

Loan Smart

Low Cost Housing Loan (Process Flow)

Terminologies Used

Maker: The account that starts the loan application.

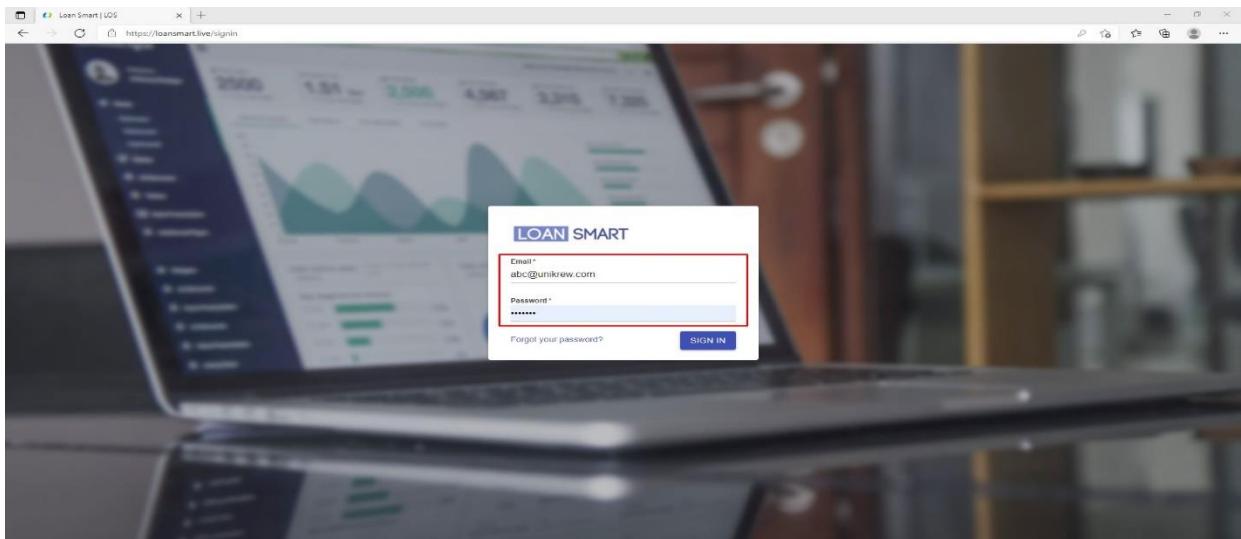
Checker: The account that approves the application, stage by stage.

Credentials: Your username and password to log on to Loan smart.

Application: A digital form for loan application

Step-by-Step Guide

Step 1- Go to <https://loansmart.live> and log in with your credentials. (Maker)



Step 2- After logging in, you will be presented with the dashboard. Hover your cursor on the left side of the page to reveal the side panel and click on the Low Cost Housing tab. (Maker)

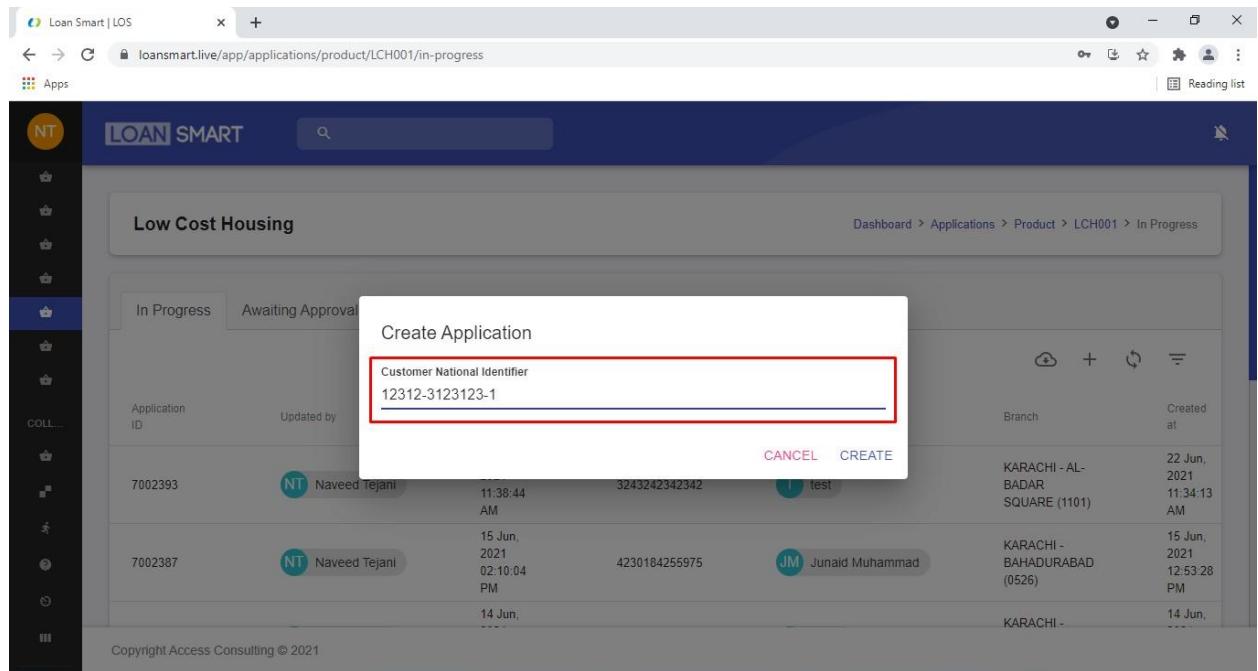
The screenshot shows the Loan Smart dashboard. On the left, a vertical sidebar displays various menu items under categories like Digital Personal Loan, Islamic Personal Loan, POS Lending Facility, Kamyab Jawan, and Low Cost Housing. The 'Low Cost Housing' item is highlighted with a red box and has a red arrow pointing to it from below. The main content area features a search bar labeled 'Search Report' and a grid of application status cards. One card for 'test' is visible.

Step 3- On the Low Cost Housing page, click on the '+' sign on the right side of the page to start a new application. (Maker)

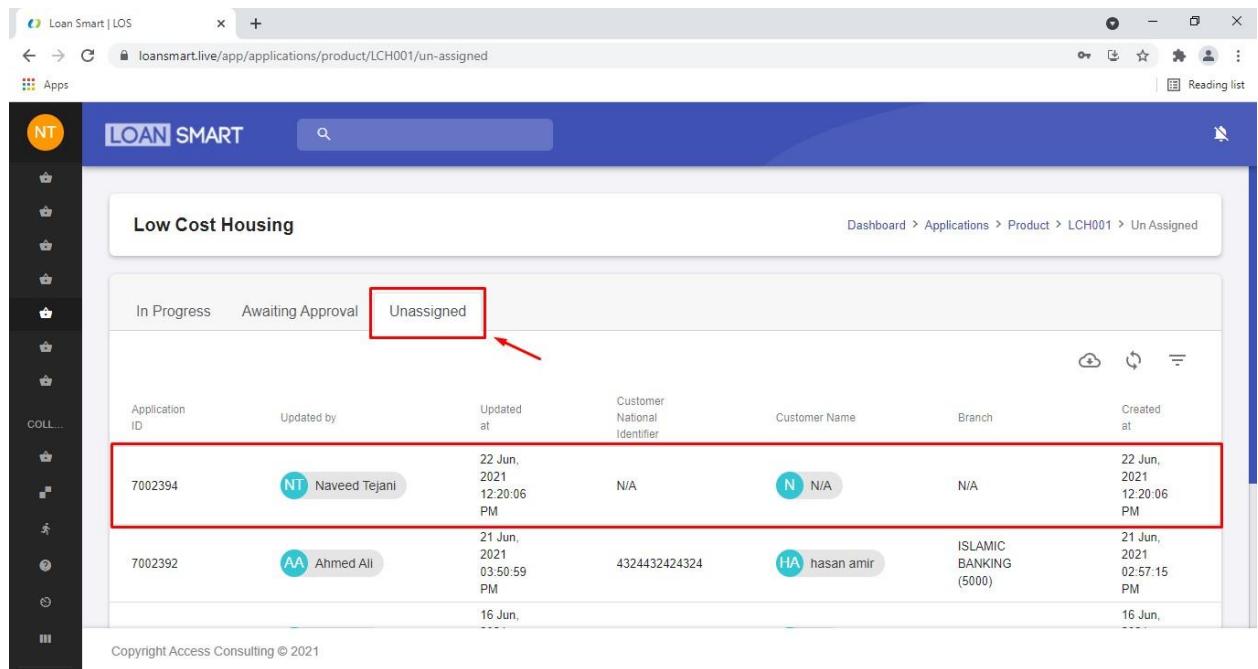
The screenshot shows the 'Low Cost Housing' application list page. The sidebar on the left is partially visible with icons for collection and other functions. The main area is titled 'Low Cost Housing' and shows three applications listed under 'In Progress'. Each application row includes columns for Application ID, Updated by, Updated at, Customer National Identifier, Customer Name, Branch, and Created at. A red box highlights the '+' button located in the top right corner of the application table, which is also pointed to by a red arrow.

Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at
7002393	NT Naveed Tejani	22 Jun, 2021 11:38:44 AM	3243242342342	T test	KARACHI - AL-BADAR SQUARE (1101)	22 Jun, 2021 11:34:13 AM
7002387	NT Naveed Tejani	15 Jun, 2021 02:10:04 PM	4230184255975	JM Junaid Muhammad	KARACHI - BAHADURABAD (0526)	15 Jun, 2021 12:53:28 PM
		14 Jun, 2021 11:30:00 AM			KARACHI -	14 Jun, 2021 11:30:00 AM

- After clicking on the '+' sign, you will receive a popup text box where you will enter the customer's CNIC Number, then click the 'create' button just below it. (Maker)



- Your newly started application will then appear under the 'Unassigned' tab. (Maker)



- Swipe left on the application to reveal actions and then click on 'edit'. (Maker)

The screenshot shows the 'Low Cost Housing' application list. The second row, which has 'ISLAMIC BANKING (5000)' as the branch, is selected. In the 'Actions' column for this row, there is a blue pencil icon. A red box and an arrow point to this icon, indicating where the user should click to edit the application.

- You will then be directed to the Quick Data Entry page. Click on the 'Assign to Me' button on the bottom right corner of the page. (Maker)

The screenshot shows the 'Quick Data Entry' page for the application with ID 7002394. At the bottom right of the page, there is a blue rectangular button labeled 'Assign To Me'. A red box and an arrow point to this button, indicating where the user should click to assign the application to them.

Step 4- Your application will then be moved under the ‘In Progress’ tab. Swipe left on the application and click on ‘edit’ again to be directed to the Quick Data Entry page. (Maker)

The screenshot shows the LOAN SMART application interface. The top navigation bar includes a logo, a search bar, and a bell icon. Below the header, a breadcrumb trail shows: Dashboard > Applications > Product > LCH001 > In Progress. On the left, there's a vertical sidebar with various icons and the text 'COLL...'. The main content area displays a table of applications under the 'In Progress' tab. The first application in the list (Application ID 7002394) is highlighted with a red box. The table columns include Application ID, Updated by, Updated at, Customer National Identifier, Customer Name, Branch, and Created at. The application 7002394 was updated by Naveed Tejani on Jun 22, 2021, at 12:22:48 PM. The customer name is N/A, and the branch is N/A. The application 7002393 was updated by Naveed Tejani on Jun 22, 2021, at 11:38:44 AM. The customer name is test, and the branch is KARACHI - AL-BADAR SQUARE (1101). The bottom of the screen has a copyright notice: Copyright Access Consulting © 2021.

Step 5- You will now be able to enter data in the respective fields on the Quick Data Entry page. (Maker)

(Note: The bell icon (circled blue) on the right shows the number of mandatory fields left to be filled on the page. The application will not proceed further until the bell icon is clear.)

The screenshot shows the LOAN SMART application interface, specifically the Quick Data Entry page for application 7002394. The top navigation bar and sidebar are similar to the previous screenshot. The main content area shows various status indicators for different checks: Deduping Results (No Match), Safe Watch (No Match), Fraud (Pending), ATA (No Match), High Ris... (No Match), PEP (No Match), Application ID (7002394), Full Name (N/A), CNIC No. (N/A), Gender (N/A), Date of Birth (N/A), Father / Spouse Name (N/A), REJECT, HOLD, and DISCR... buttons. Below these, there's a 'Stages' section with 'Quick Data Entry' selected. The 'Quick Data Entry' stage is currently active, indicated by a blue background. The 'BRANCH INFORMATION' section is highlighted with a red box. It contains fields for Date of Receipt (mm/dd/yyyy), Date encoded (mm/dd/yyyy), Name of Referring Relations..., Official E-mail, City, Source Region, Application type, and Account Number. Each of these fields has a red circular icon with a question mark, indicating it is a required field. At the bottom right are 'Cancel', 'Save', and 'Proceed' buttons.

Step 6- After all the mandatory fields have been filled, click on save, and then click on proceed. Both buttons are on the bottom right corner of the page. (Maker)

The screenshot shows a list of documents with validation errors (red circles) and successful uploads (green circles). The 'Save' and 'Proceed' buttons are highlighted with red boxes.

Document Type	Description	Status
Application form duly filled and sig...	application-form-duly-fi...	① Please provide value for this required field.
2 Recent Passport size photograph...	2-recent-passport-size...	① Please provide value for this required field.
CNIC Copy	cnic-copy-a860558d-5...	① Please provide value for this required field.
Employment certificate	employment-certificate...	① Please provide value for this required field.
Last 06 month bank statement - ap...	last-06-month-bank-st...	① Please provide value for this required field.
Salary Slip	salary-slip-0a03bc8d-2...	① Please provide value for this required field.
DDA	dda-ec015bb5-f66d-46...	① Please provide value for this required field.
Other Documents	other-documents-22b1...	① Please provide value for this required field.

COMMENTS

Remarks

Normal B I U I U C H T

1 2

Cancel Save Proceed

- Application will now await approval from the checker account before it can be processed further. (Maker)**

The screenshot shows a list of applications in progress. One application (ID 7002394) has a green box around it with the message '7002394: Stage is now awaiting for approval.' A red arrow points from this message to the application row. The application row for ID 7002394 is also highlighted with a red border.

Low Cost Housing							
In Progress		Awaiting Approval		Unassigned			
Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Since
7002394	NT Naveed Tejani	22 Jun, 2021 12:32:15 PM	1231231231231	AA Ahmed Ali	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 12:20:06 PM	12 min
7002393	NT Naveed Tejani	22 Jun, 2021 11:38:44 AM	3243242342342	T test	KARACHI - AL-BADAR SQUARE (1101)	22 Jun, 2021 11:34:13 AM	an hour
7002387	NT Naveed Tejani	15 Jun, 2021 02:10:04 PM	4230184255975	JM Junaid Muhammad	KARACHI - BAHADURABAD (0526)	15 Jun, 2021 12:53:28 PM	7 days

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Step 7- Now log on to <https://loansmart.live> with an account with ‘Checker’ rights, after logging in, you will be presented with the dashboard. Hover your cursor on the left side of the page to reveal the side panel and click on the Low Cost Housing tab. (Checker)

The screenshot shows the 'Report Management' section of the Loan Smart interface. The 'Low Cost Housing' tab is highlighted with a red box and a red arrow. The sidebar on the left lists various categories like Digital Personal Loan, Islamic Personal Loan, POS Lending Facility, Kamyab Jawan, and Low Cost Housing. Below the sidebar is a search bar labeled 'Search Report' with a magnifying glass icon. To the right of the search bar is a grid of report cards, each with a small icon and a title. The titles include Conditional Offer Letter LCH, KJ Application Status Report, Kamyab Jawan Status Report, eaeresd, test, Approval Level Testing, Finance Agreement, Exposure Sheet, Account Opening Excel Export, Kamyab Jawan Excel Export, and Repayment Schedule Kamyab... and Repayment Schedule Bulk.

- Under the ‘Awaiting Approval’ tab, you will now see the application that is awaiting approval from the Checker. (Checker)

The screenshot shows the 'Low Cost Housing' application list page. The top navigation bar has tabs for 'In Progress', 'Awaiting Approval' (which is highlighted with a red box and a red arrow), and 'Unassigned'. The main area displays a table of applications with columns: Application ID, Updated by, Updated at, Customer National Identifier, Customer Name, Branch, Created at, and Created Since. Two applications are listed: one with Application ID 7002395 and another with Application ID 7002394. Both applications were updated by Naveed Tejani on June 22, 2021, at 12:42 PM. The first application's customer is Ahmed Ali with identifier 1231231231231, and the branch is KARACHI - BAHADURABAD (0526). The second application's customer is ASDASD ASDASD with identifier 1231231231231, and the branch is KARACHI - BAHADURABAD (0526). The applications were created on June 22, 2021, at 12:39:02 PM and 12:20:06 PM respectively. A timestamp '8 minutes ago' is shown next to the first application's creation time, and '27 minutes ago' is shown next to the second application's creation time.

- Swipe left on the application and click on view. (Checker)

The screenshot shows a list of pending applications for 'Low Cost Housing'. The application for customer 1231231231 is selected and highlighted with a red box around the 'View' button in the Actions column.

Customer National Identifier	Customer Name	Branch	Created at	Created Since	Stage	Status	Actions
1231231231	Ahmed Ali	KARACHI - BAHDURABAD (0526)	22 Jun, 2021 12:39:02 PM	8 minutes ago	Quick Data Entry	Awaiting Checker Approval	
1231231231	ASDASD ASDASD	KARACHI - BAHDURABAD (0526)	22 Jun, 2021 12:20:08 PM	27 minutes ago	Quick Data Entry	Awaiting Checker Approval	

- After scrutinizing the data fields filled by the 'Maker', the 'Checker' can approve or reject the application for further proceeding. (Checker)

The screenshot shows the 'Quick Data Entry' view for the selected application. Two red boxes highlight the 'Approve' and 'Reject' buttons in the top right corner, with arrows pointing to them from the text 'In case of approval' and 'In case of rejection'.

Stages:

- Quick Data Entry (selected)
- Detail Data Entry
- Processor Underwriting
- Checker Underwriting
- Approval Underwriting
- CAD
- Sanction Checker

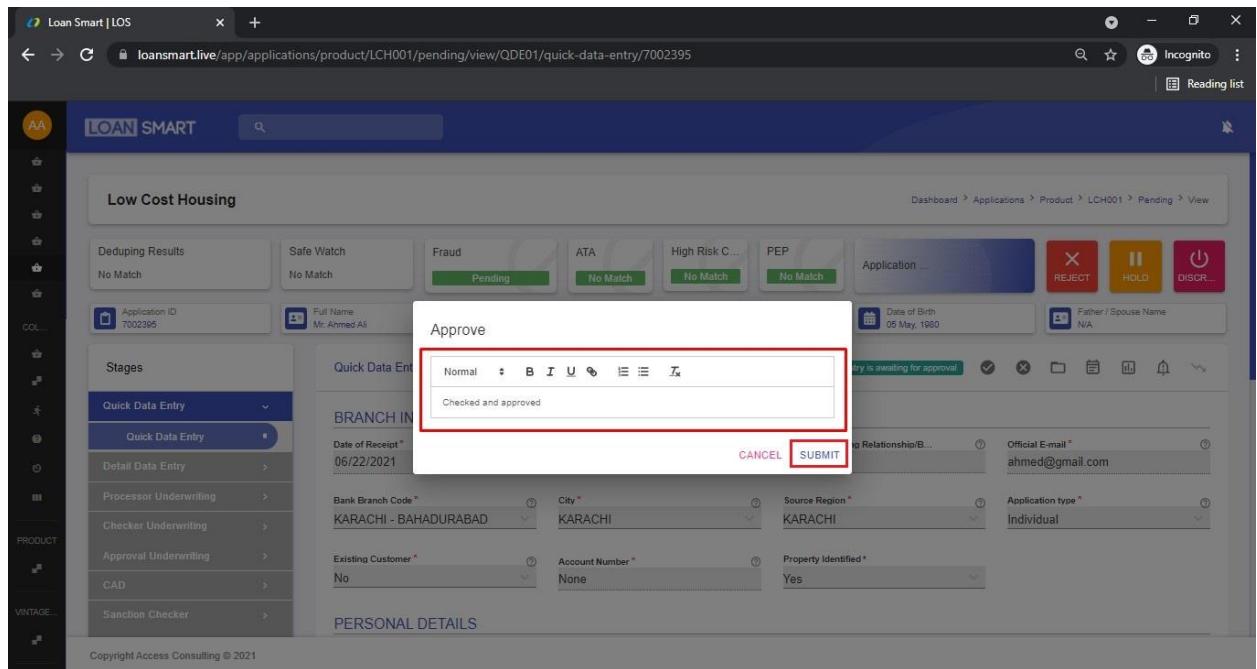
BRANCH INFORMATION:

Date of Receipt *	Date encoded	Name of Referring Relationship/B...	Official E-mail *
06/22/2021	06/22/2021	Ahmed	ahmed@gmail.com
Bank Branch Code *	City *	Source Region *	Application type *
KARACHI - BAHDURABAD	KARACHI	KARACHI	Individual

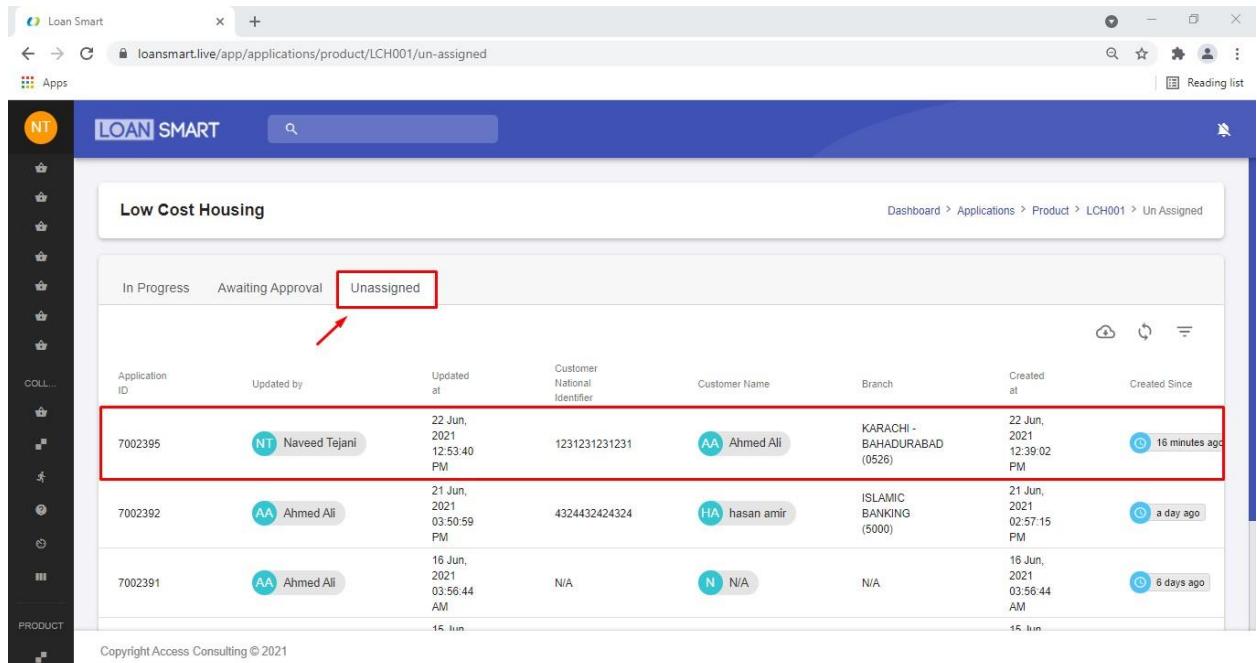
PERSONAL DETAILS:

Existing Customer *	Account Number *	Property Identified *
No	None	Yes

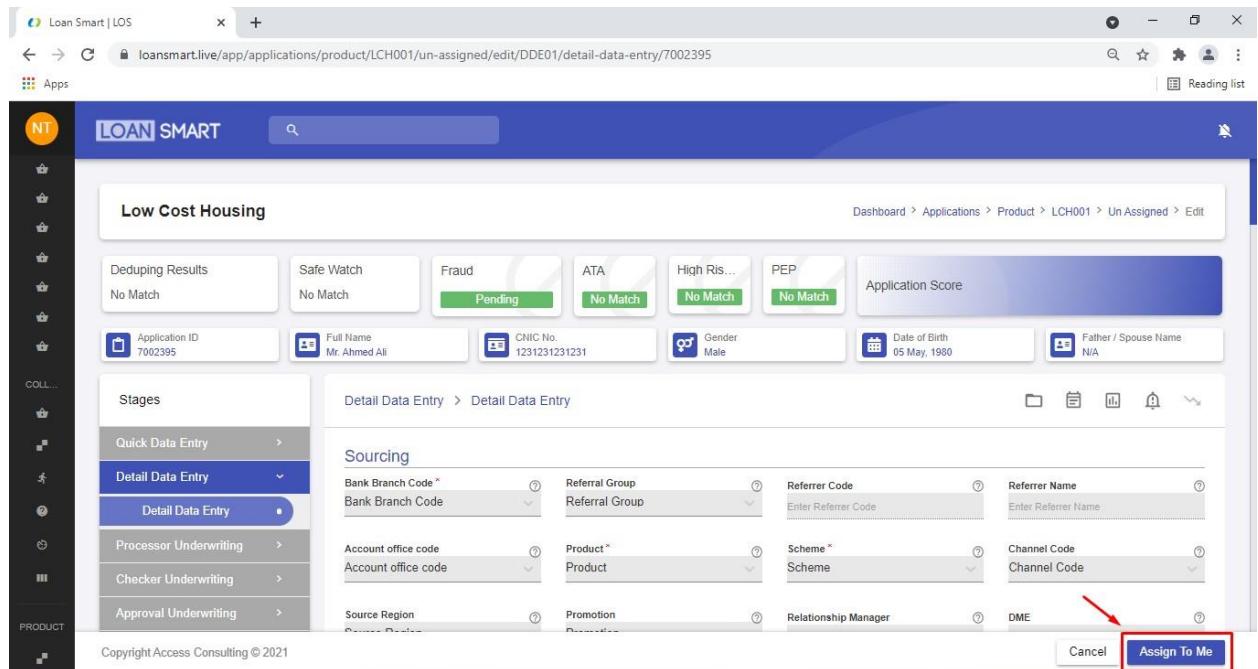
- In case of approval, you will be presented with a text box that can be used to leave remarks. After leaving remarks, click on the ‘submit’ button. (Checker)



Step 8- After the application has been approved by the ‘Checker’, it will now appear under the unassigned tab on the ‘Maker’ account for the next stage. Swipe left on the application and click on ‘edit’ like showed in Step 3. (Maker)



- You now will have been directed to the Detail Data Entry page. Click on the 'assign to me' button on the bottom right corner of the page. (Maker)



Step 9- Your application will then be moved under the 'In Progress' tab. Swipe left on the application and click on 'edit' again to be directed to the Detail Data Entry page. (Maker)

The screenshot shows the 'In Progress' tab of the 'Low Cost Housing' application. The application ID 7002395 is listed in the table, and its row is highlighted with a red box. The 'In Progress' tab itself is also highlighted with a red box.

Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Since
7002395	NT Naveed Tejani	22 Jun, 2021 12:58:11 PM	1231231231231	A Ahmed Ali	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 12:39:02 PM	19 min
7002394	NT Naveed Tejani	22 Jun, 2021 12:32:15 PM	1231231231231	ASDASD ASDASD	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 12:20:06 PM	38 min
7002393	NT Naveed Tejani	22 Jun, 2021 11:38:44 AM	3243242342342	T test	KARACHI - AL-BADAR SQUARE (1101)	22 Jun, 2021 11:34:13 AM	an hour

Step 10- You will now be able to enter data in their respective fields on the Detail Data Entry page. (Maker)

LOAN SMART

Low Cost Housing

Deduping Results: No Match

Fraud: Pending

ATA: No Match

High Risk C...: No Match

PEP: No Match

Application ...

Date of Birth: 05 May, 1980

Full Name: Mr. Ahmed Ali

CNIC No.: 1231231231231

Gender: Male

Father / Spouse Name: N/A

Application ID: 7002395

Stages:

- Quick Data Entry
- Detail Data Entry (selected)
- Processor Underwriting
- Checker Underwriting
- Approval Underwriting
- CAD
- Sanction Checker

Detail Data Entry > Detail Data Entry

Sourcing

Bank Branch Code *	KARACHI - BAHADURABAD	Referral Group	Referrer Code	Referrer Name
Product *	Product	Scheme *	Channel Code	
Source Region	KARACHI	Promotion	DME	
Account office code	Source Region	Relationship Manager	Enter DME	
Referrer Name	Product	Enter Relationship Manager	Enter DME	

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Cancel Move To Previous Stage Save Proceed

Step 11- After all the mandatory fields have been filled, click on save, and then click on proceed. Both buttons are on the bottom right corner of the page. (Maker)

No Record Found

CO-APPLICANTS PERSONAL ASSETS

S.No	Co-Applicant S.No.	Details And Type Of Assets	Value
No Record Found			

APPLICANT DOCUMENTS

Application form duly filled and signed application-form-duly-filled-...	2 Recent Passport size photographs - applicant / co-applicant 2-recent-passport-size-phot...	CNIC Copy cnic-copy-46db32dc-471b...	Employment certificate employment-certificate-7fdf...
Proof of business if any proof-of-business-if-any-0d...	Utility Bills - applicant / co-applicant utility-bills-applicant-coappli...	Other expense bills - applicant / co-applicant other-expense-bills-applica...	Account Maintenance Certificate - applicant / co-applicant account-maintenance-certifi...
Last 06 month bank statement - applicant / co-applicant last-06-month-bank-statement-...	Salary Slip salary-slip-7adc1a78-ab8d...	DDA dda-36409f03-4503-4e01-b...	Declaration bankruptcy declaration-bankruptcy-84d...
First Time Ownership declaration first-time-ownership-declar...	CF-1 undertaking form cf-1-undertaking-form-f60d...	Letter of Understanding - applicant / co-applicant letter-of-understanding-appl...	Indicative Calculation sheet indicative-calculation-shee...
Consent form for Low cost Housing Application consent-form-for-low-cost-h...	Deposit Slip deposit-slip-9fa5864c-e08e...	Other Documents other-documents-699ca7ca...	

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Cancel Move To Previous Stage **Save** **Proceed**

Step 12- Now the Checker will repeat the steps shown in Step 7. (Checker)

Low Cost Housing

In Progress Awaiting Approval Unassigned

Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Since	Stage
7002395	NT Naveed Tejani	22 Jun, 2021 01:17:13 PM	1231231231231	AA Ahmed Ali	KARACHI - BAHADURABAD (0529)	22 Jun, 2021 12:39:02 PM	44 minutes ago	Detail

- Swipe left on the application and click view. (Checker)

Low Cost Housing

In Progress Awaiting Approval Unassigned

Customer National Identifier	Customer Name	Branch	Created at	Created Since	Stage	Status	Actions
1231231231231	AA Ahmed Ali	KARACHI - BAHADURABAD (0529)	22 Jun, 2021 12:39:02 PM	an hour ago	Detail Data Entry	Awaiting Checker Approval	

- After scrutinizing the data, the checker can approve or reject the application. (Checker)

LOAN SMART

Low Cost Housing

Deduping Results: No Match | Safe Watch: No Match | Fraud: Pending | ATA: No Match | High Risk C...: No Match | PEP: No Match | Application ...: [REDACTED]

Application ID: 7002395 | Full Name: Mr. Ahmed Ali | CNIC No: 1231231231231 | Gender: Male | Date of Birth: 05 May, 1980 | Father / Spouse Name: Ali

Stages: Quick Data Entry > **Detail Data Entry** > Detail Data Entry

Sourcing:

Bank Branch Code *	Referral Group	Referrer Code	Referrer Name
KARACHI - BAHADURABAD	Affiliates	1231	Ali

In case of approval: [Red button with checkmark] **In case of rejection:** [Red button with X]

Detail Data Entry is awaiting for approval: [Status bar]

Processor Underwriting: >

Approver Underwriting: >

CAD: >

Sanction Checker: >

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- Leave remarks and click 'submit'. (Checker)

LOAN SMART

Low Cost Housing

Deduping Results: No Match | Safe Watch: No Match | Fraud: Pending | ATA: No Match | High Risk C...: No Match | PEP: No Match | Application ...: [REDACTED]

Application ID: 7002395 | Full Name: Mr. Ahmed Ali | CNIC No: 1231231231231 | Gender: Male | Date of Birth: 05 May, 1980 | Father / Spouse Name: Ali

Stages: Quick Data Entry > **Detail Data Entry** > **Detail Data Entry**

Sourcing:

Bank Branch Code *	Referral Group	Referrer Code	Referrer Name
KARACHI - BA	Affiliates	1231	Ali

Approve:

Normal B I U E E T

Stage approved

CANCEL **SUBMIT**

Detail Data Entry is awaiting for approval: [Status bar]

Processor Underwriting: >

Approver Underwriting: >

CAD: >

Sanction Checker: >

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Step 13- After the application has been approved by the ‘Checker’, it will now appear under the unassigned tab on the ‘Maker’ account for the next stage. Swipe left on the application and click on ‘edit’. (Maker)

The screenshot shows the 'Low Cost Housing' application page. The 'Unassigned' tab is selected, indicated by a red box and an arrow pointing to it. The first application in the list, with Application ID 7002395 and Updated by Naveed Tejani, is also highlighted with a red box.

Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Since	Stage
7002395	NT Naveed Tejani	22 Jun, 2021 01:27:10 PM	1231231231231	AA Ahmed Ali	KARACHI + BAHADURABAD (0528)	22 Jun, 2021 12:39:02 PM	an hour ago	In Progress
7002392	AA Ahmed Ali	21 Jun, 2021 03:50:59 PM	4324432424324	HA hasan amir	ISLAMIC BANKING (5000)	21 Jun, 2021 02:57:15 PM	a day ago	Awaiting Approval
7002391	AA Ahmed Ali	16 Jun, 2021 03:56:44 AM	N/A	N/N/A	N/A	16 Jun, 2021 03:56:44 AM	6 days ago	In Progress
7002390	AA Ahmed Ali	15 Jun, 2021 08:33:20 PM	N/A	N/N/A	N/A	15 Jun, 2021 08:33:20 PM	7 days ago	In Progress
		04 Jun,				04 Jun,		Unassigned

- On the next page, click on the ‘assign to me’ button on the bottom right corner of the page. (Maker)

The screenshot shows the 'Processor Underwriting > Data Entry Collection' page for application 7002395. The 'Data Entry Collection' tab is selected in the navigation bar. In the bottom right corner, there is a red box around the 'Assign To Me' button.

- You will now see the application under the 'in progress' tab. Swipe left on the application and click on edit. (Maker)

Low Cost Housing

In Progress Awaiting Approval Unassigned

Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Since
7002395	NT Naveed Tejani	22 Jun, 2021 01:30:58 PM	1231231231231	AA Ahmed Ali	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 12:39:02 PM	an hour ago
7002394	NT Naveed Tejani	22 Jun, 2021 01:23:53 PM	1231231231231	AA ASDASD ASDASD	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 12:20:08 PM	an hour ago
7002393	NT Naveed Tejani	22 Jun, 2021 11:38:44 AM	3243242342342	I test	KARACHI - AL-BADAR SQUARE (1101)	22 Jun, 2021 11:34:13 AM	2 hours ago
7002387	NT Naveed Tejani	18 Jun, 2021 02:10:04 PM	4230164255975	JM Junaid Muhammad	KARACHI - BAHADURABAD (0526)	18 Jun, 2021 12:53:28 PM	7 days ago
		14 Jun,					

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Step 14- On the panel on the left side of the page, click on 'Underwriting' to be presented with new mandatory data fields. (Maker)

Low Cost Housing

Deduping Results Safe Watch Fraud ATA High Risk C... PEP Application ... REJECT HOLD DISCR...

Application ID: 7002395 Full Name: Mr. Ahmed Ali CNIC No.: 1231231231231 Gender: Male Date of Birth: 05 May, 1980 Father / Spouse Name: Ali

Stages

Processor Underwriting > Underwriting

Credit Status

Constitution*	Tier*	Gross Monthly payable*	Verified Income*
Constitution	Tier	Enter Gross Monthly payable	PKR 0

Reason For PEP*

Col Issued*

Maximum Delinquency*

Customer Profile type*

Reason or Condition*

Finance to Value Ratio / Bank Inv...

Cancel Move To Previous Stage Save Proceed

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- After filling all the mandatory fields, click on save on the bottom right corner of the page. (Maker)

LOAN SMART

Lawyer Name: Aziz-ur-Rehman Khan | Property Address: 404 BHD | Country: Pakistan | Region: KARACHI

City: KARACHI | Lease Flag: Yes | Lease Start Date: 01/08/2021 | Lease Expiry Date: 01/08/2041

Existing Owner's Name: Bilal | CNIC No: 1238764809182 | COVERED AREA: 250 | Total Plot Area(Sq.Ft): 250

Tranch Details

S.No	Tranch Description	Tranch Amount	Tranch Percentage
1	Tranch	100000	1

Insurance Details

Takaful Company in Property Takaful	Premium Rate	First Year takaful Amount	Takaful Company in Life Takaful
Takaful Company in Property Takaful	Enter Premium Rate	Enter First Year takaful Amount	Takaful Company in Life Takaful
Life Premium Rate	Life First Year takaful Amount	Enter Life Premium Rate	Enter Life First Year takaful Amount

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Cancel Move To Previous Stage **Save** Proceed

Step 15- On the top of the page, click on all 4 buttons as shown in the picture to run Deduping Test, Safe Watch Test, Fraud Test, and ATA Test. (Maker)

LOAN SMART

Deduping Results: No Match | Safe Watch: No Match | Fraud: No Match | ATA: No Match

Processor Underwriting > Underwriting

Credit Status

Constitution*: PRIME CUSTOMER	Tier*: Tier 1	Gross Monthly payable*: 14920	Verified Income*: PKR 150,000
High risk category*: Not Applicable	Reason For PEP*: None	Col Issued*: No	Col Amount*: Enter Col Amount
Col Date*: mm/dd/yyyy	Maximum Deliquency*: 15	Customer Profile type*: Positive	Mitigants: Enter Mitigants
Decision: Decision	Tenure in Months*: 240	Reason or Condition: Reason or Condition	Finance to Value Ratio / Bank Inve...: Enter FVBR

Stages

Quick Data Entry | Detail Data Entry | Processor Underwriting | Data Entry Collection | Underwriting | Checker Underwriting | Approval Underwriting | CAD

Processor Underwriting > Underwriting

Credit Status

Constitution*: PRIME CUSTOMER	Tier*: Tier 1	Gross Monthly payable*: 14920	Verified Income*: PKR 150,000
High risk category*: Not Applicable	Reason For PEP*: None	Col Issued*: No	Col Amount*: Enter Col Amount
Col Date*: mm/dd/yyyy	Maximum Deliquency*: 15	Customer Profile type*: Positive	Mitigants: Enter Mitigants
Decision: Decision	Tenure in Months*: 240	Reason or Condition: Reason or Condition	Finance to Value Ratio / Bank Inve...: Enter FVBR

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Cancel Move To Previous Stage Save Proceed

- After getting 'no match' under all 4 tests, click on save and then click on proceed. (Maker)

Low Cost Housing

Processor Underwriting > Underwriting

Credit Status

Constitution *	Tier *	Gross Monthly payable *	Verified Income *
PRIME CUSTOMER	Tier 1	14920	PKR 150,000

High risk category *	Reason For PEP *	Col Issued *	Col Amount *
Not Applicable	None	No	Enter Col Amount

Col Date *	Maximum Deliquency *	Customer Profile type	Mitigants
mm/dd/yyyy	15	Positive	Enter Mitigants

Decision	Tenure in Months *	Reason or Condition	Finance to Value Ratio / Bank Inv...
Decision	240	Reason or Condition	00.00

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Cancel Move To Previous Stage Save Proceed

Step 16- Your application will now appear under the 'unassigned' tab on the Maker account. Swipe left on the application and click on edit. (Maker)

In Progress Awaiting Approval Unassigned

Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Since	Stage
7002396	NT Naveed Tejani	22 Jun, 2021 03:33:57 PM	4220152528253	MA Muhammad Ali	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 02:38:20 PM	a hour ago	
7002392	AA Ahmed Ali	21 Jun, 2021 03:56:59 PM	4324432424324	HA hasan amir	ISLAMIC BANKING (5000)	21 Jun, 2021 02:57:15 PM	a day ago	
7002391	AA Ahmed Ali	16 Jun, 2021 03:56:44 AM	N/A	N/A	N/A	16 Jun, 2021 03:56:44 AM	8 days ago	
7002390	AA Ahmed Ali	15 Jun, 2021 06:33:20 PM	N/A	N/A	N/A	15 Jun, 2021 06:33:20 PM	7 days ago	
		04 Jun,				04 Jun,		

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Step 17- You will now see the Data Entry Collection page. If any, fill the mandatory boxes and click on save on the bottom right corner of the page. (Maker)

Low Cost Housing

Stages: Checker Underwriting > Data Entry Collection

BRANCH INFORMATION

Date of Receipt*	11/11/2020	Date encoded	11/11/2020	Application type*	Individual	Property Identified*	Yes
Bank Branch Code *	KARACHI - BAHADURABAD	Referral Group	Referral Group	Referrer Code	Enter Referrer Code	Referrer Name	Enter Referrer Name
Account office code	Account office code	Product *	Home Loans	Scheme *	Mortgage	Channel Code	Bank Statement Channel

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Cancel Save Proceed

Step 18- Click on ‘underwriting’ under the Checker Underwriting tab, then fill the mandatory boxes if any. Then click on ‘save’ followed by ‘proceed’. (Maker)

Low Cost Housing

Stages: Checker Underwriting > Underwriting

Credit Status

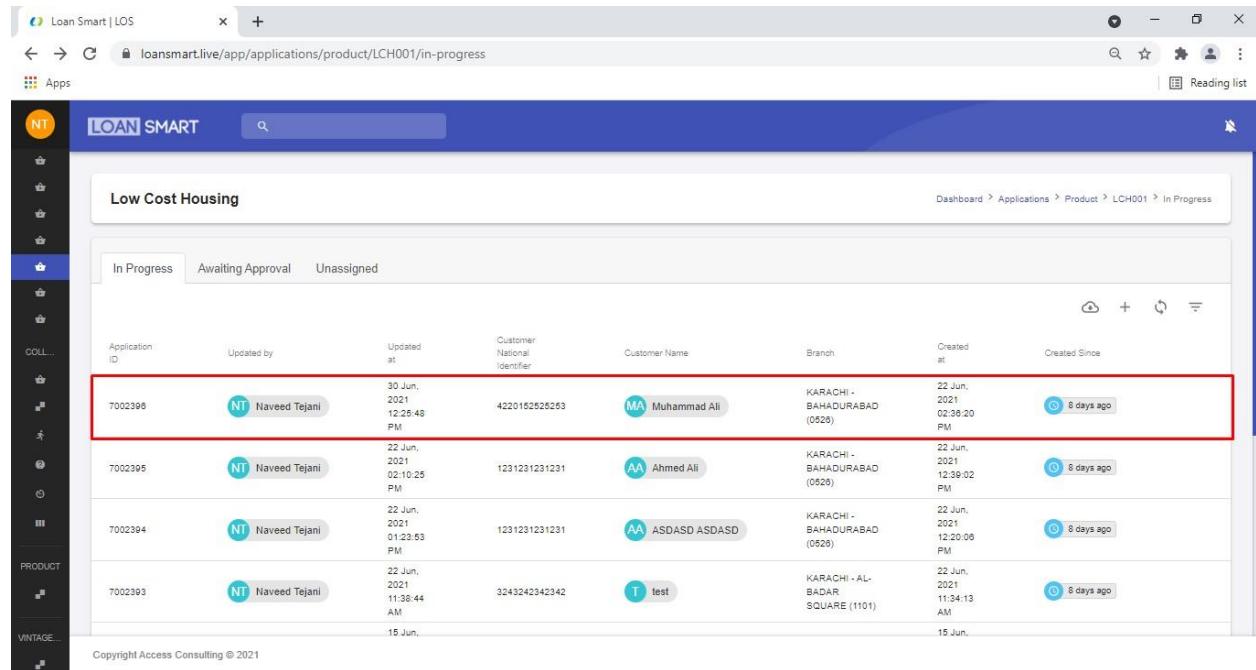
Constitution*	Tier*	Gross Monthly payable*	Verified Income*
PRIME CUSTOMER	Tier 1	14920	PKR 150,000
High risk category*	Reason For PEP*	Col Issued*	Col Amount*
Not Applicable	None	No	Enter Col Amount
Col Date*	Maximum Deliquency*	Customer Profile type	Mitigants
mm/dd/yyyy	15	Positive	Enter Mitigants
Decision	Tenure in Months*	Reason or Condition	Finance to Value Ratio
Decision	240	Reason or Condition	Bank Inv...

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Cancel Save Proceed

NOTE: After the last stage, the application will appear under the unassigned tab, only to the user with rights to process the amount of the loan entered. The steps below are after the application has been assigned to a user with appropriate rights.

Step 19- The application will then be available under the In Progress tab. Swipe left on the application and click on 'edit'.



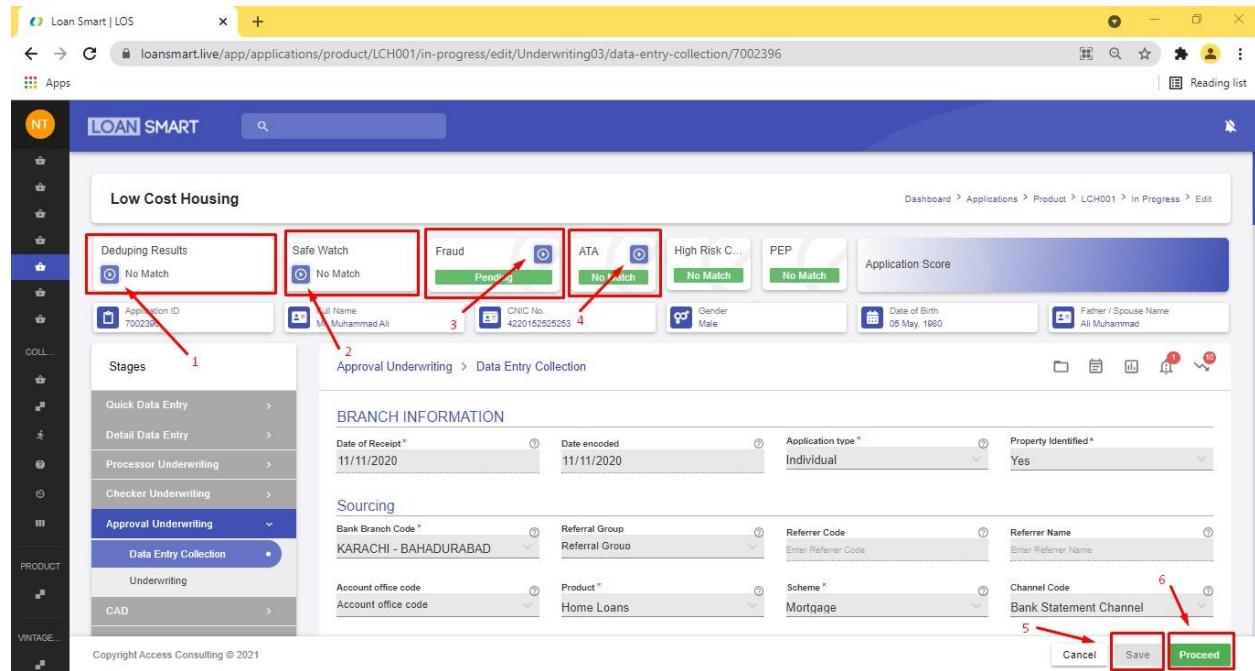
The screenshot shows the 'Low Cost Housing' application page in the 'In Progress' tab. The table lists four applications:

Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Since
7002398	NT Naveed Tejani	30 Jun, 2021 12:25:48 PM	4220162526253	MA Muhammad Ali	KARACHI - BAHADURABAD (0528)	22 Jun, 2021 02:39:20 PM	8 days ago
7002395	NT Naveed Tejani	22 Jun, 2021 02:10:25 PM	1231231231231	AA Ahmed Ali	KARACHI - BAHADURABAD (0528)	22 Jun, 2021 12:39:02 PM	8 days ago
7002384	NT Naveed Tejani	22 Jun, 2021 01:23:53 PM	1231231231231	AA ASDASD ASDASD	KARACHI - BAHADURABAD (0528)	22 Jun, 2021 12:20:08 PM	8 days ago
7002393	NT Naveed Tejani	22 Jun, 2021 11:38:44 AM	3243242342342	T test	KARACHI - AL-BADAR SQUARE (1101)	22 Jun, 2021 11:34:13 AM	8 days ago

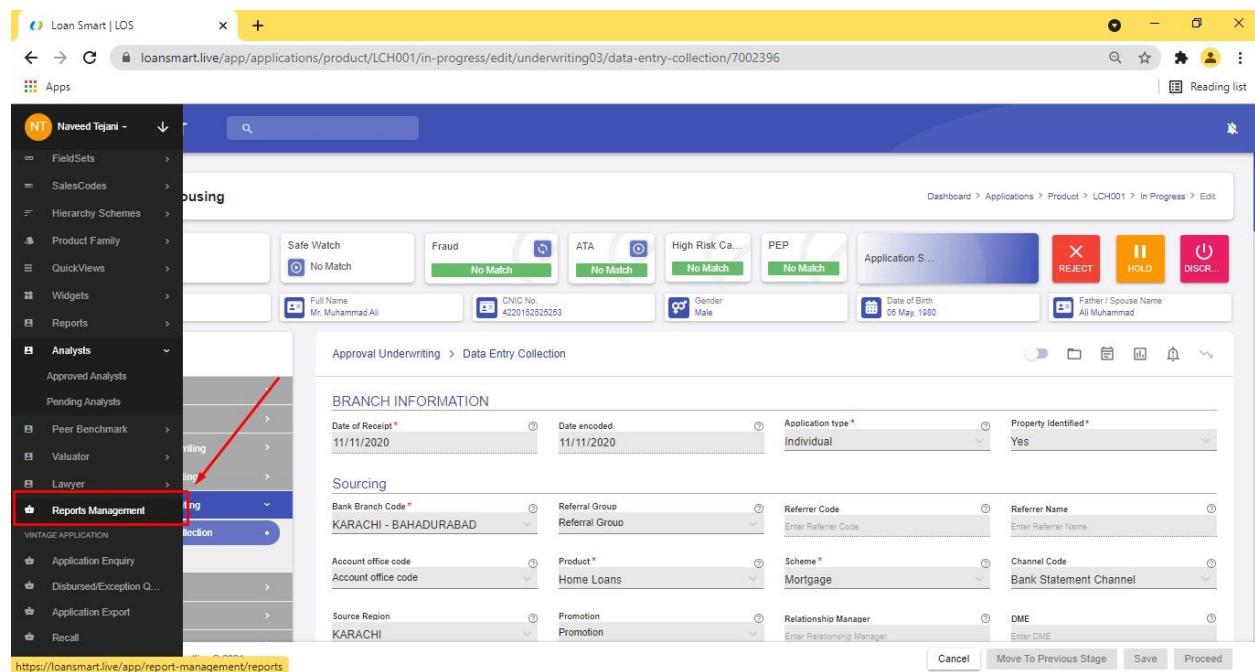
The first application (Application ID 7002398) is highlighted with a red border. The application details are as follows:

- Updated by: NT Naveed Tejani
- Updated at: 30 Jun, 2021 12:25:48 PM
- Customer National Identifier: 4220162526253
- Customer Name: MA Muhammad Ali
- Branch: KARACHI - BAHADURABAD (0528)
- Created at: 22 Jun, 2021 02:39:20 PM
- Created Since: 8 days ago

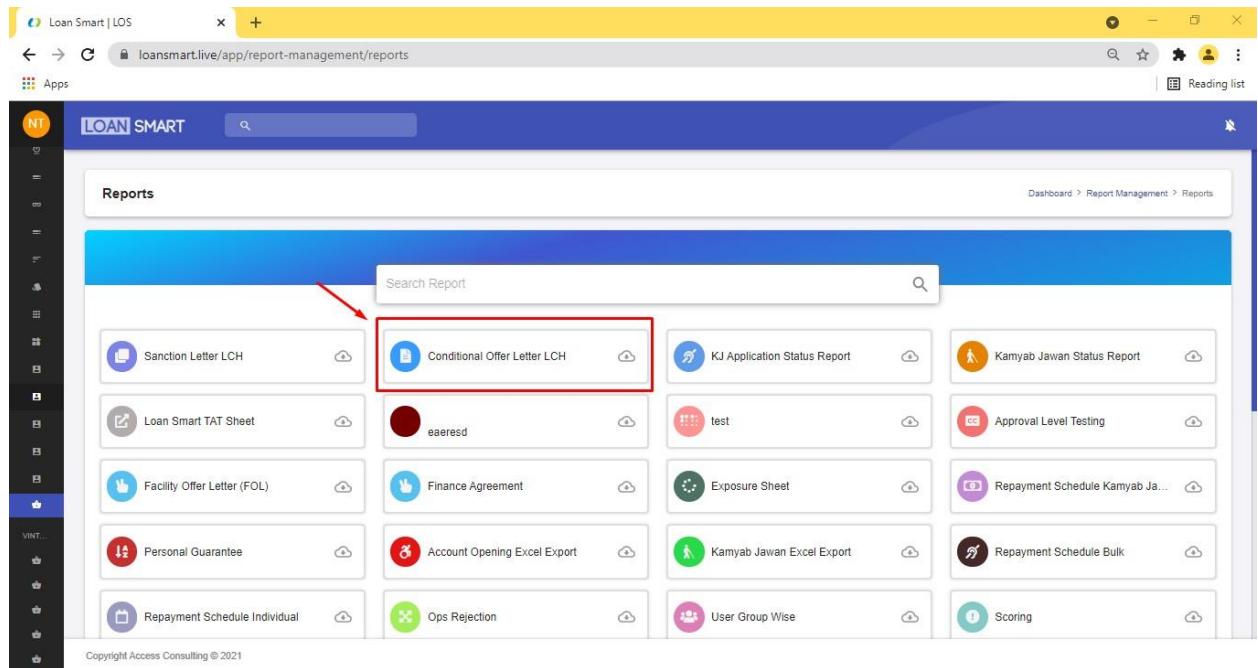
Step 20- You will be presented with the ‘Data Entry Collection’ page under the ‘Approval Underwriting’ stage, where the user will be able to make changes to the loan application, if any. After making the changes, run all the tests as done in Step 15. Then click on ‘save’ on the bottom right corner of the page followed by ‘proceed’.



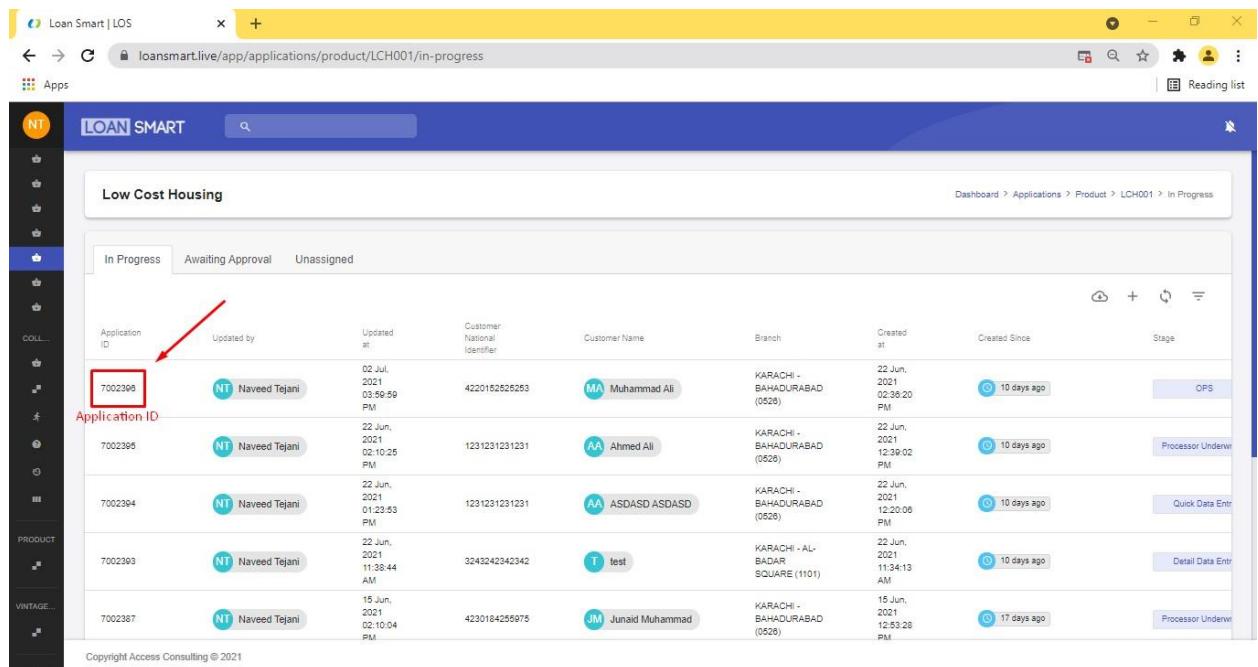
Step 21- You will now be able to generate the ‘conditional offer letter’. Hover your cursor on the left panel to reveal the menu, scroll down, then click on ‘reports management’.

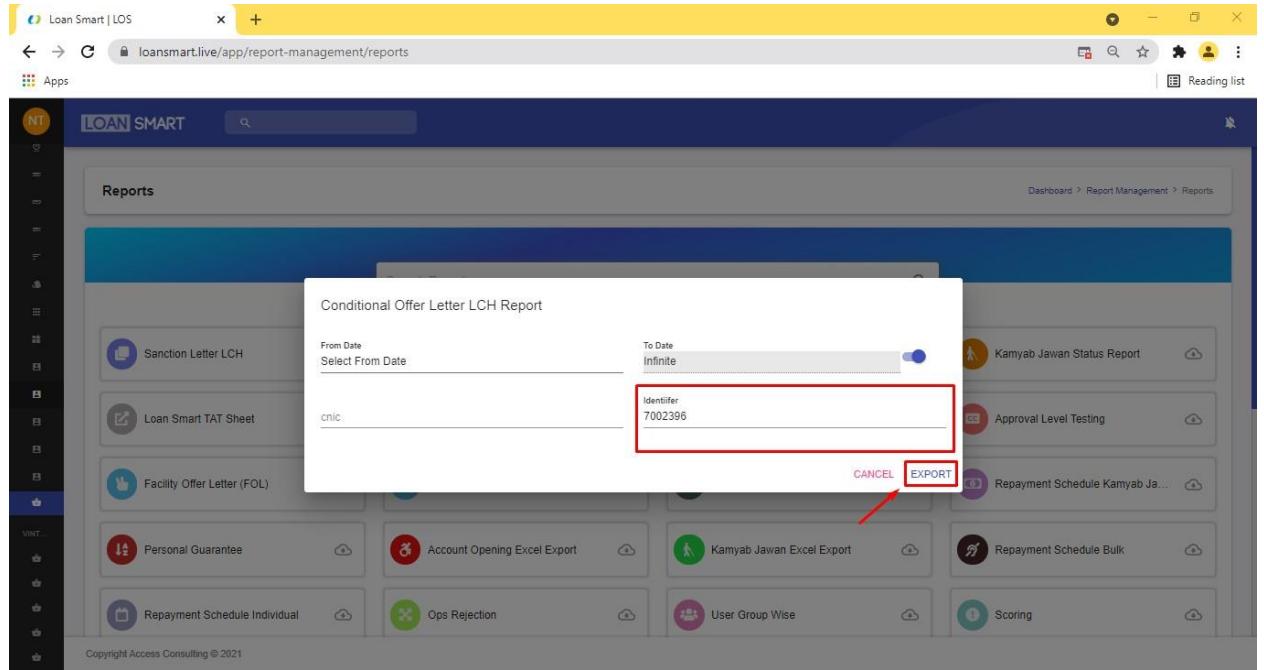


- Click on 'conditional offer letter lch'.

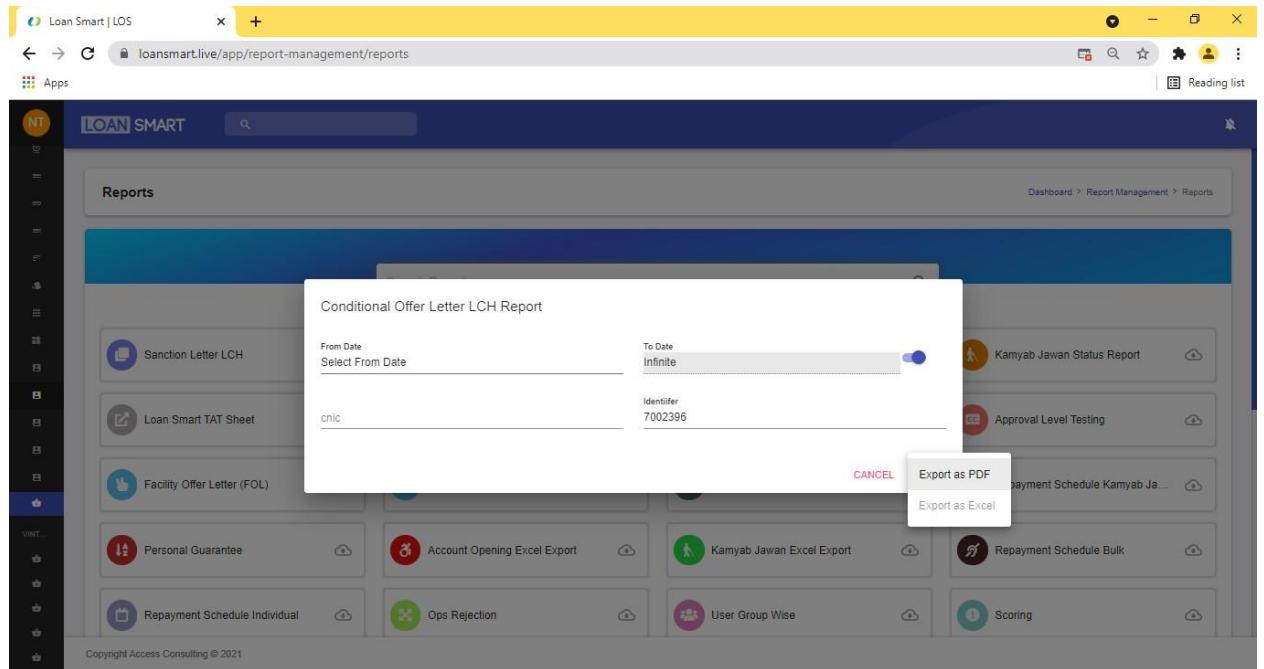


- Fill the 'identifier' field with the 'application ID' then click on 'export'. Application ID can be retrieved from the 'low cost housing' page.





- Click on 'export to pdf' to download the 'conditional letter'.



Stage 22- Application will now move to the next stage and appear under the Unassigned tab. Swipe left on the application and click on 'edit'.

Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Since	Stage
7002398	NT Naveed Tejani	30 Jun, 2021 03:58:55 PM	4220152525263	MA Muhammad Ali	KARACHI - BAHADURABAD (0528)	22 Jun, 2021 02:38:20 PM	8 days ago	In Progress
7002392	AA Ahmed Ali	21 Jun, 2021 03:50:59 PM	4324432424324	HA hasan amir	ISLAMIC BANKING (5000)	21 Jun, 2021 02:57:15 PM	9 days ago	Awaiting Approval
7002391	AA Ahmed Ali	16 Jun, 2021 03:58:44 AM	N/A	N/A	N/A	16 Jun, 2021 03:58:44 AM	15 days ago	In Progress
7002390	AA Ahmed Ali	15 Jun, 2021 08:33:20 PM	N/A	N/A	N/A	15 Jun, 2021 08:33:20 PM	15 days ago	In Progress
		04 Jun,				04 Jun,		Unassigned

- Click on 'assign to me' to proceed.

Deduping Results	Safe Watch	Fraud	ATA	High Risk C...	PEP	Application Score
No Match	No Match	Pending	No Match	No Match	No Match	

Stages: CAD > CAD

Legal Opinion:

ILA Stage-I Date mm/dd/yyyy	ILA Stage-I Lawyer Name ILA Stage-I Lawyer Name	ILA Stage-I Attachment Upload ILA Stage-I Attachment	ILA Stage-II Date mm/dd/yyyy
--------------------------------	--	---	---------------------------------

Valuation Report:

Report Date mm/dd/yyyy	Evaluator Name Evaluator Name	Market Value PKR 0	Forced Sale Value Enter Forced Sale Value
---------------------------	----------------------------------	-----------------------	--

- The application will now appear under the 'in progress' tab. Swipe left on the application and click on 'edit'.

Low Cost Housing

In Progress Awaiting Approval Unassigned

Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Since
7002398	NT Naveed Tejani	30 Jun, 2021 04:02:11 PM	4220152525263	MA Muhammad Ali	KARACHI - BAHAUDURABAD (0526)	22 Jun, 2021 02:38:20 PM	8 days ago
7002395	NT Naveed Tejani	22 Jun, 2021 02:10:25 PM	1231231231231	AA Ahmed Ali	KARACHI - BAHAUDURABAD (0526)	22 Jun, 2021 12:38:02 PM	8 days ago
7002394	NT Naveed Tejani	22 Jun, 2021 01:23:53 PM	1231231231231	AA ASDASD ASDASD	KARACHI - BAHAUDURABAD (0526)	22 Jun, 2021 12:20:08 PM	8 days ago
7002393	NT Naveed Tejani	22 Jun, 2021 11:38:44 AM	3243242342342	T test	KARACHI - AL-BADAR, SQUARE (1101)	22 Jun, 2021 11:34:13 AM	8 days ago
		15 Jun,					15 Jun,

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Step 23- You will now be at the CAD stage. Fill all the necessary fields then click on ‘save’ then on ‘proceed’.

Low Cost Housing

Deduping Results: No Match Safe Watch: No Match Fraud: Pending ATA: No Match High Risk C...: No Match PEP: No Match Application Status: In Progress

X REJECT II HOLD D DISCR...

Application ID: 7002398 Full Name: Mr. Muhammad Ali CNIC No.: 4220152525263 Gender: Male Date of Birth: 05 May, 1980 Father / Spouse Name: Ali Muhammad

Stages

CAD

Legal Opinion

ILA Stage-I Date: mm/dd/yyyy ILA Stage-I Lawyer Name: ILA Stage-I Lawyer Name ILA Stage-I Attachment: Upload ILA Stage-I Attachment ILA Stage-II Date: mm/dd/yyyy

ILA Stage-II Lawyer Name: ILA Stage-II Lawyer Name ILA Stage-II Attachment: Upload ILA Stage-II Attachment Status: Status

Valuation Report

Report Date: mm/dd/yyyy Evaluator Name: Evaluator Name Market Value: PKR 0 Forced Sale Value: Enter Forced Sale Value

Cancel Move To Previous Stage **Save** **Proceed**

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- The application will now appear under the 'unassigned' tab. Swipe left and click on 'edit'.

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Low Cost Housing

In Progress Awaiting Approval Unassigned

Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Since	Stage
7002396	Naveed Tejani	30 Jun, 2021 04:10:49 PM	422015252523	MA Muhammad Ali	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 02:36:20 PM	8 days ago	
7002392	AA Ahmed Ali	21 Jun, 2021 03:50:59 PM	4324432424324	HA hasan amir	ISLAMIC BANKING (5000)	21 Jun, 2021 02:57:15 PM	9 days ago	
7002391	AA Ahmed Ali	18 Jun, 2021 03:56:44 AM	N/A	N/A	N/A	18 Jun, 2021 03:56:44 AM	15 days ago	
7002390	AA Ahmed Ali	15 Jun, 2021 06:33:20 PM	N/A	N/A	N/A	15 Jun, 2021 06:33:20 PM	15 days ago	
		04 Jun,				04 Jun,		

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- Click on 'assign to me' on the bottom left corner of the page to proceed.

LOAN SMART | LOS

Low Cost Housing

Deduping Results Safe Watch Fraud ATA High Risk C... PEP Application Score

Application ID: 7002396 Full Name: Mr. Muhammad Ali CNIC No.: 422015252523 Gender: Male Date of Birth: 05 May 1980 Father / Spouse Name: Ali Muhammad

Stages: Quick Data Entry, Detail Data Entry, Processor Underwriting, Checker Underwriting, Approval Underwriting, CAD, Sanction Checker, Data Entry Collection

Sanction Checker > Data Entry Collection

BRANCH INFORMATION

Date of Receipt *	Date encoded	Application type *	Property Identified *
mm/dd/yyyy	mm/dd/yyyy	Application type	Property Identified

Sourcing

Bank Branch Code *	Referral Group	Referrer Code	Referrer Name
Bank Branch Code	Referral Group	Enter Referrer Code	Enter Referrer Name

Account office code	Product *	Scheme *	Channel Code
Account office code	Product	Scheme	Channel Code

Cancel Assign To Me

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- The application will now appear under the 'in progress' tab. Swipe left on the application and click on 'edit'.

LOAN SMART

Low Cost Housing

In Progress Awaiting Approval Unassigned

Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Since
7002398	NT Naveed Tejani	30 Jun, 2021 04:51:04 PM	422015252563	MA Muhammad Ali	KARACHI - BAHADURABAD (0528)	22 Jun, 2021 02:38:20 PM	8 days ago
7002395	NT Naveed Tejani	22 Jun, 2021 02:10:25 PM	1231231231231	AA Ahmed Ali	KARACHI - BAHADURABAD (0528)	22 Jun, 2021 12:39:02 PM	8 days ago
7002394	NT Naveed Tejani	22 Jun, 2021 01:23:53 PM	1231231231231	AA ASDASD ASDASD	KARACHI - BAHADURABAD (0528)	22 Jun, 2021 12:20:08 PM	8 days ago
7002393	NT Naveed Tejani	22 Jun, 2021 11:38:44 AM	3243242342342	I test	KARACHI - AL-BADAR SQUARE (1101)	22 Jun, 2021 11:34:13 AM	8 days ago
		15 Jun,				15 Jun,	

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Step 24- You will now be on the 'Sanction Checker' stage. Fill or edit any field as per need then run all the tests as done in Step 20. Then click on 'save' on the bottom right corner of the page followed by 'proceed'.

LOAN SMART

Low Cost Housing

Deduping Results Safe Watch Fraud ATA High Risk C... PEP Application Score

Stages 1

2 Sanction Checker > Data Entry Collection 3 4

BRANCH INFORMATION

11/11/2020 11/11/2020 Individual Yes

Sourcing

KARACHI - BAHADURABAD Referral Group Enter Referrer Code Enter Referrer Name

Home Loans Mortgage

Cancel Save Proceed

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NOTE: After the last stage, the application will appear under the unassigned tab, only to the user with rights to process the amount of the loan entered. The steps below are after the application has been assigned to a user with appropriate rights.

Step 25- The application will now appear under the ‘unassigned’ tab. Swipe left on the application and click on ‘edit’.

Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Since	Stage
7002398	NT Naveed Tejani	30 Jun, 2021 05:15:52 PM	4220152525253	MA Muhammad Ali	KARACHI - BAHADURABAD (0528)	22 Jun, 2021 02:38:20 PM	10 days ago	Pending
7002392	AA Ahmed Ali	21 Jun, 2021 03:50:59 PM	4324432424324	HA hasan amir	ISLAMIC BANKING (5000)	21 Jun, 2021 02:57:15 PM	11 days ago	Pending
7002391	AA Ahmed Ali	16 Jun, 2021 03:56:44 AM	N/A	N/A	N/A	16 Jun, 2021 03:56:44 AM	18 days ago	Pending
7002390	AA Ahmed Ali	15 Jun, 2021 06:33:20 PM	N/A	N/A	N/A	15 Jun, 2021 06:33:20 PM	17 days ago	Pending
		04 Jun,				04 Jun,		

- Click on the ‘assign to me’ button on the bottom right corner of the page to proceed.

- The application will now show under the 'in progress' tab. Swipe left on the application and click on 'edit'.

Low Cost Housing

In Progress Awaiting Approval Unassigned

Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Since
7002396	NT Naveed Tejani	02 Jul. 2021 12:00:44 PM	4220152525253	MA Muhammad Ali	KARACHI - BAHDURABAD (0526)	22 Jun. 2021 02:38:20 PM	10 days ago
7002395	NT Naveed Tejani	22 Jun. 2021 02:10:25 PM	1231231231231	AA Ahmed Ali	KARACHI - BAHDURABAD (0526)	22 Jun. 2021 12:39:02 PM	10 days ago
7002394	NT Naveed Tejani	22 Jun. 2021 01:23:53 PM	1231231231231	AA ASDASD ASDASD	KARACHI - BAHDURABAD (0526)	22 Jun. 2021 12:20:08 PM	10 days ago
7002393	NT Naveed Tejani	22 Jun. 2021 11:38:44 AM	3243242342342	T test	KARACHI - AL-BADAR SQUARE (1101)	22 Jun. 2021 11:34:13 AM	10 days ago
		15 Jun.				15 Jun.	

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Step 26- You will now be on the 'Sanction Approval' stage. Fill or edit any field as per need then run all the tests as done in Step 20. Then click on 'save' on the bottom right corner of the page followed by 'proceed'.

Low Cost Housing

Deduping Results Safe Watch Fraud ATA High Risk C... PEP Application ... REJECT HOLD DISCR...

1 Deduping Results 2 Safe Watch 3 Fraud 4 ATA 5 Referral Group 6 Referrer Name 7 Channel Code 8 Bank Statement Channel

Stages Quick Data Entry > Detail Data Entry > Processor Underwriting > Checker Underwriting > Approval Underwriting > CAD > Sanction Checker > Sanction Approval >

Sanction Approval > Data Entry Collection

BRANCH INFORMATION

Date of Receipt* 11/11/2020 Date encoded 11/11/2020 Application type* Individual Property Identified* Yes

Sourcing

Bank Branch Code* KARACHI - BAHDURABAD Referral Group Referral Group Referrer Code Enter Referrer Code Referrer Name Enter Referrer Name

Account office code Account office code Product* Home Loans Scheme* Mortgage

Channel Code 5 Bank Statement Channel 6

Cancel Move To Previous Stage Save Proceed

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- The application will now appear under the ‘unassigned’ tab. Swipe left on the application and click on ‘edit’.

Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Since	Stage
7002398	Naveed Tejani	02 Jul, 2021 12:08:51 PM	4220152525253	Muhammad Ali	KARACHI - BAHADURABAD (5026)	22 Jun, 2021 02:38:20 PM	10 days ago	
7002392	Ahmed Ali	21 Jun, 2021 03:50:59 PM	4324452424324	hasan amir	ISLAMIC BANKING (5000)	21 Jun, 2021 02:57:15 PM	11 days ago	
7002391	Ahmed Ali	16 Jun, 2021 03:56:44 AM	N/A	N/A	N/A	16 Jun, 2021 03:56:44 AM	16 days ago	
7002390	Ahmed Ali	15 Jun, 2021 06:33:20 PM	N/A	N/A	N/A	15 Jun, 2021 06:33:20 PM	17 days ago	
		04 Jun,				04 Jun,		

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- Click on the ‘assign to me’ button on the bottom right corner of the page to proceed.

LOAN SMART

Low Cost Housing

OPS > OPS

OPS

Next effective date mm/dd/yyyy Account Opening Date * mm/dd/yyyy No of months for Account Open Enter No of months for Account Open MICR Enter MICR

City City Bank Branch Code PDC by Dest. Bank AC Type

Bank Bank Misys Account number Employee code Pay order no

Dest Ac Holder CIF Number Direct Debit A/C No / Repayment ...

Cancel Assign To Me

- The application will now show under the 'in progress' tab. Swipe left on the application and click on 'edit'.

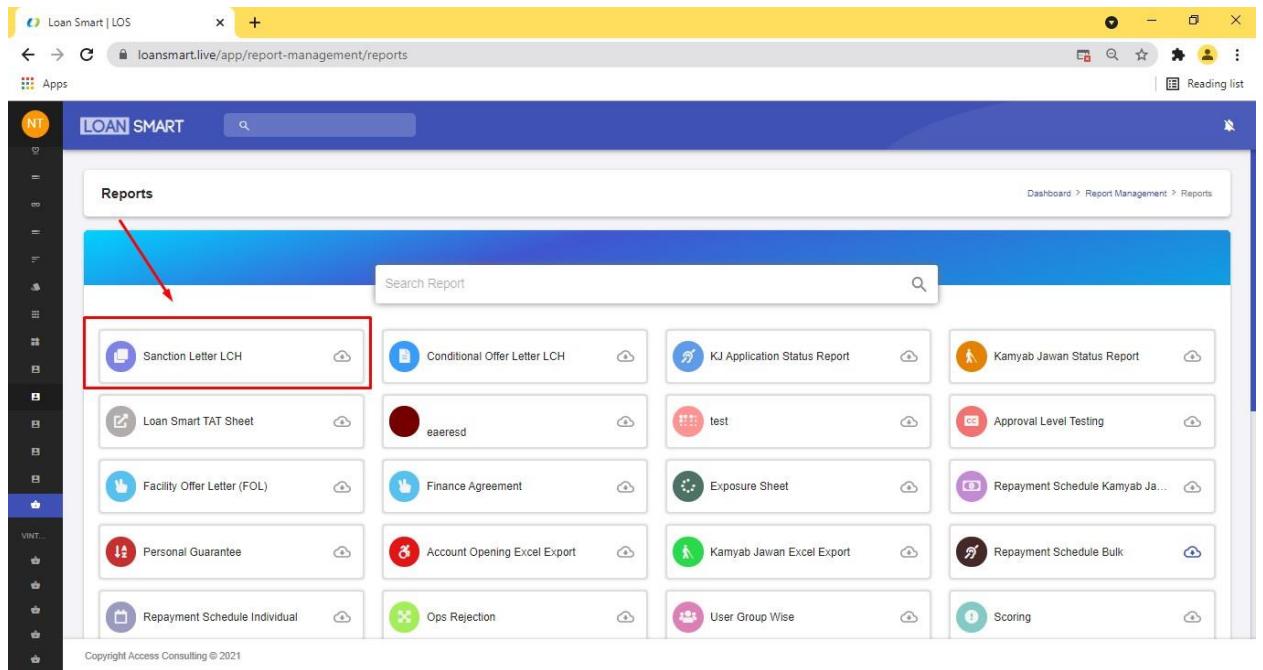
Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Since
7002396	NT Naveed Tejani	02 Jun, 2021 03:53:56 PM	4220162625263	MA Muhammad Ali	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 02:36:20 PM	10 days ago
7002395	NT Naveed Tejani	22 Jun, 2021 02:10:25 PM	1231231231231	AA Ahmed Ali	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 12:39:02 PM	10 days ago
7002394	NT Naveed Tejani	22 Jun, 2021 01:23:53 PM	1231231231231	AA ASDASD ASDASD	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 12:20:06 PM	10 days ago
7002393	NT Naveed Tejani	22 Jun, 2021 11:38:44 AM	3243242342342	I test	KARACHI - AL-BADAR SQUARE (1101)	22 Jun, 2021 11:34:13 AM	10 days ago
		15 Jun.				15 Jun.	

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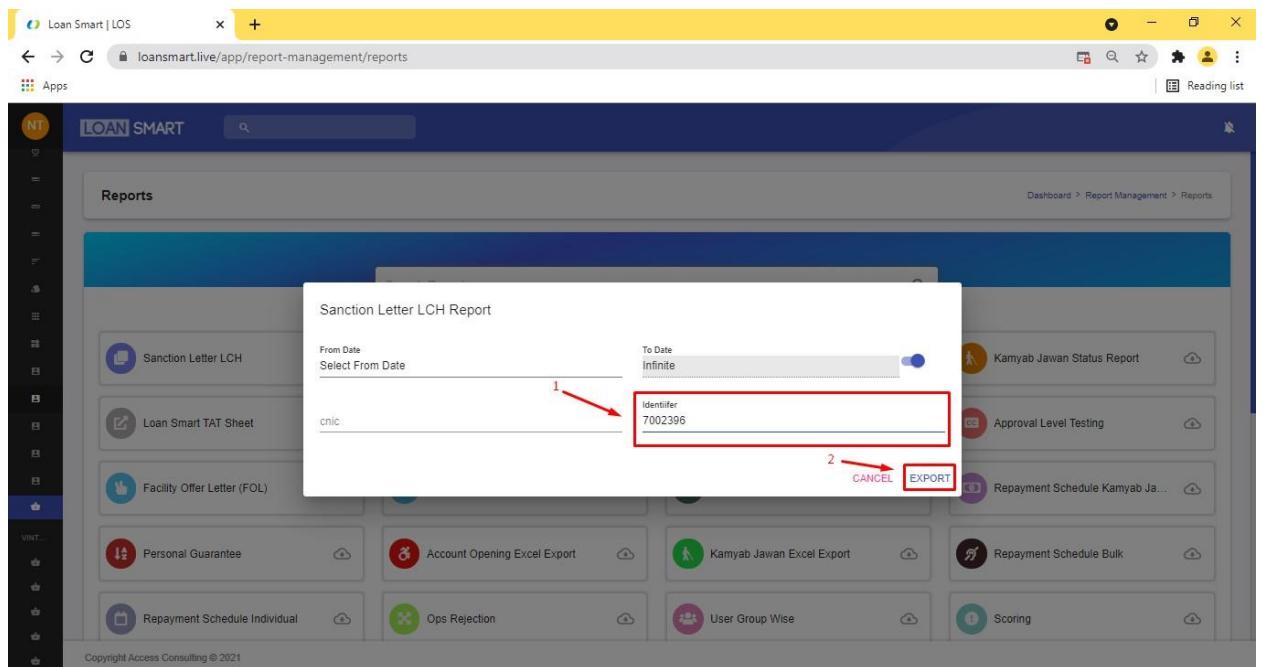
Step 27– You will now be able to generate the 'sanction letter'. Hover your cursor on the left panel to reveal the menu, scroll down, then click on 'reports management'.

https://loansmart.live/app/report-management/reports

- Click on ‘Sanction Letter LCH’.



- Enter the ‘application ID’ then click on export. Sanction letter will then download on to your device.



Step 28- You will now be at the OPS stage. Enter the ‘account opening date’, then click on ‘save’ followed by ‘proceed’.

The screenshot shows the 'Low Cost Housing' application in the 'OPS' stage. The 'Account Opening Date' field is highlighted with a red box and contains the value '06/28/2021'. Below it, a message says 'Please provide value for this required field.' Three numbered arrows point to the bottom right: arrow 1 points to the 'Save' button, arrow 2 points to the 'Proceed' button, and arrow 3 points to the 'Move To Previous Stage' button. The status bar at the top right indicates 'Reading list'.

- The application has now concluded as seen on the top right corner of the page.

The screenshot shows the 'Low Cost Housing' application in the 'In Progress' tab. A green message box in the top right corner says '7002396: Application is now completed.' A red arrow points to this message. The table below lists five applications, all of which are now completed. The status bar at the top right indicates 'Reading list'.

Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Since	Stage
7002395	NT Naveed Tejani	22 Jun, 2021 02:10:25 PM	1231231231231	AA Ahmed Ali	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 12:39:02 PM	10 days ago	Processor Underwr...
7002394	NT Naveed Tejani	22 Jun, 2021 01:23:53 PM	1231231231231	AA ASDASD ASDASD	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 12:20:06 PM	10 days ago	Quick Data Entr...
7002393	NT Naveed Tejani	22 Jun, 2021 11:38:44 AM	3243242342342	T test	KARACHI - AL-BADAR SQUARE (1101)	22 Jun, 2021 11:34:13 AM	10 days ago	Detail Data Entr...
7002387	NT Naveed Tejani	15 Jun, 2021 02:10:04 PM	4230164255975	JM Junaid Muhammad	KARACHI - BAHADURABAD (0526)	15 Jun, 2021 12:53:28 PM	17 days ago	Processor Underwr...
7002385	NT Naveed Tejani	14 Jun, 2021 03:05:50 PM	4220133776049	F Faisal	KARACHI - BAHADURABAD (0526)	14 Jun, 2021 02:53:15 PM	18 days ago	Processor Underwr...