst
- Form A: Credit Proposal Cum Sanction Advice**
- Form B: Upto 1 Million**
- Finance Payment Method**
- C: Other Details**
- E: Non - Farm Loan**
- Business Activity / Proper Utilization Report**
- Basic Information Fields:**
  - Name of Branch\*: 1732-SADDAR BAZAR, DJKHAN
  - Region\*: Peshawar
  - Province\*: Khyber Pakhtunkhwa
  - Proposal No.\*: 1234
  - MISYS Unique No.: 131231
  - Deposit Account No: 52456465464564
  - Applicant's Name\*: NAZIR KHAN
  - Applicant's CNIC No.\*: 34501-0679323-3

5. Fill the comment box with remarks, then ‘recommend’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

The screenshot shows the Cascade software interface with the following details:

- Header:** Hi, Faisal
- Buttons:** Back
- Form Fields:**
  - Proposed amount: 1.52
  - Proposed amount for Term Finance: 324
  - Description of Other Facilities
  - Table Headers: ACCOUNT NUMBER, NATURE, LIMIT AMOUNT, TENURE (IN MONTHS), EXPIRY DATE, NEXT REVIEW DATE, REPAYMENT FREQUENCY, KIBOR, SPREAD (IN BPS), OUTSTANDING - REGULAR, OUTSTANDING - OVERDUE
  - Total Existing Amount: 0
  - Total Proposed Amount: 324234
  - Total Outstanding Regular: 0
  - Total Outstanding Overdue: 0
  - Approved Loan Amount: 324,234
  - Approved Loan Amount of Term Finance: 0
  - Comments: Recommended
  - Buttons: Close, Discard, Decline, Recommend (highlighted with a red box)

## Poultry NTB

6. The application will require multiple recommendations from the relevant accounts until it is 'approved' by an account with appropriate rights. The screenshot below shows the names of the accounts the application has gone through so far with their comments.

The screenshot shows a digital application interface for a loan application. At the top, it says 'Authentication' and 'Authorized Groups: Credit Analyst'. Below this, there are two sections for 'Faisal Mansoor' with timestamps '15 September 2021, 11:01 am' and '15 September 2021, 11:02 am'. Each section includes a 'Recommend' button. The first section shows 'Approved Loan Amount: 324234' and 'Comments: Recommended'. The second section shows 'Approved Loan Amount: 324234' and 'Comments: Recommended'. A red box highlights both sections. Below these, there are fields for 'Applicant's Name' (Asim), 'Branch name' (1757-STEEL TOWN SHIP KARACHI), 'Region name' (Karachi), 'PEP' (No), 'Loan to Value' (1.52), 'DBR' (324), 'Proposed amount' (324,234), and 'Proposed amount for Term Finance' (Enter Proposed amount for Term Finance). On the right side of the interface, there is a sidebar with the text 'Hi, Faisal Mansoor' and 'Back' and 'Auth' buttons.

7. After the first recommendation, the second recommender will see the 'move back' button which will send the application back to the first recommender. In case of having gone through multiple recommendations the 'move back' button will send the application back to the previous approver.

The screenshot shows a digital application interface for a loan application. At the top, there is a table with columns: ID (32156489966666), Type (Running Finance), Amount (200000), Term (12), Date (July 31, 2021), Frequency (Half Yearly), Interest (6MK), and Other (600, 200000, 0). Below this, there are several input fields: 'Proposed amount for Term Finance' (Enter Proposed amount for Term Finance), 'Total Existing Amount' (200000), 'Total Outstanding Overdue' (0), 'Total Outstanding Regular' (200000), 'Total Proposed Amount' (700000), 'Approved Loan Amount' (500,000), 'Approved Loan Amount of Term Finance' (Enter Approved Loan Amount of Term Finance), and a 'Comments' section with a rich text editor and a note 'Please enter Comments'. At the bottom right, there are buttons for 'Close', 'Move Back' (highlighted with a red box), 'Discard', and 'Decline'.

## Poultry NTB

8. After all the 'recommendations', the application will require an 'approval' from an account with appropriate rights.

The screenshot shows a digital form for loan approval. At the top, there are fields for 'REF' (No), 'LOAN TO VALUE' (1.52), and 'PDR' (324). Below these are fields for 'Proposed amount' (324,234) and 'Proposed amount for Term Finance' (with a placeholder 'Enter Proposed amount for Term Finance').

A section titled 'Description of Other Facilities' contains a table with columns: ACCOUNT NUMBER, NATURE, LIMIT AMOUNT, TENURE (IN MONTHS), EXPIRY DATE, NEXT REVIEW DATE, REPAYMENT FREQUENCY, KIBOR, SPREAD (IN BPS), OUTSTANDING - REGULAR, and OUTSTANDING - OVERDUE.

Below the table are summary fields: 'Total Existing Amount' (0), 'Total Proposed Amount' (324234), 'Total Outstanding Regular' (0), 'Total Outstanding Overdue' (0), 'Approved Loan Amount' (324,234), and 'Approved Loan Amount of Term Finance' (with a placeholder 'Enter Approved Loan Amount of Term Finance').

The 'Comments' section contains a rich text editor toolbar and the word 'Approved' typed into the text area. The entire 'Comments' section is highlighted with a red border.

At the bottom right, there are five buttons: 'Close', 'Move Back', 'Discard', 'Decline', and 'Approve'. The 'Approve' button is highlighted with a red border.

# Maker

- Once the application has been authenticated, it will reappear under the account of the ‘maker’. Go to the ‘workflows’ tab, then select the product, ‘Poultry NTB’ in this case, to show relevant applications, then select ‘unassigned’ in the filters. You will now see the concerned application with a status of ‘unassigned’.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
1000041	34501-0679323-3	NAZIR KHAN	Post Approval	16 Sep 2021, 12:17 pm	Naveed	Faisal Mansoor Unassigned
19	4530174519775	GUL AHMED TEXTILE MILLS LTD.	Post Approval	17 Aug 2021, 10:43 am	Naveed	Faisal Mansoor Unassigned

## Poultry NTB

2. Click on 'edit', then click on 'Start Post Approval' to start the next stage.

The screenshot shows the Cascade Workflows application interface. At the top, there is a navigation bar with links for Customers, Products, Records, Reporting, Reports, Workflows (which is currently selected), Collections, Configuration, and Identity. A user profile 'Hi, Naveed' is visible on the right.

The main area displays a table for the 'Poultry NTB' record. The record ID is 1000041, and the status is 'Unassigned'. The 'Edit' button is highlighted with a red arrow. Below the table, the record details are shown in a card format: National Identifier (34501-0679323-3), Customer Name (NAZIR KHAN), Mobile Number (923214799785), City (DI KHAN), Branch Code (1732-SADDAR BAZAR, DJKHAN), and Region (Peshawar). A 'Start Post Approval' button is highlighted with a red box and a red arrow.

3. Fill all the required fields under 'Post Approval Documents' until no errors remain, then click on validate (1), then on the next group (2).

The screenshot shows the Cascade Workflows application interface at the 'Post Approval' stage for the Poultry NTB record. The record details are displayed at the top: National Identifier (34501-0679323-3), Customer Name (NAZIR KHAN), Mobile Number (923214799785), City (DI KHAN), Branch Code (1732-SADDAR BAZAR, DJKHAN), and Region (Peshawar). The 'Validate' button is highlighted with a red box and a red arrow.

The main form area has three tabs: Initiation, Credit Analyst, and Post Approval. The Post Approval tab is active. Under the Post Approval tab, there are two groups of forms: 'Post Approval Documents' and 'Collateral Maintenance Form'. The 'Collateral Maintenance Form' group is highlighted with a red box and a red arrow. The 'Post Approval Documents' group contains fields for Applicant's Name (NAZIR KHAN), Village (SOHAWA), Post Office (SOHAWA), Tehsil (DI KHAN), District (DI KHAN), City (DI KHAN), dated (07-Sep-2021), and Overdue spread (31- 89 Days). A legend indicates that yellow boxes represent Computed Fields and blue boxes represent Input Fields.

## Poultry NTB

4. Fill all the required fields in rest of the groups, then click on validate (1), then on 'quick panel' (2).

The screenshot shows the Cascade application interface for the Poultry NTB workflow. At the top, there are tabs for Customers, Products, Records, Reporting, Reports, Workflows, Collections, Configuration, Identity, and a user profile. The 'Workflows' tab is active. Below the tabs, the title 'Poultry NTB (100004) In Progress' is displayed. On the right side of the header, there are buttons for Back, Move to Previous Stage, Save, Validate (highlighted with a red box and arrow 1), Proceed, and a user icon. The main form area contains several input fields: National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. Below these are sections for Initiation, Credit Analyst, and Post Approval. A legend indicates 'Computed Field' (yellow background) and 'Input Field' (white background). A red box highlights the 'Post Approval Documents' section, which includes fields for Date of Birth (02-Jan-1974), Age (47), Father's Name (NADIR KHAN), CNIC Expiry Date (15-May-2030), Gender (Male), and Telephone number. Another red box highlights the 'Collateral Maintenance Form' and 'Agri Loan Creation Input Form' sections. The bottom of the form has sections for Mobile Number 1, 2, and 3, and Applicant Type.

5. Here you will see the items that are pending before the application can be processed further. Upload the required documents to proceed. Or defer if inapplicable.

The screenshot shows the Cascade application interface with the 'Check List' tab selected in the top navigation bar. The main form area is identical to the previous screenshot, showing the Poultry NTB workflow step. On the right side, a 'Check List' section is displayed, containing a list of pending documents with their status as 'Not Applicable'. Each item has a file icon next to it. A red box highlights the 'Check List' section. The list includes:

- Agriculture Finance Ap... [PresanctionDocuments01] Not Applicable
- Two recent coloured ph... [PresanctionDocument02] Not Applicable
- Attested copies of Appli... [Presanctiondocuments03] Not Applicable
- Green Copy of Agricultu... [PresanctionDocuments04] Not Applicable
- eCIB Report (eCIB is val... [PresanctionDocuments05] Not Applicable
- CIB-1 data (On prescrib... [PresanctionDocuments06] Not Applicable
- Bio-Metric Verificatio... [PresanctionDocuments07] Not Applicable

## Poultry NTB

6. After uploading all the required documents, click on validate (1) then click on proceed (2).

This screenshot shows the Cascade Workflows application interface. The top navigation bar includes 'Customers', 'Products', 'Records', 'Reporting', 'Reports', 'Workflows' (selected), 'Collections', 'Configuration', 'Identity', and a user profile 'Hi, Naveed'. Below the navigation is a toolbar with 'Back', 'Move to Previous Stage', 'Save', 'Validate' (highlighted with a red box and labeled '1'), and 'Proceed' (labeled '2'). The main workspace displays various fields for a 'Poultry NTB' record, including National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. A legend indicates 'Computed Field' (yellow background) and 'Input Field' (white background). The 'Post Approval' stage is active, with tabs for 'Post Approval Documents', 'Collateral Maintenance Form', and 'Agri Loan Creation Input Form'. A note at the bottom states 'Date should not be greater than current date'. The right side of the screen features a 'Quick Panel' with icons for file operations.

7. Now click on 'Start RCAD' to start the next stage in the workflow.

This screenshot shows the Cascade Workflows application interface after the workflow has proceeded successfully. The top navigation bar and toolbar are similar to the previous screenshot. The main workspace now shows the 'Authentication Trail' stage, indicated by a green message box stating 'Workflow proceeded successfully'. The 'Start RCAD' button is highlighted with a red box and labeled '2'. The workspace displays fields for basic information such as Name of Branch, Region, Province, and Proposal No., each with validation notes like 'Name of Branch\*' and 'Proposal No.\*'.

## Poultry NTB

8. Fill all the required fields under all groups until no errors remain, then click on ‘validate’, then on ‘quick panel’ on the right side of the page.

National Identifier : 34501-0678323-3 Customer Name : NAZIR KHAN Mobile Number : 923214789785 City : DI KHAN Branch Code : I732-SADDAR BAZAR, DJKHAN Region : Peshawar

**Initiation** **Credit Analyst** **Post Approval** **RCAD**

**AT** **Agri Loan Creation Input Form** **Post Approval Documents**

**LEGEND:** Computed Field **Input Field**

Customer Account# 32156489966666 Next Cycle Date \* 31-Oct-2021 Expiry 31-Jul-2022 CRM Expiry \* 31-Jul-2022

Linked Nominated Account # Linked Nominated Account # Prime Number \* 131231 Customer Name \* NAZIR KHAN Father's Name / Husband's Name \* NADIR KHAN

Account Type Desc \* Customer Type Desc \* P3 Code \* P4 Code \*

9. Upload the required documents or defer if required, then click on validate and then on proceed.

Customer Name : Asim Mobile Number : 923002532323

**Analyst** **Post Approval** **RCAD**

**Input Field** **Next Cycle Date \*** **Expiry**

Prime Number \* 321321 Customer Name Asim

**Check List**

- Agriculture Finance Ap... PreSanctionDocuments01 Not Applicable
- Two recent coloured ph... PreSanctionDocument02 Not Applicable
- Attested copies of Appli... PreSanctionDocuments03 Not Applicable
- Green Copy of Agricult... PreSanctionDocuments04 Not Applicable
- eCIB Report (eCIB is val... PreSanctionDocuments05 Not Applicable
- CIB-I data (On prescrib... PreSanctionDocuments06 Not Applicable

National Identifier : 34501-0678323-3 Customer Name : NAZIR KHAN Mobile Number : 923214789785 City : DI KHAN Branch Code : I732-SADDAR BAZAR, DJKHAN Region : Peshawar

**Initiation** **Credit Analyst** **Post Approval** **RCAD**

**AT** **Agri Loan Creation Input Form** **Post Approval Documents**

**LEGEND:** Computed Field **Input Field**

Approved Loan Amount of Term Finance

# Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.

The screenshot shows the Cascade software interface. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. The 'Originations' tab is currently selected. Below the tabs, there are two buttons: 'New Product' and 'Export'. The main area is titled 'Products' with sub-options 'Approved' and 'Pending'. A search bar at the bottom left says 'Filter by code'. In the center, there is a card for an 'Enquiry' record with the status 'Workflows'.

2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.

The screenshot shows a list of workflows for the product 'Poultry NTB'. The 'Originations' tab is selected. The table has columns: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. One row is highlighted with a red border, corresponding to the row in the previous screenshot. The highlighted row shows an IDENTIFIER of 1000041, a CNIC NUMBER of 34501-0679323-3, an APPLICANT'S NAME of NAZIR KHAN, a STAGE of RCAD, a CREATED date of 15 Sep 2021, 12:17 pm, an UPDATED date of 15 Sep 2021, 01:15 pm, and a STATUS of 'Awaiting Authentication'.

3. Click on 'edit' to proceed with the workflow.

The screenshot shows the same list of workflows for 'Poultry NTB'. The 'Edit' button for the workflow with IDENTIFIER 1000041 is highlighted with a red arrow. The table structure is identical to the previous screenshot, showing the same columns and data for the highlighted row.

## Poultry NTB

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to approve or decline the application.

The screenshot shows a Cascade application interface. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. On the far right, it says "Hi, Faisal Mansoor" and has a "FM" icon. Below the tabs, the title "Poultry NTB (1000041)" is displayed, followed by a status box saying "Awaiting Authentication". In the top right corner of this status box, there are "Back" and "Authenticate" buttons, with the "Authenticate" button being highlighted by a red box and an arrow pointing to it. The main form area contains several input fields: "National Identifier : 34501-0878323-3", "Customer Name : NAZIR KHAN", "Mobile Number : 923214789785", "City : ---", "Branch Code : ---", and "Region : Peshawar". Below these, there are sections for "Initiation", "Credit Analyst", "Post Approval", and "RCAD". Under "Post Approval", there is a section titled "Agri Loan Creation Input Form" which includes fields for "Customer Account#": "321564899666666", "Next Cycle Date \*": "31-Oct-2021", "Expiry": "31-Jul-2022", "CRM Expiry \*": "31-Jul-2022". There are also fields for "Linked Nominated Account #", "Prime Number \*", "Customer Name \*", and "Father's Name / Husband's Name \*".

5. Fill the comment box with remarks, then ‘approve’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

The screenshot shows an "Authentication" dialog box. At the top, it says "Authentication" and "Authorized Groups: RCAD Checker". Below this is a "Comments\*" text area containing the word "Approved", which is highlighted with a red box. At the bottom of the dialog are four buttons: "Close", "Discard", "Decline", and "Approve", with the "Approve" button being highlighted by a red box.

## Poultry NTB

6. Under the workflows tab, select ‘Poultry NTB’ as the product then ‘unassigned’ from the filters to display the relevant application.

**Note:** Application will only be visible to account with relevant rights.

7. Then click on ‘edit’ to further proceed.

8. Now click on ‘Start CAPU’ to move to the next stage.

**Note:** CAPU can only be initiated and worked on from the account with relevant rights.

## Poultry NTB

9. Fill all the required fields under all groups then click on validate then on proceed.

The screenshot shows the Cascade software interface for the Poultry NTB application. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. The 'Originations' tab is currently selected. On the right side, a user profile 'Hi, Faisal Mansoor FM' is visible. The main area displays the application details: National Identifier (34501-0679323-3), Customer Name (NAZIR KHAN), Mobile Number (923214799785), City (DI KHAN), Branch Code (1732-SADDAR BAZAR, DJKHAN), and Region (Peshawar). Below this, a legend indicates 'AT' (Computed Field) and 'Input Field'. The application form includes fields for Customer Account# (32156489966666), Next Cycle Date (31-Oct-2021), Expiry (31-Jul-2022), CRM Expiry (31-Jul-2022), Linked Nominated Account # (Customer Account#), Prime Number (131231), Customer Name (NAZIR KHAN), Father's Name / Husband's Name (Customer Account#), Account Type Desc., Customer Type Desc., and P3 Code. At the bottom right, there are buttons for Back, Move to Previous Stage, Save, Validate (highlighted with a red box), and Proceed.

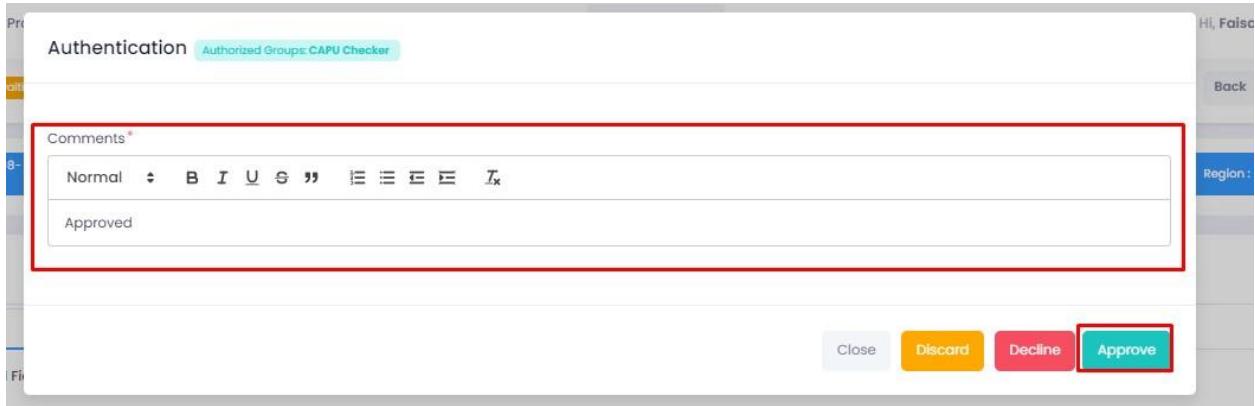
10. The application will now require approval by the CAPU checker.

CAPU checker will click on 'authenticate', leave remarks, then approve or decline the application.

The screenshot shows the Cascade software interface for the Poultry NTB application, now in the 'Awaiting Authorization' state. The application details remain the same. The legend still shows 'AT' (Computed Field) and 'Input Field'. The application form includes fields for Customer Account# (32156489966666), Next Cycle Date (31-Oct-2021), Expiry (31-Jul-2022), CRM Expiry (31-Jul-2022), Linked Nominated Account # (Customer Account#), Prime Number (131231), Customer Name (NAZIR KHAN), Father's Name / Husband's Name (Customer Account#), Account Type Desc., Customer Type Desc., and P3 Code. At the bottom right, there are buttons for Back, Authenticate (highlighted with a red box and a red arrow pointing to it), and Proceed.

## Poultry NTB

Fill the comment box with remarks, then ‘approve’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.



11. The application will now be marked as completed and ready to be disbursed.

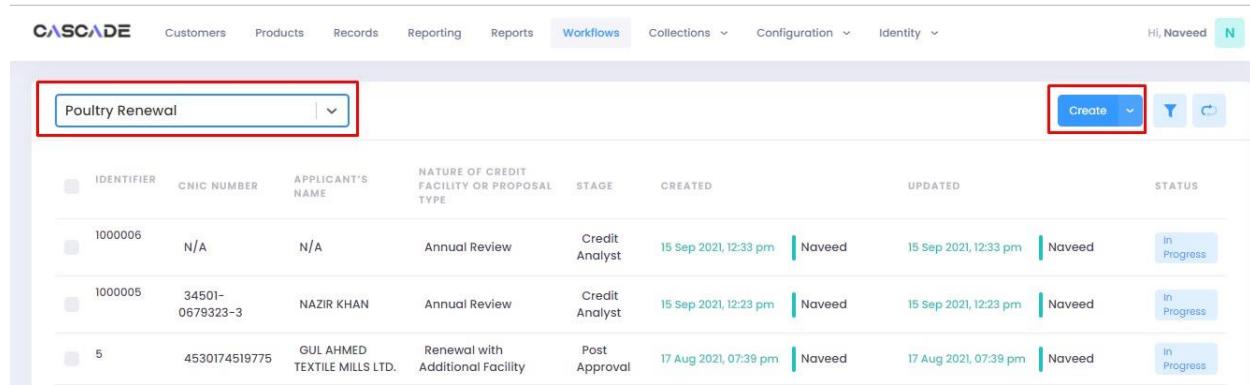
ID	IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
1000041	34501-0679323-3	NAZIR KHAN	All Stages Completed	15 Sep 2021, 12:17 pm	Naveed	15 Sep 2021, 01:23 pm	Faisal Mansoor Completed
1000036	34501-0679323-3	NAZIR KHAN	All Stages Completed	14 Sep 2021, 10:37 pm	Naveed	14 Sep 2021, 10:51 pm	Faisal Mansoor Completed
1000035	34501-0679323-3	NAZIR KHAN	Credit Analyst	13 Sep 2021, 09:05 pm	Ahmed Ali	13 Sep 2021, 09:06 pm	Ahmed Ali Awaiting Authentication

# Product: Poultry Renewal

## Maker

- Under the Workflows tab, select the product, then click on 'create' to start a new application.

**Note:** Products and workflows shown will vary according to the rights assigned to a user account.



IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS		
1000006	N/A	N/A	Annual Review	Credit Analyst	15 Sep 2021, 12:33 pm	Naveed	15 Sep 2021, 12:33 pm	Naveed	In Progress
1000005	34501-0679323-3	NAZIR KHAN	Annual Review	Credit Analyst	15 Sep 2021, 12:23 pm	Naveed	15 Sep 2021, 12:23 pm	Naveed	In Progress
5	4530174519775	GUL AHMED TEXTILE MILLS LTD.	Renewal with Additional Facility	Post Approval	17 Aug 2021, 07:39 pm	Naveed	17 Aug 2021, 07:39 pm	Naveed	In progress

- Fill the details, then click on 'proceed'.

**Note:** Depending on the value selected under the field 'Form Type' and 'AFO', new fields in the application might appear.

**Form Type:** You will be able to choose form type between 'one pager' or 'full form'. Fields and stages will vary in both form types (examples shown below).

**AFO:** Allows for 'data entry' prior to any stage. The details will then be carried into the 'credit analyst stage'.

## Poultry Renewal

Create Workflow

Renewal Product Code	Identifier	Hierarchy*
Renewal Product Code	Enter Identifier	Hierarchy
Form Type	Nature of credit facility or Proposal Type*	AFO*
Form Type	Nature of credit facility or Proposal Type	AFO
CIF Number*		
Enter CIF Number		

Close Proceed

3. When on the 'credit analyst' stage, you can create a deviation by clicking on 'quick panel' on right side of the page.

Customers Products Records Reports **Workflows** Collections Configuration Identity Hi, Naveed N

3) In Progress Back Save Validate Proceed

619775 Customer Name : Faisal Mansoor Soomro Mobile Number : +923138391900 City : --- Branch Code : --- Region : Karachi

Quick Panel 

**Business Activity / Proper Utilization Report**

Id Input Field 24 field(s) have error(s)

Proposal Type	Name of Branch*	Region*	Province*
	Name of Branch	Karachi	Sindh
	MISYS Unique No.*	Account Number	Applicant's Name*
✓	123453	Account Number	Faisal Mansoor Soomro
	CNIC Expiry Date *	Father's Name / Husband's Name*	Father's / Husband's CNIC Number

## Poultry Renewal

4. Then under 'deviations/exceptions' you will see all the available deviations. Click on the one applicable to the application, leave remarks then click 'create'.

The screenshot shows the application's main menu at the top with options like Products, Records, Reports, Workflows, Collections, Configuration, Deviations/Exceptions, and Check List. The 'Deviations/Exceptions' tab is currently active, indicated by a blue underline. Below the menu, there's a form with fields for Customer Name, Mobile Number, and other details. A message at the top right says '24 field(s) have error(s)'. On the left, there's a sidebar with tabs for Customers, Products, Records, Reports, Workflows, Collections, Configuration, and Deviations/Exceptions. The 'Deviations/Exceptions' tab is also active here. The main content area displays a list of available deviations. One deviation, 'Lending Radius beyond 20 km - in case there is no other HBL...', is highlighted with a red box. To the right, a 'Create' dialog box is open, containing an 'Applicable' input field which is also highlighted with a red box. A 'Create' button is visible at the bottom right of the dialog.

5. Once created, the created deviation will show as 'pending' in the quick panel and will require approval from an approving authority before the application can be processed further.

This screenshot shows the same application interface as the previous one, but now focusing on a specific application record. The record ID '000023' and status 'In Progress' are visible. The 'Deviations/Exceptions' tab is still active. In the center, a 'Pending Decision(1)' box is highlighted with a red border. It contains a list of deviations, with 'Lending Radius beyond 20 km - in c...' being the first item and having the status 'Awaiting Decision'. Below this, there's a timestamp 'Naveed 14 September 2021, 10:38 AM' and a 'Delete' icon. At the bottom of this box is the word 'Applicable'. Below this box, another section titled 'Available Deviations' is visible, listing other deviation types like 'Financing to Politically Exposed Persons (PEP) - L3 - HRB' and 'Financing against "Duplicate Passbook" or higher - L2'.

## Poultry Renewal

# Form Type: One Pager

6. After filling all the fields, click on validate (1) to check for errors or missing fields. Once there are no errors left, click on the next Group (2) to proceed with the workflow.

This screenshot shows the 'Poultry Renewal' form in the Cascade Workflows application. The top navigation bar includes 'Customers', 'Products', 'Records', 'Reporting', 'Reports', 'Workflows' (selected), 'Collections', 'Configuration', 'Identity', and a user profile 'Hi, Naveed'. The main form has several sections: 'Basic Information' containing fields like 'Nature of credit facility or Proposal Type' (Annual Review), 'Name of Branch' (1757-STEEL TOWN SHIP KARACHI), 'Region' (Karachi), 'Province' (Sindh), 'Account Number' (1111111111), 'Applicant's Name' (GUL AHMED), 'CNIC Expiry Date' (08-Sep-2021), 'Father's Name / Husband's Name' (asdasd), 'Father's / Husband's CNIC Number' (Father's / Husband's CNIC Number), and 'Father's / Husband's CNIC Number' (Father's / Husband's CNIC Number). Below these are groups for 'Credit Analyst' (with a legend for 'Computed Field' and 'Input Field'), 'Renewal Format' (highlighted with a red box), 'E: Non - Farm Loan' (highlighted with a red box), and 'Business Activity / Proper Utilization Report'. At the bottom right, a vertical toolbar shows icons for '33', a file, and a circular arrow. Buttons at the top right include 'Back', 'Save', 'Validate' (highlighted with a red box), and 'Proceed'.

7. Fill all the required fields under all groups. Then click on ‘validate’ (1) then on ‘quick panel’ (2) on the right side of the page to view the checklist of pending actions.

This screenshot shows the same 'Poultry Renewal' form after validation. The 'Renewal Format' group now contains three checked checkboxes: 'Renewal Format', 'E: Non - Farm Loan', and 'Business Activity / Proper Utilization Report'. The 'Business Activity / Proper Utilization Report' field is highlighted with a red box. A red arrow points from this field to the '33' icon in the vertical toolbar on the right. The rest of the form and its data remain the same as in the previous screenshot.

## Poultry Renewal

8. Under the 'check list' tab, you will see a list of the required documents and checks. Run all the checks and upload the required documents to proceed. Or defer if required.

The screenshot shows the CASCADe software interface with the 'Workflows' tab selected. A specific workflow named 'Renewal (1000030)' is open, showing it is 'In Progress' and being 'Approved by Head Rural Banking'. The 'Check List' tab is active, displaying a list of validation tasks:

- Fraud Check (Fraud): Pending
- Dedupe Check (Dedupe): Pending
- ATA Check (ATA): Pending
- Agriculture Finance Ap... (PreSanctionDocument01): Pending
- Two recent coloured ph... (PreSanctionDocument02): Pending

9. After going through the checklist, click on validate, and then proceed to move to the next stage.

**Note:** The workflow will now require approval from an approver.

The screenshot shows the CASCADe software interface with the 'Workflows' tab selected. A specific workflow named 'Poultry Renewal (1000019)' is open, showing it is 'In Progress' and being 'Approved by Head Rural Banking'. The 'Validate' button is highlighted with a red box. Other buttons visible include 'Save' and 'Proceed'.

## Poultry Renewal

# Form Type: Full Form

10. After filling all the fields, click on validate to check for errors or missing fields. Once there are no errors left, click on the next Group to proceed with the workflow.

**Note:** Form B will appear according to the ‘proposed loan amount’ (Up to 1 million or Over 1 million) entered in Form A.

National Identifier : 4530174519775 Customer Name : GUL AHMED TEXTILE MILLS LTD. Mobile Number : +923138391900 City : --- Branch Code : I177-JHELUM CANTT. Region : Sialkot

Credit Analyst

- Form A: Credit Proposal Cum Sanction Advice
- Form B: Upto 1 Million
- Form B: Above 1 Million
- Finance Payment Method
- C: Other Details
- E: Non - Farm Loan
- Business Activity / Proper Utilization Report

LEGEND: Computed Field Input Field

Basic Information

Nature of credit facility or Proposal Type Annual Review	Name of Branch* Name of Branch	Region* Sialkot	Province* Punjab
Proposal No.* III	MISYS Unique No.* 321321	Deposit Account No Deposit Account No	Applicant's Name* GUL AHMED TEXTILE MILLS LTD.
Applicant's CNIC No.* 45301-7451977-5	Father's Name / Husband's Name* Father Name	Father's / Husband's CNIC Number 56980-0098888-3	Legal Entity* Individual

11. Fill all the required fields in the rest of the groups, then click on ‘validate’, then on ‘quick panel’ on the right side of the page to view the checklist of pending actions.

National Identifier : 45301-7451977-5 Customer Name : GUL AHMED TEXTILE MILLS LTD. Mobile Number : +923138391900 City : --- Branch Code : I177-JHELUM CANTT. Region : Sialkot

Credit Analyst

- Form A: Credit Proposal Cum Sanction Advice
- Form B: Upto 1 Million
- Form B: Above 1 Million
- Finance Payment Method
- C: Other Details
- E: Non - Farm Loan
- Business Activity / Proper Utilization Report

LEGEND: Computed Field Input Field

AFO's Name* Q	Branch Manager's Name Branch Manager's Name	Date of Visit 09-Jul-2021	Visit Frequency Half Yearly
Business Address ...			

## Poultry Renewal

12. Under the ‘check list’ tab, you will see a list of the required documents and checks. Run all the checks and upload the required documents to proceed. Or defer if required.

The screenshot shows the 'Check List' tab selected in the top navigation bar. The main panel displays various checklist items, each with a status indicator (e.g., Fraud Check: Pending, Dedupe Check: Pending, ATA Check: Pending, etc.). A red box highlights the 'Check List' section on the right side of the screen.

13. After going through the checklist, click on validate, and then proceed to move to the next stage.

**Note:** The workflow will now require approval from an approver.

The screenshot shows the validation step of the workflow. The 'Validate' button is highlighted with a red box. Other buttons visible include 'Save' and 'Proceed'. The main panel displays the renewal form with various fields and checkboxes, including 'Form A: Credit Proposal Cum Sanction Advice' and 'Business Activity / Proper Utilization Report' checked.

# Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.

The screenshot shows the Cascade software interface. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. The 'Originations' tab is currently selected. On the left, there is a sidebar with 'Products' and two buttons: 'Approved' (which is highlighted in blue) and 'Pending'. Below this is a search bar with the placeholder 'Filter by code'. On the right, there are sections for 'Enquiry' and 'Workflows', with a 'New Product' button and an 'Export' dropdown menu.

2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.

The screenshot shows the Cascade software interface with 'Poultry Renewal' selected in the product dropdown. The main area displays a table of workflows. The columns include Identifier, CNIC Number, Applicant's Name, Nature of Credit Facility or Proposal Type, Stage, Created, Updated, and Status. One row is highlighted with a red border: Identifier 1000009, CNIC Number 45301-7451977-5, Applicant's Name GUL AHMED TEXTILE MILLS LTD., Nature of Credit Annual Review, Stage Credit Analyst, Created 15 Sep 2021, 02:07 pm, Updated 15 Sep 2021, 02:23 pm, and Status Awaiting Authentication.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS		
1000009	45301-7451977-5	GUL AHMED TEXTILE MILLS LTD.	Annual Review	Credit Analyst	15 Sep 2021, 02:07 pm	Naveed	15 Sep 2021, 02:23 pm	Naveed	Awaiting Authentication
9	4530174519775	GUL AHMED TEXTILE MILLS LTD.	Renewal with Additional Facility	CAPU	17 Aug 2021, 09:15 pm	Faisal Mansoor	17 Aug 2021, 09:40 pm	Faisal Mansoor	In Progress
7	...	...	Renewal with	Credit	...	...	...	...	...

3. Click on 'edit' to proceed with the workflow.

The screenshot shows the Cascade software interface with 'Poultry Renewal' selected. The main area displays a table of workflows. A red arrow points to the 'Edit' button next to the Identifier field for the first row, which corresponds to the workflow with the status 'Awaiting Authentication'.

## Poultry Renewal

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to recommend, approve or decline the application.

The screenshot shows a software interface for 'CASCADE'. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. On the far right, it says 'Hi, Faisal Mansoor FM'. Below the tabs, the title 'Poultry Renewal (1000009)' is displayed, followed by a status 'Awaiting Authentication'. In the top right corner of the main form area, there is a blue button labeled 'Authenticate' with a red box and arrow pointing to it. The main form contains several input fields and dropdown menus. At the top of the form, there are sections for 'Customer Name' (GUL AHMED TEXTILE MILLS LTD.), 'Mobile Number' (+923138391900), 'City' (---), 'Branch Code' (I177-JHELUM CANTT.), and 'Region' (Sialkot). Below these, there is a legend: 'Form A: Credit Proposal Cum Sanction Advice' (checked), 'Form B: Upto 1 Million' (checked), 'Form B: Above 1 Million' (unchecked), 'Finance Payment Method' (checked), 'C: Other Details' (checked), 'E: Non - Farm Loan' (checked), and 'Business Activity / Proper Utilization Report' (checked). There is also a 'Basic Information' section with fields for 'Nature of credit facility or Proposal Type' (Annual Review), 'Name of Branch' (Sialkot), 'Region' (Sialkot), 'Province' (Punjab), 'Proposal No.' (III), 'MISYS Unique No.' (321321), 'Deposit Account No' (Deposit Account No), and 'Applicant's Name' (GUL AHMED TEXTILE MILLS LTD.).

5. Fill the comment box with remarks, then ‘recommend’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

This screenshot shows a detailed view of a loan proposal. At the top, there is a table with columns: ACCOUNT NUMBER, NATURE, LIMIT AMOUNT, TENURE (IN MONTHS), EXPIRY DATE, NEXT REVIEW DATE, REPAYMENT FREQUENCY, KIBOR, SPREAD (IN BPS), OUTSTANDING - REGULAR, and OUTSTANDING - OVERDUE. The table contains data for Total Existing Amount (0), Total Proposed Amount (22222), Total Outstanding Regular (0), Total Outstanding Overdue (0), DBR (234), and Approved Loan Amount (22222). Below the table, there is a 'Comments' section with a rich text editor toolbar and a text input field asking 'Please enter Comments'. At the bottom of the screen, there are four buttons: 'Close', 'Discard', 'Decline', and 'Recommend', with 'Recommend' highlighted with a red box and arrow.

## Poultry Renewal

6. The application will require multiple recommendations from the relevant accounts until it is 'approved' by an account with appropriate rights. The screenshot below shows the names of the accounts the application has gone through so far with their comments.

The screenshot displays a digital application form for a loan renewal. At the top, there's an 'Authentication' section indicating 'Authorized Groups: Head Rural Banking - HOK - Level 3 (L3)'. Below this, two recommendation steps are shown, both from 'Faisal Mansoor' (Level 1 and Level 2). The application details include:

- Applicant's Name: Asim
- Branch name: 1757-STEEL TOWN SHIP KARACHI
- Region name: Karachi
- PEP: No
- Account Number: Enter Account Number
- Approved Loan Amount: Enter Approved Loan Amount
- Proposed Amount: 22222
- Expiry Date: 22-Sep-2021
- Proposed Expiry Date: 22-Sep-2021
- Tenure in Months: 0
- Next Review Date: 23-Sep-2021
- Repayment frequency: Yearly

7. After all the 'recommendations', the application will require an 'approval' from an account with appropriate rights.

ACCOUNT NUMBER	NATURE	LIMIT AMOUNT	TENURE (IN MONTHS)	EXPIRY DATE	NEXT REVIEW DATE	REPAYMENT FREQUENCY	KIBOR	SPREAD (IN BPS)	OUTSTANDING - REGULAR	OUTSTANDING - OVERDUE
Total Existing Amount		0		22222					Total Outstanding Regular	0
Total Outstanding Overdue		0		DBR					Loan to Value	0
Proposed amount		Enter Proposed amount			Approved Loan Amount					
Comments*	Normal <input type="button" value="B"/> <input type="button" value="I"/> <input type="button" value="U"/> <input type="button" value="S"/> <input type="button" value=","/> <input type="button" value="="/> <input type="button" value="E"/> <input type="button" value="E"/> <input type="button" value="Tx"/>									
	Approved									

At the bottom right, there are buttons: Close, Move Back, Discard, Decline, and Approve, with 'Approve' highlighted with a red box.

## Poultry Renewal

# Maker

- Once the application has been authenticated, it will reappear under the account of the ‘maker’. Go to the ‘workflows’ tab, then select the product, ‘Poultry Renewal’ in this case, to show relevant applications, then select ‘unassigned’ in the filters. You will now see the concerned application with a status of ‘unassigned’.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS
1000009	45301-7451977-5	GUL AHMED TEXTILE MILLS LTD.	Annual Review	Post Approval	15 Sep 2021, 02:07 pm   Naveed	15 Sep 2021, 03:34 pm   Faisal Mansoor	Unassigned
4	4530174519775	GUL AHMED TEXTILE MILLS LTD.	Renewal with Additional Facility	Post Approval	17 Aug 2021, 04:45 pm   Naveed	17 Aug 2021, 05:03 pm   Faisal Mansoor	Unassigned

- Click on ‘edit’, then click on ‘Start Post Approval’ to start the next stage.

IDENTIFIER	NIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS
100	45301-7451977-5	GUL AHMED TEXTILE MILLS LTD.	Annual Review	Post Approval	15 Sep 2021, 02:07 pm   Naveed	15 Sep 2021, 03:34 pm   Faisal Mansoor	Unassigned

## Poultry Renewal

This screenshot shows the 'Poultry Renewal' workflow step. At the top right, there is a red box around the 'Start Post Approval' button. The page displays various fields such as National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. Below these, there are sections for Credit Analyst and Basic Information, each with several input fields and checkboxes. A legend at the bottom left indicates that yellow boxes represent computed fields and white boxes represent input fields.

3. Fill all the required fields under 'Post Approval Documents' until no errors remain, then click on validate (1), then on the next group (2).

This screenshot shows the 'Post Approval' step of the workflow. The 'Validate' button is highlighted with a red box. On the right side of the page, there is a 'Collateral Maintenance Form' section which is also highlighted with a red box. The page includes fields for basic information and facility offer letters, with a legend indicating field types.

4. Fill all the required fields under 'Collateral Maintenance Form' until no errors remain, then click on validate (1). Then on the right side of the page, click on 'quick panel'.

This screenshot shows the 'Collateral Maintenance Form' step. The 'Validate' button is highlighted with a red box. On the right side of the page, there is a 'quick panel' icon which is also highlighted with a red box. The page includes sections for applicant information and collateral details, with a legend indicating field types.

## Poultry Renewal

5. Here you will see the items that are pending before the application can be processed further. Upload the required documents to proceed. Or defer if inapplicable.

The screenshot shows a software interface for managing applications. At the top, there's a navigation bar with tabs like 'Products', 'Records', 'Reporting', 'Reports', 'Workflows', and 'Collections'. Below the navigation, there's a search bar and a 'Check List' tab which is currently selected, indicated by a red box around it. The main area displays a form for a 'Poultry Renewal' application. On the left, there are sections for 'Credit Analyst' and 'Post Approval'. On the right, there's a 'Collateral Maintenance Form' with various input fields. A 'Check List' panel is open on the right side, listing several items with status indicators:

- Agriculture Finance Ap... [PreSanctionDocuments01] Not Applicable
- Two recent coloured ph... [PreSanctionDocument02] Not Applicable
- Attested copies of Appli... [PreSanctionDocuments03] Not Applicable
- Green Copy of Agricultu... [PreSanctionDocuments04] Not Applicable
- eCIB Report (eCIB is val... [PreSanctionDocuments05] Not Applicable
- CIB-1 data (On prescrib... [PreSanctionDocuments06] Not Applicable

6. After uploading all the required documents, click on validate (1) then click on proceed (2).

The screenshot shows the continuation of the application process. At the top, there's a green notification bar stating 'Check list bulk operation completed successfully.' To the right, there are buttons for 'Save', 'Validate' (which is highlighted with a red box), and 'Proceed'. Below this, the application form for 'Poultry Renewal' is shown. It includes fields for basic information like National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. Under the 'Post Approval' section, there's a 'Post Approval Documents' tab which is active. The 'Collateral Maintenance Form' tab is also visible. The form contains sections for 'Facility Offer Letter' and 'Address Details' with various input fields and dropdown menus. Buttons for 'Back', 'Move to Previous Stage', 'Save', 'Validate', and 'Proceed' are located at the bottom right.

## Poultry Renewal

7. Now click on 'Start RCAD' to start the next stage in the workflow.

The screenshot shows the Cascade software interface with the following details:

- Header:** Cascade, Customers, Products, Records, Reporting, Reports, Workflows (highlighted), Collections, Configuration, Identity.
- User:** Hi, Naveed (N).
- Page Title:** Poultry Renewal (1000009) - Unsigned.
- Buttons:** Back, Authentication Trail, Start RCAD (highlighted with a red box and arrow).
- Form Fields:**
  - National Identifier: 45301-7451977-5
  - Customer Name: GUL AHMED TEXTILE MILLS LTD.
  - Mobile Number: +923138391900
  - City: 3
  - Branch Code: I177-JHELUM CANTT.
  - Region: Sialkot
- Quick Panel:** Credit Analyst, Post Approval, RCAD.
- Form Legend:** Form A: Credit Proposal Cum Sanction Advice, Form B: Upto 1 Million, Form B: Above 1 Million, Finance Payment Method, C: Other Details, E: Non - Farm Loan, Business Activity / Proper Utilization Report.
- Basic Information:**
  - Nature of credit facility or Proposal Type: Annual Review
  - Name of Branch: Sialkot
  - Region: Sialkot
  - Province: Punjab
  - Proposal No.: 111
  - MISYS Unique No.: 321321
  - Deposit Account No: Deposit Account No: GUL AHMED TEXTILE MILLS LTD.
  - Applicant's Name: GUL AHMED TEXTILE MILLS LTD.

8. Fill all the required fields under 'AT' until no errors remain, then click on 'validate' (1), then on 'quick panel' on the right side of the page.

The screenshot shows the Cascade software interface with the following details:

- Header:** Cascade, Customers, Products, Records, Reporting, Reports, Workflows (highlighted), Collections, Configuration, Identity.
- User:** Hi, Naveed (N).
- Page Title:** Poultry Renewal (1000009) - In Progress.
- Buttons:** Back, Move to Previous Stage, Save, Validate (highlighted with a red box and labeled '1'), Proceed.
- Form Fields:**
  - National Identifier: 45301-7451977-5
  - Customer Name: GUL AHMED TEXTILE MILLS LTD.
  - Mobile Number: +923138391900
  - City: 3
  - Branch Code: I177-JHELUM CANTT.
  - Region: Sialkot
- Quick Panel:** Credit Analyst, Post Approval, RCAD (highlighted with a red box and labeled '2').
- Form Legend:** AT (highlighted with a red box), Input Field.
- Fields:**
  - Customer Account#: 22324234234234
  - Next Cycle Date: 16-Sep-2021
  - Expiry: 16-Aug-2021
  - CRM Expiry: 15-Sep-2021
  - Facility type: Term Finance

## Poultry Renewal

9. Upload the required documents or defer if required, then click on validate and then on proceed.

The screenshot shows the CASCADe software interface for a 'Poultry Renewal' application. At the top, there are tabs for Customers, Products, Records, Reporting, Reports, Workflows (which is selected), and Collections. Below the tabs, there's a sub-header for 'Renewal (9) In Progress Approving Authority/RCAD Checker'. On the left, there are several input fields: National Identifier, Customer Name, Mobile Number, and Facility Type. Below these are dropdowns for Credit Analyst, Post Approval, and RCAD. A legend indicates that yellow boxes represent Computed Fields and white boxes represent Input Fields. On the right, there's a 'Check List' section with a red border, containing six items with status 'Not Applicable': 'Agriculture Finance Ap...', 'Two recent coloured ph...', 'Attested copies of Appli...', 'Green Copy of Agricult...', 'eCIB Report (eCIB is val...', and 'CIB-I data (On prescrib...'. Each item has a small icon and a blue 'View' button.

This screenshot shows the same CASCADe interface for a different renewal record. The header shows 'Poultry Renewal (1000009) In Progress Approving Authority/RCAD Checker'. The input fields include National Identifier, Customer Name (GUL AHMED TEXTILE MILLS LTD.), Mobile Number, City, Branch Code, and Region. The facility type dropdown is also present. The validation buttons at the top right are 'Back', 'Move to Previous Stage', 'Save', 'Validate' (highlighted in orange), and 'Proceed'.

# Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.

The screenshot shows the Cascade platform interface. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. The Originations tab is currently active. Below the tabs, there are two main sections: 'Enquiry' and 'Workflows'. Under 'Workflows', there are buttons for 'New Product' and 'Export'. The 'Approved' tab is selected in the 'Products' section.

2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.

The screenshot shows a list of workflows for the 'Poultry Renewal' product. The 'Poultry Renewal' filter is selected. The table columns include Identifier, CNIC Number, Applicant's Name, Nature of Credit Facility or Proposal Type, Stage, Created, Updated, and Status. One workflow is highlighted with a red border: Identifier 1000009, CNIC Number 45301-7451977-5, Applicant's Name GUL AHMED TEXTILE MILLS LTD., Nature of Credit Facility or Proposal Type Annual Review, Stage RCAD, Created 15 Sep 2021, 02:07 pm, Updated 15 Sep 2021, 03:44 pm, and Status Naveed, Awaiting Authentication.

Identifier	CNIC Number	Applicant's Name	Nature of Credit Facility or Proposal Type	Stage	Created	Updated	Status
1000009	45301-7451977-5	GUL AHMED TEXTILE MILLS LTD.	Annual Review	RCAD	15 Sep 2021, 02:07 pm	15 Sep 2021, 03:44 pm	Naveed Awaiting Authentication
1000012	N/A	N/A	Annual Review	Credit Analyst	15 Sep 2021, 03:04 pm	15 Sep 2021, 03:04 pm	Faisal Mansoor In Progress
1000011	34501-0679323-3	NAZIR KHAN	Annual Review	Credit Analyst	15 Sep 2021, 02:30 pm	15 Sep 2021, 02:31 pm	Faisal Mansoor In Progress

3. Click on 'edit' to proceed with the workflow.

The screenshot shows the same list of workflows for the 'Poultry Renewal' product. An arrow points to the 'Edit' button next to the workflow with Identifier 1000009. This workflow has the status 'Awaiting Authentication'. The other workflows listed have statuses 'In Progress'.

## Poultry Renewal

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to approve or decline the application.

The screenshot shows a Cascade software interface for a 'Poultry Renewal' application. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, Originations, and a user profile 'Hi, Faisal Mansoor FM'. Below the tabs, the application title 'Poultry Renewal (1000009)' is displayed, followed by a status 'Awaiting Authentication'. On the right side of the screen, there is a large red box and an arrow pointing to the 'Authenticata' button. The main form contains several input fields: 'National Identifier: 45301-7451977-5', 'Customer Name: GUL AHMED TEXTILE MILLS LTD.', 'Mobile Number: +923138391900', 'City: ---', 'Branch Code: I177-JHELUM CANTT.', and 'Region: Sialkot'. Below these fields are three buttons: 'Credit Analyst', 'Post Approval', and 'RCAD'. A legend indicates 'AT' is checked. There are also input fields for 'Customer Account#': '22324234234234', 'Next Cycle Date': '16-Sep-2021', 'Expiry': '16-Aug-2021', and 'CRM Expiry': '15-Sep-2021'. The date format is specified as 'dd-mmm-yyyy' for all fields.

5. Fill the comment box with remarks, then ‘approve’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

The screenshot shows a cascade software interface for an 'Authentication' step. The title bar says 'Authentication' and 'Authorized Group: RCAD Checker'. Below the title, there is a 'Comments\*' field containing the text 'Approved'. At the bottom of the window are four buttons: 'Close', 'Discard' (highlighted with a red box and an arrow), 'Decline', and 'Approve' (highlighted with a red box and an arrow).

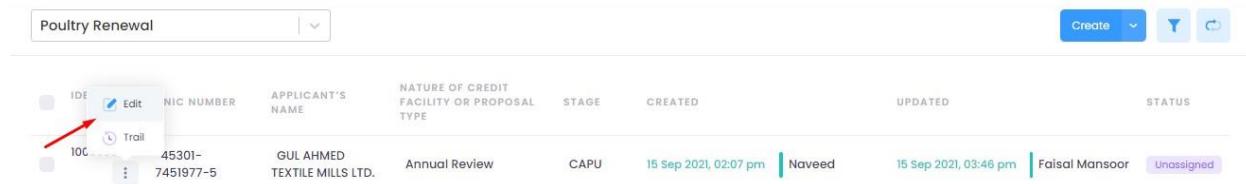
6. Under the workflows tab, select ‘Poultry Renewal’ as the product then ‘unassigned’ from the filters to display the relevant application.

**Note:** Application will only be visible to account with relevant rights

The screenshot shows a cascade software interface under the 'Workflows' tab. In the search bar, 'Poultry Renewal' is typed. To the right of the search bar, there is a red box and an arrow pointing to the filter icon. The table below lists applications with the following columns: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, NATURE OF CREDIT FACILITY OR PROPOSAL TYPE, STAGE, CREATED, UPDATED, and STATUS. Two rows are visible: one for 'GUL AHMED TEXTILE MILLS LTD.' with 'Annual Review' stage and 'CAPU' status, and another for 'GUL AHMED TEXTILE MILLS LTD.' with 'Renewal with Additional Facility' stage and 'Post Approval' status. Both rows show 'Unassigned' in the STATUS column.

## Poultry Renewal

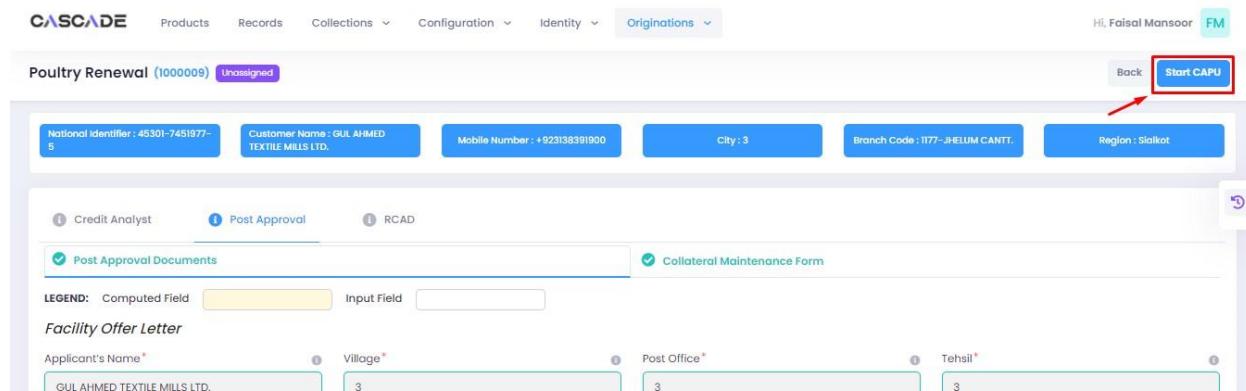
7. Then click on 'edit' to further proceed.



ID#	NIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS
100...	45301-7451977-5	GUL AHMED TEXTILE MILLS LTD.	Annual Review	CAPU	15 Sep 2021, 02:07 pm	Naveed	15 Sep 2021, 03:46 pm   Faisal Mansoor   Unassigned

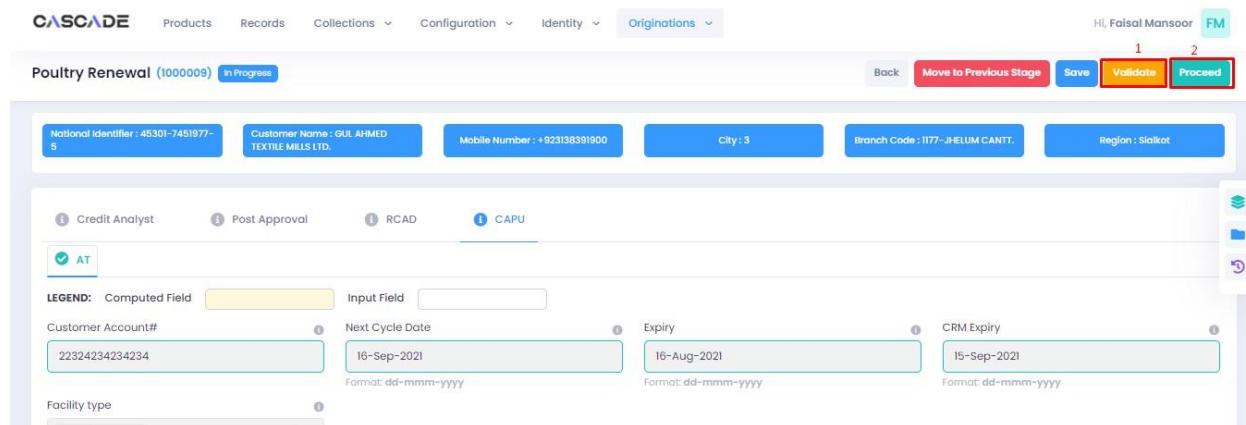
8. Now click on 'Start CAPU' to move to the next stage.

**Note:** CAPU can only be initiated and worked on from the account with relevant rights.



This screenshot shows the detailed view of a Poultry Renewal application. At the top, there are tabs for Products, Records, Collections, Configuration, Identity, and Originations. The Originations tab is selected. The status is shown as 'Unassigned'. The application details include National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. Below this, there are sections for Credit Analyst, Post Approval, RCAD, and CAPU. The CAPU section is currently active, indicated by a blue bar at the bottom. The 'Start CAPU' button is highlighted with a red box and an arrow pointing to it.

9. Fill all the required fields then click on validate (1) then on proceed (2).



This screenshot shows the same Poultry Renewal detail view, but the status is now 'In Progress'. The CAPU section contains several input fields: Customer Account#, Next Cycle Date (set to 16-Sep-2021), Expiry (set to 16-Aug-2021), and CRM Expiry (set to 15-Sep-2021). The 'Validate' button is highlighted with a red box and an arrow pointing to it. Other buttons visible include 'Move to Previous Stage', 'Save', and 'Proceed'.

## Poultry Renewal

10. The application will now require approval by the CAPU checker.

CAPU checker will click on 'authenticate', leave remarks, then approve or decline the application.

The screenshot shows the Cascade software interface with the following details:

- Header:** Hi, Faisal Mansoor FM
- Page Title:** Poultry Renewal (1000009) Awaiting Authentication
- Fields (Top Row):**
  - National Identifier: 45301-7451977-5
  - Customer Name: GUL AHMED TEXTILE MILLS LTD.
  - Mobile Number: ---
  - City: ---
  - Branch Code: ---
  - Region: Sialkot
- Buttons (Top Right):** Back, Authenticate (highlighted)
- Workflow Buttons (Middle Left):**
  - Credit Analyst
  - Post Approval
  - RCAD
  - CAPU
- Input Fields (Bottom Left):**
  - AT (checked)
  - Legend: Computed Field (yellow box)
  - Input Field: (empty)
  - Customer Account#: 22324234234234
  - Next Cycle Date: 16-Sep-2021
  - Expiry: 16-Aug-2021
  - CRM Expiry: 15-Sep-2021
- Facility Type:** Term Finance

Fill the comment box with remarks, then 'approve', 'decline' or 'discard' the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

The screenshot shows the Cascade software interface with the following details:

- Header:** Hi, Faisal Mansoor
- Title:** Authentication (Authorized Groups: CAPU Checker)
- Comments:** Approved
- Buttons:** Close, Discard, Decline, Approve (highlighted)

11. The application will now be marked as completed and as ready to be disbursed.

The screenshot shows the Cascade software interface with the following details:

- Header:** Hi, Faisal Mansoor FM
- Search Bar:** Poultry Renewal
- Table Headers:** IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, NATURE OF CREDIT FACILITY OR PROPOSAL TYPE, STAGE, CREATED, UPDATED, STATUS
- Data Rows:**

1000009	45301-7451977-5	GUL AHMED TEXTILE MILLS LTD.	Annual Review	All Stages Completed	15 Sep 2021, 02:07 pm	Naveed	15 Sep 2021, 03:51 pm	Faisal Mansoor	Completed
1000012	N/A	N/A	Annual Review	Credit Analyst	15 Sep 2021, 03:04 pm	Faisal Mansoor	15 Sep 2021, 03:04 pm	Faisal Mansoor	In Progress
1000011	34501-0679323-3	NAZIR KHAN	Annual Review	Credit Analyst	15 Sep 2021, 02:30 pm	Faisal Mansoor	15 Sep 2021, 02:31 pm	Faisal Mansoor	In Progress

## Product: Dairy NTB

## Maker

- Under the Workflows tab, select the product, then click on 'create' to start a new application.

**Note:** Products and workflows shown will vary according to the rights assigned to a user account.

The screenshot shows the Cascade software interface with the 'Workflows' tab selected. In the top navigation bar, there are tabs for Customers, Products, Records, Reporting, Reports, Workflows, Collections, Configuration, and Identity. On the far right, it says 'Hi, Naveed' and has a profile icon. Below the navigation bar is a search bar with the text 'Dairy NTB'. To the right of the search bar is a 'Create' button with a dropdown arrow, which is highlighted with a red box and a red arrow pointing to it from the bottom-left. The main area is a grid table with columns: APPLICANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. There are two rows of data. At the bottom left of the grid, there is a dropdown menu with several options, one of which, 'Dairy NTB', is highlighted with a blue box and a red arrow pointing to it from the top-left.

APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
AZIR KHANZADA	Credit Analyst	15 Sep 2021, 04:28 pm	Naveed	In Progress
/A	Initiation	14 Sep 2021, 10:44 am	Naveed	In Progress

## Dairy NTB

2. Fill the details, then click on 'proceed'.

**Note:** Depending on the values selected under the fields 'Is Lead Generation' and 'AFO', new fields and stages in the workflow will appear.

**Lead Generation:** Will allow to manually add details of a prospect.

**AFO:** Allows for 'data entry' prior to any stage. The details will then be carried into the 'credit analyst stage'.

The screenshot shows a 'Create Workflow' dialog box. It has several input fields: 'Renewal Product Code' (dropdown), 'Identifier' (text input), 'Hierarchy' (dropdown), 'Is Lead Generation\*' (dropdown), 'AFO\*' (dropdown), 'CIF Number\*' (dropdown), and 'Enter CIF Number' (text input). At the bottom right are 'Close' and 'Proceed' buttons.

3. When on the 'credit analyst' stage, you can create a deviation by clicking on 'quick panel' on right side of the page.

The screenshot shows a form titled 'Business Activity / Proper Utilization Report'. At the top, there are status indicators: '3) In Progress', 'Back', 'Save', 'Validate', and 'Proceed'. Below this, there are several input fields: 'Customer Name: Faisal Mansoor Soomro', 'Mobile Number: +923138391900', 'City: ---', 'Branch Code: ---', and 'Region: Karachi'. On the right side, there is a 'Quick Panel' button with a red arrow pointing to it. The main form area contains fields for 'Proposal Type', 'Name of Branch\*', 'Region\*', 'Province\*', 'MISYS Unique No.\*', 'Account Number', 'Applicant's Name\*', 'CNIC Expiry Date\*', 'Father's Name / Husband's Name\*', and 'Father's / Husband's CNIC Number'. Most fields have green checkmarks indicating they are valid.

## Dairy NTB

4. Then under 'deviations/exceptions' you will see all the available deviations. Click on the one applicable to the application, leave remarks then click 'create'.

The top screenshot shows the 'Deviations/Exceptions' tab selected in the header. A red box highlights the 'Lending Radius beyond 20 km – in case there is no other HBL...' option. The bottom screenshot shows the same tab selected, with a red box highlighting the 'Applicable' input field and the 'Create' button.

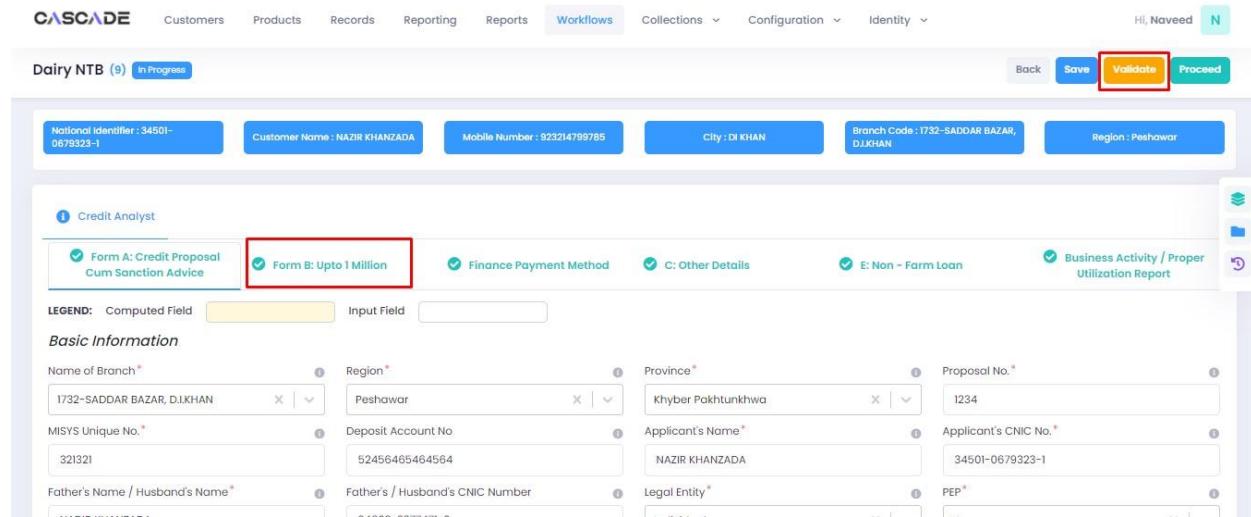
5. Once created, the created deviation will show as 'pending' in the quick panel and will require approval from an approving authority before the application can be processed further.

The screenshot shows the 'Deviations/Exceptions' tab selected. A red box highlights the 'Pending Decision(1)' section, which contains a list of deviations. One deviation, 'Lending Radius beyond 20 km – in c...', is shown with a status of 'Awaiting Decision'. The 'Applicable' remark is visible below it.

## Dairy NTB

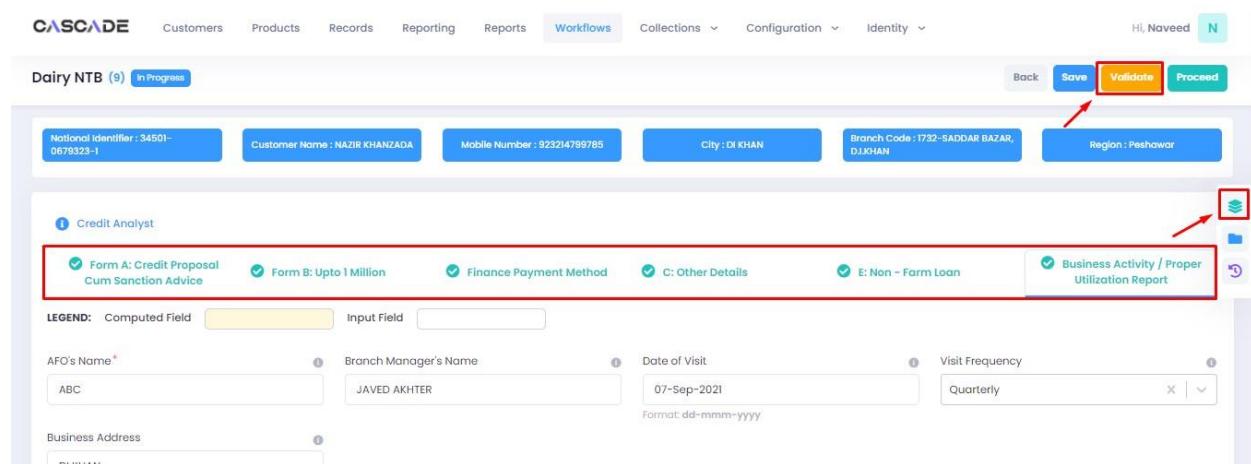
6. After filling all the fields, click on validate to check for errors or missing fields. Once there are no errors left, click on the next Group to proceed with the workflow.

**Note:** Form B will appear according to the 'proposed loan amount' (Up to 1 million or Over 1 million) entered in Form A.



The screenshot shows the 'Dairy NTB' workflow in progress. At the top, there are several blue boxes containing initial data: National Identifier (34501-0679323-I), Customer Name (NAZIR KHANZADA), Mobile Number (923214799785), City (DI KHAN), Branch Code (1732-SADDAR BAZAR, DJKHAN), and Region (Peshawar). Below this, a legend indicates 'Form A: Credit Proposal Cum Sanction Advice' and 'Form B: Upto 1 Million'. The 'Form B: Upto 1 Million' group is highlighted with a red box. Other groups shown include 'Finance Payment Method', 'C: Other Details', 'E: Non - Farm Loan', and 'Business Activity / Proper Utilization Report'. The 'Basic Information' section contains various input fields for branch details, deposit account, applicant information, and legal entity. The 'Validate' button at the top right is highlighted with a red box.

7. Fill all the required fields in the rest of the groups, then click on validate, then click on quick panel.



This screenshot shows the continuation of the 'Dairy NTB' workflow. The 'Validate' button is again highlighted with a red box. A red arrow points to the 'Quick Panel' icon. The 'Form B: Upto 1 Million' group and the 'Business Activity / Proper Utilization Report' group are highlighted with red boxes. The 'Basic Information' section has been expanded to show more detailed fields like AFQ's Name, Branch Manager's Name, Date of Visit, and Visit Frequency. The 'Business Address' field is also visible. The 'Save' and 'Proceed' buttons are also visible at the top right.

## Dairy NTB

8. Under the 'check list' tab, you will see a list of the required documents and checks. Run all the checks and upload the required documents to proceed. Or defer if required.

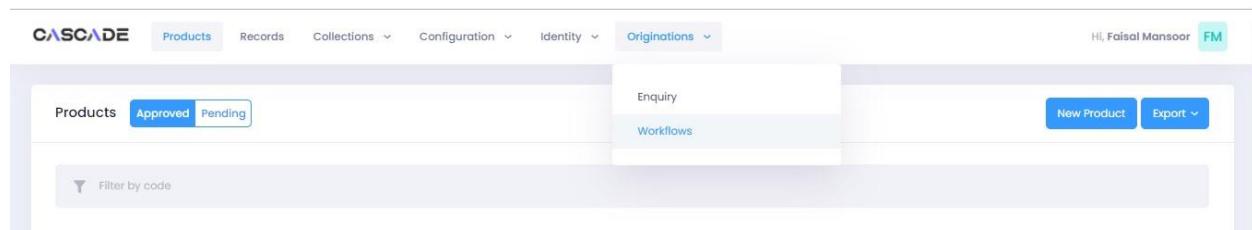
Check Type	Status	Document ID
Fraud Check	Pending	PreSanctionDocuments01
Dedupe Check	Pending	PreSanctionDocument02
ATA Check	Pending	PreSanctionDocuments03
Agriculture Finance Application	Pending	PreSanctionDocuments04
Two recent coloured photos	Pending	
Attested copies of Application	Pending	
Green Copy of Agricultural	Pending	

9. After going through the checklist, click on validate, and then proceed to move to the next stage.

**Note:** The workflow will now require approval from an approver.

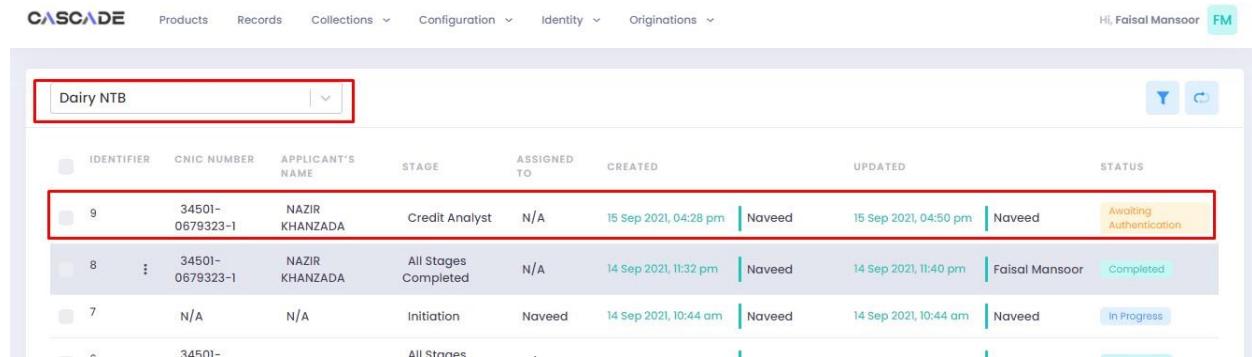
# Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.



The screenshot shows the Cascade software interface. At the top, there is a navigation bar with links for Products, Records, Collections, Configuration, Identity, and Originations. A user profile 'Hi, Faisal Mansoor' and a 'FM' icon are on the right. Below the navigation bar, there is a search bar with the placeholder 'Filter by code'. Under the 'Products' tab, there are buttons for 'Approved' (which is highlighted in blue) and 'Pending'. To the right, there are buttons for 'New Product' and 'Export'. The main area is labeled 'Enquiry' and 'Workflows'.

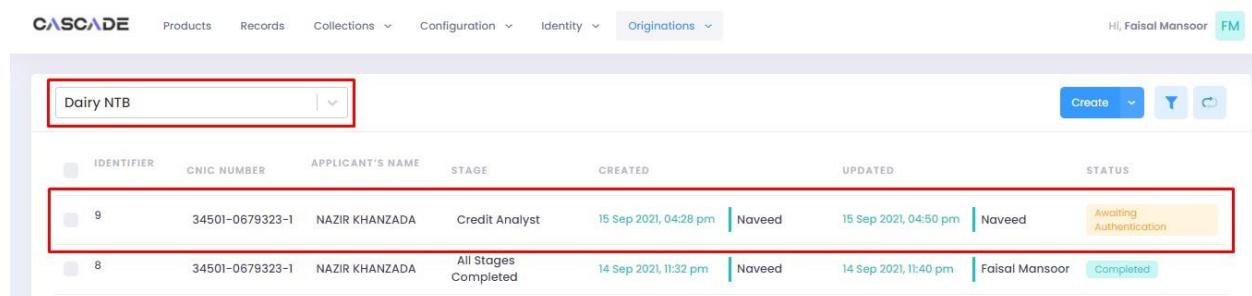
2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.



The screenshot shows the Cascade software interface with 'Dairy NTB' selected in the search bar. Below it, a table lists several workflows. The first workflow, row 9, is highlighted with a red border and has a status of 'Awaiting Authentication'. Other rows show different workflow details like stage, assigned to, and last updated.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	ASSIGNED TO	CREATED	UPDATED	STATUS
9	34501-0679323-1	NAZIR KHANZADA	Credit Analyst	N/A	15 Sep 2021, 04:28 pm	Naveed	Awaiting Authentication
8	34501-0679323-1	NAZIR KHANZADA	All Stages Completed	N/A	14 Sep 2021, 11:32 pm	Naveed	Faisal Mansoor Completed
7	N/A	N/A	Initiation	Naveed	14 Sep 2021, 10:44 am	Naveed	In Progress
6	34501-		All Stages	-			

3. Click on 'edit' to proceed with the workflow



This screenshot is identical to the previous one, showing the 'Dairy NTB' product selected and a list of workflows. The workflow for identifier 9 is highlighted with a red border and labeled 'Awaiting Authentication'.

## Dairy NTB

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to approve or decline the application.

5. Fill the comment box with remarks, then ‘recommend’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

## Dairy NTB

6. The application will require multiple recommendations from the relevant accounts until it is 'approved' by an account with appropriate rights. The screenshot below shows the names of the accounts the application has gone through so far with their comments.

7. After the first recommendation, the second recommender will see the 'move back' button which will send the application back to the first recommender. In case of having gone through multiple recommendations the 'move back' button will send the application back to the previous approver.

## Dairy NTB

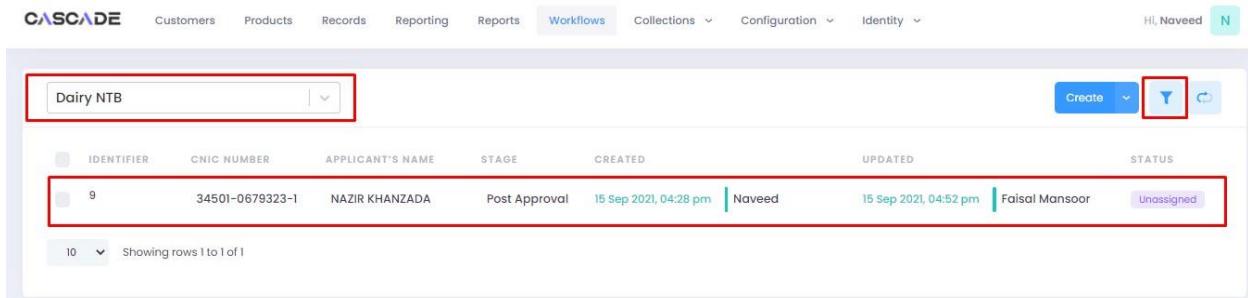
8. After all the 'recommendations', the application will require an 'approval' from an account with appropriate rights.

The screenshot shows a web-based application for managing loan facilities. At the top, there are three input fields: 'Ref' (No), 'Loan to value' (1.52), and 'PDR' (324). Below these are two rows of input fields: 'Proposed amount' (324,234) and 'Proposed amount for Term Finance' (Enter Proposed amount for Term Finance). A section titled 'Description of Other Facilities' contains a table with columns: ACCOUNT NUMBER, NATURE, LIMIT AMOUNT, TENURE (IN MONTHS), EXPIRY DATE, NEXT REVIEW DATE, REPAYMENT FREQUENCY, KIBOR, SPREAD (IN BPS), OUTSTANDING - REGULAR, and OUTSTANDING - OVERDUE. Below the table are four input fields: 'Total Existing Amount' (0), 'Total Proposed Amount' (324234), 'Total Outstanding Regular' (0), and 'Approved Loan Amount' (324,234). A 'Comments' section at the bottom has a red border and contains the text 'Approved'. At the bottom right, there are five buttons: 'Close', 'Move Back', 'Discard', 'Decline', and 'Approve' (which is highlighted with a red box).

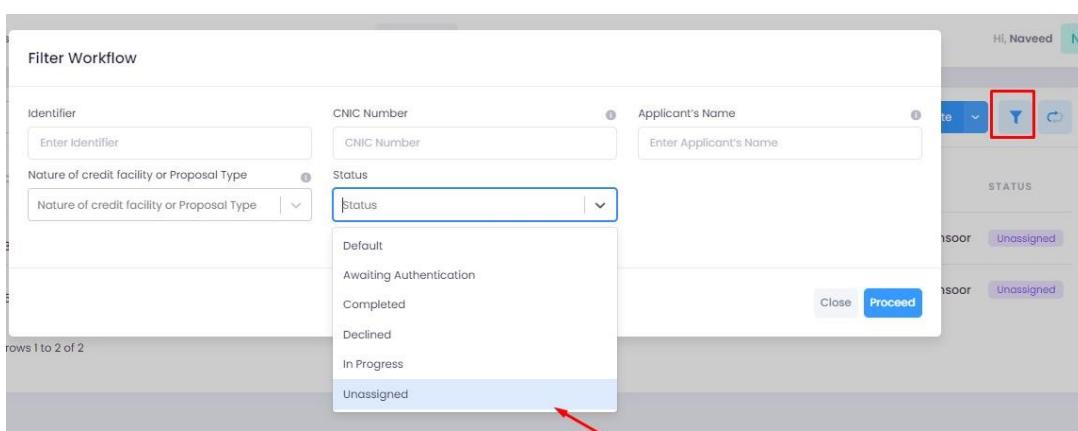
ACCOUNT NUMBER	NATURE	LIMIT AMOUNT	TENURE (IN MONTHS)	EXPIRY DATE	NEXT REVIEW DATE	REPAYMENT FREQUENCY	KIBOR	SPREAD (IN BPS)	OUTSTANDING - REGULAR	OUTSTANDING - OVERDUE
Total Existing Amount		0							Total Outstanding Regular	0
Total Outstanding Overdue		0							Approved Loan Amount of Term Finance	Enter Approved Loan Amount of Term Finance

# Maker

- Once the application has been authenticated, it will reappear under the account of the ‘maker’. Go to the ‘workflows’ tab, then select the product, ‘Dairy NTB’ in this case, to show relevant applications, then select ‘unassigned’ in the filters. You will now see the concerned application with a status of ‘unassigned’.



The screenshot shows the Cascade software interface with the 'Workflows' tab selected. A search bar at the top contains the text 'Dairy NTB'. Below the search bar is a table with columns: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. One row is highlighted with a red box, showing Identifier 9, CNIC Number 34501-0679323-1, Applicant's Name NAZIR KHANZADA, Stage Post Approval, Created 15 Sep 2021, 04:28 pm by Naveed, Updated 15 Sep 2021, 04:52 pm by Faisal Mansoor, and Status Unassigned. A red box also highlights the 'Unassigned' status in the table.

The screenshot shows the 'Filter Workflow' dialog box. It includes fields for Identifier, CNIC Number, and Applicant's Name, each with an input field and a 'Create' button. Below these are dropdown menus for 'Nature of credit facility or Proposal Type' and 'Status'. The 'Status' dropdown is open, showing options: Default, Awaiting Authentication, Completed, Declined, In Progress, and Unassigned. The 'Unassigned' option is highlighted with a blue background and a red arrow points to it from the bottom left. To the right of the dialog, a preview of the filtered results is shown, where the 'Status' column for the first row is also labeled 'Unassigned'.

## Dairy NTB

2. Click on 'edit', then click on 'Start Post Approval' to start the next stage.

Dairy NTB

ID	NIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
34501-0679323-1	NAZIR KHANZADA	Post Approval	15 Sep 2021, 04:28 pm	Naveed	15 Sep 2021, 04:52 pm	Faisal Mansoor

Dairy NTB (9) Unsigned

National Identifier : 34501-0679323-1 Customer Name : NAZIR KHANZADA Mobile Number : 923214799785 City : DI KHAN Branch Code : 1732-SADDAR BAZAR, DJKHAN Region : Peshawar

**Credit Analyst**

- Form A: Credit Proposal Cum Sanction Advice
- Form B: Upto 1 Million
- Finance Payment Method
- C: Other Details
- E: Non - Farm Loan
- Business Activity / Proper Utilization Report

LEGEND: Computed Field Input Field

**Basic Information**

Name of Branch*	Region*	Province*	Proposal No.*
1732-SADDAR BAZAR, DJKHAN	Peshawar	Khyber Pakhtunkhwa	1234

MISYS Unique No.*	Deposit Account No	Applicant's Name*	Applicant's CNIC No.*

3. Fill all the required fields under 'Post Approval Documents' until no errors remain, then click on validate (1), then on the next group (2).

Dairy NTB (9) In Progress

National Identifier : 34501-0679323-1 Customer Name : NAZIR KHANZADA Mobile Number : 923214799785 City : DI KHAN Branch Code : 1732-SADDAR BAZAR, DJKHAN Region : Peshawar

**Credit Analyst**

**Post Approval**

Post Approval Documents  Collateral Maintenance Form  Agri Loan Creation Input Form

LEGEND: Computed Field Input Field

**Facility Offer Letter**

Applicant's Name*	Village*	Post Office*	Tehsil*
NAZIR KHANZADA	SOHAWA	SOHAWA	DI KHAN

District*	City*	dated *	Overdue spread 31- 89 Days
DI KHAN	DI KHAN	07-Sep-2021	Overdue spread 31- 89 Days

Format: dd-mm-yyy

## Dairy NTB

4. Fill all the required fields in rest of the groups, then click on validate (1), then on 'quick panel' (2).

5. Here you will see the items that are pending before the application can be processed further. Upload the required documents to proceed. Or defer if inapplicable.

## Dairy NTB

6. After uploading all the required documents, click on validate (1) then click on proceed (2).

The screenshot shows the Cascade platform interface for the 'Dairy NTB' workflow. At the top, there are tabs for Customers, Products, Records, Reporting, Reports, Workflows, Collections, Configuration, Identity, and a user profile 'Hi, Naveed'. Below the tabs, it says 'Dairy NTB (9) In Progress'. On the right, there are buttons for Back, Move to Previous Stage, Save, Validate (highlighted in red), and Proceed (highlighted in red). The main form area contains fields for National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. Below these are sections for Credit Analyst and Post Approval. A legend indicates that yellow boxes represent Computed Fields and white boxes represent Input Fields. The 'Age (in Years)' field is highlighted in yellow. Other fields include Father's Name, CNIC Expiry Date, Gender, Telephone number, and SIC Code. There are also sections for Post Approval Documents, Collateral Maintenance Form, and Agri Loan Creation Input Form.

7. Now click on 'Start RCAD' to start the next stage in the workflow.

The screenshot shows the Cascade platform interface for the 'Dairy NTB' workflow. At the top, there are tabs for Customers, Products, Records, Reporting, Reports, Workflows, Collections, Configuration, Identity, and a user profile 'Hi, Naveed'. Below the tabs, it says 'Dairy NTB (9) Unassigned'. On the right, there are buttons for Back, Authentication Trail, and Start RCAD (highlighted with a red box and a red arrow points to it). The main form area contains fields for National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. Below these are sections for Credit Analyst and Post Approval. A legend indicates that yellow boxes represent Computed Fields and white boxes represent Input Fields. The 'Basic Information' section includes fields for Name of Branch, Region, Province, Proposal No., MISYS Unique No., Deposit Account No., Applicant's Name, and Applicant's CNIC No. Various checkboxes are present, such as 'Form A: Credit Proposal Cum Sanction Advice', 'Form B: Upto 1 Million', 'Finance Payment Method', 'C: Other Details', 'E: Non - Farm Loan', and 'Business Activity / Proper Utilization Report'.

## Dairy NTB

8. Fill all the required fields under all groups until no errors remain, then click on ‘validate’, then on ‘quick panel’ on the right side of the page.

This screenshot shows the 'Dairy NTB' workflow step in the Cascade platform. At the top, there are tabs for Customers, Products, Records, Reporting, Reports, Workflows, Collections, Configuration, and Identity. A user 'Hi, Naveed' is logged in. Below the tabs, it says 'Dairy NTB (9) In Progress'. On the right, there are buttons for Back, Move to Previous Stage, Save, Validate (which is highlighted with a red box), and Proceed. The main form area contains several input fields: National Identifier (34501-0679323-1), Customer Name (NAZIR KHANZADA), Mobile Number (923214799785), City (DI KHAN), Branch Code (I732-SADDAR BAZAR, DJKHAN), and Region (Peshawar). Below these are sections for Credit Analyst, Post Approval, and RCAD. A legend indicates 'AT' as a Computed Field and 'Input Field' as a standard field. A red box highlights the 'Agri Loan Creation Input Form' section. The 'Check List' tab is also visible on the right.

9. Upload the required documents or defer if required, then click on validate and then on proceed.

This screenshot shows the 'Approving Authority/RCAD Checker' step in the Cascade platform. It has similar navigation and user interface elements as the previous step. The 'Check List' tab is highlighted with a red box. The 'Check List' panel on the right lists several items with status 'Not Applicable': Agriculture Finance Ap... (PreSanctionDocuments01), Two recent coloured ph... (PreSanctionDocument02), Attested copies of Appli... (PreSanctionDocuments03), Green Copy of Agricult... (PreSanctionDocuments04), eCIB Report (eCIB is val... (PreSanctionDocuments05), and CIB-1 data (On prescrib... (PreSanctionDocuments06). A red box highlights the 'Check List' panel. The 'Validate' button is highlighted with a red box in the top right corner. The bottom part of the screen shows the 'Dairy NTB' workflow step again, with the 'Quick Panel' tab highlighted.

# Checker

Dairy NTB

- Now from the approver's account, go to the workflows tab to view the in-progress workflows.

The screenshot shows the Cascade software interface. At the top, there are several navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. The 'Originations' tab is currently active. On the left, under 'Products', the 'Approved' button is highlighted. On the right, there are buttons for 'Enquiry', 'New Product', and 'Export'. Below these, there is a search bar labeled 'Filter by code' and a 'Workflows' section.

- Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.

The screenshot shows the Cascade software interface with 'Dairy NTB' selected in the product dropdown. The main table displays two workflows. The first workflow, row 9, has an identifier of 9, a CNIC number of 34501-0679323-1, an applicant's name of NAZIR KHANZADA, and a stage of RCAD. It was created on 15 Sep 2021, 04:28 pm by Naveed and updated on 15 Sep 2021, 05:09 pm by Naveed. Its status is 'Awaiting Authentication'. The second workflow, row 8, has an identifier of 8, a CNIC number of 34501-0679323-1, an applicant's name of NAZIR KHANZADA, and a stage of All Stages Completed. It was created on 14 Sep 2021, 11:32 pm by Naveed and updated on 14 Sep 2021, 11:40 pm by Faisal Mansoor. Its status is 'Completed'.

IDEN	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
9	34501-0679323-1	NAZIR KHANZADA	RCAD	15 Sep 2021, 04:28 pm	15 Sep 2021, 05:09 pm	Naveed Awaiting Authentication
8	34501-0679323-1	NAZIR KHANZADA	All Stages Completed	14 Sep 2021, 11:32 pm	14 Sep 2021, 11:40 pm	Faisal Mansoor Completed

- Click on 'edit' to proceed with the workflow.

The screenshot shows the Cascade software interface with 'Dairy NTB' selected in the product dropdown. The main table displays the same two workflows as the previous screenshot. The workflow with IDEN 9 is highlighted. A red arrow points to the 'Edit' button in the toolbar above the table. The table columns are IDENTIFIER, NIC NUMBER, APPLICANT'S NAME, STAGE, CREATED, UPDATED, and STATUS.

IDEN	NIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
9	34501-0679323-1	NAZIR KHANZADA	RCAD	15 Sep 2021, 04:28 pm	15 Sep 2021, 05:09 pm	Naveed Awaiting Authentication
8	34501-0679323-1	NAZIR KHANZADA	All Stages Completed	14 Sep 2021, 11:32 pm	14 Sep 2021, 11:40 pm	Faisal Mansoor Completed

## Dairy NTB

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to approve or decline the application.

Dairy NTB (9) Awaiting Authentication

National Identifier : 34501-0679323-1 Customer Name : NAZIR KHANZADA Mobile Number : 923214789785 City : ---- Branch Code : I792-SADDAR BAZAR, DJKHAN Region : Peshawar

Credit Analyst Post Approval RCAD

AT Agri Loan Creation Input Form

LEGEND: Computed Field Input Field

Customer Account# Next Cycle Date \* Expiry CRM Expiry \*

321564899666666 31-Oct-2021 31-Jul-2022 31-Jul-2022

Format: dd-mmm-yyyy Format: dd-mmm-yyyy Format: dd-mmm-yyyy

5. Fill the comment box with remarks, then ‘approve’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

Comments\*

Normal

Approved

Close Discard Decline Approve

6. Under the workflows tab, select ‘Dairy NTB’ as the product then ‘unassigned’ from the filters to display the relevant application.

**Note:** Application will only be visible to account with relevant rights.

Dairy NTB

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
9	34501-0679323-1	NAZIR KHANZADA	CAPU	15 Sep 2021, 04:28 pm	15 Sep 2021, 05:14 pm	Faisal Mansoor Unassigned

Showing rows 1 to 1 of 1

## Dairy NTB

7. Then click on 'edit' to further proceed.

Dairy NTB									
		IDENTITY	NIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS	
9		Edit	34501-0679323-1	NAZIR KHANZADA	CAPU	15 Sep 2021, 04:28 pm	15 Sep 2021, 05:14 pm	Faisal Mansoor Unassigned	

8. Now click on 'Start CAPU' to move to the next stage.

**Note:** CAPU can only be initiated and worked on from the account with relevant rights.

Dairy NTB (9) Unassigned

National Identifier : 34501-0679323-1 Customer Name : NAZIR KHANZADA Mobile Number : 923214799785 City : DI KHAN Branch Code : I732-SADDAR BAZAR, DJKHAN Region : Peshawar

Credit Analyst Post Approval RCAD

Post Approval Documents Collateral Maintenance Form Agri Loan Creation Input Form

LEGEND: Computed Field Input Field

Facility Offer Letter

Applicant's Name\* Village\* Post Office\* Tehsil\*

9. Fill all the required fields under all groups then click on validate then on proceed.

Dairy NTB (9) In Progress

National Identifier : 34501-0679323-1 Customer Name : NAZIR KHANZADA Mobile Number : 923214799785 City : DI KHAN Branch Code : I732-SADDAR BAZAR, DJKHAN Region : Peshawar

Credit Analyst Post Approval RCAD CAPU

AT Agri Loan Creation Input Form

Region name Date Father's Name / Husband's Name CNIC Expiry Date

Peshawar 07-Sep-2021 NADIR KHANZADA 15-May-2030

Date of Birth Age (in Years) Gender Telephone number

02-Jan-1974 47 Male Telephone number

## Dairy NTB

10. The application will now require approval by the CAPU checker.

CAPU checker will click on 'authenticate', leave remarks, then approve or decline the application.

Fill the comment box with remarks, then 'approve', 'decline' or 'discard' the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

11. The application will now be marked as completed and ready to be disbursed.

	IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
9	34501-0679323-1	NAZIR KHANZADA	All Stages Completed	15 Sep 2021, 04:28 pm	Naveed	15 Sep 2021, 05:19 pm	Faisal Mansoor <span style="background-color: green; color: white; border-radius: 5px; padding: 2px 5px;">Completed</span>
8	34501-0679323-1	NAZIR KHANZADA	All Stages Completed	14 Sep 2021, 11:32 pm	Naveed	14 Sep 2021, 11:40 pm	Faisal Mansoor <span style="background-color: green; color: white; border-radius: 5px; padding: 2px 5px;">Completed</span>

## Product: Dairy Renewal

### Maker

- Under the Workflows tab, select the product, then click on 'create' to start a new application.

**Note:** Products and workflows shown will vary according to the rights assigned to a user account.

The screenshot shows the Cascade software interface. At the top, there is a navigation bar with links: Customers, Products, Records, Reporting, Reports, Workflows (which is highlighted in blue), Collections, Configuration, and Identity. On the far right, it shows 'Hi, Naveed' and a green notification badge with the letter 'N'. Below the navigation bar is a search bar containing 'Dairy Renewal' with a dropdown arrow. To the right of the search bar is a blue 'Create' button with a dropdown arrow, which is also highlighted with a red box. The main area is a table with columns: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, NATURE OF CREDIT FACILITY OR PROPOSAL TYPE, STAGE, CREATED, UPDATED, and STATUS. A message at the bottom left says 'Showing rows 0 to 0 of 0'. The entire screenshot is framed by a red border.

## Dairy Renewal

2. Fill the details, then click on 'proceed'.

**Note:** Depending on the value selected under the field 'form type' and 'AFO', new fields in the application might appear.

**Form Type:** You will be able to choose form type between 'one pager' or 'full form'. Fields and stages will vary in both form types (examples shown below).

**AFO:** Allows for 'data entry' prior to any stage. The details will then be carried into the 'credit analyst stage'.

The screenshot shows a 'Create Workflow' interface. It includes fields for 'Renewal Product Code', 'Identifier', 'Hierarchy', 'Form Type', 'Nature of credit facility or Proposal Type', 'AFO', and 'CIF Number'. The 'Proceed' button at the bottom right is highlighted with a red box.

3. When on the 'credit analyst' stage, you can create a deviation by clicking on 'quick panel' on right side of the page.

The screenshot shows a 'Credit Analyst' stage with a form containing fields for 'Customer Name', 'Mobile Number', 'City', 'Branch Code', and 'Region'. A red arrow points to the 'Quick Panel' icon in the top right corner of the form area.

## Dairy Renewal

4. Then under 'deviations/exceptions' you will see all the available deviations. Click on the one applicable to the application, leave remarks then click 'create'.

**Available Deviations**

- Financing to Politically Exposed Persons (PEP) - L3 - HRB (RRLEVO23)
- Financing against "Duplicate Passbook" or higher - L2 (RRLEVO01)
- Lending Radius beyond 20 km - in case there is no other HBL... (RRLEVO03)**
- Others ( any Deviation not mentioned in PP ) - L7 - CRO (RRLEVO17)
- Exception to farmers who have NICOP in place of CNIC or No... (RRLEVO02)
- Lending Radius beyond 20 km - in case there is (are) Rural B... (RRLEVO04)
- Reduction in Application Processing Fee up to 50% - L2 (RRLEVO10)
- Acceptance of property as collateral where construction is o... (RRLEVO15)

**Available Deviations**

- Financing to Politically Exposed Persons (PEP) - L3 - HRB (RRLEVO23)
- Financing against "Duplicate Passbook" or higher - L2 (RRLEVO01)
- Lending Radius beyond 20 km - in case there is no other HBL... (RRLEVO03)
- Applicable**

5. Once created, the created deviation will show as 'pending' in the quick panel and will require approval from an approving authority before the application can be processed further.

**Pending Decision(1)**

Lending Radius beyond 20 km - in c... (RRLEVO03) Awaiting Decision

Naveed 14 September 2021, 10:38 AM

Applicable

**Available Deviations**

- Financing to Politically Exposed Persons (PEP) - L3 - HRB (RRLEVO23)
- Financing against "Duplicate Passbook" or higher - L2 (RRLEVO01)

# Form Type: One Pager

6. After filling all the fields, click on validate (1) to check for errors or missing fields. Once there are no errors left, click on the next Group (2) to proceed with the workflow.

Hi, Naveed N

1

Back Save Validate Proceed

Renewal Identifier : 34643-346-3 Customer Name : GUL AHMED Mobile Number : ---- City : ---- Branch Code : I757-STEEL TOWN SHIP KARACHI Region : Karachi

Credit Analyst

Renewal Format E: Non - Farm Loan Business Activity / Proper Utilization Report

ND: Computed Field Input Field

asic Information

Name of Branch\* 1757-STEEL TOWN SHIP KARACHI Region\* Karachi Province\* Sindh

MISYS Unique No.\* 321321 Account Number Father's Name / Husband's Name\* GUL AHMED

Father's / Husband's CNIC Number

CNIC Expiry Date\* 08-Sep-2021 Father's Name / Husband's Name\* asdasd

Father's / Husband's CNIC Number

Format: dd-mmm-yyyy

7. Fill all the required fields under all groups. Then click on ‘validate’ (1) then on ‘quick panel’ (2) on the right side of the page to view the checklist of pending actions.

Hi, Naveed N

Back Save Validate Proceed

Renewal Identifier : 34643-346-3 Customer Name : GUL AHMED Mobile Number : ---- City : ---- Branch Code : I757-STEEL TOWN SHIP KARACHI Region : Karachi

Credit Analyst

Renewal Format E: Non - Farm Loan Business Activity / Proper Utilization Report

ND: Computed Field Input Field

Name\* Asad Branch Manager's Name Branch Manager's Name Date of Visit Visit Frequency

Date Format: dd-mmm-yyyy

Business Address Business Address

Visit Frequency

Arif

## Dairy Renewal

8. Under the 'check list' tab, you will see a list of the required documents and checks. Run all the checks and upload the required documents to proceed. Or defer if required.

The screenshot shows the CADDE platform interface for a 'Renewal' workflow. The top navigation bar includes 'Customers', 'Products', 'Records', 'Reports', 'Workflows', 'Collections', 'Configuration', 'Rule Validations', 'Deviations/Exceptions', and the active 'Check List' tab. The main workspace displays renewal details: 'Renewal (1000030) In Progress Approving Authority-Head Rural Banking'. Below this are sections for 'Credit Analyst' and 'Renewal Format'. On the right, a 'Check List' panel is open, listing several validation tasks: 'Fraud Check' (Fraud), 'Dedupe Check' (Deduplicate), 'ATA Check' (ATA), 'Agriculture Finance Ap...' (PreSanctionDocument01), and 'Two recent coloured ph...' (PreSanctionDocument02). All tasks are marked as 'Pending'.

9. After going through the checklist, click on validate, and then proceed to move to the next stage.

**Note:** The workflow will now require approval from an approver.

The screenshot shows the CADDE platform interface for a 'Renewal' workflow. The top navigation bar includes 'Customers', 'Products', 'Records', 'Reporting', 'Reports', 'Workflows', 'Collections', 'Configuration', 'Identity', and a user profile 'Hi, Naveed'. The main workspace displays renewal details: 'Renewal (1000019) In Progress Approving Authority-Head Rural Banking'. Below this are sections for 'Credit Analyst' and 'Renewal Format'. On the right, a 'Business Activity / Proper Utilization Report' section is visible. The 'Validate' button, located in the top right corner of the main workspace, is highlighted with a red box. Other buttons like 'Back', 'Save', and 'Proceed' are also present.

## Form Type: Full Form

10. After filling all the fields, click on validate to check for errors or missing fields. Once there are no errors left, click on the next Group to proceed with the workflow

**Note:** Form B will appear according to the ‘proposed loan amount’ (Up to 1 million or Over 1 million) entered in Form A.

The screenshot shows the 'Dairy Renewal' form in progress. At the top, there are several blue input fields: 'National Identifier : 12312-3123455-5', 'Customer Name : Shehroze', 'Mobile Number : ----', 'City : ----', 'Branch Code : 2448-Khalid Bin Waleed Road Branch', and 'Region : Karachi'. Below these, there is a legend: 'Credit Analyst' (blue icon), 'Form A: Credit Proposal Cum Sanction Advice' (green checked box), 'Form B: Upto 1 Million' (red checked box), 'Finance Payment Method' (grey icon), 'C: Other Details' (grey icon), 'E: Non - Farm Loan' (grey icon), and 'Business Activity / Proper Utilization Report' (grey icon). The 'Form B: Upto 1 Million' box is highlighted with a red border. On the right side of the page, there is a 'Quick Panel' with a green checklist icon, which is also highlighted with a red box.

11. Fill all the required fields in the rest of the groups, then click on ‘validate’, then on ‘quick panel’ on the right side of the page to view the checklist of pending actions.

This screenshot shows the same 'Dairy Renewal' form after some fields have been filled. The 'Validate' button is highlighted with a red box. A red arrow points from the bottom right towards the 'Quick Panel' on the right side of the screen. The 'Quick Panel' contains a green checklist icon, which is also highlighted with a red box.

## Dairy Renewal

12. Under the ‘check list’ tab, you will see a list of the required documents and checks. Run all the checks and upload the required documents to proceed. Or defer if required.

The screenshot shows a workflow interface for a 'Dairy Renewal' application. On the left, there's a main form with fields for National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. On the right, a 'Check List' panel is open, listing various checks with their current status as 'Pending'. A red box highlights the 'Check List' tab and the entire list of items.

13. After going through the checklist, click on validate, and then proceed to move to the next stage.

**Note:** The workflow will now require approval from an approver.

The screenshot shows the workflow interface after the checklist has been reviewed. The 'Validate' button is highlighted with a red box. The rest of the interface remains the same, showing the 'Dairy Renewal' form and the open 'Check List' panel.

# Checker

- Now from the approver's account, go to the workflows tab to view the in-progress workflows.

The screenshot shows the Cascade platform interface. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. The Originations tab is currently selected. On the left, there is a sidebar with 'Products' and two buttons: 'Approved' (which is highlighted in blue) and 'Pending'. Below the sidebar, there is a search bar with the placeholder 'Filter by code'. On the right side of the main area, there are buttons for 'Enquiry', 'Workflows', 'New Product', and 'Export'.

- Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.

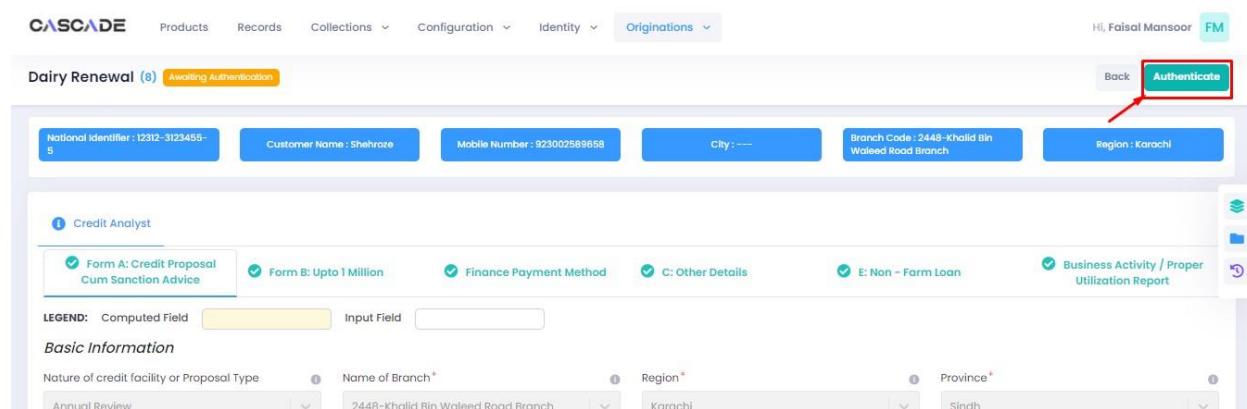
The screenshot shows the Cascade platform interface with the 'Originations' tab selected. A search bar at the top is set to 'Dairy Renewal'. Below it, a table lists workflows. The first workflow in the list is highlighted with a red box. This workflow has an identifier of 8, a CNIC number of 12312-3123455-5, an applicant's name of Shehroze, a nature of credit facility or proposal type of Annual Review, a stage of Credit Analyst, and was created on 16 Sep 2021, 11:18 am. It was updated on 16 Sep 2021, 12:09 pm by Naveed, and its status is 'Awaiting Authentication'. The other two workflows listed have identifiers 6 and 5, and their statuses are 'In Progress'.

- Click on 'edit' to proceed with the workflow.

The screenshot shows the Cascade platform interface with the 'Originations' tab selected. The search bar is still set to 'Dairy Renewal'. The table now shows the workflow for identifier 8, which is the one previously highlighted. An 'Edit' button is visible next to the identifier 8. The workflow details are identical to the previous screenshot: identifier 8, CNIC number 12312-3123455-5, applicant name Shehroze, nature of credit Annual Review, stage Credit Analyst, created on 16 Sep 2021, 11:18 am, updated on 16 Sep 2021, 12:09 pm by Naveed, and status 'Awaiting Authentication'.

## Dairy Renewal

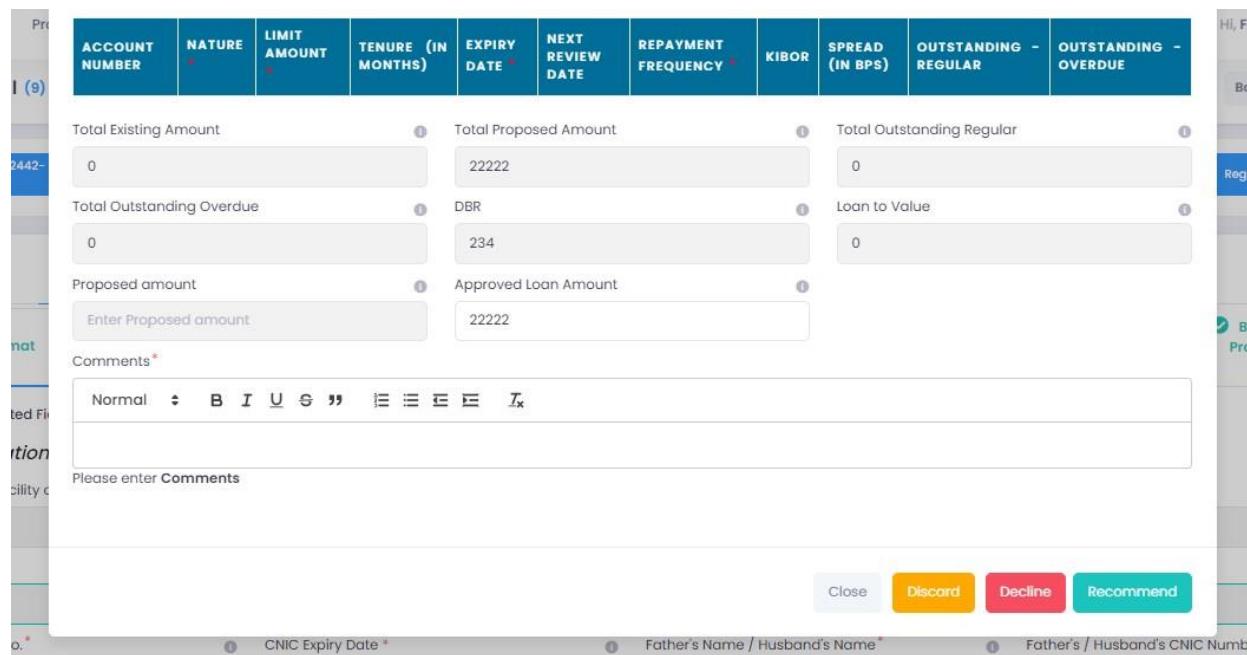
4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to recommend, approve or decline the application.



The screenshot shows the Cascade software interface with the following details:

- Header:** Cascade, Products, Records, Collections, Configuration, Identity, Originations, Hi, Faisal Mansoor, FM
- Section:** Dairy Renewal (8) Awaiting Authentication
- Fields (Top Row):**
  - National Identifier: 12312-3123455-5
  - Customer Name: Shehzore
  - Mobile Number: 023002589658
  - City: ---
  - Branch Code: 2448-Khalid Bin Waleed Road Branch
  - Region: Karachi
- Section: Credit Analyst**
- Form Options:** Form A: Credit Proposal Cum Sanction Advice, Form B: Upto 1 Million, Finance Payment Method, C: Other Details, E: Non - Farm Loan, Business Activity / Proper Utilization Report
- Legend:** Computed Field (yellow background), Input Field (white background)
- Basic Information:**
  - Nature of credit facility or Proposal Type: Annual Review
  - Name of Branch: 2448-Khalid Bin Waleed Road Branch
  - Region: Karachi
  - Province: Sindh

5. Fill the comment box with remarks, then ‘recommend’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.



The screenshot shows the Cascade software interface with the following details:

- Table Headers:** ACCOUNT NUMBER, NATURE, LIMIT AMOUNT, TENURE (IN MONTHS), EXPIRY DATE, NEXT REVIEW DATE, REPAYMENT FREQUENCY, KIBOR, SPREAD (IN BPS), OUTSTANDING - REGULAR, OUTSTANDING - OVERDUE
- Table Data:**

Total Existing Amount	0	Total Proposed Amount	22222	Total Outstanding Regular	0
Total Outstanding Overdue	0	DBR	234	Loan to Value	0
Proposed amount	Enter Proposed amount	Approved Loan Amount	22222		
- Comments Section:**
  - Comments\*: Normal **I** **U** **S** **,** **“** **”** **⌘** **⌘** **⌘** **⌘** **T<sub>x</sub>**
  - Please enter Comments
- Action Buttons:** Close, Discard, Decline, Recommend
- Bottom Fields:** CNIC Expiry Date\*, Father's Name / Husband's Name\*, Father's / Husband's CNIC Number\*

## Dairy Renewal

6. The application will require multiple recommendations from the relevant accounts until it is 'approved' by an account with appropriate rights. The screenshot below shows the names of the accounts the application has gone through so far with their comments.

The screenshot shows a loan application form with two recommendation steps highlighted by a red box. The first step is from 'Faisal Mansoor' with a comment 'Recommended'. The second step is also from 'Faisal Mansoor' with a comment 'asd'. Both steps show the same application details: Applicant's Name (Asim), Branch name (1757-STEEL TOWN SHIP KARACHI), Region name (Karachi), PEP (No), Account Number (Enter Account Number), Approved Loan Amount (Enter Approved Loan Amount), Proposed Amount (22.222), Expiry Date (22-Sep-2021), Next Review Date (23-Sep-2021), Repayment frequency (Yearly), and Tenure in Months (0).

7. After the first recommendation, the second recommender will see the 'move back' button which will send the application back to the first recommender. In case of having gone through multiple recommendations the 'move back' button will send the application back to the previous approver.

The screenshot shows a loan application form with a single recommendation step from 'Faisal Mansoor' with a comment 'Normal'. The application details are identical to the previous screenshot. At the bottom right, there are four buttons: Close, Move Back, Discard, and Decline. The 'Move Back' button is highlighted with a red box.

## Dairy Renewal

8. After all the 'recommendations', the application will require an 'approval' from an account with appropriate rights.

ACCOUNT NUMBER	NATURE *	LIMIT AMOUNT *	TENURE (IN MONTHS)	EXPIRY DATE *	NEXT REVIEW DATE	REPAYMENT FREQUENCY *	KIBOR	SPREAD (IN BPS)	OUTSTANDING - REGULAR	OUTSTANDING - OVERDUE	
442											
Total Existing Amount			Total Proposed Amount			Total Outstanding Regular			Total Outstanding Overdue		
0			22222			0			0		
Total Outstanding Overdue			DBR			Loan to Value			Comments *		
0			234			0			Comments *		
Proposed amount			Approved Loan Amount			Comments *			Comments *		
Enter Proposed amount			22222			Comments *			Comments *		
<p>Comments *</p> <p>Normal <span style="font-family: monospace;">B I U S , [ ] _ = T</span></p> <p>Approved</p>											
<input style="margin-right: 10px;" type="button" value="Close"/> <input style="margin-right: 10px;" type="button" value="Move Back"/> <input style="margin-right: 10px; background-color: orange; color: white; border-radius: 5px;" type="button" value="Discard"/> <input style="margin-right: 10px; background-color: red; color: white; border-radius: 5px;" type="button" value="Decline"/> <input style="background-color: #0070C0; color: white; border-radius: 5px; border: 2px solid #0070C0; padding: 2px 10px;" type="button" value="Approve"/>											

# Maker

- Once the application has been authenticated, it will reappear under the account of the 'maker'. Go to the 'workflows' tab, then select the product, 'Dairy Renewal' in this case, to show relevant applications, then select 'unassigned' in the filters. You will now see the concerned application with a status of 'unassigned'.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS
8	12312-3123455-5	Shehroze	Annual Review	Post Approval	16 Sep 2021, 11:18 am   Naveed	16 Sep 2021, 12:12 pm   Faisal Mansoor	Unassigned

Showing rows 1 to 1 of 1

Filter Workflow

Identifier	CNIC Number	Applicant's Name
Enter Identifier	CNIC Number	Enter Applicant's Name

Nature of credit facility or Proposal Type

Status

- Default
- Awaiting Authentication
- Completed
- Declined
- In Progress
- Unassigned**

Showing rows 1 to 2 of 2

## Dairy Renewal

2. Click on 'edit', then click on 'Start Post Approval' to start the next stage.

Dairy Renewal

ID#	NIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS		
8	12312-3123455-5	Shehzore	Annual Review	Post Approval	16 Sep 2021, 11:18 am	Naveed	16 Sep 2021, 12:12 pm	Faisal Mansoor	Unassigned

Showing rows 1 to 1 of 1

Dairy Renewal (8) [Unassigned]

**Basic Information**

National Identifier : 12312-3123455-5	Customer Name : Shehzore	Mobile Number : 923002589658	City : ----	Branch Code : 2448-Khalid Bin Waleed Road Branch	Region : Karachi
---------------------------------------	--------------------------	------------------------------	-------------	--	------------------

**Post Approval Documents**

Legend: Computed Field (Yellow Box) Input Field (White Box)

Form A: Credit Proposal Cum Sanction Advice   Form B: Upto 1 Million   Finance Payment Method   C: Other Details   E: Non - Farm Loan   Business Activity / Proper Utilization Report

LEGEND: Computed Field (Yellow Box) Input Field (White Box)

Basic Information

Nature of credit facility or Proposal Type: Annual Review   Name of Branch\*: 2448-Khalid Bin Waleed Road Branch   Region\*: Karachi   Province\*: Sindh

3. Fill all the required fields under 'Post Approval Documents' until no errors remain, then click on validate (1), then on the next group (2).

Dairy Renewal (8) [In Progress]

**Post Approval Documents**

Legend: Computed Field (Yellow Box) Input Field (White Box)

Post Approval Documents   Collateral Maintenance Form

**Facility Offer Letter**

Applicant's Name*: Shehzore	Village*: asd	Post Office*: asd	Tehsil*: asd
District*: asd	City*: asd	Dated*: 02-Sep-2021	Overdue spread 31- 89 Days

## Dairy Renewal

4. Fill all the required fields under ‘Collateral Maintenance Form’ until no errors remain, then click on validate. Then on the right side of the page, click on ‘quick panel’.

National Identifier : 12312-3123455-5 Customer Name : Shehzore Mobile Number : 923002589658 City : --- Branch Code : 2448-Khalid Bin Waleed Road Branch Region : Karachi

Credit Analyst Post Approval

Post Approval Documents  Collateral Maintenance Form

Legend: Computed Field Input Field

**Applicant Information**

Applicant's Ref. No.* 22	Unique No.* 321321	Account No. 1111111111	Collateral Type* A86-CORPORATE GUARANTEE
Bank Valuation Margin 100	Collateral Complete* Yes	Country Code PK	Collateral Location* 2448-Khalid Bin Waleed Road Branch

5. Here you will see the items that are pending before the application can be processed further. Upload the required documents to proceed. Or defer if inapplicable.

Rule Validations Field Wise Scoring Check List

Filter by name or code

**Check List**

- Agriculture Finance Ap...
- Two recent coloured ph...
- Attested copies of Appli...
- Green Copy of Agricultu...
- eCIB Report (eCIB is val...
- CIB-1 data (On prescrib...

## Dairy Renewal

6. After uploading all the required documents, click on validate (1) then click on proceed (2).

This screenshot shows the 'Dairy Renewal' workflow step in the Cascade platform. At the top, there are several tabs: Customers, Products, Records, Reporting, Reports, Workflows (which is selected), Collections, Configuration, and Identity. On the right, there is a user profile 'Hi, Naveed' and a notification badge 'N'. Below the tabs, the workflow step 'Dairy Renewal (8) In Progress' is displayed. To the right of the step are buttons for Back, Move to Previous Stage, Save, Validate (highlighted with a red box), and Proceed (highlighted with a red box). The main form area contains fields for National Identifier (12312-3123455-5), Customer Name (Shehroze), Mobile Number (923002589658), City (asd), Branch Code (2448-Khalid Bin Waleed Road Branch), and Region (Karachi). Below these fields are sections for Credit Analyst and Post Approval. A legend indicates that yellow boxes represent Computed Fields and white boxes represent Input Fields. The 'Post Approval Documents' section is checked. To the right, there is a 'Collateral Maintenance Form' section. At the bottom left, there is a legend for 'LEGEND: Computed Field' and 'Input Field'. The 'Applicant Information' section includes fields for Applicant's Ref. No. (22), Unique No. (321321), Account No. (1111111111), Collateral Type (A86-CORPORATE GUARANTEE), Bank Valuation Margin (100), Collateral Complete (Yes), Country Code (PK), Collateral Location (2448-Khalid Bin Waleed Road Branch), Department Code (Department Code), Collateral Expiry Date, Number of Units, and Unit Price.

7. Now click on 'Start RCAD' to start the next stage in the workflow.

This screenshot shows the 'Dairy Renewal' workflow step after validation. A green banner at the top center says 'Workflow proceeded successfully'. The rest of the interface is identical to the previous screenshot, including the tabs, user profile, workflow step, and various input fields. The 'Start RCAD' button is highlighted with a red box and has a red arrow pointing to it, indicating the next step in the process.

## Dairy Renewal

8. Fill all the required fields under 'AT' until no errors remain, then click on 'validate', then on 'quick panel' on the right side of the page.

The screenshot shows the Cascade software interface for a 'Dairy Renewal' workflow. At the top, there are tabs for Customers, Products, Records, Reporting, Reports, Workflows, Collections, Configuration, Identity, and a user 'Hi, Naveed'. Below the tabs, there are several blue input boxes containing information: National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. To the right of these boxes are buttons for Back, Move to Previous Stage, Save, Validate (which is highlighted with a red box and an arrow), Proceed, and a green 'N' button. A legend at the bottom left indicates that yellow boxes represent Computed Fields and white boxes represent Input Fields. The main form area has sections for Credit Analyst, Post Approval, and RCAD. The RCAD section has a sub-section labeled 'AT' which is currently selected. On the far right, there is a vertical 'Quick Panel' with icons for checklist, file, and refresh.

9. Upload the required documents or defer if required, then click on validate and then on proceed.

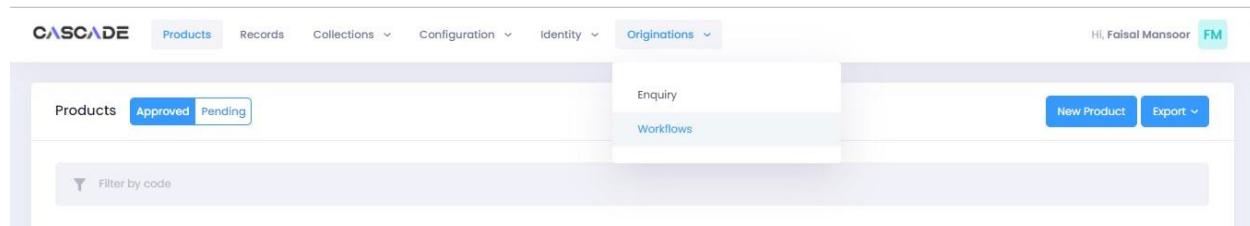
This screenshot shows the same Cascade software interface as the previous one, but with a different focus. The 'Check List' tab in the quick panel is highlighted with a red box and an arrow pointing to it from the top right. The 'Check List' table below it is also highlighted with a red border. The table lists various document requirements with columns for the document name, status, and a download icon.

Document	Status	Action
Agriculture Finance Ap...	Not Applicable	<a href="#">Download</a>
Two recent coloured ph...	Not Applicable	<a href="#">Download</a>
Attested copies of Appli...	Not Applicable	<a href="#">Download</a>
Green Copy of Agricultu...	Not Applicable	<a href="#">Download</a>
eCIB Report (eCIB is val...	Not Applicable	<a href="#">Download</a>
CIB-1 data (On prescrib...	Not Applicable	<a href="#">Download</a>

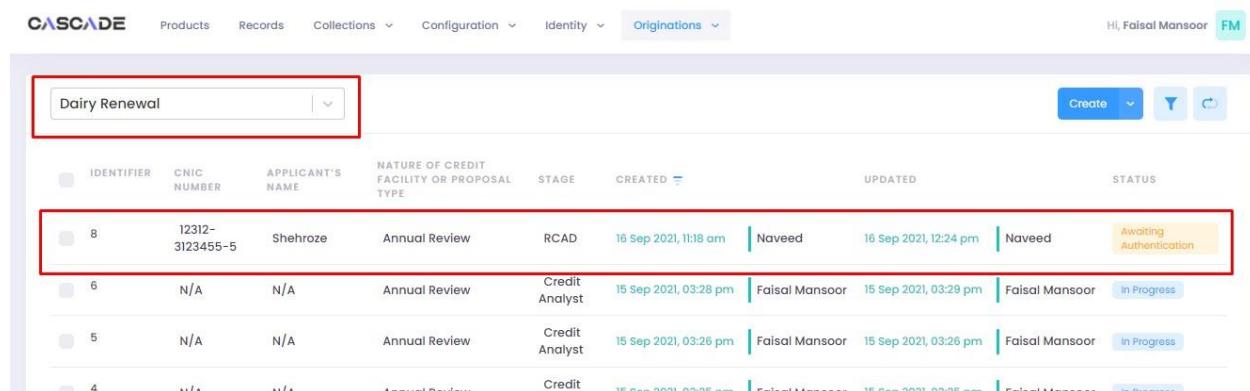
This screenshot shows the Cascade software interface again, with the 'Validate' button highlighted with a red box and an arrow pointing to it from the top right. The 'Checklist' icon in the quick panel is also highlighted with a red box and an arrow pointing to it from the top right. The rest of the interface is similar to the previous screenshots, showing the workflow steps and input fields.

# Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.

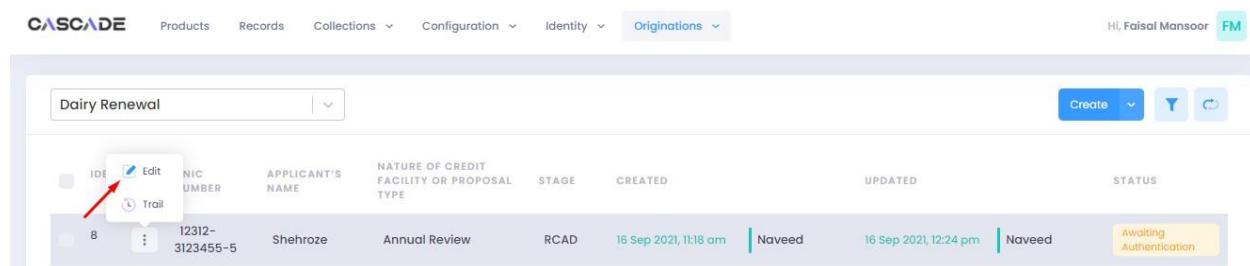


2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.



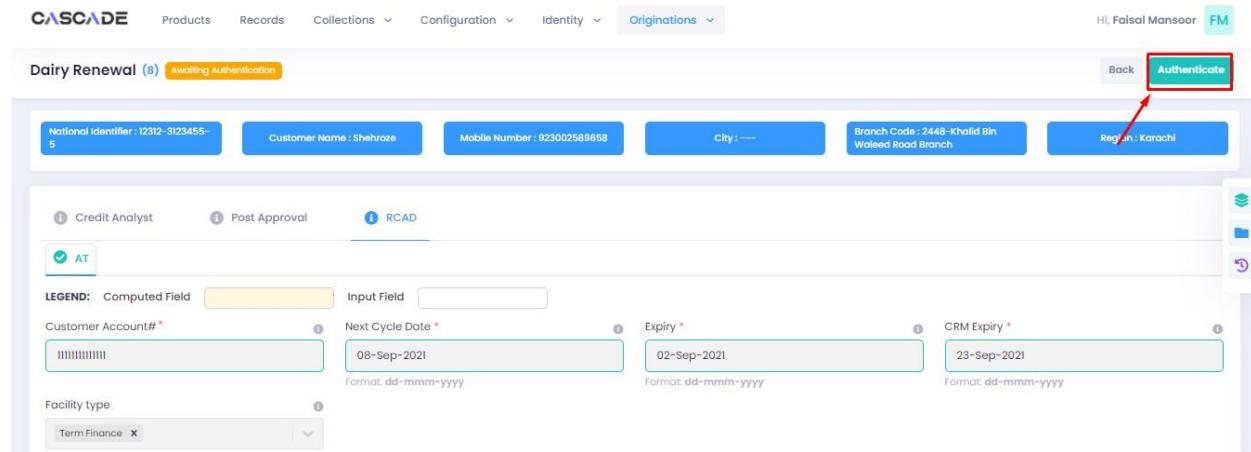
ID	IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS
8		12312-3123455-5	Shehroze	Annual Review	RCAD	16 Sep 2021, 11:18 am	16 Sep 2021, 12:24 pm	Naveed Faisal Mansoor Awaiting Authentication
6		N/A	N/A	Annual Review	Credit Analyst	15 Sep 2021, 03:28 pm	15 Sep 2021, 03:29 pm	Faisal Mansoor In Progress
5		N/A	N/A	Annual Review	Credit Analyst	15 Sep 2021, 03:26 pm	15 Sep 2021, 03:26 pm	Faisal Mansoor In Progress
4		N/A	N/A	Annual Review	Credit	15 Sep 2021, 03:25 pm	15 Sep 2021, 03:26 pm	Faisal Mansoor In Progress

3. Click on 'edit' to proceed with the workflow.



## Dairy Renewal

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to approve or decline the application.



The screenshot shows the Cascade software interface with the following details:

- Header: Cascade, Products, Records, Collections, Configuration, Identity, Originations, Hi, Faisal Mansoor, FM
- Section: Dairy Renewal (8) Awaiting Authentication
- Fields:
  - National Identifier: 12312-3123455-5
  - Customer Name: Shehroze
  - Mobile Number: 923002589658
  - City: ----
  - Branch Code: 2448-Khalid Bin Waleed Road Branch
  - Region: Karachi
- Buttons: Back, Authenticate (highlighted with a red box)
- Workflow steps: Credit Analyst, Post Approval, RCAD
- Legend: AT (Active Task)
  - Customer Account#: 1111111111
  - Next Cycle Date: 08-Sep-2021
  - Expiry\*: 02-Sep-2021
  - CRM Expiry\*: 23-Sep-2021
- Facility type: Term Finance

5. Fill the comment box with remarks, then ‘approve’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.



The screenshot shows the Authentication dialog box with the following details:

- Title: Authentication (Authorized Groups: RCAD Checker)
- Comments:
  - Normal
  - 
  - 
  - 
  - 
  - 
  - 
  - 
  -

Approved
- Buttons: Close, Discard, Decline, Approve

## Dairy Renewal

6. Under the workflows tab, select 'Dairy Renewal' as the product then 'unassigned' from the filters to display the relevant application.

**Note:** Application will only be visible to account with relevant rights

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS	
8	12312-3123455-5	Shehroze	Annual Review	CAPU	16 Sep 2021, 11:18 am	Naveed	16 Sep 2021, 12:27 pm	Faisal Mansoor Unassigned

7. Then click on 'edit' to further proceed.

8. Now click on 'Start CAPU' to move to the next stage.

**Note:** CAPU can only be initiated and worked on from the account with relevant rights.

## Dairy Renewal

9. Fill all the required fields then click on validate (1) then on proceed (2).

The screenshot shows the Cascade software interface with the following details:

- Header: Products, Records, Collections, Configuration, Identity, Originations, Hi, Faisal Mansoor, FM.
- Top right: Back, Move to Previous Stage, Save, Validate (highlighted with a red box), Proceed.
- Form Fields:
  - National Identifier: 12312-3123455-5
  - Customer Name: Shehroze
  - Mobile Number: 923002589858
  - City: osd
  - Branch Code: 2448-Khalid Bin Waleed Road Branch
  - Region: Karachi
- Legend: AT (Authenticated)
- Form Fields (under AT):
  - Customer Account#: 1111111111
  - Next Cycle Date: 08-Sep-2021
  - Expiry: 02-Sep-2021
  - CRM Expiry: 23-Sep-2021
  - Facility type: Term Finance
  - Customer Account#
  - Linked Nominated Account #
  - Prime Number
  - Customer Name
- Buttons: Credit Analyst, Post Approval, RCAD, CAPU.

10. The application will now require approval by the CAPU checker.

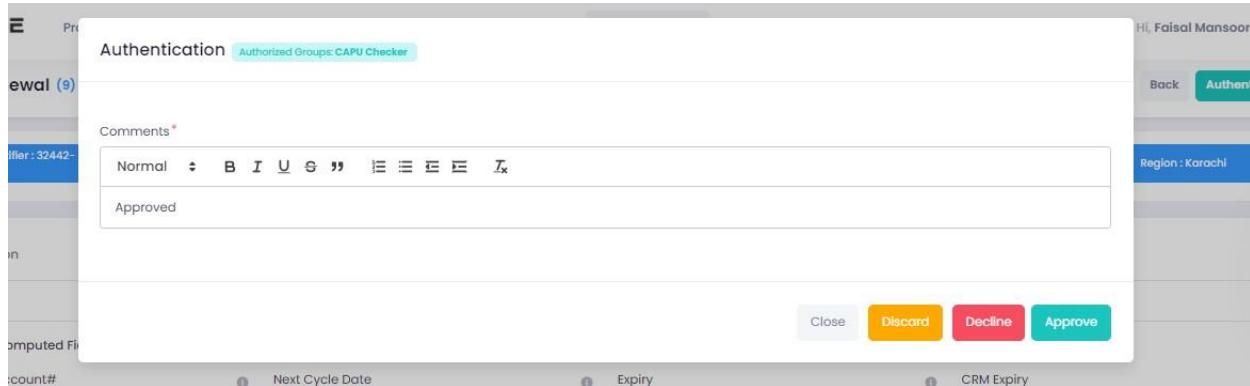
CAPU checker will click on 'authenticate', leave remarks, then approve or decline the application.

The screenshot shows the Cascade software interface with the following details:

- Header: Products, Records, Collections, Configuration, Identity, Originations, Hi, Faisal Mansoor, FM.
- Top right: Back, Authenticate (highlighted with a red box and an arrow).
- Form Fields:
  - National Identifier: 12312-3123455-5
  - Customer Name: Shehroze
  - Mobile Number: ---
  - City: ---
  - Branch Code: ---
  - Region: Karachi
- Legend: AT (Authenticated)
- Form Fields (under AT):
  - Customer Account#: 1111111111
  - Next Cycle Date: 08-Sep-2021
  - Expiry: 02-Sep-2021
  - CRM Expiry: 23-Sep-2021
  - Facility type: Term Finance
  - Customer Account#
  - Linked Nominated Account #
  - Prime Number
  - Customer Name
- Buttons: Credit Analyst, Post Approval, RCAD, CAPU.

## Dairy Renewal

Fill the comment box with remarks, then ‘approve’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.



11. The application will now be marked as completed and as ready to be disbursed.

ID	IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	NATURE OF CREDIT FACILITY OR PROPOSAL TYPE	STAGE	CREATED	UPDATED	STATUS
8		I2312-3123455-5	Shehroze	Annual Review	All Stages Completed	16 Sep 2021, 11:18 am	16 Sep 2021, 12:31 pm	Faisal Mansoor <span style="background-color: #28a745; color: white; padding: 2px 5px;">Completed</span>
6		N/A	N/A	Annual Review	Credit Analyst	15 Sep 2021, 03:28 pm	15 Sep 2021, 03:29 pm	Faisal Mansoor <span style="background-color: #ffc107; color: black; padding: 2px 5px;">In Progress</span>
5		N/A	N/A	Annual Review	Credit Analyst	15 Sep 2021, 03:26 pm	15 Sep 2021, 03:26 pm	Faisal Mansoor <span style="background-color: #ffc107; color: black; padding: 2px 5px;">In Progress</span>

## Product: Tractor (Conventional)

### Maker

- Under the Workflows tab, select the product, then click on 'create' to start a new application.

**Note:** Products and workflows shown will vary according to the rights assigned to a user account.

The screenshot shows the Cascade software interface. At the top, there is a navigation bar with tabs: Customers, Products, Records, Reporting, Reports, Workflows (which is the active tab), Collections, Configuration, and Identity. On the far right, it says "Hi, Naveed" and has a profile icon. Below the navigation bar, there is a search bar with the text "Tractor (Conventional)". Underneath the search bar, there is a dropdown menu listing several products: Fishery Renewal, Dairy Renewal, Poultry Renewal, Tractor (Conventional), Fishery NTB, Tractor (Islamic), and Dairy NTB. The "Tractor (Conventional)" option is highlighted with a blue background. To the right of the dropdown, there is a table with columns: CANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. One row in the table is visible, showing "Nizakat Ali", "Credit Analyst", "03 Sep 2021, 12:20 pm", "Nizakat Ali", and "03 Sep 2021, 03:00 pm". The "Status" column shows "Awaiting Authentication". In the top right corner of the main area, there is a "Create" button with a dropdown arrow. A red arrow points from the left towards the "Create" button, and another red arrow points from the left towards the "Tractor (Conventional)" item in the dropdown menu.

## Tractor (Conventional)

2. Fill the details, then click on 'proceed'.

**Note:** Depending on the values selected under the fields 'Is Lead Generation' and 'AFO', new fields and stages in the workflow will appear.

**Lead Generation:** Will allow to manually add details of a prospect.

**AFO:** Allows for 'data entry' prior to any stage. The details will then be carried into the 'credit analyst stage'.

The screenshot shows a 'Create Workflow' dialog box. It has several input fields: 'Renewal Product Code' (dropdown), 'Identifier' (text input), 'Hierarchy' (dropdown), 'Is Lead Generation\*' (dropdown), 'AFO\*' (dropdown), 'CIF Number\*' (dropdown), and 'Enter CIF Number' (text input). At the bottom right are 'Close' and 'Proceed' buttons.

3. When on the 'credit analyst' stage, you can create a deviation by clicking on 'quick panel' on right side of the page.

The screenshot shows a form titled 'Business Activity / Proper Utilization Report'. At the top, there are status indicators: '3) In Progress', 'Back', 'Save', 'Validate', and 'Proceed'. Below this, there are several input fields: 'Customer Name: Faisal Mansoor Soomro', 'Mobile Number: +923138391900', 'City: ---', 'Branch Code: ---', and 'Region: Karachi'. A 'Quick Panel' button is located at the top right of the form area. A red arrow points to this button. The form contains various dropdowns and text inputs for proposal details like 'Proposal Type', 'Name of Branch\*', 'Region\*', 'Province\*', 'MISYS Unique No.\*', 'Account Number', 'Applicant's Name\*', 'CNIC Expiry Date\*', 'Father's Name / Husband's Name\*', and 'Father's / Husband's CNIC Number'. Error messages like '24 field(s) have error(s)' are visible.

## Tractor (Conventional)

4. Then under 'deviations/exceptions' you will see all the available deviations. Click on the one applicable to the application, leave remarks then click 'create'.

**Available Deviations**

- Financing to Politically Exposed Persons (PEP) - L3 - HRB (RRLEVO23)
- Financing against "Duplicate Passbook" or higher - L2 (RRLEVO01)
- Lending Radius beyond 20 km - in case there is no other HBL... (RRLEVO03)**
- Others ( any Deviation not mentioned in PP ) - L7 - CRO (RRLEVO17)
- Exception to farmers who have NICOP in place of CNIC or No... (RRLEVO02)
- Lending Radius beyond 20 km - in case there is (are) Rural B... (RRLEVO04)
- Reduction in Application Processing Fee up to 50% - L2 (RRLEVO10)
- Acceptance of property as collateral where construction is o... (RRLEVO15)

**Available Deviations**

- Financing to Politically Exposed Persons (PEP) - L3 - HRB (RRLEVO23)
- Financing against "Duplicate Passbook" or higher - L2 (RRLEVO01)
- Lending Radius beyond 20 km - in case there is no other HBL... (RRLEVO03)
- Applicable**

5. Once created, the created deviation will show as 'pending' in the quick panel and will require approval from an approving authority before the application can be processed further.

**Pending Decision(1)**

- Lending Radius beyond 20 km - in c... (RRLEVO03) Awaiting Decision

Naveed 14 September 2021, 10:38 AM

**Available Deviations**

- Financing to Politically Exposed Persons (PEP) - L3 - HRB (RRLEVO23)
- Financing against "Duplicate Passbook" or higher - L2 (RRLEVO01)

## Tractor (Conventional)

6. After filling all the fields, click on validate to check for errors or missing fields. Once there are no errors left, click on the next Group to proceed with the workflow.

**Note:** Form B will appear according to the 'proposed loan amount' (Up to 1 million or Over 1 million) entered in Form A.

This screenshot shows the 'Tractor (Conventional)' workflow form in the Cascade application. At the top, there are several blue buttons for 'Customers', 'Products', 'Records', 'Reporting', 'Reports', 'Workflows' (which is selected), 'Collections', 'Configuration', and 'Identity'. On the right, it says 'Hi, Naveed' and has 'Logout' and 'N' buttons. Below the header, there's a breadcrumb 'Tractor (Conventional) (100001) In Progress' and a row of blue buttons for 'Back', 'Save', 'Validate' (highlighted with a red box), and 'Proceed'. The main form area has several sections: 'Basic Information' with fields like Name of Branch, Region, Province, Proposal No., etc.; 'Finance Payment Method' (highlighted with a red box); 'Other Details'; 'Farm Loan'; 'Business Activity / Proper Utilization Report'; and 'Pre Approval Documents Feasibility on Tractor'. Each section has its own set of input fields and dropdown menus. A legend at the bottom left indicates that yellow boxes represent 'Computed Field' and white boxes represent 'Input Field'. The status bar at the bottom says 'In Progress'.

7. Fill all the required fields in the rest of the groups, then click on validate, then click on quick panel.

This screenshot shows the same 'Tractor (Conventional)' workflow form as the previous one, but with some visual changes. The 'Validate' button is highlighted with a red box and has a red arrow pointing to it from the right. There is also a red box around the 'Finance Payment Method' group. The rest of the interface is identical to the first screenshot, including the header, breadcrumb, and form fields.

## Tractor (Conventional)

8. Under the 'check list' tab, you will see a list of the required documents and checks. Run all the checks and upload the required documents to proceed. Or defer if required.

Task	Status	Document ID	Action
Fraud Check	FRAUD	Pending	
Dedupe Check	DEDUPE	Pending	
ATA Check	ATA	Pending	
Agriculture Finance Ap...	PreSanctionDocuments01	Pending	
Two recent coloured ph...	PreSanctionDocument02	Pending	
Attested copies of Appli...	PreSanctionDocuments03	Pending	
Green Copy of Agricultu...	PreSanctionDocuments04	Pending	

9. After going through the checklist, click on validate, and then proceed to move to the next stage.

**Note:** The workflow will now require approval from an approver.

Field	Value
National Identifier	I2I01-0948450-9
Customer Name	MUHAMMAD JEHANG
Mobile Number	923214799785
City	DI KHAN
Branch Code	1359-CIRCULAR ROAD, DUKHAN
Region	Peshawar

Credit Analyst

Form A: Credit Proposal  
Curn Sanction Advice

Finance Payment Method

C: Other Details

D: Farm Loan

Business Activity / Proper Utilization Report

Pre Approval Documents Feasibility on Tractor

Land Owned by the Applicant in Acres

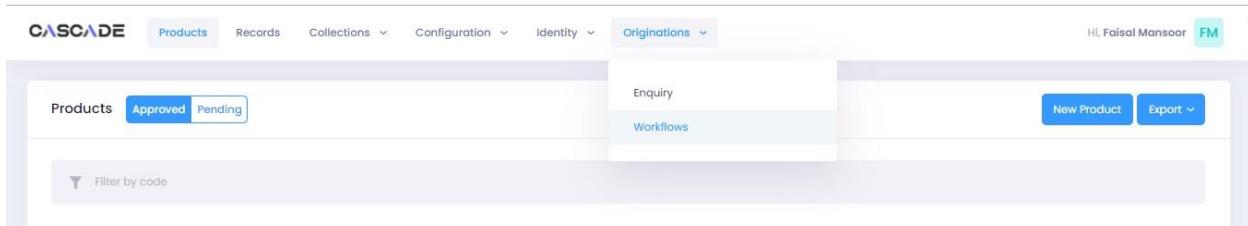
User of Tractor for irrigation Hrs Per Month

Tractor availability for Renting out by the Month

Expected Utilization for Tillage/Haulage

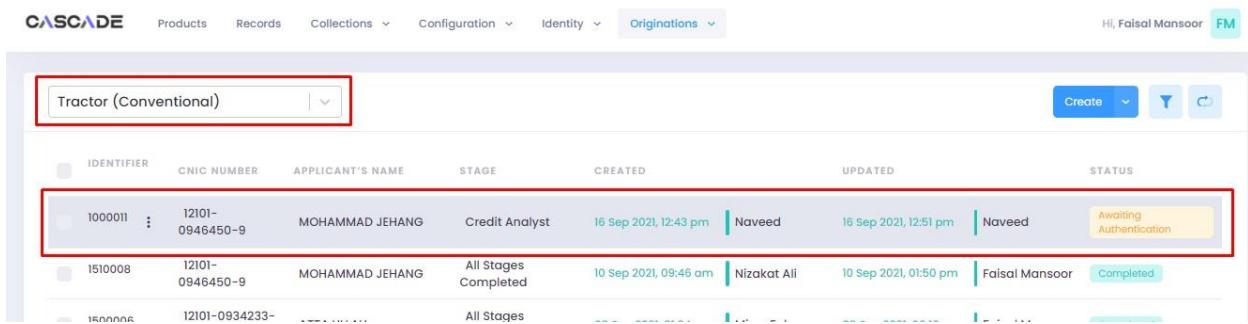
# Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.



The screenshot shows the Cascade software interface. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. The 'Originations' tab is currently active. On the left, under 'Products', the 'Approved' tab is selected. On the right, there is a 'Workflows' section with buttons for 'New Product' and 'Export'. A search bar at the bottom allows filtering by code.

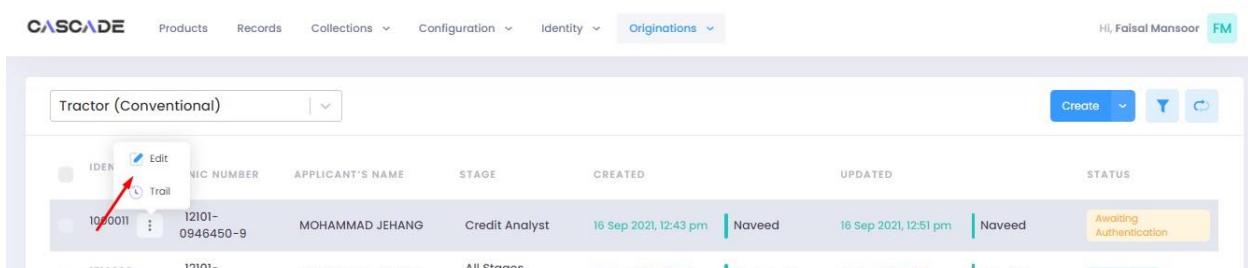
2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.



The screenshot shows the Cascade software interface with 'Tractor (Conventional)' selected in the dropdown menu. Below is a table of workflows:

ID	IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
100001	I2I01-0946450-9	MOHAMMAD JEHANG	Credit Analyst	16 Sep 2021, 12:43 pm	Naveed	16 Sep 2021, 12:51 pm	Naveed Awaiting Authentication
1510008	I2I01-0946450-9	MOHAMMAD JEHANG	All Stages Completed	10 Sep 2021, 09:46 am	Nizakat Ali	10 Sep 2021, 01:50 pm	Faisal Mansoor Completed
1510009	I2I01-0934233-	.....	All Stages	.....	.....	.....	.....

3. Click on 'edit' to proceed with the workflow.



The screenshot shows the Cascade software interface with 'Tractor (Conventional)' selected in the dropdown menu. The same table of workflows is shown, but now the first row (ID 100001) has an 'Edit' button next to it, indicated by a red arrow.

## Tractor (Conventional)

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to approve or decline the application.

The screenshot shows the Cascade software interface with the following details:

- Header:** Cascade, Products, Records, Collections, Configuration, Identity, Originations, Hi, Faisal Mansoor, FM.
- Title Bar:** Tractor (Conventional) (100001) (Waiting Authentication).
- Buttons:** Back, Authenticate (highlighted with a red box and arrow).
- Form Fields:**
  - National Identifier: 12101-0946450-9
  - Customer Name: MOHAMMAD JEHANG
  - Mobile Number: 923214799785
  - City: ---
  - Branch Code: ---
  - Region: Peshawar
- Checklist:**
  - Form A: Credit Proposal Cum Sanction Advice (checked)
  - Form B: Above 1 Million (unchecked)
  - Finance Payment Method (checked)
  - C: Other Details (checked)
  - D: Farm Loan (checked)
  - Business Activity / Proper Utilization Report (checked)
  - Pre Approval Documents Feasibility on Tractor (checked)
- Legend:** Computed Field (yellow background), Input Field (white background).
- Basic Information Section:**
  - Name of Branch\*: Peshawar
  - Region\*: Peshawar
  - Province\*: Khyber Pakhtunkhwa
  - Proposal No.\*: 1234
  - MISYS Unique No.\*: 324
  - Deposit Account No: ---
  - Applicant's Name\*: ---
  - Applicant's CNIC No.: ---

5. Fill the comment box with remarks, then ‘recommend’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

The screenshot shows the Cascade software interface for approving a loan application. The following details are visible:

- Proposed Amount:** No, 1.52, 324.
- Description of Other Facilities:** A table with columns: ACCOUNT NUMBER, NATURE, LIMIT AMOUNT, TENURE (IN MONTHS), EXPIRY DATE, NEXT REVIEW DATE, REPAYMENT FREQUENCY, KIBOR, SPREAD (IN BPS), OUTSTANDING - REGULAR, OUTSTANDING - OVERDUE.
- Loan Summary:**
  - Total Existing Amount: 0
  - Total Proposed Amount: 324234
  - Total Outstanding Regular: 0
  - Total Outstanding Overdue: 0
  - Approved Loan Amount: 324,234
  - Approved Loan Amount of Term Finance: Enter Approved Loan Amount of Term Finance
- Comments:** A text area with a rich text editor toolbar (Normal, Bold, Italic, Underline, etc.) containing the text "Recommended".
- Action Buttons:** Close, Discard, Decline, Recommend (highlighted with a red box).

## Tractor (Conventional)

6. The application will require multiple recommendations from the relevant accounts until it is 'approved' by an account with appropriate rights. The screenshot below shows the names of the accounts the application has gone through so far with their comments.

The screenshot shows a digital application interface. At the top, there's an 'Authentication' header with 'Authorized Groups: Credit Analyst'. Below this, there are two sections for 'Faisal Mansoor' with timestamps '15 September 2021, 11:01 am' and '15 September 2021, 11:02 am'. Each section includes a 'Recommend' button and a comment field. The first section's comment is 'Comments: Recommended' and the second's is also 'Comments: Recommended'. Below these sections, there are fields for 'Applicant's Name' (Asim), 'Branch name' (1757-STEEL TOWN SHIP KARACHI), 'Region name' (Karachi), 'PEP' (No), 'Loan to Value' (1.52), 'DBR' (324), 'Proposed amount' (324,234), and 'Proposed amount for Term Finance' (Enter Proposed amount for Term Finance). The background shows some blurred text and icons related to agriculture.

7. After the first recommendation, the second recommender will see the 'move back' button which will send the application back to the first recommender. In case of having gone through multiple recommendations the 'move back' button will send the application back to the previous approver.

The screenshot shows a digital application interface for a loan application. At the top, there are various input fields: 'Running Finance' (200000), 'Term' (12), 'Date' (July 31, 2021), 'Frequency' (Half Yearly), 'Rate' (6MK), 'Amount' (200000), and 'Overdue' (0). Below these are sections for 'Proposed amount for Term Finance' (Enter Proposed amount for Term Finance), 'Total Existing Amount' (200000), 'Total Outstanding Overdue' (0), 'Total Outstanding Regular' (200000), 'Total Proposed Amount' (700000), 'Approved Loan Amount' (500,000), and 'Approved Loan Amount of Term Finance' (Enter Approved Loan Amount of Term Finance). There is also a 'Comments' section with a rich text editor and a placeholder 'Please enter Comments'. At the bottom right, there are buttons for 'Close', 'Move Back' (highlighted with a red box), 'Discard', and 'Decline'.

## Tractor (Conventional)

8. After all the 'recommendations', the application will require an 'approval' from an account with appropriate rights.

The screenshot shows a loan application interface with the following details:

- Basic Information:**
  - REF: No
  - LOAN TO VALUE: 1.52
  - PPR: 324
- Proposed Amount:**
  - Proposed amount: 324,234
  - Proposed amount for Term Finance: Enter Proposed amount for Term Finance
- Description of Other Facilities:**

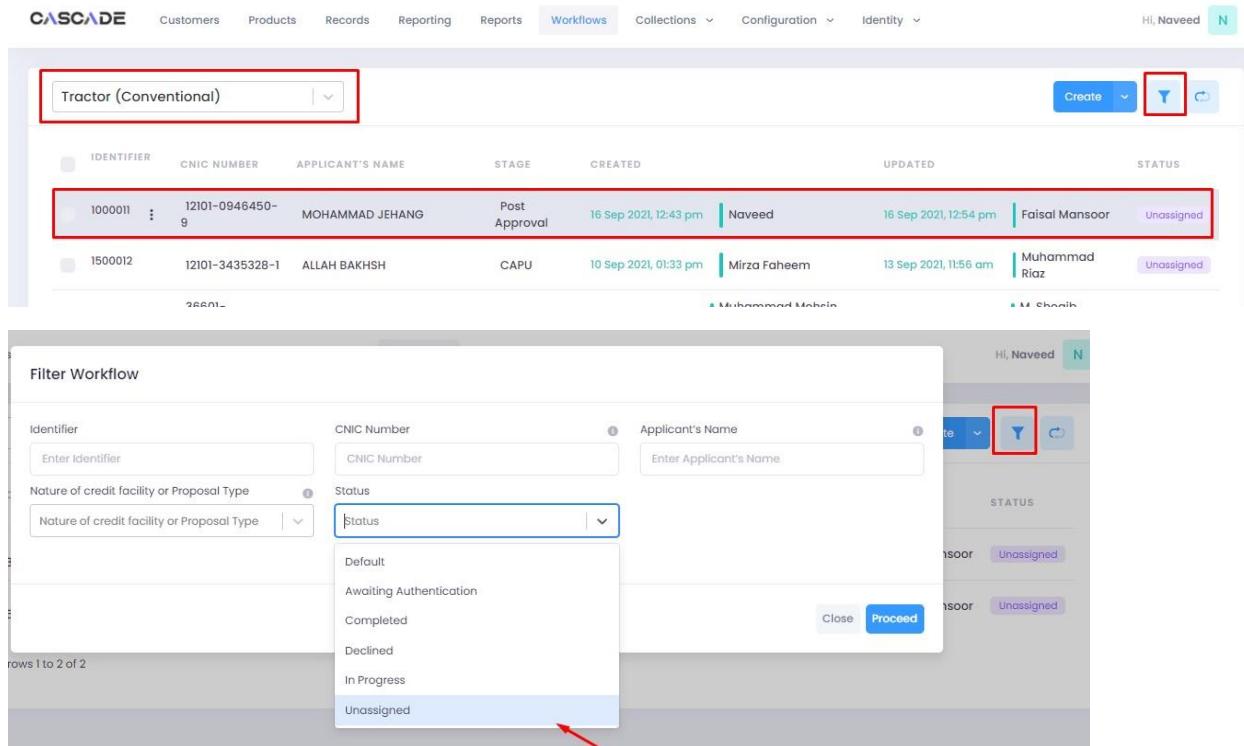
ACCOUNT NUMBER	NATURE	LIMIT AMOUNT	TENURE (IN MONTHS)	EXPIRY DATE	NEXT REVIEW DATE	REPAYMENT FREQUENCY	KIBOR	SPREAD (IN BPS)	OUTSTANDING - REGULAR	OUTSTANDING - OVERDUE
----------------	--------	--------------	--------------------	-------------	------------------	---------------------	-------	-----------------	-----------------------	-----------------------
- Financial Summary:**
  - Total Existing Amount: 0
  - Total Proposed Amount: 324234
  - Total Outstanding Regular: 0
  - Total Outstanding Overdue: 0
  - Approved Loan Amount: 324,234
  - Approved Loan Amount of Term Finance: Enter Approved Loan Amount of Term Finance
- Comments:**

Approved
- Action Buttons:**
  - Close
  - Move Back
  - Discard
  - Decline
  - Approve

## Tractor (Conventional)

# Maker

- Once the application has been authenticated, it will reappear under the account of the ‘maker’. Go to the ‘workflows’ tab, then select the product, ‘Tractor Conventional’ in this case, to show relevant applications, then select ‘unassigned’ in the filters. You will now see the concerned application with a status of ‘unassigned’.



The screenshot shows the Cascade Workflows interface. At the top, there is a search bar with the text "Tractor (Conventional)" and a dropdown arrow. To the right of the search bar are three buttons: "Create", a magnifying glass icon, and a refresh/circular arrow icon. Below the search bar is a table header with columns: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. Under the "STAGE" column, the first row is labeled "Post Approval". In the "STATUS" column, the first row is "Faisal Mansoor Unassigned". The second row has "Muhammad Riaz" in the "APPLICANT'S NAME" column and "Unassigned" in the "STATUS" column. A red box highlights the search bar, and another red box highlights the magnifying glass icon. A red arrow points to the "Unassigned" option in a dropdown menu for filtering by status.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
1000011	12101-0946450-9	MOHAMMAD JEHANG	Post Approval	16 Sep 2021, 12:43 pm	Naveed	Faisal Mansoor Unassigned
1500012	12101-3435328-1	ALLAH BAKHSH	CAPU	10 Sep 2021, 01:33 pm	Mirza Faheem	Muhammad Riaz Unassigned

**Filter Workflow**

Identifier: Enter Identifier

CNIC Number: CNIC Number

Applicant's Name: Enter Applicant's Name

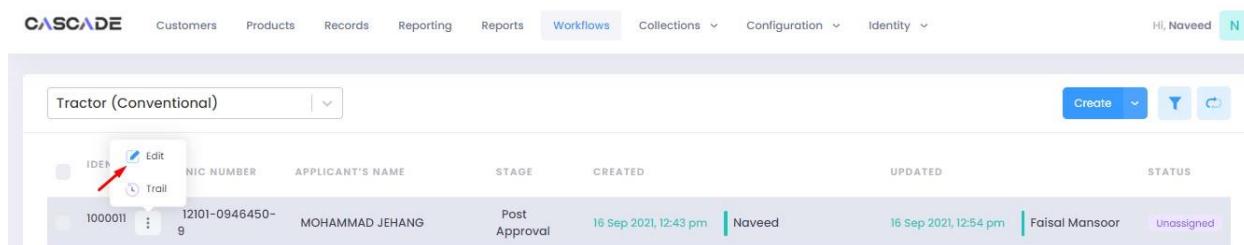
Nature of credit facility or Proposal Type: Nature of credit facility or Proposal Type

Status: Status

- Default
- Awaiting Authentication
- Completed
- Declined
- In Progress
- Unassigned

Close Proceed

- Click on ‘edit’, then click on ‘Start Post Approval’ to start the next stage.



The screenshot shows the Cascade Workflows interface after an application has been selected. The search bar now displays "Edit" instead of "Tractor (Conventional)". The table below shows the same data as the previous screenshot, but the "Edit" button is highlighted with a red arrow. To the right of the table, there is a "Start Post Approval" button, which is also highlighted with a red arrow.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
1000011	12101-0946450-9	MOHAMMAD JEHANG	Post Approval	16 Sep 2021, 12:43 pm	Naveed	Faisal Mansoor Unassigned

## Tractor (Conventional)

**CASCADE** Customers Products Records Reporting Reports **Workflows** Collections Configuration Identity Hi, Naveed N

Tractor (Conventional) (100001) Unsigned Back Authentication Trail **Start Post Approval**

National Identifier : 12101-0946450-9	Customer Name : MOHAMMAD JEHANG	Mobile Number : 923214799785	City : DI KHAN	Branch Code : 1359-CIRCULAR ROAD, DJ.KHAN	Region : Peshawar
---------------------------------------	---------------------------------	------------------------------	----------------	---	-------------------

**Credit Analyst**

Form A: Credit Proposal Cum Sanction Advice     Finance Payment Method     C: Other Details     D: Farm Loan     Business Activity / Proper Utilization Report     Pre Approval Documents Feasibility on Tractor

LEGEND: Computed Field   Input Field  

**Basic Information**

Name of Branch*	Region*	Province*	Proposal No.*
1359-CIRCULAR ROAD, DJ.KHAN	Peshawar	Khyber Pakhtunkhwa	1234
MISYS Unique No.*	Deposit Account No	Applicant's Name*	Applicant's CNIC No.*
321312	Deposit Account No	MOHAMMAD JEHANG	12101-0946450-9

3. Fill all the required fields under 'Post Approval Documents' until no errors remain, then click on validate (1), then on the next group (2).

**CASCADE** Customers Products Records Reporting Reports **Workflows** Collections Configuration Identity Hi, Naveed N

Tractor (Conventional) (100001) In Progress Back Move to Previous Stage Save **Validate** Proceed

National Identifier : 12101-0946450-9	Customer Name : MOHAMMAD JEHANG	Mobile Number : 923214799785	City : DI KHAN	Branch Code : 1359-CIRCULAR ROAD, DJ.KHAN	Region : Peshawar
---------------------------------------	---------------------------------	------------------------------	----------------	---	-------------------

**Credit Analyst** **Post Approval**

Post Approval Documents     Collateral Maintenance Form     Agri Loan Creation Input Form

LEGEND: Computed Field   Input Field   1 field(s) have error(s)

**Facility Offer Letter**

Applicant's Name*	Village*	Post Office*	Tehsil*
MOHAMMAD JEHANG	DI KHAN	DI KHAN	DIKHAN
District*	City*	dated*	Overdue spread 31- 89 Days

4. Fill all the required fields in rest of the groups, then click on validate (1), then on 'quick panel' (2).

**CASCADE** Customers Products Records Reporting Reports **Workflows** Collections Configuration Identity Hi, Naveed N

Tractor (Conventional) (100001) In Progress Back Move to Previous Stage Save **Validate** Proceed

National Identifier : 12101-0946450-9	Customer Name : MOHAMMAD JEHANG	Mobile Number : 923214799785	City : DI KHAN	Branch Code : 1359-CIRCULAR ROAD, DJ.KHAN	Region : Peshawar
---------------------------------------	---------------------------------	------------------------------	----------------	---	-------------------

**Credit Analyst** **Post Approval**

Post Approval Documents     Collateral Maintenance Form     Agri Loan Creation Input Form

LEGEND: Computed Field   Input Field  

Region name	Date *	Father's Name / Husband's Name	CNIC Expiry Date *
Peshawar	15-Mar-2021	HASSAN AKHTER JEHANG	31-Aug-2030
Date of Birth	Age (in Years)	Gender	Telephone number
06-Sep-1983	37	Male	Telephone number

Date should not be greater than current date

## Tractor (Conventional)

5. Here you will see the items that are pending before the application can be processed further. Upload the required documents to proceed. Or defer if inapplicable.

The screenshot shows a 'Check List' section on the right side of the interface. It contains a list of documents required for the application, each with a status of 'Not Applicable' and a download icon. The documents listed are:

- Agriculture Finance Ap... [PreSanctionDocuments01]
- Two recent coloured ph... [PreSanctionDocument02]
- Attested copies of Appli... [PreSanctionDocument03]
- Green Copy of Agricultu... [PreSanctionDocuments04]
- eCIB Report (eCIB is val... [PreSanctionDocuments05]
- CIB-I data (On prescrib... [PreSanctionDocument06]
- Bio-Meteric Verificatio... [PreSanctionDocuments07]

6. After uploading all the required documents, click on validate (1) then click on proceed (2).

The screenshot shows the application details at the top of the form. Below the details, there are three main sections: 'Post Approval Documents', 'Collateral Maintenance Form', and 'Agri Loan Creation Input Form'. The 'Post Approval Documents' section has a checked checkbox. The 'Collateral Maintenance Form' section also has a checked checkbox. The 'Agri Loan Creation Input Form' section has a checked checkbox. At the bottom right of the form, there are two buttons: 'Validate' (highlighted with a red box) and 'Proceed'.

## Tractor (Conventional)

7. Now click on 'Start RCAD' to start the next stage in the workflow.

The screenshot shows the Cascade software interface with the following details:

- Header:** CASCADE, Customers, Products, Records, Reporting, Reports, Workflows (highlighted), Collections, Configuration, Identity.
- User:** Hi, Naveed [N]
- Page Title:** Tractor (Conventional) (100001) [Unassigned]
- Buttons:** Back, Authentication Trail, Start RCAD (highlighted with a red box and arrow).
- Form Fields:**
  - National Identifier : I2I01-0946450-9
  - Customer Name : MOHAMMAD JEHANG
  - Mobile Number : 923214799785
  - City : DI KHAN
  - Branch Code : I359-CIRCULAR ROAD, D.I.KHAN
  - Region : Peshawar
- Workflow Groups:**
  - Credit Analyst: Form A: Credit Proposal Cum Sanction Advice
  - Post Approval: Finance Payment Method, C: Other Details, D: Farm Loan, Business Activity / Proper Utilization Report, Pre Approval Documents Feasibility on Tractor
- Legend:** Computed Field (yellow background), Input Field (white background).
- Basic Information Section:**
  - Name of Branch\*: I359-CIRCULAR ROAD, D.I.KHAN
  - Region\*: Peshawar
  - Province\*: Khyber Pakhtunkhwa
  - Proposal No.\*: I234
  - MISYS Unique No.\*: 321312
  - Deposit Account No
  - Applicant's Name\*: MOHAMMAD JEHANG
  - Applicant's CNIC No.\*: I2I01-0946450-9

8. Fill all the required fields under all groups until no errors remain, then click on 'validate', then on 'quick panel' on the right side of the page.

The screenshot shows the Cascade software interface with the following details:

- Header:** CASCADE, Customers, Products, Records, Reporting, Reports, Workflows (highlighted), Collections, Configuration, Identity.
- User:** Hi, Naveed [N]
- Page Title:** Tractor (Conventional) (100001) [In Progress]
- Buttons:** Back, Move to Previous Stage, Save, Validate (highlighted with a red box and arrow), Proceed.
- Form Fields:**
  - National Identifier : I2I01-0946450-9
  - Customer Name : MOHAMMAD JEHANG
  - Mobile Number : 923214799785
  - City : DI KHAN
  - Branch Code : I359-CIRCULAR ROAD, D.I.KHAN
  - Region : Peshawar
- Workflow Groups:**
  - Credit Analyst: Agri Loan Creation Input Form (highlighted with a red box)
  - Post Approval: Post Approval Documents
- RCAD Tab:** Selected.
- Agri Loan Creation Input Form Section:**
  - Region name: Peshawar
  - Date\*: 15-Mar-2021
  - Father's Name / Husband's Name: HASSAN AKHTER JEHANG
  - CNIC Expiry Date\*: 31-Aug-2030
  - Date of Birth: 06-Sep-1983
  - Age (in Years): 38
  - Gender: Male
  - Telephone number
  - Mobile Number 1
  - Mobile Number 2
  - Applicant Type
  - SIC Code\*
- Quick Panel:** A red box highlights the quick panel icon on the right side of the screen.

## Tractor (Conventional)

9. Upload the required documents or defer if required, then click on validate and then on proceed.

**Check List**

- Agriculture Finance Ap... PreSanctionDocument01 Not Applicable
- Two recent coloured ph... PreSanctionDocument02 Not Applicable
- Attested copies of Appli... PreSanctionDocuments03 Not Applicable
- Green Copy of Agricultu... PreSanctionDocuments04 Not Applicable
- eCIB Report (eCIB is val... PreSanctionDocuments05 Not Applicable
- CIB-I data (On prescrib... PreSanctionDocuments06 Not Applicable

**Tractor (Conventional) (100011) In Progress Approving Authority/RCAD Checker**

**Agri Loan Creation Input Form**

**Post Approval Documents**

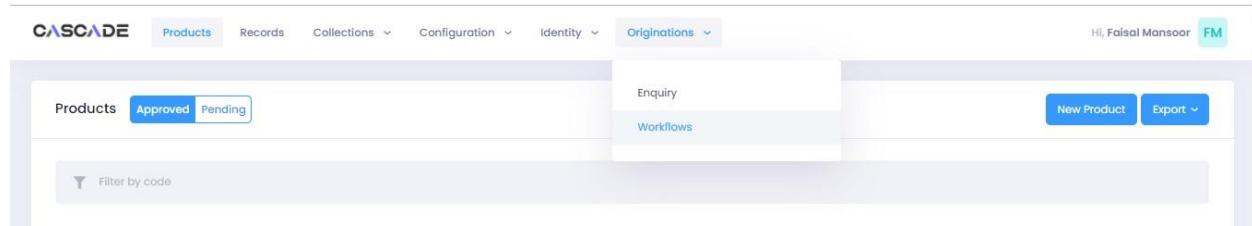
National Identifier : 12101-0946450-9	Customer Name : MOHAMMAD JEHANG	Mobile Number : 923214799785	City : DI KHAN	Branch Code : 1359-CIRCULAR ROAD, D.I.KHAN	Region : Peshawar
---------------------------------------	---------------------------------	------------------------------	----------------	--	-------------------

**Legend:** Computed Field

Region name	Date *	Father's Name / Husband's Name	CNIC Expiry Date *
Peshawar	15-Mar-2021	HASSAN AKHTER JEHANG	31-Aug-2030
Date of Birth	Age (in Years)	Gender	Telephone number
06-Sep-1983	38	Male	Telephone number

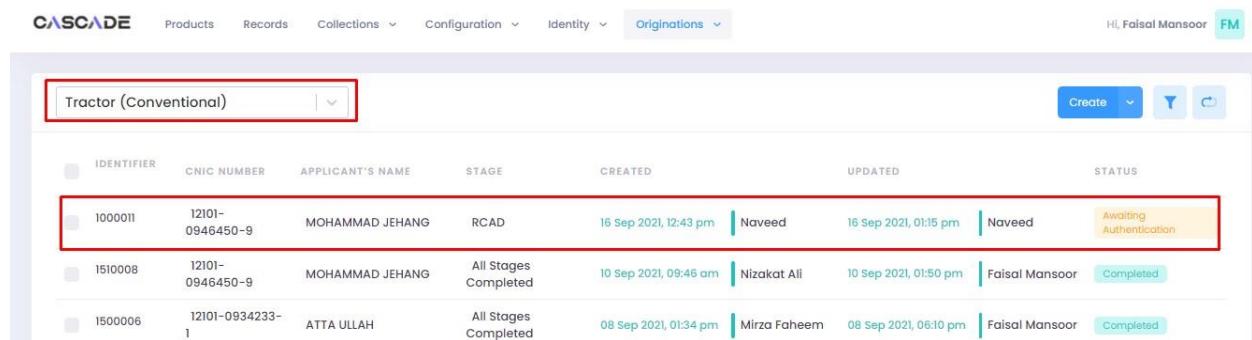
# Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.



The screenshot shows the Cascade software interface. At the top, there are several navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. The 'Originations' tab is currently active. On the left, there is a sidebar with 'Products' and two buttons: 'Approved' (which is highlighted in blue) and 'Pending'. On the right, there are buttons for 'Enquiry', 'Workflows', 'New Product', and 'Export'. Below the navigation bar, there is a search bar with the placeholder 'Filter by code'.

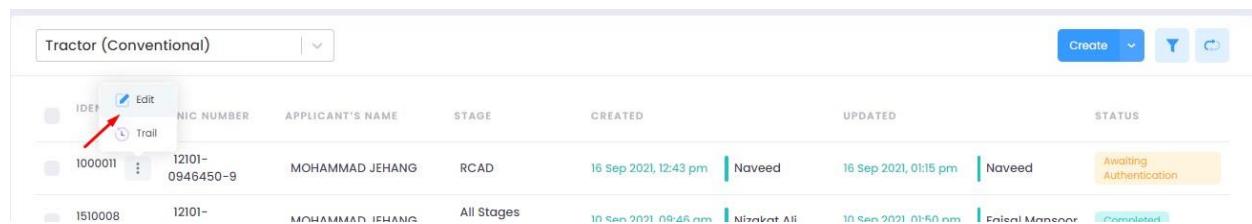
2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.



The screenshot shows the Cascade software interface with 'Tractor (Conventional)' selected in the dropdown menu. The main table displays three workflow entries. The first entry, with ID 1000011, has its entire row highlighted with a red border. This row includes columns for Identifier (1000011), CNIC Number (I2101-0946450-9), Applicant's Name (MOHAMMAD JEHANG), Stage (RCAD), Created (16 Sep 2021, 12:43 pm), Updated (16 Sep 2021, 01:15 pm), and Status (Naveed, Awaiting Authentication). The other two rows show entries for IDs 1510008 and 1500006, both with All Stages Completed and Completed statuses.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
1000011	I2101-0946450-9	MOHAMMAD JEHANG	RCAD	16 Sep 2021, 12:43 pm	16 Sep 2021, 01:15 pm	Naveed Awaiting Authentication
1510008	I2101-0946450-9	MOHAMMAD JEHANG	All Stages Completed	10 Sep 2021, 09:46 am	10 Sep 2021, 01:50 pm	Nizakat Ali Faisal Mansoor Completed
1500006	I2101-0934233-1	ATTA ULLAH	All Stages Completed	08 Sep 2021, 01:34 pm	08 Sep 2021, 06:10 pm	Mirza Faheem Faisal Mansoor Completed

3. Click on 'edit' to proceed with the workflow.



The screenshot shows the Cascade software interface with 'Tractor (Conventional)' selected in the dropdown menu. The main table displays three workflow entries. The first entry, with ID 1000011, has its entire row highlighted with a red border. This row includes columns for Identifier (1000011), CNIC Number (I2101-0946450-9), Applicant's Name (MOHAMMAD JEHANG), Stage (RCAD), Created (16 Sep 2021, 12:43 pm), Updated (16 Sep 2021, 01:15 pm), and Status (Naveed, Awaiting Authentication). An arrow points to the 'Edit' button in the first column of this row. The other two rows show entries for IDs 1510008 and 1500006, both with All Stages Completed and Completed statuses.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
1000011	I2101-0946450-9	MOHAMMAD JEHANG	RCAD	16 Sep 2021, 12:43 pm	16 Sep 2021, 01:15 pm	Naveed Awaiting Authentication
1510008	I2101-	MOHAMMAD JEHANG	All Stages	10 Sep 2021, 09:46 am	10 Sep 2021, 01:50 pm	Nizakat Ali Faisal Mansoor Completed
1500006	I2101-0934233-1	ATTA ULLAH	All Stages Completed	08 Sep 2021, 01:34 pm	08 Sep 2021, 06:10 pm	Mirza Faheem Faisal Mansoor Completed

## Tractor (Conventional)

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to approve or decline the application.

The screenshot shows a web-based application interface for 'Tractor (Conventional)'. At the top, there's a navigation bar with links like Products, Records, Collections, Configuration, Identity, and Originations. On the far right, it says 'Hi, Faisal Mansoor' and has a 'FM' icon. Below the navigation, a banner indicates the application is 'Awaiting Authentication'. The main area displays various application details in cards: National Identifier (1201-0946450-9), Customer Name (MOHAMMAD JEHANG), Mobile Number (923214799785), City (---), Branch Code (1359-CIRCULAR ROAD, DUKHAN), and Region (Peshawar). Below these, there are sections for Credit Analyst, Post Approval, and RCAD. A legend defines 'Computed Field' (yellow background) and 'Input Field' (white background). The 'Post Approval Documents' section contains fields for Father's Name (HASSAN AKHTER JEHANG), CNIC Expiry Date (31-Aug-2030), and Telephone number. The 'Agri Loan Creation Input Form' section includes fields for Region name (Peshawar), Date of Birth (15-Mar-2021), Age (in Years), Gender, and Format for dates and telephone numbers. The 'RCAD' section is currently inactive.

5. Fill the comment box with remarks, then ‘approve’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

This screenshot shows a modal dialog box titled 'Authentication' with the sub-instruction 'Authorized Groups: RCAD Checker'. Inside the dialog, there's a 'Comments' text area containing the word 'Approved'. At the bottom, there are four buttons: 'Close', 'Discard' (yellow), 'Decline' (pink), and 'Approve' (green, which is highlighted with a red box). The background of the dialog is white, while the rest of the page is greyed out.

## Tractor (Conventional)

6. Under the workflows tab, select ‘Tractor Conventional’ as the product then ‘unassigned’ from the filters to display the relevant application.

**Note:** Application will only be visible to account with relevant rights.

ID	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS	
1000011	12101-0946450-9	MOHAMMAD JEHANG	CAPU	16 Sep 2021, 12:43 pm	Naveed	16 Sep 2021, 01:17 pm	Faisal Mansoor Unassigned
1500012	12101-3435328-1	ALLAH BAKHSH	CAPU	10 Sep 2021, 01:33 pm	Mirza Faheem	13 Sep 2021, 11:56 am	Muhammad Riaz Unassigned
1500010	36601-	MAHMOOD KHAN	CAPU	16 Sep 2021, 12:43 pm	Muhammad Mohsin	16 Sep 2021, 01:17 pm	M. Shoaib Unassigned

7. Then click on ‘edit’ to further proceed.

ID	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS	
1000011	12101-0946450-9	MOHAMMAD JEHANG	CAPU	16 Sep 2021, 12:43 pm	Naveed	16 Sep 2021, 01:17 pm	Faisal Mansoor Unassigned

8. Now click on ‘Start CAPU’ to move to the next stage.

**Note:** CAPU can only be initiated and worked on from the account with relevant rights.

Tractor (Conventional) (1000011) Unassigned

Back Start CAPU

National Identifier : 12101-0946450-9 Customer Name : MOHAMMAD JEHANG Mobile Number : 923214799785 City : DI KHAN Branch Code : 1359-CIRCULAR ROAD, D.I.KHAN Region : Peshawar

Credit Analyst Post Approval RCAD

Post Approval Documents Collateral Maintenance Form Agri Loan Creation Input Form

LEGEND: Computed Field Input Field

**Facility Offer Letter**

Applicant's Name*	Village*	Post Office*	Tehsil*
MOHAMMAD JEHANG	DI KHAN	DI KHAN	DIKHAN
District*	City*	dated*	Overdue spread 31- 89 Days

## Tractor (Conventional)

9. Fill all the required fields under all groups then click on validate then on proceed.

National Identifier : 12101-0946450-9  
Customer Name : MOHAMMAD JEHANG  
Mobile Number : 923214799785  
City : DI KHAN  
Branch Code : 1359-CIRCULAR ROAD, DJKHAN  
Region : Peshawar

**Legend:** Computed Field   Input Field  

Customer Account# 1359799187503 Next Cycle Date dd-mmm-yyyy Expiry dd-mmm-yyyy CRM Expiry 31-Aug-2026

Facility type Term Finance

10. The application will now require approval by the CAPU checker.

CAPU checker will click on 'authenticate', leave remarks, then approve or decline the application.

National Identifier : 12101-0946450-9  
Customer Name : MOHAMMAD JEHANG  
Mobile Number : 923214799785  
City : ---  
Branch Code : ----  
Region : Peshawar

**Legend:** Computed Field   Input Field  

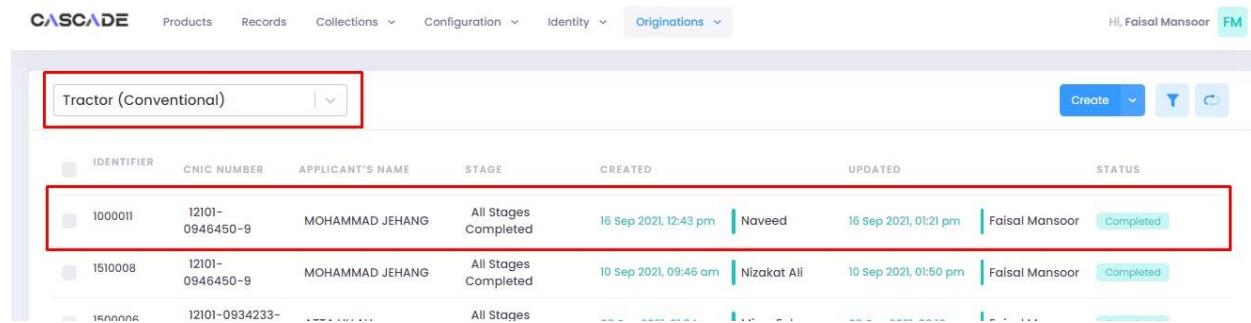
Region name Peshawar Date 15-Mar-2021 Father's Name / Husband's Name HASSAN AKHTER JEHANG CNIC Expiry Date 31-Aug-2030

Date of Birth dd-mmm-yyyy Age (in Years)   Gender   Telephone number  

**Comments\***  
Normal B I U S , [ ] [ ] [ ] T  
Approved

## Tractor (Conventional)

11. The application will now be marked as completed and ready to be disbursed.



The screenshot shows the Cascade software interface. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, Originations (which is currently selected), and a user profile for 'Hi, Faisal Mansoor' with a 'FM' badge. Below the navigation is a search bar containing the text 'Tractor (Conventional)'. To the right of the search bar are three buttons: 'Create', a magnifying glass icon, and a refresh/circular arrow icon. The main area displays a table of applications. The columns are: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. There are three rows of data. The first row, which corresponds to the search term 'Tractor (Conventional)', has its entire row highlighted with a red border. The first column contains the identifier 'I000011'. The second column contains the CNIC number 'I2101-0946450-9'. The third column contains the applicant's name 'MOHAMMAD JEHANG'. The fourth column shows the stage 'All Stages Completed'. The fifth column shows the creation date '16 Sep 2021, 12:43 pm' and the creator 'Naveed'. The sixth column shows the update date '16 Sep 2021, 01:21 pm' and the updater 'Faisal Mansoor'. The seventh column shows the status 'Completed'. The second and third rows are standard entries without any highlighting.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS	
I000011	I2101-0946450-9	MOHAMMAD JEHANG	All Stages Completed	16 Sep 2021, 12:43 pm	Naveed	16 Sep 2021, 01:21 pm	Faisal Mansoor Completed
I510008	I2101-0946450-9	MOHAMMAD JEHANG	All Stages Completed	10 Sep 2021, 09:46 am	Nizakat Ali	10 Sep 2021, 01:50 pm	Faisal Mansoor Completed
I400004	I2101-0934233-	.....	All Stages	.....	.....	.....	.....

# Product: Tractor (Islamic)

## Maker

- Under the Workflows tab, select the product, then click on 'create' to start a new application.

**Note:** Products and workflows shown will vary according to the rights assigned to a user account.

The screenshot shows the Cascade software interface. At the top, there is a navigation bar with links: Customers, Products, Records, Reporting, Reports, Workflows (which is the active tab), Collections, Configuration, and Identity. On the far right, it says "Hi, Naveed" and has a profile icon. Below the navigation bar is a search bar containing the text "Tractor (Islamic)". Underneath the search bar is a table listing various applications. The columns are: APPLICANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. The rows listed are: Fishery Renewal, Dairy Renewal (selected and highlighted with a blue background), Poultry Renewal, Fishery NTB, Tractor (Islamic) (selected and highlighted with a blue background), Dairy NTB, and Poultry NTB. The "Tractor (Islamic)" row has a red box around the "Create" button at the top right, and a red arrow points from this button to the row itself. The "Dairy Renewal" row also has a red box around its "Create" button.

APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
Fishery Renewal				
Dairy Renewal	Urshad Mand	Credit Analyst	10 Sep 2021, 12:59 pm	Naveed
Poultry Renewal	I/A	Credit Analyst	10 Sep 2021, 12:10 pm	Naveed
Fishery NTB	I/A	Credit Analyst	06 Sep 2021, 05:21 pm	Naveed
Tractor (Islamic)	I/A	Credit Analyst	06 Sep 2021, 05:21 pm	Naveed
Dairy NTB				
Poultry NTB				

## Tractor (Islamic)

2. Fill the details, then click on 'proceed'.

**Note:** Depending on the values selected under the fields 'Is Lead Generation' and 'AFO', new fields and stages in the workflow will appear.

**Lead Generation:** Will allow to manually add details of a prospect.

**AFO:** Allows for 'data entry' prior to any stage. The details will then be carried into the 'credit analyst stage'.

The screenshot shows a 'Create Workflow' dialog box. It contains several input fields: 'Renewal Product Code' (dropdown), 'Identifier' (text input), 'Hierarchy' (dropdown), 'Is Lead Generation\*' (dropdown), 'AFO\*' (dropdown), 'CIF Number\*' (dropdown), and 'Enter CIF Number' (text input). At the bottom right are 'Close' and 'Proceed' buttons.

3. When on the 'credit analyst' stage, you can create a deviation by clicking on 'quick panel' on right side of the page.

The screenshot shows a form titled 'Business Activity / Proper Utilization Report'. At the top, there are status indicators: '3) In Progress', 'Back', 'Save', 'Validate', and 'Proceed'. Below this, there are several input fields: 'Customer Name: Faisal Mansoor Soomro', 'Mobile Number: +923138391900', 'City: ---', 'Branch Code: ---', and 'Region: Karachi'. A 'Quick Panel' button is located at the top right of the form area. A red arrow points to this button. The form includes sections for 'Proposal Type', 'Name of Branch\*', 'Region\*', 'Province\*', 'MISYS Unique No.\*', 'Account Number', 'Applicant's Name\*', 'CNIC Expiry Date\*', 'Father's Name / Husband's Name\*', and 'Father's / Husband's CNIC Number'. Error messages like '24 field(s) have error(s)' are visible.

## Tractor (Islamic)

4. Then under 'deviations/exceptions' you will see all the available deviations. Click on the one applicable to the application, leave remarks then click 'create'.

The top screenshot shows the 'Deviations/Exceptions' tab selected in the header. A red box highlights the 'Lending Radius beyond 20 km – in case there is no other HBL...' option. The bottom screenshot shows the same tab selected, with a red box highlighting the 'Applicable' input field and the 'Create' button.

**Available Deviations**

- Financing to Politically Exposed Persons (PEP) - L3 - HRB (RRLEVO23)
- Financing against "Duplicate Passbook" or higher - L2 (RRLEVO01)
- Lending Radius beyond 20 km – in case there is no other HBL... (RRLEVO03)**
- Others ( any Deviation not mentioned in PP ) - L7 - CRO (RRLEVO17)
- Exception to farmers who have NICOP in place of CNIC or No... (RRLEVO02)
- Lending Radius beyond 20 km – in case there is (are) Rural B... (RRLEVO04)
- Reduction in Application Processing Fee up to 50% - L2 (RRLEVO10)
- Acceptance of property as collateral where construction is o... (RRLEVO15)

**Available Deviations**

- Financing to Politically Exposed Persons (PEP) - L3 - HRB (RRLEVO23)
- Financing against "Duplicate Passbook" or higher - L2 (RRLEVO01)
- Lending Radius beyond 20 km – in case there is no other HBL... (RRLEVO03)**
- Applicable** **Create**

5. Once created, the created deviation will show as 'pending' in the quick panel and will require approval from an approving authority before the application can be processed further.

A red box highlights the 'Pending Decision(1)' section in the 'Deviations/Exceptions' tab. It shows a list item for 'Lending Radius beyond 20 km – in c...' with status 'Awaiting Decision'. The name 'Naveed' and date '14 September 2021, 10:38 AM' are listed next to it. Below this is a purple box containing the word 'Applicable'.

**Pending Decision(1)**

- Lending Radius beyond 20 km – in c... (RRLEVO03) Awaiting Decision

Naveed • 14 September 2021, 10:38 AM

**Available Deviations**

- Financing to Politically Exposed Persons (PEP) - L3 - HRB (RRLEVO23)
- Financing against "Duplicate Passbook" or higher - L2 (RRLEVO01)

## Tractor (Islamic)

6. After filling all the fields, click on validate to check for errors or missing fields. Once there are no errors left, click on the next Group to proceed with the workflow.

**Note:** Form B will appear according to the 'proposed loan amount' (Up to 1 million or Over 1 million) entered in Form A.

The screenshot shows the Cascade software interface for the 'Tractor (Islamic)' workflow. At the top, there are tabs for Customers, Products, Records, Reporting, Reports, Workflows (which is selected), Collections, Configuration, and Identity. Below the tabs, it says 'Tractor (Islamic) (1000018) In Progress'. On the right, there are buttons for Back, Save, Validate (highlighted with a red box), and Proceed. The main form area has several input fields: National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. Below these are groups of checkboxes labeled Credit Analyst, Form A: Credit Proposal Cum Sanction Advice, Form B: Above 1 Million, Finance Payment Method, C: Other Details, D: Farm Loan, Business Activity / Proper Utilization Report, and Pre Approval Documents Feasibility on Tractor. A legend indicates that the first two checkboxes are 'Computed Field' and the others are 'Input Field'. The 'Form B: Above 1 Million' checkbox is highlighted with a red box. The 'Validate' button is also highlighted with a red box.

7. Fill all the required fields in the rest of the groups, then click on validate, then click on quick panel.

This screenshot shows the same Cascade software interface as the previous one, but with more fields filled out. The 'Customer Name' and 'Mobile Number' fields now contain specific values. The 'Validate' button is highlighted with a red box. The 'Form B: Above 1 Million' checkbox is still highlighted with a red box. The entire group of checkboxes under the 'Credit Analyst' heading is now highlighted with a red box. A red arrow points from the 'Validate' button to a green document icon in the quick panel.

## Tractor (Islamic)

8. Under the 'check list' tab, you will see a list of the required documents and checks. Run all the checks and upload the required documents to proceed. Or defer if required.

Task	Status	Action
Fraud Check	FRAUD	Pending
Dedupe Check	DEDUPE	Pending
ATA Check	ATA	Pending
Agriculture Finance Ap...	PreSanctionDocuments01	Pending
Two recent coloured ph...	PreSanctionDocument02	Pending
Attested copies of Appli...	PreSanctionDocuments03	Pending
Green Copy of Agricult...	PreSanctionDocuments04	Pending

9. After going through the checklist, click on validate, and then proceed to move to the next stage.

**Note:** The workflow will now require approval from an approver

Tractor (Islamic) (1000018) In Progress Approving Authority:RC-SRC

Back Save **Validate** Proceed

Credit Analyst

Form A: Credit Proposal Cum Sanction Advice      Form B: Above 1 Million      Finance Payment Method      C: Other Details      D: Farm Loan      Business Activity / Proper Utilization Report      Pre Approval Documents Feasibility on Trac

LEGEND: Computed Field      Input Field

Applicant Information

Agricultural Business\*: Agriculture Equipment Tractor      Specify(if others)

Personal Information

Date of Birth: 02-Jan-1974      Age (Years): 47      CNIC Expiry Date: 15-May-2030      NTN (if any):

Date should not be greater than current date

Qualification\*: Marital status\*

Gender\*: Caste\*

# Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.

The screenshot shows the Cascade software interface. At the top, there are tabs for Products, Records, Collections, Configuration, Identity, and Originations. The Originations tab is currently selected. Below the tabs, there are two main sections: 'Enquiry' and 'Workflows'. Under 'Workflows', there are buttons for 'New Product' and 'Export'. A search bar at the bottom left allows filtering by code. The overall theme is light blue and white.

2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.

The screenshot shows the Cascade software interface with the 'Tractor (Islamic)' product selected in the dropdown menu. Below the dropdown, a table lists several workflows. The columns are IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. One specific workflow row is highlighted with a red border, indicating it is selected. The status for this workflow is 'Awaiting Authentication'. Other rows show different workflow details like 'In Progress' or 'Naveed'.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
1000018	34603-2277472-9	Arshad Mand	Credit Analyst	16 Sep 2021, 02:04 pm	Naveed	Awaiting Authentication
1000017	N/A	N/A	Credit Analyst	16 Sep 2021, 02:00 pm	Faisal Mansoor	In Progress
1000006	34603-2277472-9	Arshad Mand	Credit Analyst	10 Sep 2021, 11:18 am	Faisal Mansoor	Adeel Waris
1000015	N/A	N/A	Credit Analyst	13 Sep 2021, 05:03 pm	Faisal Mansoor	In Progress

3. Click on 'edit' to proceed with the workflow.

The screenshot shows the Cascade software interface with the 'Tractor (Islamic)' product selected. The same table of workflows is shown. An arrow points to the 'Edit' button in the 'Edit' column for the workflow with IDEN 1000018. This indicates that the user is about to edit this specific workflow.

## Tractor (Islamic)

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to approve or decline the application.

The screenshot shows a software interface for 'CASCADE'. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. On the right, it says 'Hi, Faisal Mansoor' and 'FM'. Below the tabs, the title 'Tractor (Islamic) (1000018)' is displayed, followed by a status bar 'Awaiting Authentication'. The main area contains several input fields: National Identifier (34603-2277472-9), Customer Name (Arshad Mand), Mobile Number (923214799782), City (---), Branch Code (---), and Region (Sialkot). A legend indicates that blue checkmarks represent computed fields. Below this, a section titled 'Basic Information' includes dropdowns for Name of Branch (5003-IBB KASHMIR ROAD SIALKOT), Region (Sialkot), Province (Punjab), and Proposal No. (1234). To the right, there are icons for Back, Authenticate, and other actions.

5. Fill the comment box with remarks, then ‘recommend’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

This screenshot shows a detailed view of a loan application. It includes sections for Proposed amount (324,234), Description of Other Facilities (with a table for Account Number, Nature, Limit Amount, Tenure, Expiry Date, Next Review Date, Repayment Frequency, KIBOR, Spread, Outstanding Regular, and Outstanding Overdue), and Approved Loan Amount (0). A 'Comments' section at the bottom allows for text input and rich text editing tools. At the very bottom, there are four buttons: Close, Discard, Decline, and Recommend, with the 'Recommend' button being highlighted with a red box.

## Tractor (Islamic)

6. The application will require multiple recommendations from the relevant accounts until it is 'approved' by an account with appropriate rights. The screenshot below shows the names of the accounts the application has gone through so far with their comments.

7. After the first recommendation, the second recommender will see the 'move back' button which will send the application back to the first recommender. In case of having gone through multiple recommendations the 'move back' button will send the application back to the previous approver.

## Tractor (Islamic)

8. After all the 'recommendations', the application will require an 'approval' from an account with appropriate rights.

The screenshot shows a digital application form for a loan. At the top, there are fields for Ref ID (No), Loan to Value (1.52), and PDR (324). Below these are fields for Proposed amount (324,234) and Proposed amount for Term Finance (Enter Proposed amount for Term Finance). A table titled 'Description of Other Facilities' follows, with columns for ACCOUNT NUMBER, NATURE, LIMIT AMOUNT, TENURE (IN MONTHS), EXPIRY DATE, NEXT REVIEW DATE, REPAYMENT FREQUENCY, KIBOR, SPREAD (IN BPS), OUTSTANDING - REGULAR, and OUTSTANDING - OVERDUE. Below the table are summary fields: Total Existing Amount (0), Total Proposed Amount (324234), Total Outstanding Regular (0), Total Outstanding Overdue (0), Approved Loan Amount (324,234), and Approved Loan Amount of Term Finance (Enter Approved Loan Amount of Term Finance). A 'Comments' section contains the text 'Approved' and various rich text editing icons. At the bottom right, there are buttons for Close, Move Back, Discard, Decline, and Approve, with the 'Approve' button highlighted by a red box.

ACCOUNT NUMBER	NATURE	LIMIT AMOUNT	TENURE (IN MONTHS)	EXPIRY DATE	NEXT REVIEW DATE	REPAYMENT FREQUENCY	KIBOR	SPREAD (IN BPS)	OUTSTANDING - REGULAR	OUTSTANDING - OVERDUE
Total Existing Amount		0							Total Outstanding Regular	0
Total Outstanding Overdue		0							Approved Loan Amount of Term Finance	
									Enter Approved Loan Amount of Term Finance	

# Maker

- Once the application has been authenticated, it will reappear under the account of the ‘maker’. Go to the ‘workflows’ tab, then select the product, ‘Tractor (Islamic) in this case, to show relevant applications, then select ‘unassigned’ in the filters. You will now see the concerned application with a status of ‘unassigned’.

The screenshot shows the Cascade Workflows interface. At the top, there's a navigation bar with tabs like Customers, Products, Records, Reporting, Reports, Workflows (which is currently selected), Collections, Configuration, and Identity. A user 'Hi, Naveed' is logged in. In the main area, a search bar contains 'Tractor (Islamic)' with a dropdown arrow. To the right of the search bar are 'Create', a delete icon, and a refresh/copy icon. Below the search bar is a table with columns: IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. Three rows are listed:

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS	
1000018	34603-2277472-9	Arshad Mand	Post Approval	16 Sep 2021, 02:04 pm	Naveed	16 Sep 2021, 02:15 pm	Faisal Mansoor Unassigned
1000001	34603-2277472-9	Arshad Mand	CAPU	05 Sep 2021, 11:07 am	Mirza Faheem	12 Sep 2021, 09:01 pm	Faisal Mansoor Unassigned
1000009	34603-2277472-9	Arshad Mand	RCAD	10 Sep 2021, 12:11 pm	Naveed	10 Sep 2021, 12:34 pm	Naveed Unassigned

Below the table is a 'Filter Workflow' modal. It has fields for Identifier, CNIC Number, and Applicant's Name, each with a search input and a delete icon. Under 'Nature of credit facility or Proposal Type', there's a dropdown. Under 'Status', a dropdown menu is open, showing options: Default, Awaiting Authentication, Completed, Declined, In Progress, and Unassigned. The 'Unassigned' option is highlighted with a red arrow. To the right of the dropdown are 'Close' and 'Proceed' buttons.

- Click on ‘edit’, then click on ‘Start Post Approval’ to start the next stage.

The screenshot shows the edit view for the application with IDENTIFIER 1000018. The top navigation bar and user info are the same as the previous screenshot. The main area shows the application details in a table:

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS	
1000018	34603-2277472-9	Arshad Mand	Post Approval	16 Sep 2021, 02:04 pm	Naveed	16 Sep 2021, 02:15 pm	Faisal Mansoor Unassigned

An arrow points to the 'Edit' icon in the first column of the table. To the right of the table are 'Create', a delete icon, and a refresh/copy icon.

## Tractor (Islamic)

This screenshot shows the initial stage of the Tractor (Islamic) workflow. At the top, there are tabs for Customers, Products, Records, Reporting, Reports, Workflows, Collections, Configuration, Identity, and a user profile for Hi Naveed. The Workflows tab is selected. Below it, the workflow name 'Tractor (Islamic)' and ID '1000018' are displayed, along with a status of 'Unassigned'. There are buttons for Back, Authentication Trail, and Start Post Approval. The main area contains several blue input fields with placeholder text like 'National Identifier', 'Customer Name', 'Mobile Number', 'City', 'Branch Code', and 'Region'. Below these are sections for 'Credit Analyst' and 'Post Approval' with various document groups: Form A: Credit Proposal Cum Sanction Advice, Finance Payment Method, C: Other Details, D: Farm Loan, Business Activity / Proper Utilization Report, and Pre Approval Documents Feasibility on Tractor. A legend indicates that yellow boxes represent Computed Fields and white boxes with borders represent Input Fields.

3. Fill all the required fields under ‘Post Approval Documents’ until no errors remain, then click on validate (1), then on the next group (2).

This screenshot shows the workflow after some fields have been filled. The 'Post Approval' group is now active, indicated by a red border around its section. The 'Post Approval Documents' group has a green checkmark. The 'Collateral Maintenance Form' group is highlighted with a red box. The 'Agri Loan Creation Input Form' group has a green checkmark. The 'Validate' button is highlighted with a red box and labeled '1'. The 'Proceed' button is also visible. The rest of the page remains similar to the first screenshot, with basic information and other document groups.

4. Fill all the required fields in rest of the groups, then click on validate (1), then on ‘quick panel’ (2).

This screenshot shows the workflow after more fields have been filled. The 'Post Approval' group is still active (red border). The 'Post Approval Documents' group has a green checkmark. The 'Collateral Maintenance Form' group is highlighted with a red box and labeled '2'. The 'Agri Loan Creation Input Form' group has a green checkmark. The 'Validate' button is highlighted with a red box and labeled '1'. The 'Proceed' button is also visible. The 'Quick Panel' icon in the top right corner is highlighted with a red box and labeled '2'.

## Tractor (Islamic)

5. Here you will see the items that are pending before the application can be processed further. Upload the required documents to proceed. Or defer if inapplicable.

The screenshot shows the 'Workflows' tab selected in the top navigation bar. A red box highlights the 'Check List' tab in the top right corner of the main content area. Below it, a sub-section titled 'Check List' is displayed, also enclosed in a red box. This section lists several pending document requirements:

- Agriculture Finance Ap... (PreSanctionDocuments01) Not Applicable
- Two recent coloured ph... (PreSanctionDocument02) Not Applicable
- Attested copies of Appli... (PreSanctionDocument03) Not Applicable
- Green Copy of Agricultu... (PreSanctionDocument04) Not Applicable
- eCIB Report (eCIB is val... (PreSanctionDocument05) Not Applicable
- CIB-I data (On prescrib... (PreSanctionDocument06) Not Applicable
- Bio-Metric Verificatio... (PreSanctionDocument07) Not Applicable

6. After uploading all the required documents, click on validate (1) then click on proceed (2).

The screenshot shows the 'Workflows' tab selected. In the top right, there are two buttons: 'Validate' (highlighted with a red box) and 'Proceed'. The 'Validate' button has a red number '1' above it, and the 'Proceed' button has a red number '2' above it. The main form area contains the same fields as the previous screenshot, including 'Customer Name', 'Mobile Number', 'City', 'Branch Code', and 'Region'. The 'Collateral Maintenance Form' and 'Agri Loan Creation Input Form' sections are visible at the bottom of the form.

## Tractor (Islamic)

7. Now click on 'Start RCAD' to start the next stage in the workflow.

The screenshot shows the Cascade software interface with the following details:

- Header:** Cascade, Customers, Products, Records, Reporting, Reports, Workflows (selected), Collections, Configuration, Identity.
- User:** Hi, Naveed [N]
- Workflow Step:** Tractor (Islamic) (1000018) [Unsigned]
- Buttons:** Back, Start RCAD (highlighted with a red box and arrow).
- Information Bar:** National identifier: 34603-2277472-9, Customer Name: Arshad Mand, Mobile Number: 923214799782, City: SIALKOT, Branch Code: 0836-NAROWAL, Region: Sialkot.
- Facility Offer Letter Section:**
  - Post Approval Documents, Collateral Maintenance Form, Agri Loan Creation Input Form.
  - Legend: Computed Field (yellow background), Input Field (white background).
  - Fields: Applicant's Name (Arshad Mand), Village (SOHAWA), Post Office (SOHAWA), Tehsil (PASRUR), District (SIALKOT), City (SIALKOT), dated (09-Sep-2021).

8. Fill all the required fields under all groups until no errors remain, then click on 'validate', then on 'quick panel' on the right side of the page.

The screenshot shows the Cascade software interface with the following details:

- Header:** Cascade, Customers, Products, Records, Reporting, Reports, Workflows (selected), Collections, Configuration, Identity.
- User:** Hi, Naveed [N]
- Workflow Step:** Tractor (Islamic) (1000018) [In Progress]
- Buttons:** Back, Move to Previous Stage, Save, Validate (highlighted with a red box and arrow), Proceed.
- Information Bar:** National identifier: 34603-2277472-9, Customer Name: Arshad Mand, Mobile Number: 923214799782, City: SIALKOT, Branch Code: 0836-NAROWAL, Region: Sialkot.
- Facility Offer Letter Section:**
  - Credit Analyst, Post Approval, RCAD.
  - Agri Loan Creation Input Form, Post Approval Documents.
  - Legend: Computed Field (yellow background), Input Field (white background).
  - Fields: Region name (Sialkot), Date (09-Sep-2021), Father's Name / Husband's Name (AHMED TAWANA), CNIC Expiry Date (15-May-2030), Date of Birth (02-Jan-1974), Age (in Years) (47), Gender (Male), Telephone number, Mobile Number 1, Mobile Number 2, Applicant Type, SIC Code.

## Tractor (Islamic)

9. Upload the required documents or defer if required, then click on validate and then on proceed.

The screenshot displays the Tractor (Islamic) application interface. At the top, there are tabs for Products, Records, Reporting, Reports, Workflows, Collections, Rule Validations, Field Wise Scoring, and a red-bordered 'Check List' tab. Below the tabs, there's a search bar labeled 'Filter by name or code'.

The main workspace shows a form for a customer named Asim with fields for Customer Name, Mobile Number, and Analyst (Post Approval, RCAD). There are also input fields for Next Cycle Date (02-Sep-2021), Expiry, Prime Number (321321), and Customer Name (Asim).

A red box highlights the 'Check List' section, which contains a table with six rows of requirements:

Requirement	Document Reference	Status	Action
Agriculture Finance Ap...	PreSanctionDocuments01	Not Applicable	<input type="button" value="+"/>
Two recent coloured ph...	PreSanctionDocument02	Not Applicable	<input type="button" value="+"/>
Attested copies of Appli...	PreSanctionDocuments03	Not Applicable	<input type="button" value="+"/>
Green Copy of Agricult...	PreSanctionDocuments04	Not Applicable	<input type="button" value="+"/>
eCIB Report (eCIB is val...	PreSanctionDocuments05	Not Applicable	<input type="button" value="+"/>
CIB-1 data (On prescrib...	PreSanctionDocuments06	Not Applicable	<input type="button" value="+"/>

Below the checklist, there are buttons for Back, Move to Previous Stage, Save, Validate (red box), and Proceed.

The bottom of the screen shows the Cascade navigation bar with links for Customers, Products, Records, Reporting, Reports, Workflows, Collections, Configuration, Identity, and a user profile for Naveed.

# Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.

The screenshot shows the Cascade platform interface. At the top, there is a navigation bar with tabs: Products, Records, Collections, Configuration, Identity, and Originations. The Originations tab is currently selected. On the left, there is a sidebar with a 'Products' section containing 'Approved' and 'Pending' buttons. Below this is a search bar labeled 'Filter by code'. On the right, there are buttons for 'New Product' and 'Export'. The main area is titled 'Enquiry' and 'Workflows'.

2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.

The screenshot shows the Cascade platform interface with the 'Originations' tab selected. A search bar at the top is set to 'Tractor (Islamic)'. Below it is a table of workflows. The first row, which has the ID 1000018 and the NIC number 34603-2277472-9, is highlighted with a red box. This row also shows the applicant's name as Arshad Mand, stage as RCAD, created on 16 Sep 2021, 02:04 pm, updated on 16 Sep 2021, 02:28 pm, and status as Naveed. The status 'Naveed' is also highlighted with a red box. The status column for this row is labeled 'Awaiting Authentication'.

IDEN	NIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS	
1000018	34603-2277472-9	Arshad Mand	RCAD	16 Sep 2021, 02:04 pm	Naveed	16 Sep 2021, 02:28 pm	Naveed Awaiting Authentication
1000017	N/A	N/A	Credit Analyst	16 Sep 2021, 02:00 pm	Faisal Mansoor	16 Sep 2021, 02:04 pm	Faisal Mansoor In Progress
1000006	34603-2277472-9	Arshad Mand	Credit Analyst	10 Sep 2021, 11:18 am	Faisal Mansoor	13 Sep 2021, 09:18 pm	Adeel Waris In Progress

3. Click on 'edit' to proceed with the workflow.

The screenshot shows the Cascade platform interface with the 'Originations' tab selected. A search bar at the top is set to 'Tractor (Islamic)'. Below it is a table of workflows. The first row, which has the ID 1000018 and the NIC number 34603-2277472-9, is highlighted with a red box. This row also shows the applicant's name as Arshad Mand, stage as RCAD, created on 16 Sep 2021, 02:04 pm, updated on 16 Sep 2021, 02:28 pm, and status as Naveed. The status 'Naveed' is also highlighted with a red box. The status column for this row is labeled 'Awaiting Authentication'. An arrow points to the 'Edit' button in the first column of the table.

## Tractor (Islamic)

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to approve or decline the application.

The screenshot shows a Cascade application interface. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. On the far right, it says 'Hi, Faisal Mansoor FM'. Below the tabs, the product 'Tractor (Islamic)' is selected, and its identifier '1000018' is shown with the status 'Awaiting Authentication'. A red box highlights the 'Authenticate' button in the top right corner of the main content area. The main content area displays various application details: National Identifier (34603-2277472-9), Customer Name (Arshad Mand), Mobile Number (923214799782), City (---), Branch Code (---), and Region (Sialkot). Below this, there are sections for Credit Analyst, Post Approval, and RCAD. The 'Agri Loan Creation Input Form' section contains fields for Father's Name (AHMED TAWANA), CNIC Expiry Date (15-May-2030), Date of Birth (09-Sep-2021), Age (47), Gender (Male), and Telephone number. A legend indicates that yellow boxes represent Computed Fields and white boxes represent Input Fields.

5. Fill the comment box with remarks, then ‘approve’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

The screenshot shows an 'Authentication' dialog box. It includes a header 'Authentication' and 'Authorized Groups: RCAD Checker'. Below this is a 'Comments' field containing the text 'Approved', which is highlighted with a red box. At the bottom of the dialog are three buttons: 'Close', 'Discard', 'Decline', and 'Approve', with 'Approve' being highlighted with a red box.

6. Under the workflows tab, select ‘Tractor (Islamic)’ as the product then ‘unassigned’ from the filters to display the relevant application.

**Note:** Application will only be visible to account with relevant rights.

The screenshot shows the 'Workflows' tab in the Cascade platform. The search bar at the top has 'Tractor (Islamic)' selected and a search icon highlighted with a red box. The results table lists two applications:

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS	
1000018	34603-2277472-9	Arshad Mand	CAPU	16 Sep 2021, 02:04 pm	Naveed	16 Sep 2021, 02:29 pm	Faisal Mansoor Unassigned
1000001	34603-2277472-9	Arshad Mand	CAPU	05 Sep 2021, 11:07 am	Mirza Faheem	12 Sep 2021, 09:01 pm	Faisal Mansoor Unassigned

## Tractor (Islamic)

7. Then click on 'edit' to further proceed.

8. Now click on 'Start CAPU' to move to the next stage.

**Note:** CAPU can only be initiated and worked on from the account with relevant rights.

9. Fill all the required fields under all groups then click on validate then on proceed.

## Tractor (Islamic)

10. The application will now require approval by the CAPU checker.

CAPU checker will click on 'authenticate', leave remarks, then approve or decline the application.

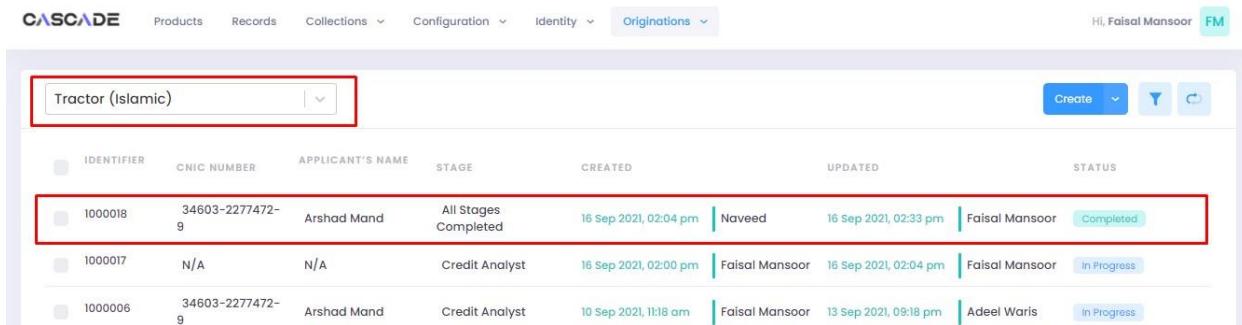
The screenshot shows the Cascade software interface. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. On the right, it says "Hi, Faisal Mansoor FM". Below the header, the application details are shown: National identifier: 34603-2277472-9, Customer Name: Arshad Mand, Mobile Number: 923214799782, City: ---, Branch Code: ---, and Region: Sialkot. A yellow button labeled "Awaiting Authentication" is visible. On the right side of the application details, there is a "Back" button and an "Authenticate" button, which is highlighted with a red box and an arrow pointing to it. Below the application details, there are four tabs: Credit Analyst, Post Approval, RCAD, and CAPU. The CAPU tab is selected. Under the CAPU tab, there are two sections: "Agri Loan Creation Input Form" and "Post Approval Documents". The input form contains fields for Region name (Sialkot), Date (09-Sep-2021), Father's Name / Husband's Name (AHMED TAWANA), CNIC Expiry Date (15-May-2030), Date of Birth (02-Jan-1974), Age (in Years) (47), Gender (Male), and Telephone number. The "Post Approval Documents" section is currently empty. A legend at the top of the form area indicates that yellow boxes represent "Computed Field" and white boxes represent "Input Field". A note at the bottom left of the form area states: "Data should not be greater than current date".

Fill the comment box with remarks, then 'approve', 'decline' or 'discard' the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

The screenshot shows a modal dialog box titled "Authentication" with the sub-titler "Authorized Group: CAPU Checker". Inside the dialog, there is a "Comments\*" text area containing the word "Approved". Below the comments area are four buttons: "Close", "Discard", "Decline", and "Approve". The "Approve" button is highlighted with a red box and an arrow pointing to it. The background of the dialog is light gray, and the overall interface is clean and modern.

## Tractor (Islamic)

11. The application will now be marked as completed and ready to be disbursed.



The screenshot shows the Cascade software interface with the following details:

- Header:** Products, Records, Collections, Configuration, Identity, Originations, Hi, Faisal Mansoor, FM
- Search Bar:** Tractor (Islamic) with a dropdown arrow icon.
- Buttons:** Create, Filter, Refresh.
- Table Headers:** IDENTIFIER, CNIC NUMBER, APPLICANT'S NAME, STAGE, CREATED, UPDATED, STATUS.
- Data Rows:**
  - Row 1: Identifier 1000018, CNIC 34603-2277472-9, Name Arshad Mand, Stage All Stages Completed, Created 16 Sep 2021, 02:04 pm, Updated 16 Sep 2021, 02:33 pm, Status Faisal Mansoor Completed.
  - Row 2: Identifier 1000017, CNIC N/A, Name N/A, Stage Credit Analyst, Created 16 Sep 2021, 02:00 pm, Updated 16 Sep 2021, 02:04 pm, Status Faisal Mansoor In Progress.
  - Row 3: Identifier 1000006, CNIC 34603-2277472-9, Name Arshad Mand, Stage Credit Analyst, Created 10 Sep 2021, 11:18 am, Updated 13 Sep 2021, 09:18 pm, Status Adeel Waris In Progress.

## Product: Release Memo

### Maker

- Under the Workflows tab, select the product, then click on 'create' to start a new application.

**Note:** Products and workflows shown will vary according to the rights assigned to a user account.

The screenshot shows the Cascade software interface. At the top, there is a navigation bar with links: Customers, Products, Records, Reporting, Reports, Workflows (which is the active tab), Collections, Configuration, and Identity. On the far right, it says "Hi, Naveed" and has a profile icon. Below the navigation bar is a search bar containing "Release Memo". To the right of the search bar is a "Create" button with a dropdown arrow, which is also highlighted with a red box and a red arrow pointing to it from the left side. On the left, there is a sidebar with a dropdown menu showing several products: Poultry NTB, Small Business Finance (SBF), Islamic Corporate Finance, Release Memo (which is selected and highlighted with a blue box and a red arrow), Group Renewal, Group Renewal Approval, and Small Business Finance (SBF)clone. The main area displays a table of workflow entries with columns for CREATED, UPDATED, and STATUS. The first entry is for "Release Memo" created on 14 Sep 2021 at 04:08 pm by Naveed, last updated on 14 Sep 2021 at 04:08 pm by Naveed, and is currently "In Progress". The other five entries are all "Declined".

CREATED	UPDATED	STATUS
14 Sep 2021, 04:08 pm	14 Sep 2021, 04:08 pm	In Progress
03 Sep 2021, 11:27 pm	07 Sep 2021, 08:38 pm	Declined
07 Sep 2021, 07:39 pm	07 Sep 2021, 07:40 pm	Declined
06 Sep 2021, 01:34 pm	06 Sep 2021, 07:40 pm	Declined
03 Sep 2021, 11:27 pm	03 Sep 2021, 11:27 pm	In Progress

## Release Memo

2. Fill the details, then click on 'proceed'.

**Note:** Depending on the values selected under the field 'AFO', new fields and stages in the workflow will appear.

**AFO:** Allows for 'data entry' prior to any stage. The details will then be carried into the 'credit analyst stage'.

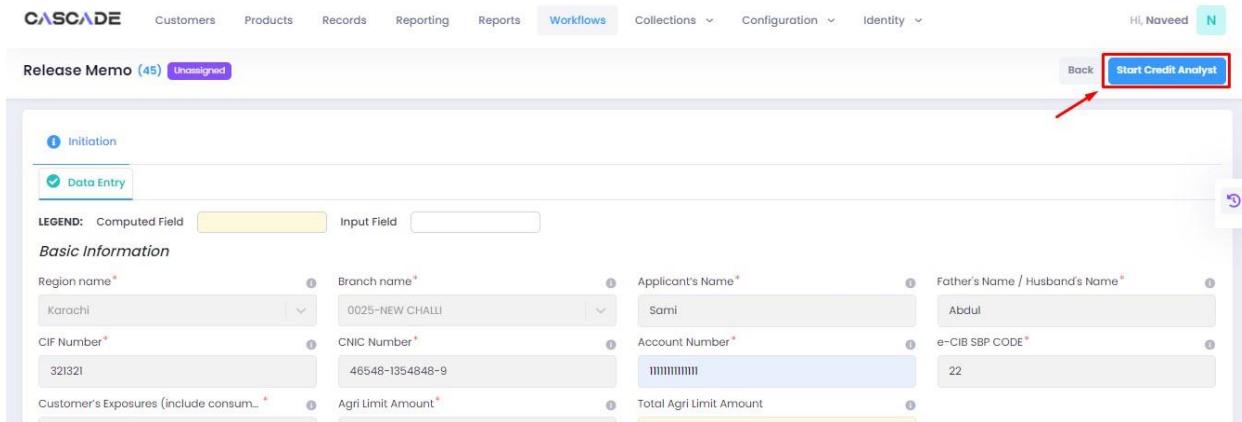
The screenshot shows a 'Create Workflow' dialog box. It has three input fields: 'Hierarchy\*' with 'Karachi' selected, 'AFO\*' with 'AFO' selected, and 'CIF Number\*' with an empty input field labeled 'Enter CIF Number'. At the bottom right are 'Close' and 'Proceed' buttons, with 'Proceed' being highlighted.

3. After filling all the fields, click on validate to check for errors or missing fields. Once there are no errors left, click on proceed to proceed with the workflow.

The screenshot shows the 'Release Memo' form in the 'Data Entry' stage. The top navigation bar includes 'CASCADE', 'Customers', 'Products', 'Records', 'Reporting', 'Reports', 'Workflows' (selected), 'Collections', 'Configuration', 'Identity', and a user profile 'Hi, Naveed'. Below the navigation is a toolbar with 'Back', 'Save', 'Validate' (highlighted in red), and 'Proceed'. The main form area shows various input fields grouped under 'Basic Information': Region name\*, Branch name\*, Applicant's Name\*, Father's Name / Husband's Name\*, CIF Number\*, CNIC Number\*, Account Number\*, e-CIB SBP CODE\*, Customer's Exposures (include consum...)\*, Agri Limit Amount\*, and Total Agri Limit Amount. The 'Total Agri Limit Amount' field is highlighted with a yellow background. On the left, there are tabs for 'Initiation' and 'Data Entry' (selected). A legend at the top left indicates that yellow boxes represent 'Computed Field' and white boxes represent 'Input Field'.

## Release Memo

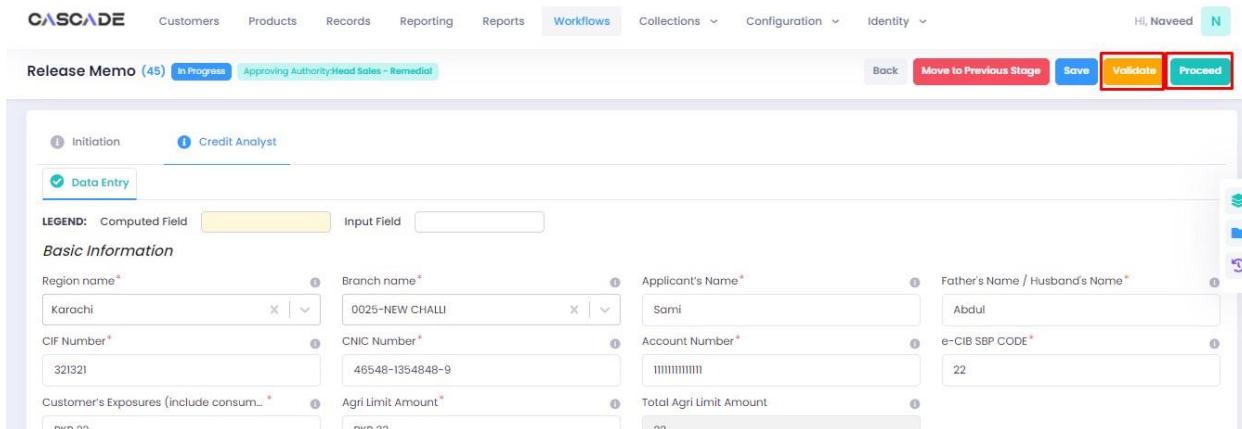
4. Click on 'Start Credit Analyst' to start the next stage.



The screenshot shows the 'Data Entry' stage of a 'Release Memo' workflow. The top navigation bar includes 'Customers', 'Products', 'Records', 'Reporting', 'Reports', 'Workflows' (selected), 'Collections', 'Configuration', 'Identity', and a user 'Hi, Naveed'. The main area displays 'Basic Information' fields: Region name (Karachi), Branch name (0025-NEW CHALLI), Applicant's Name (Sami), Father's Name / Husband's Name (Abdul), CIF Number (321321), CNIC Number (46548-1354848-9), Account Number (1111111111), e-CIB SBP CODE (22), Customer's Exposures (include consum...), Agri Limit Amount (PKR 22), and Total Agri Limit Amount (PKR 22). A legend at the top indicates 'Computed Field' with a yellow box and 'Input Field' with a white box. The 'Start Credit Analyst' button in the top right is highlighted with a red box and an arrow pointing to it.

5. Similar to the last stage, fill all the required fields under this stage until all groups are duly filled. Make changes in this stage if any. Then click on 'validate', then on 'proceed'.

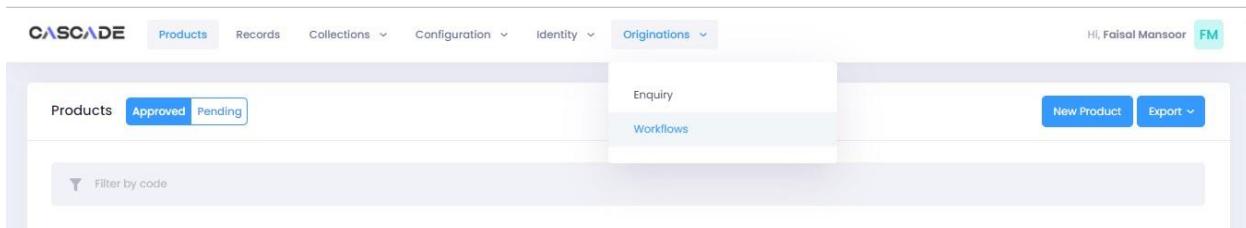
**Note:** The workflow will now require approval from an approver.



The screenshot shows the 'Credit Analyst' stage of the 'Release Memo' workflow. The top navigation bar and status bar ('Release Memo (45) In Progress Approving Authority/Head Sales - Remedial') are identical to the previous screenshot. The main area shows the same 'Basic Information' fields. The 'Validate' and 'Proceed' buttons in the top right are highlighted with red boxes.

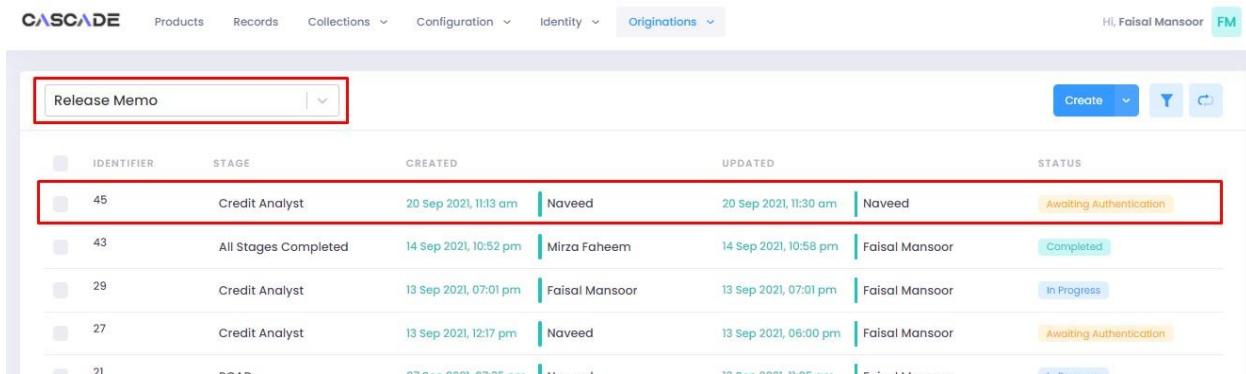
# Release Memo Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.



The screenshot shows the Cascade software interface. At the top, there are several navigation tabs: Products, Records, Collections, Configuration, Identity, and Originations. The 'Originations' tab is currently active. On the left, under 'Products', the 'Approved' button is highlighted. On the right, there is a 'Workflows' section with a sub-section 'Enquiry'. At the bottom, there is a search bar labeled 'Filter by code'.

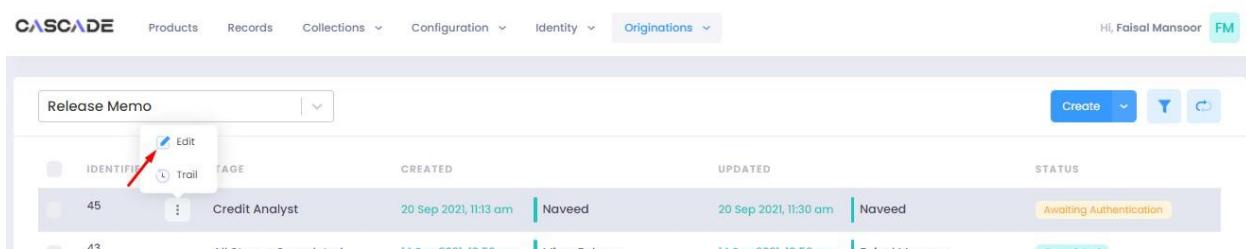
2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.



The screenshot shows a list of workflows for the 'Release Memo' product. The table has columns: IDENTIFIER, STAGE, CREATED, UPDATED, and STATUS. One row is highlighted with a red box, corresponding to the workflow with ID 45 and stage 'Credit Analyst'. This row's status, 'Awaiting Authentication', is also highlighted with a yellow box. Other rows show different stages like 'All Stages Completed' and 'Credit Analyst', and various users like Naveed, Mirza Faheem, and Faisal Mansoor.

IDENTIFIER	STAGE	CREATED	UPDATED	STATUS
45	Credit Analyst	20 Sep 2021, 11:13 am	Naveed	20 Sep 2021, 11:30 am
43	All Stages Completed	14 Sep 2021, 10:52 pm	Mirza Faheem	14 Sep 2021, 10:58 pm
29	Credit Analyst	13 Sep 2021, 07:01 pm	Faisal Mansoor	13 Sep 2021, 07:01 pm
27	Credit Analyst	13 Sep 2021, 12:17 pm	Naveed	13 Sep 2021, 06:00 pm
21	None	07 Sep 2021, 07:28 pm	Naveed	12 Sep 2021, 11:02 pm

3. Click on 'edit' to proceed with the workflow.



The screenshot shows the same list of workflows, but now the 'Edit' button for the workflow with ID 45 is highlighted with a red arrow. The rest of the interface remains the same, showing the list of workflows for the 'Release Memo' product.

## Release Memo

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to approve or decline the application.

The screenshot shows a software interface for managing applications. At the top, there are navigation tabs: Products, Records, Collections, Configuration, Identity, and Origination (selected). On the right, it says "Hi, Faisal Mansoor" and has a "FM" icon. Below the tabs, a status bar shows "(1000009) Awaiting Authentication". The main area displays application details: Customer Name: GUL AHMED TEXTILE MILLS LTD., Mobile Number: +923138391900, City: ----, Branch Code: IT77-JHELUM CANIT., Region: Sialkot. There are several checkboxes at the top: Credit sanction (checked), Form B: Upto 1 Million (checked), Form B: Above 1 Million (checked), Finance Payment Method (checked), C: Other Details (checked), E: Non - Farm Loan (checked), and Business Activity / Proper Utilization Report (checked). Below these are dropdowns for Name of Branch (Sialkot), Province (Punjab), MISYS Unique No. (321321), Deposit Account No, and Applicant's Name (GUL AHMED TEXTILE MILLS LTD.). A red arrow points to the "Authenticate" button in the top right corner.

Fill the comment box with remarks, then ‘recommend’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.

The screenshot shows an "Authentication" dialog box. It starts with "Comments" and a rich text editor toolbar. Below the toolbar is a text input field containing "Recommended". At the bottom of the dialog are three buttons: "Close", "Discard" (in yellow), "Decline" (in pink), and "Recommend" (in green, highlighted with a red border). The "Decline" and "Recommend" buttons are also highlighted with red boxes.

## Release Memo

6. The application will require multiple recommendations from the relevant accounts until it is 'approved' by an account with appropriate rights. The screenshot below shows the names of the accounts the application has gone through so far with their comments.

The screenshot shows a digital application interface. At the top, it says "Authentication Authorized Groups: Credit Analyst". Below this, there are two separate recommendation boxes, each with a timestamp of "15 September 2021, 11:01 am" and a "Recommend" button. Both boxes show the same information: "Authorized Groups: Regional Head - Level 1 (L1)" and "Approved Loan Amount: 324234". The second box also shows "Approved Loan Amount of Term Finance: N/A" and "Comments: Recommended". Below these boxes, there are input fields for "Applicant's Name" (Asim), "Branch name" (1757-STEEL TOWN SHIP KARACHI), "Region name" (Karachi), "PEP" (No), "Loan to Value" (1.52), "DBR" (324), "Proposed amount" (324,234), and "Proposed amount for Term Finance" (Enter Proposed amount for Term Finance). A red box highlights the two recommendation sections.

7. After all the 'recommendations', the application will require an 'approval' from an account with appropriate rights.

The screenshot shows a digital application interface. At the top, it says "Authentication Authorized Groups: Head Remedial - Level 3 (L3), Head Sales - Rural Banking/Head Products - Level 3 (L3)". Below this, there are two recommendation boxes from Faisal Mansoor, both dated "20 September 2021, 11:41 am" and with a "Recommend" button. The first box shows "Comments: Recommended" and the second shows "Comments: Recommended". Below these boxes is a "Comments\*" text area with a rich text editor toolbar and the word "Approved" typed in. At the bottom right, there are buttons for "Close", "Move Back", "Discard" (in yellow), "Decline" (in red), and "Approve" (in green).

## Release Memo

# Maker

- Once the application has been authenticated, it will reappear under the account of the ‘maker’. Go to the ‘workflows’ tab, then select the product, ‘Release Memo’ in this case, to show relevant applications, then select ‘unassigned’ in the filters. You will now see the concerned application with a status of ‘unassigned’.

The screenshot shows the Cascade Workflows interface. The top navigation bar includes Customers, Products, Records, Reporting, Reports, Workflows (which is the active tab), Collections, Configuration, and Identity. A user 'Hi, Naveed' is logged in. The main area displays a table of 'Release Memo' items. The columns are IDENTIFIER, STAGE, CREATED, UPDATED, and STATUS. One item is selected, showing details: Identifier 45, Stage Post Approval, Created 20 Sep 2021, 11:13 am by Naveed, Updated 20 Sep 2021, 11:44 am by Faisal Mansoor, and Status Unassigned. Other items in the list have identifiers 31 and 30, stage Post Approval, created on 14 Sep 2021 at 05:48 am and 05:28 am respectively, updated by Mirza Faheem, and status Unassigned.

The screenshot shows a 'Filter Workflow' dialog box. It has fields for 'Identifier' (with placeholder 'Enter Identifier') and 'Status' (with a dropdown menu). The 'Status' dropdown menu lists several options: Default, Awaiting Authentication, Completed, Declined, In Progress, and Unassigned. The 'Unassigned' option is currently selected, indicated by a blue background and a red arrow pointing to it. There are 'Close' and 'Proceed' buttons at the bottom right of the dialog.

## Release Memo

2. Click on 'edit', then click on 'Start Post Approval' to start the next stage.

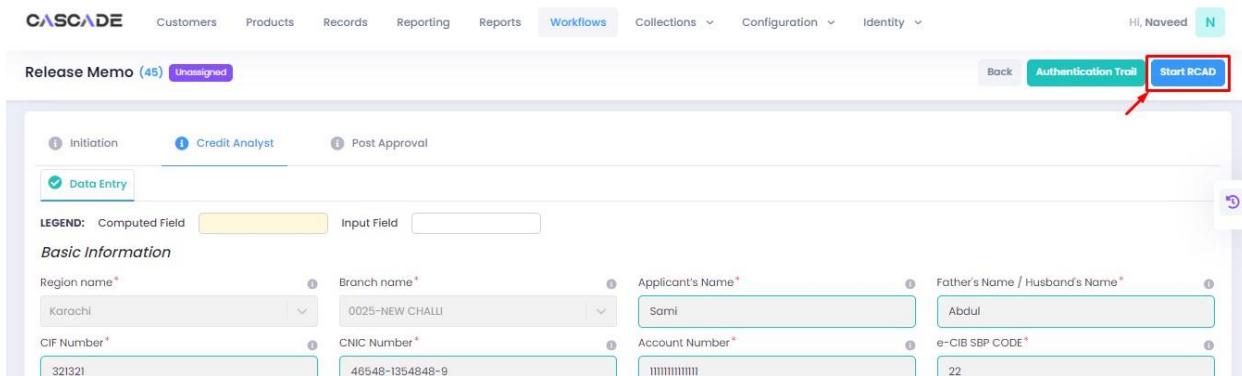
The screenshot shows two parts of the Cascade interface. The top part is a list view of 'Release Memo' entries. One entry, ID 45, has its status changed to 'Post Approval'. A red arrow points to the 'Edit' button for this entry. The bottom part is the detailed view for Release Memo ID 45. It shows the 'Data Entry' tab selected. A red arrow points to the 'Start Post Approval' button in the top right corner of the form.

3. Fill all the required fields until no errors remain, then click on validate (1), then on proceed (2).

The screenshot shows the 'Data Entry' tab of the Release Memo edit screen. At the top right, there are three buttons: 'Move to Previous Stage', 'Save', 'Validate' (highlighted with a red box and labeled '1'), and 'Proceed' (highlighted with a green box and labeled '2'). A red arrow points to the 'Validate' button.

## Release Memo

4. Now click on 'Start RCAD' to start the next stage in the workflow.

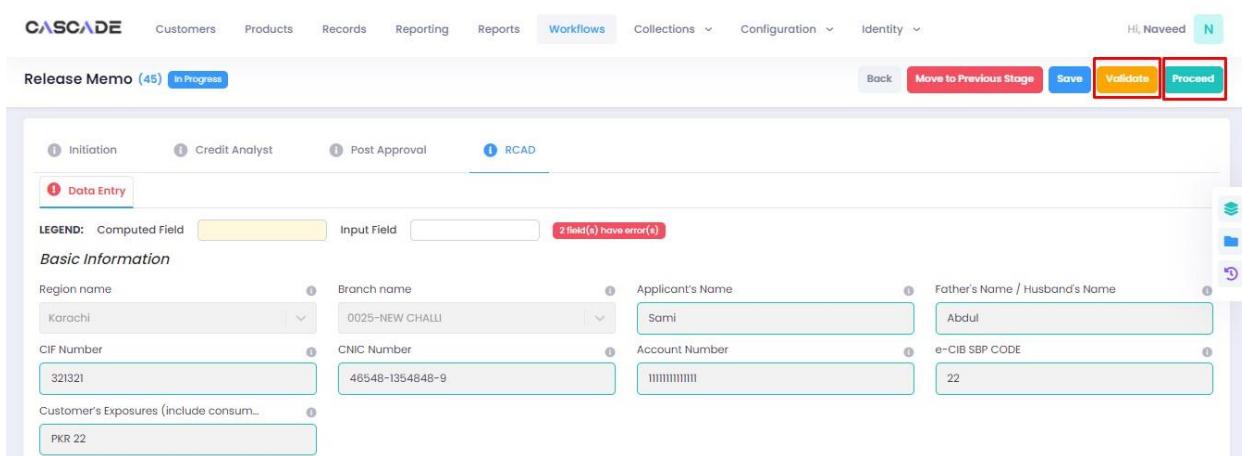


The screenshot shows the Cascade platform interface for a 'Release Memo' workflow. The top navigation bar includes 'Customers', 'Products', 'Records', 'Reporting', 'Reports', 'Workflows' (selected), 'Collections', 'Configuration', and 'Identity'. The user 'Hi, Naveed' is logged in. The current step is 'Data Entry'. The 'Start RCAD' button is highlighted with a red box.

**Basic Information**

Region name*	Branch name*	Applicant's Name*	Father's Name / Husband's Name*
Karachi	0025-NEW CHALLI	Sami	Abdul
CIF Number*	CNIC Number*	Account Number*	e-CIB SBP CODE*
321321	46548-1354848-9	1111111111	22

8. Fill all the required fields under until no errors remain, then click on 'validate', then on 'proceed'.



The screenshot shows the Cascade platform interface for a 'Release Memo' workflow. The top navigation bar includes 'Customers', 'Products', 'Records', 'Reporting', 'Reports', 'Workflows' (selected), 'Collections', 'Configuration', and 'Identity'. The user 'Hi, Naveed' is logged in. The current step is 'RCAD'. The 'Validate' button is highlighted with a red box. A message '2 field(s) have error(s)' is displayed above the 'Proceed' button.

**Basic Information**

Region name	Branch name	Applicant's Name	Father's Name / Husband's Name
Karachi	0025-NEW CHALLI	Sami	Abdul
CIF Number	CNIC Number	Account Number	e-CIB SBP CODE
321321	46548-1354848-9	1111111111	22

Customer's Exposures (include consum...  
PKR 22

# Checker

- Now from the approver's account, go to the workflows tab to view the in-progress workflows.

The screenshot shows the Cascade software interface. At the top, there is a navigation bar with links for Products, Records, Collections, Configuration, Identity, and Originations. The 'Originations' tab is currently selected. On the left, there is a sidebar with a 'Products' section containing tabs for 'Approved' (which is selected) and 'Pending'. Below this is a search bar labeled 'Filter by code'. On the right, there are buttons for 'New Product' and 'Export'.

- Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.

The screenshot shows the Cascade software interface with the 'Originations' tab selected. A search bar at the top contains the text 'Release Memo'. Below it is a table with columns: IDENTIFIER, STAGE, CREATED, UPDATED, and STATUS. There are two rows of data. The first row, which corresponds to the 'Release Memo' search term, has a red box around it. The second row shows 'All Stages Completed'. The 'Status' column for the first row is 'Awaiting Authentication'.

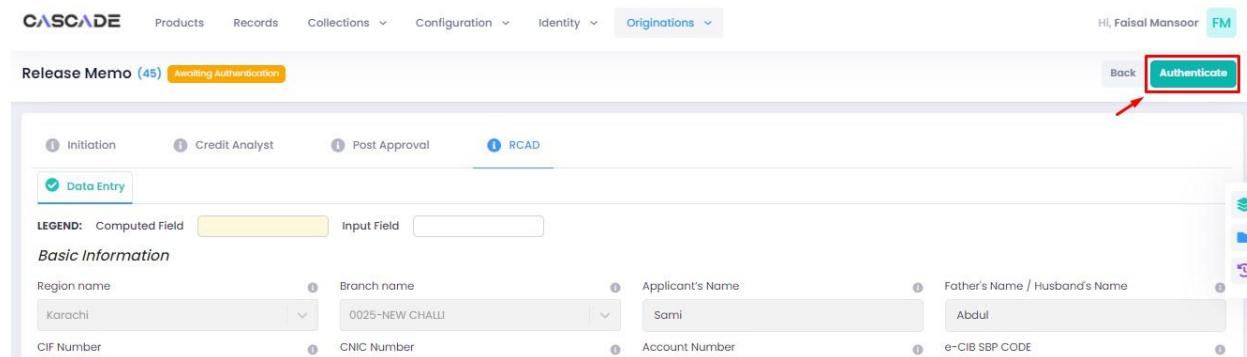
IDENTIFIER	STAGE	CREATED	UPDATED	STATUS
45	RCAD	20 Sep 2021, 11:13 am	Naveed	20 Sep 2021, 12:08 pm
43	All Stages Completed	14 Sep 2021, 10:52 pm	Mirza Faheem	14 Sep 2021, 10:58 pm

- Click on 'edit' to proceed with the workflow.

The screenshot shows the Cascade software interface with the 'Originations' tab selected. A search bar at the top contains the text 'Release Memo'. Below it is a table with columns: IDENTIFIER, STAGE, CREATED, UPDATED, and STATUS. The first row, corresponding to the 'Release Memo' search term, has a red box around it. Next to the 'Edit' button in the first row, there is a red arrow pointing towards it, indicating the action to take.

## Release Memo

4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to approve or decline the application.



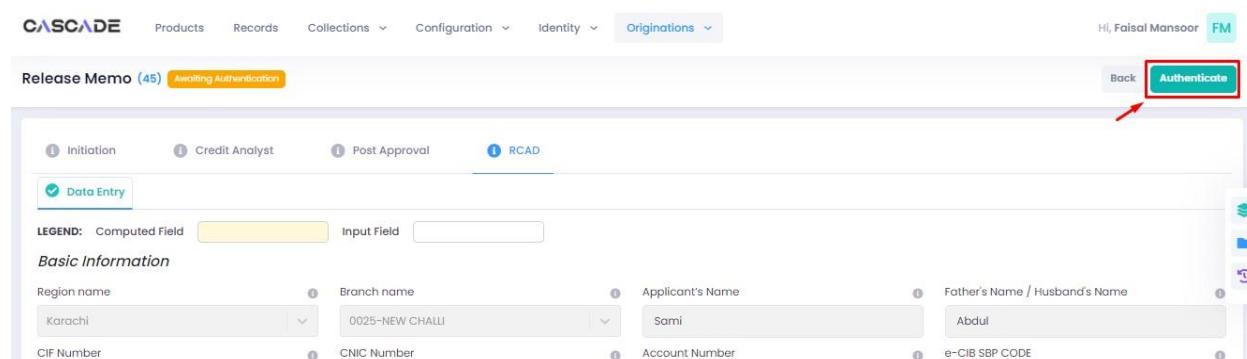
The screenshot shows the Cascade software interface with the 'Release Memo' screen. The 'RCAD' tab is active. In the top right corner, there is a green 'Authenticate' button. A red box and an arrow point to this button, indicating it is the next step for the approver.

5. Fill the comment box with remarks, then ‘approve’, ‘decline’ or ‘discard’ the application. Recommending will move the application forward, declining it will destroy the application, and discarding it will send back the application to the maker.



The screenshot shows an 'Authentication' dialog box. It includes a 'Comments' text area with a red border containing the text 'Approved'. In the bottom right corner, there are four buttons: 'Close', 'Discard', 'Decline', and 'Approve'. The 'Approve' button is highlighted with a red box and an arrow pointing to it.

6. The application will now be marked as completed.



The screenshot shows the Cascade software interface with the 'Release Memo' screen. The 'RCAD' tab is active. In the top right corner, there is a green 'Authenticate' button. A red box and an arrow point to this button, indicating it is the final step for the approver.

# Product: Group Renewal Approval

## Maker

- Under the Workflows tab, select the product, then click on 'create' to start a new application.

**Note:** Products and workflows shown will vary according to the rights assigned to a user account.

The screenshot shows the Cascade software interface. At the top, there is a navigation bar with links: Customers, Products, Records, Reporting, Reports, Collections, Configuration, Identity, and Originations. On the far right, it says "Hi, Ahmed Ali" and has a "AA" button. Below the navigation bar is a search bar with the placeholder "Group Renewal Approval". Underneath the search bar is a dropdown menu showing "Islamic Corporate Finance" and several workflow items: Release Memo, Group Renewal, Group Renewal Approval (which is highlighted with a blue background), Small Business Finance (SBF) clone, Poultry Renewal Ansur Testing, Product Junaid, and Clone Crop Renewal. To the right of the dropdown is a table titled "Group Renewal Approval" with columns: CREATED, UPDATED, and STATUS. The table lists five rows of data, all created and updated by "Ahmed Ali" on different dates in September 2021, all marked as "In Progress". In the top right corner of the table area, there is a "Create" button with a dropdown arrow, which is also highlighted with a red box and a red arrow pointing to it from the left side of the table.

- Enter the GRN Approval Date then click 'proceed'.

The screenshot shows a "Create Workflow" dialog box. At the top, it says "Create Workflow". Below that is a form field labeled "GRN Approval Date \*". A red box highlights this field, and a red arrow points from the "Proceed" button at the bottom right to it. Below the form is a status bar with the text "Pre Approval" and "08 Sep 2021, 02:50 pm | Ahmed Ali". At the bottom right of the dialog box, there are "Close" and "Proceed" buttons, with the "Proceed" button also highlighted with a red box and a red arrow pointing to it from the left.

## Group Renewal

3. Click on 'add' then 'import from excel' to upload excel data file.

**Group Renewal Approval (31) In Progress**

[Back](#) [Save](#) [Validate](#) [Proceed](#)

**Pre Approval**

**Data Entry**

**LEGEND:** Computed Field   Input Field   1 field(s) have error(s)

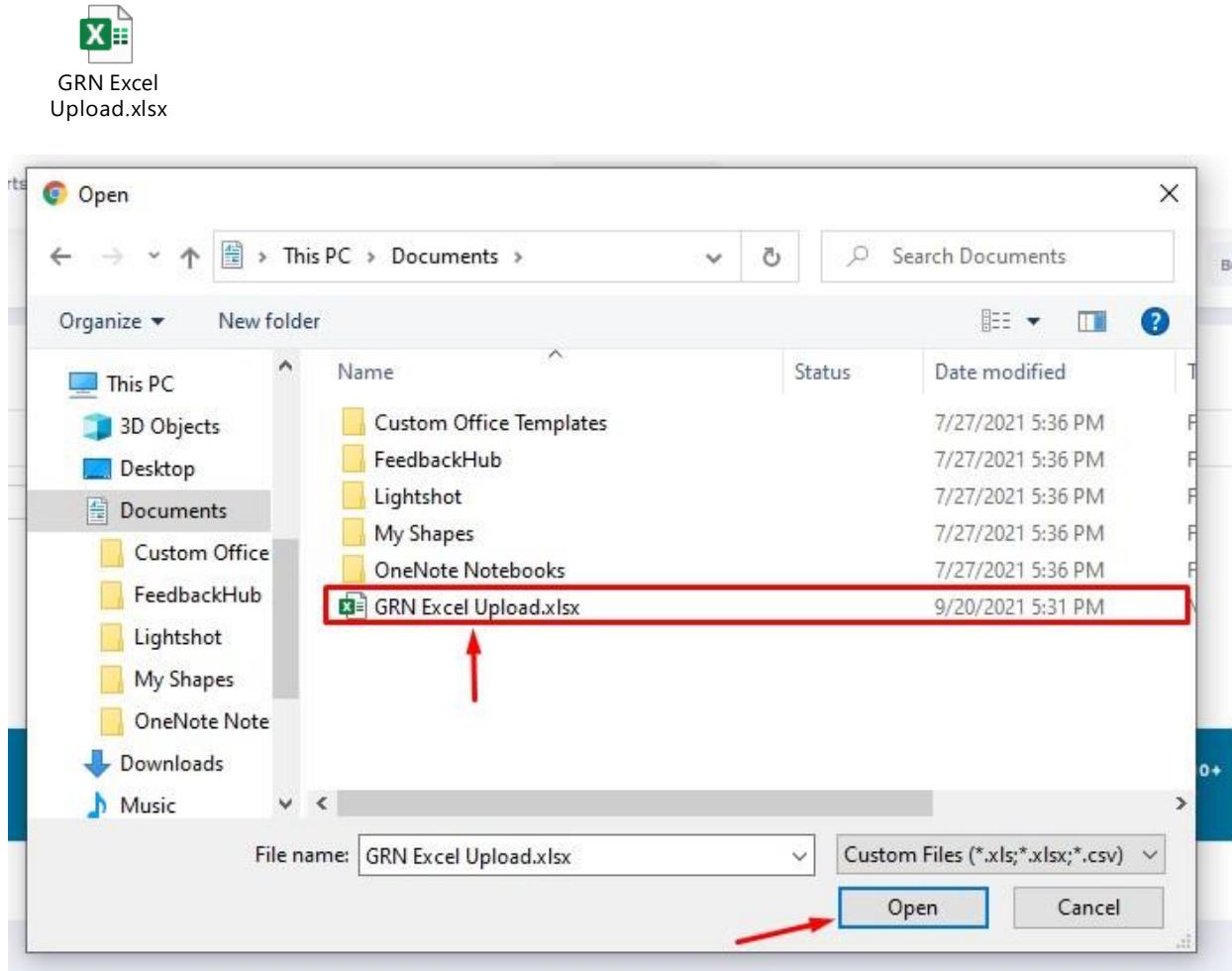
GRN Approval Date \* 20-Sep-2021 Date should not be greater than current date

GRN Approval Grid \* GRN Approval Grid is required [Add](#) [▼](#)

Branch Name *	Region Name *	CNIC Number *	Account Number	Applicant's Name *	Facility Maintenance (Review/Renewal)	Approved Loan Amount	Current Outstanding	Expiry Date *	Proposed Expiry Date	Existing Rate of Markup	KIBOR - Proposed	Spread - Proposed (in BPS)	Aggregate Credit Balance	ECIB Date *	ECIB Status *	30+ AD *	AD+ *	80+ *	REQUIRED (YES/NO)
																			<a href="#">Import from Excel</a>

## Group Renewal

4. Select the excel file then click on 'open'. (Sample excel file attached)



## Group Renewal

5. All data present in the excel file will now show in a grid on the interface. After the data has been uploaded, click on ‘validate’ and then ‘proceed’.

**Note:** The workflow will now require approval from an approver.

The screenshot shows the 'Group Renewal Approval' screen in the Cascade application. At the top, there are navigation links for Customers, Products, Records, Reporting, Reports, Collections, Configuration, Identity, and Originations. A user profile 'Hi, Ahmed Ali' with a 'AA' icon is at the top right. Below the header, a progress bar indicates 'In Progress'. The main area is titled 'GRN Approval Grid' and contains a table with 15 columns. The first four columns are bolded. The table has four rows of data, each representing a loan application. The last row is highlighted with a red border. Buttons for 'Back', 'Save', 'Validate' (which is highlighted in orange), and 'Proceed' are at the top right of the grid area.

BRANCH NAME *	REGION NAME *	CNIC NUMBER *	ACCOUNT NUMBER	APPLICANT'S NAME *	FACILITY MAINTENANCE (REVIEW/RENEWAL)	APPROVED LOAN AMOUNT	CURRENT OUTSTANDING	EXPIRY DATE *	PROPOSED EXPIRY DATE	EXISTING RATE OF MARKUP	KIBOR - PROPOSED	SPREAD - PROPOSED (IN BPS)	AGGREGATE CREDIT BALANCE	ECIB DATE	ECIB STAT
I188-MINCHINABAD	Bahawalpur	310590002739	I1887900224003	YASIR ALI	Review	PKR 700,000.00	(696,020)	December 31, 2020	December 31, 2021	0.1324	6MK	N/A	700,000	December 4, 2020	Clea
I379-KHAIRPUR TAMEWALI	Bahawalpur	3120425887451	I3797900933603	HAQNAWAZ	Renewal	PKR 300,000.00	(269,409)	January 31, 2021	January 31, 2022	0.1324	6MK	N/A	300,200	December 4, 2020	Clea
I379-KHAIRPUR TAMEWALI	Bahawalpur	3120443033161	I3797900902503	HASSAN SHER	Review	PKR 1,000,000.00	(999,985)	November 30, 2020	November 30, 2021	0.1524	6MK	N/A	1,110,000	December 4, 2020	Clea
I379-KHAIRPUR TAMEWALI	Bahawalpur	3120428376207	I3797900342603	ANSAR ABBAS S/O	Renewal	PKR 1,500,000.00	(1,499,517)	November 30, 2020	November 30, 2021	0.1274	6MK	N/A	1,500,000	December 4, 2020	Clea

# Group Renewal Checker

1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.

The screenshot shows the Cascade software interface. At the top, there are several tabs: Products, Records, Collections, Configuration, Identity, Originations, and Enquiry. The 'Originations' tab is currently active. Below the tabs, there are two buttons: 'New Product' and 'Export'. A dropdown menu labeled 'FM' is open. In the main content area, there are two tabs: 'Products' and 'Workflows'. The 'Products' tab is selected, showing two buttons: 'Approved' (which is highlighted in blue) and 'Pending'. There is also a 'Filter by code' input field. The background of the main area is light grey.

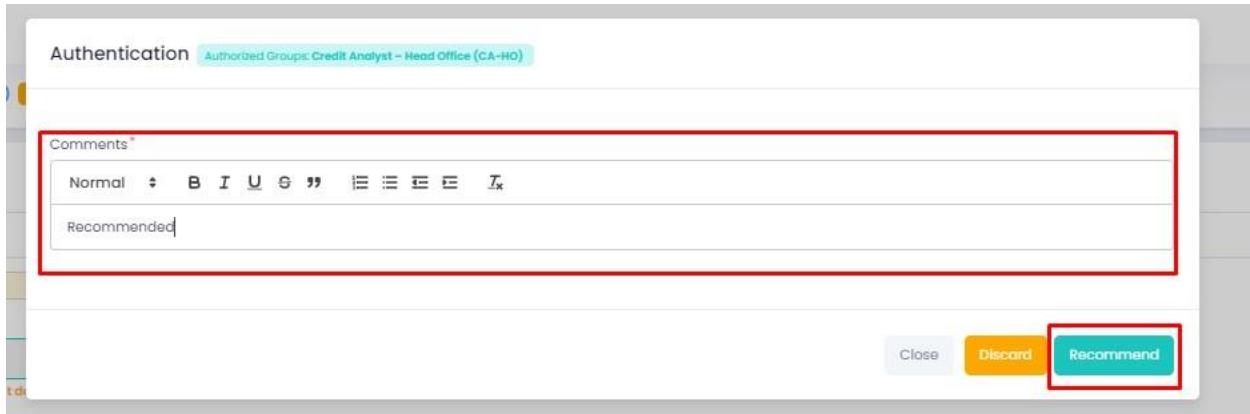
2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'. Click on 'edit' to proceed.

The first screenshot shows a list of workflows for the product 'Group Renewal Approval'. The table has columns for CREATED, UPDATED, and STATUS. The rows show different entries with varying dates and users. Some rows have a yellow 'Awaiting Authentication' status, while others are 'In Progress' or 'Completed'. A red arrow points to the 'Edit' button for the first row. The second screenshot shows a detailed view of the first workflow row. It includes columns for IDENTIFIER, CREATED, UPDATED, and STATUS. The 'Edit' button is highlighted with a red arrow. The status for this specific row is 'Awaiting Authentication'.

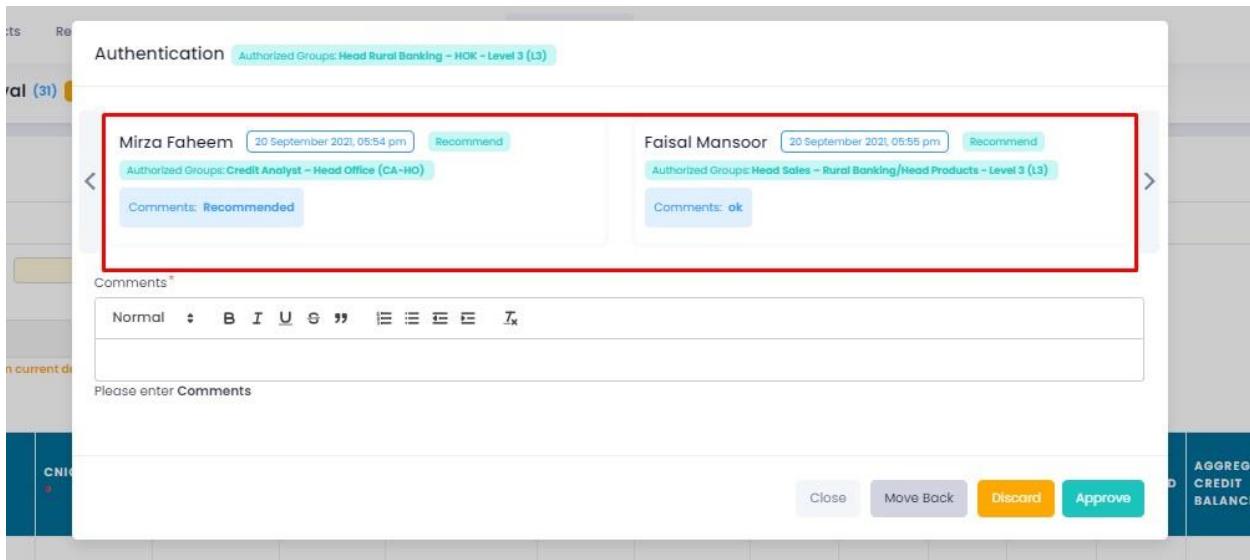
IDENTIFIER	CREATED	UPDATED	STATUS
31	20 Sep 2021, 05:42 pm	20 Sep 2021, 05:52 pm	Awaiting Authentication
31	06 Sep 2021, 10:00 pm	06 Sep 2021, 10:02 pm	Completed
31	06 Sep 2021, 09:49 pm	06 Sep 2021, 09:53 pm	Completed

## Group Renewal

3. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the ‘authenticate’ button on the top right to recommend or decline the application.

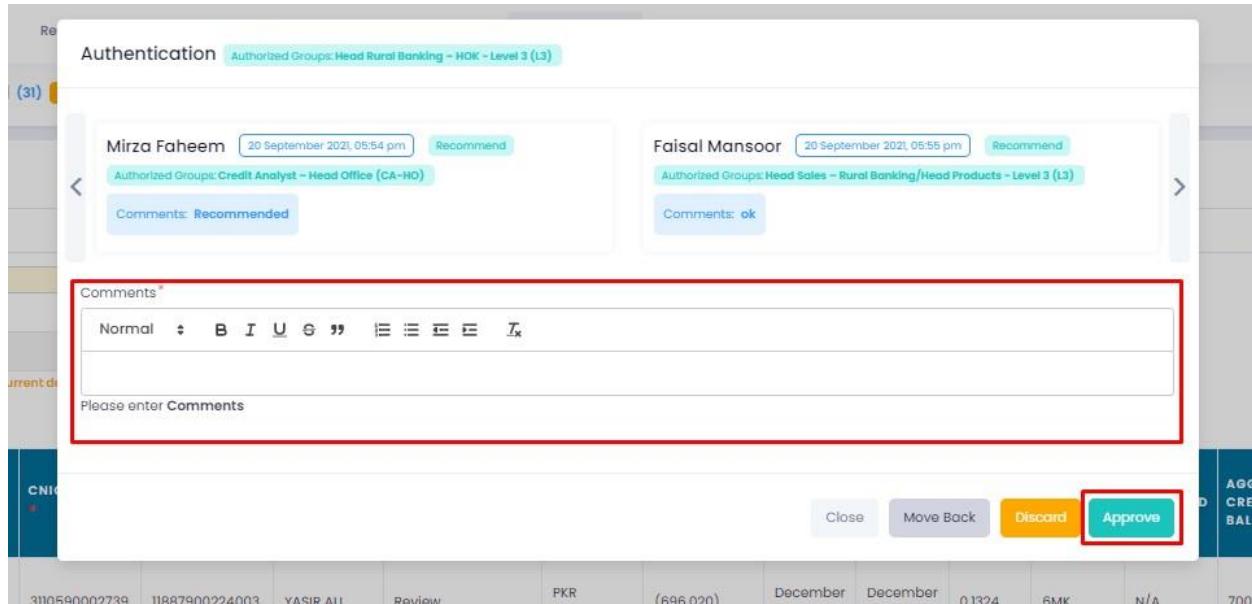


6. The application will require multiple recommendations from the relevant accounts until it is ‘approved’ by an account with appropriate rights. The screenshot below shows the names of the accounts the application has gone through so far with their comments.



## Group Renewal

7. After all the 'recommendations', the application will require an 'approval' from an account with appropriate rights. Fill in the comments then click on 'approve'.



8. You will now see the workflow as completed.

The screenshot shows the 'Cascade' platform interface. The top navigation bar includes 'Products', 'Records', 'Collections', 'Configuration', 'Identity', and 'Originations'. On the right, it shows 'Hi, Faisal Mansoor FM'. Below the navigation, a search bar is highlighted with a red box and contains the text 'Group Renewal Approval'. The main area is a table with columns: IDENTIFIER, STAGE, CREATED, UPDATED, and STATUS. There are three rows of data:

IDENTIFIER	STAGE	CREATED	UPDATED	STATUS	
31	All Stages Completed	20 Sep 2021, 05:42 pm	Ahmed Ali	Faisal Mansoor	Completed
30	All Stages Completed	20 Sep 2021, 05:36 pm	Ahmed Ali	Faisal Mansoor	Completed
24	All Stages Completed	08 Sep 2021, 06:42 pm	Naveed	Faisal Mansoor	Completed

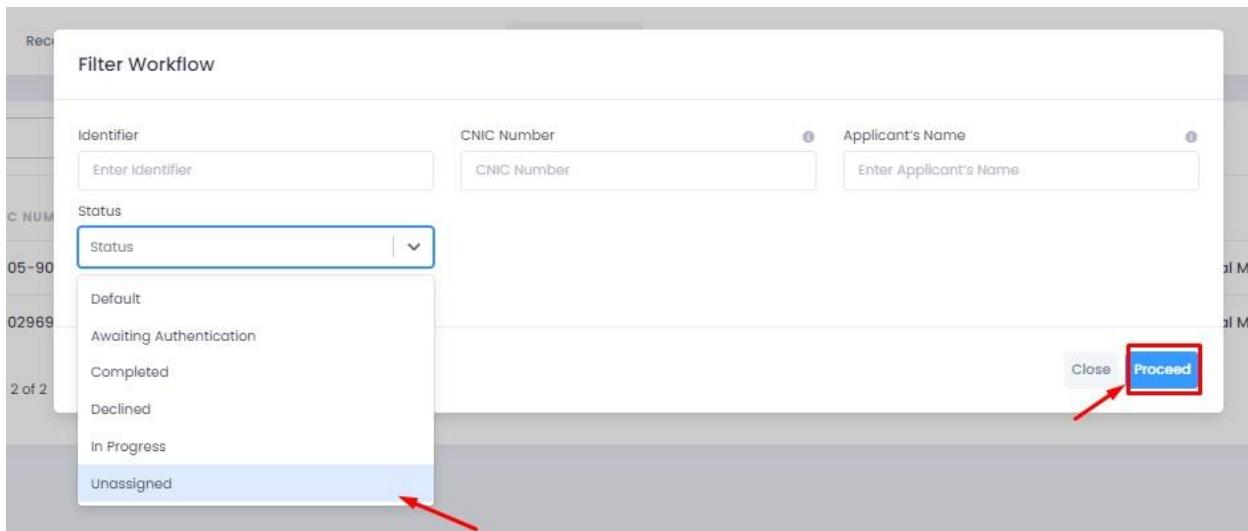
9. Now under workflows, select 'group renewal' as the product, then go to filters and select 'unassigned'.

The screenshot shows the 'Cascade' platform interface again. The top navigation bar is identical. The search bar now contains 'Group Renewal'. The main area is a table with columns: ANT'S NAME, STAGE, CREATED, UPDATED, and STATUS. There are two rows of data:

ANT'S NAME	STAGE	CREATED	UPDATED	STATUS	
ALI	N/A	All Stages Completed	Faisal Mansoor	Faisal Mansoor	Completed
FIQAR	N/A	Initiation	Faisal Mansoor	Faisal Mansoor	In Progress

A red arrow points to the 'Group Renewal' item in the dropdown menu on the left, and another red box highlights the 'Unassigned' filter icon.

## Group Renewal



10. You will now see all the applications entered with the excel file.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
35	3110296961739	M ZULFIQAR	N/A	Initiation	20 Sep 2021, 05:56 pm	Faisal Mansoor
34	3120428376207	ANSAR ABBAS S/O	N/A	Initiation	20 Sep 2021, 05:56 pm	Faisal Mansoor
33	3120443033161	HASSAN SHER	N/A	Initiation	20 Sep 2021, 05:56 pm	Faisal Mansoor
32	3120425887451	HAQNAWAZ	N/A	Initiation	20 Sep 2021, 05:56 pm	Faisal Mansoor
31	3110590002739	YASIR ALI	N/A	Initiation	20 Sep 2021, 05:56 pm	Faisal Mansoor

11. Select and click on 'edit' on the workflow you would like to proceed with.

IDENTIFIER	CNIC NUMBER	APPLICANT'S NAME	STAGE	CREATED	UPDATED	STATUS
35	3110296961739	M ZULFIQAR	N/A	Initiation	20 Sep 2021, 05:56 pm	Faisal Mansoor
34	3120428376207	ANSAR ABBAS S/O	N/A	Initiation	20 Sep 2021, 05:56 pm	Faisal Mansoor

## Group Renewal

12. Click on 'start initiation'.

The screenshot shows the Cascade software interface with the 'Originations' tab selected. A 'Group Renewal' card is displayed with the status 'Unassigned'. The card contains fields for National Identifier (310296961738), Customer Name (M ZULFIQAR), Mobile Number (----), City (----), Branch Code (1408-BANGLA DHARANWALA), and Region (Bohowalpur). At the top right of the card, there are 'Back' and 'Start Initiation' buttons. A red box and a red arrow highlight the 'Start Initiation' button.

13. Now proceed with the workflow as per any product.

The screenshot shows the Cascade software interface with the 'Originations' tab selected. A 'Group Renewal' card is displayed with the status 'In Progress'. The card contains fields for National Identifier (310296961738), Customer Name (M ZULFIQAR), Mobile Number (----), City (----), Branch Code (1408-BANGLA DHARANWALA), and Region (Bohowalpur). Below the card, a workflow step titled 'Initiation' is shown, with the 'Renewal Format' tab selected. The 'Basic Information' section includes fields for Nature of credit facility or Proposal Type (dropdown), Name of Branch (1408-BANGLA DHARANWALA), Region (Bohowalpur), Province (dropdown), Proposal No. (dropdown), MISYS Unique No. (dropdown), Account Number (dropdown), and Applicant's Name (M ZULFIQAR). A legend indicates that yellow boxes represent 'Computed Field' and red boxes represent 'Input Field'. A red box and a red arrow highlight the 'Province' field.