



CASCADE

DCF Workflow

Contents

Digital Car Finance 3

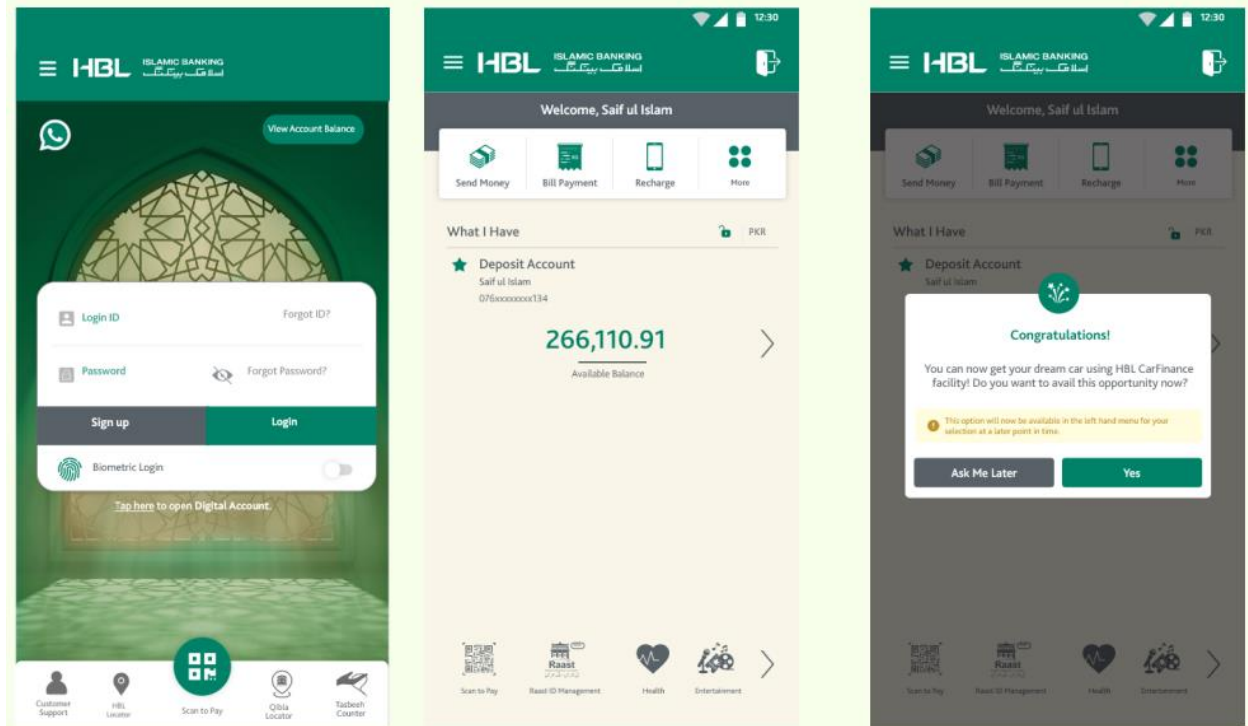
Mobile App Journey (Customer POV) 3

Workflow..... 7

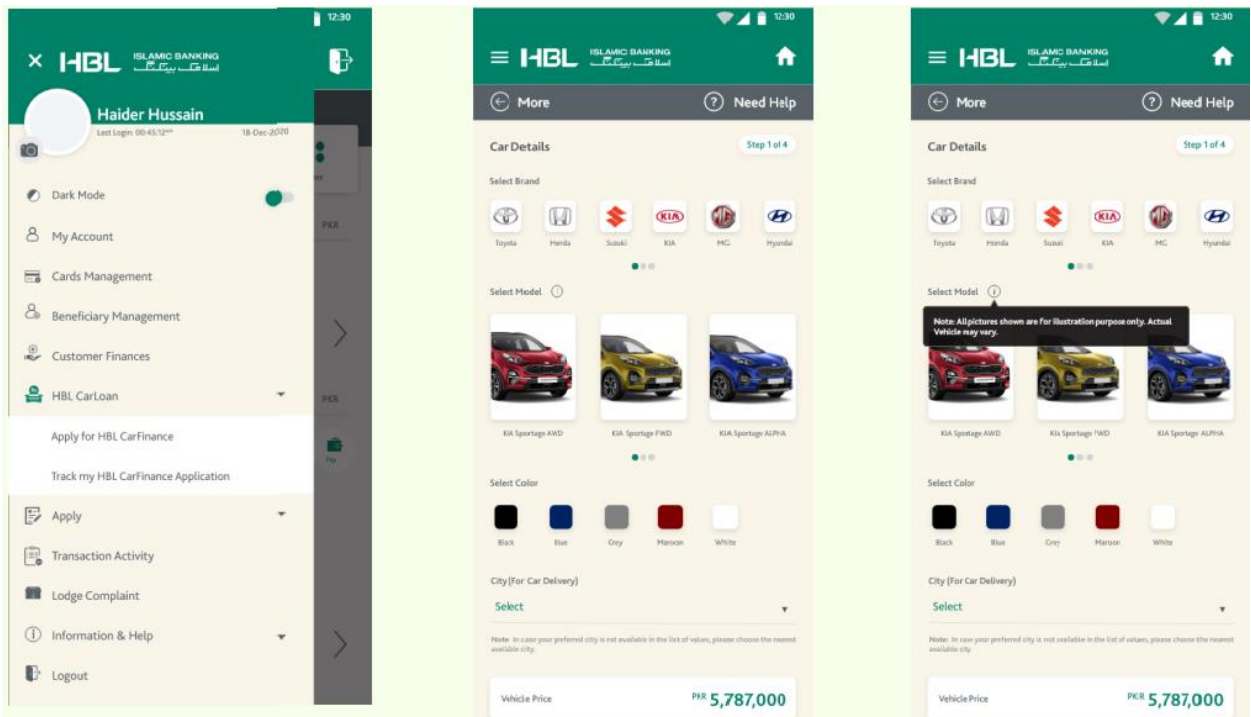
Digital Car Finance

Mobile App Journey (Customer POV)

1. The customer will log in to the HBL app then receive a pop-up notification offering the customer an opportunity to avail a car loan.



2. The customer can then select between applying for a new loan or track an existing application. In case of a new loan, customer will be able to select car's make, model, and color they're interested in.



3. The customer will then be prompted to select the equity participation and loan tenure. Insurance company and dealership will also be selected at this stage. After selecting everything, the customer will be provided with an overview of all details.

CarLoan

Need Help

Car Details

Step 2 of 4

KIA Sportage AWD

Gray

PKR 5,787,000

Karachi

Equity Participation

PKR 2,400,000

15%

80%

Financing Tenure

2 Years

1 Year

7 Years

Dealership

Select

Insurance Company

Adampar

Takaful Company

EFU

Takaful Rate

3.25%

Change My Car Details

Next

CarLoan

Need Help

Payment Plan

Step 3 of 4

Total Upfront Payment

PKR 2,400,000

Equity Participation

PKR 394,050

1st Year Takaful

PKR 26,139

Processing Charges

PKR 10,440

Takaful Details

Monthly Installment 1st Year (with Takaful)

PKR 2,400,000

Monthly Installment 1st Year (without Takaful)

PKR 2,400,000

Note: This is an indicative payment plan, which is intended to give you an idea of the actual payment plan which will be calculated at the time of disbursement. The amount calculated is indicative & the actual amount may vary based on credit assessment criteria. Vehicle price is subject to change & registration charges will be applicable.

Change My Plan Details

Next

CarLoan

Need Help

Review Details

Step 4 of 4

Car Details

Equity Participation

KIA

Model

Picanto 1.0 AT

Color

Sparkling Silver

Vehicle Price

PKR 5,787,000

Payment Details

Total Upfront Payment

PKR 2,400,000

Equity Participation

PKR 394,050

1st Year Takaful

PKR 26,139

Processing Charges

PKR 10,440

Finance Amount

PKR 12,000,000

Payment Tenure

48 Months

Rental Rate (Per Annum)

10%

Nature of Rental Rate

Fixed

Takaful Company

Adampar

Takaful Rate

3.25%

Monthly Rental Installments with Takaful

Year 1

PKR 21,680

Year 2

PKR 21,680

Year 3

PKR 21,680

Year 4

PKR 21,680

Year 5

PKR 21,680

Year 6

PKR 21,680

Year 7

PKR 21,680

4. The customer will then be prompted to agree to terms and conditions and enter OTP. After entering the OTP, customer will receive a prompt, acknowledging the approval of their car loan application.

Payment Details

Total Upfront Payment	PKR 2,400,000
Equity Participation	PKR 394,050
1st Year Takaful	PKR 26,139
Processing Charges	PKR 10,440
Finance Amount	PKR 12,00000
Payment Tenure	48 Months
Rental Rate Rental Rate	10%
Nature of Rental Rate	Fixed
Takaful Company	Adanjee
Takaful Rate	3.25%

Monthly Rental Installments with Takaful

Year 1 PKR 21,680	Year 2 PKR 21,680	Year 3 PKR 21,680	Year 4 PKR 21,680
Year 5 PKR 21,680	Year 6 PKR 21,680	Year 7 PKR 21,680	

Terms & Conditions

☐ I hereby accept the [Terms & Condition](#), and also declare that I have neither availed nor applied for any finance facility in the past 90 days

Key Fact Sheet

☐ I/We hereby acknowledge and confirm that I have carefully read and understood the Key Fact Sheet

A One Time Password has been sent on your registered mobile number and/ or email address Please enter the OTP below.

One Time Password

Enter OTP

Resend

Please use "Resend" button if you do not receive OTP within 32 seconds.

Having trouble in receiving OTP? [Tap Here](#)

HBL

ISLAMIC BANKING

CarLoan

Congratulations

Your application for CarFinancing has been approved. And will now be available for tracking in "Track my application" option. We welcome you to a lasting relationship with HBL Islamic and assure you satisfaction at all times. A Bank representative will now call you shortly

Receipt ID

304596753

Application Tracking ID

123456789

Transaction Date & Time

10/3/2020 12:41:02 AM

From

0014XXXXXXXX1001

Car Delivery City

Karachi

Dealership

Toyota South

Brand

Kia

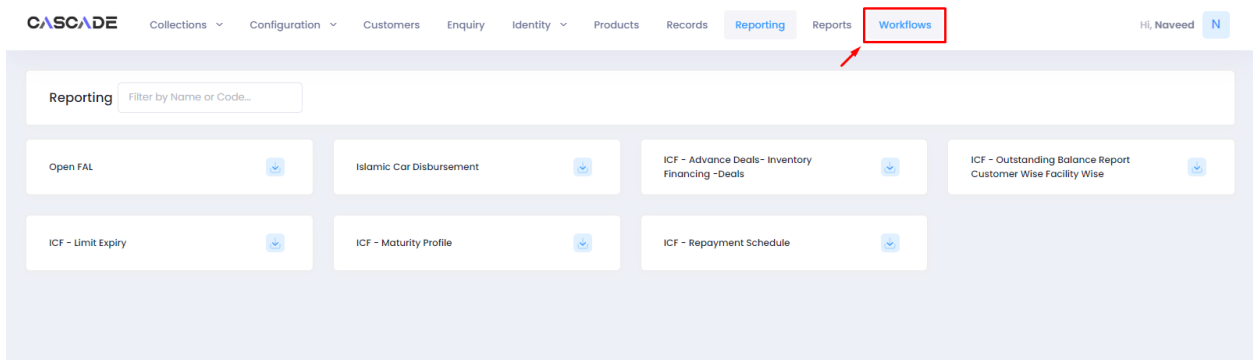
Model

Picanto - AT

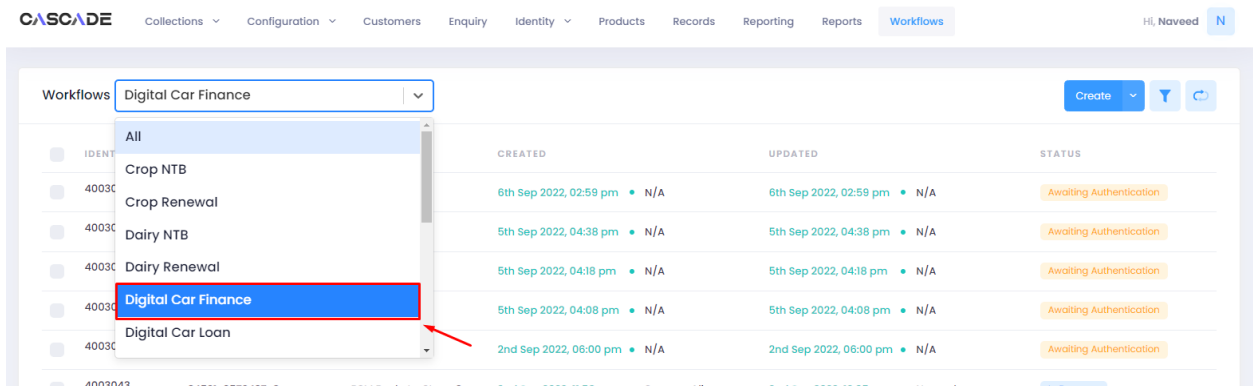
Monthly installment 1st Year

User Workflow

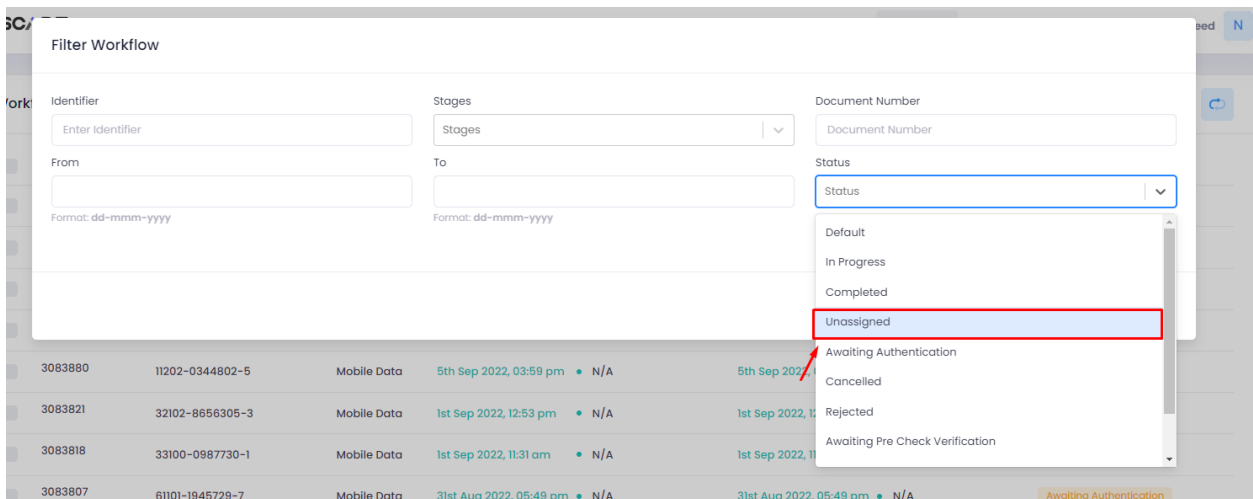
1. Click on 'workflows' to view workflows.



2. Select 'digital car finance' to from the dropdown menu.



3. Click on 'filters' and filter by 'unassigned' to view all DCL applications authenticated by the customer.



4. All 'unassigned' applications will be shown'.

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

Workflows Digital Car Finance Create Filter Refresh

IDENTIFIER	DOCUMENT NUMBER	STAGE	CREATED	UPDATED	STATUS
4003086	32102-4679477-9	RSM Bucket - Stage 1	9th Sep 2022, 02:38 pm • N/A	9th Sep 2022, 02:55 pm • Naveed	Unassigned
4003081	61101-8185801-9	RSM Bucket - Stage 1	8th Sep 2022, 04:16 pm • N/A	8th Sep 2022, 04:25 pm • N/A	Unassigned
4003080	42201-6992196-7	RSM Bucket - Stage 1	8th Sep 2022, 03:59 pm • N/A	8th Sep 2022, 04:11 pm • N/A	Unassigned
4003073	42201-2254444-4	RSM Bucket - Stage 1	8th Sep 2022, 03:09 pm • N/A	8th Sep 2022, 03:14 pm • N/A	Unassigned
4003056	15402-4411872-5	RSM Bucket - Stage 1	6th Sep 2022, 11:38 am • N/A	6th Sep 2022, 11:41 am • N/A	Unassigned
4003049	34392-6091775-3	RSM Bucket - Stage 1	2nd Sep 2022, 06:16 pm • N/A	2nd Sep 2022, 06:18 pm • N/A	Unassigned

5. Click on 'edit' to start work on an application.

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


Workflows Digital Car Finance Create Filter Refresh

IDENTIFIER	DOCUMENT NUMBER	STAGE	CREATED	UPDATED	STATUS
4003086	32102-4679477-9	RSM Bucket - Stage 1	9th Sep 2022, 02:38 pm • N/A	9th Sep 2022, 02:55 pm • Naveed	Unassigned
4003081	61101-8185801-9	RSM Bucket - Stage 1	8th Sep 2022, 04:16 pm • N/A	8th Sep 2022, 04:25 pm • N/A	Unassigned
4003080	42201-6992196-7	RSM Bucket - Stage 1	8th Sep 2022, 03:59 pm • N/A	8th Sep 2022, 04:11 pm • N/A	Unassigned
4003073	42201-2254444-4	RSM Bucket - Stage 1	8th Sep 2022, 03:09 pm • N/A	8th Sep 2022, 03:14 pm • N/A	Unassigned
4003056	15402-4411872-5	RSM Bucket - Stage 1	6th Sep 2022, 11:38 am • N/A	6th Sep 2022, 11:41 am • N/A	Unassigned


6. On the top of the page, an overview of the customer details and the car loan details can be viewed.

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


Digital Car Finance (4003086) Unassigned Back Start RSM Bucket - Stage 1




Brand
Pak Suzuki



Model
WAGON R 1.0L Eu



Color
Graphite Grey



Insurance
JGI

Customer Name
LOAN SMART

Total Upfront Amount
PKR 1,596,045

Markup
19% (Fixed)

Customer CNIC
32102-4679477-9


Processing Fees (With FED)
PKR 11,300

Repayment Tenure
48 Months

Vehicle Price
PKR 2,099,000

1st Year Insurance
PKR 52,475

EMI Amount (With Insurance)
PKR 20,804



7. Complete customer details can also be viewed on the page.


Personal Information


Title Mr	First Name LOAN	Middle Name Middle Name	Last Name SMART
Father's Name / Husband's Name FATHER NAME	Mother Name MOTHER NAME	Date of Birth 12-May-1989	Age of applicant 33
Age of maturity 37	ID Document Type ID Document Type	Document Number 32102-4679478-0	Issue Date 24-Feb-2020
Expiry Date 24-Feb-2030	Gender MALE	Marital Status MARRIED	Education Below Matric
Nationality Pakistan	City of Birth KHAIRPUR	Country of Birth Pakistan	Country of Res Pakistan
Are you, or have you ever been a citizen or... No			


8. After going through the customer details, click on 'Start RSM Bucket – Stage 1'.


CASCADE Collections Configuration Customers Enquiry Identity Products Records Reporting Reports Workflows HI Naveed N

Digital Car Finance (4003086) Unassigned Back Start RSM Bucket – Stage 1

**Brand**
Pak Suzuki

**Color**
Graphite Grey

**Model**
WAGON R 1.0L Eu

**Insurance**
JGI

Customer Name
LOAN SMART

Customer CNIC
32102-4679477-9

Vehicle Price
PKR 2,099,000

Total Upfront Amount
PKR 1,596,045

Processing Fees (With FED)
PKR 11,300

1st Year Insurance
PKR 52,475

Markup
19% (Fixed)

Repayment Tenure
48 Months

EMI Amount (With Insurance)
PKR 20,804



9. Fill all the required fields.

Mobile Data RSM Bucket – Stage 1

Data Entry

LEGEND: Computed Field Input Field

Basic Information

Primary Account Branch Code 5014-IBB BARRAGE ROAD BRANCH SUKKUR	Primary Account 50147100195251	Customer consent on Musharakah Agree... Accept	All Charges received/TCO* Yes
Sale Consultant Region Karachi	Sale Consultant KHI-DM-0142_Sheerazuddin	Employer Name TCSCOMI080-Trust Contract Services	


RSM- Comments


Normal B I U G " | | | | |


10. Click on 'validate' to validate the application and check for rule validations.


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

Digital Car Finance (4003086) In Progress Back Decline Save **Validate** Proceed

**Brand**
Pak Suzuki

**Color**
Graphite Grey

**Model**
WAGON R 1.0L Eu

**Insurance**
JGI

Customer Name
LOAN SMART

Customer CNIC
32102-4679477-9

Vehicle Price
PKR 2,099,000

Total Upfront Amount
PKR 1,596,045


Processing Fees (With FED)
PKR 11,300

1st Year Insurance
PKR 52,475

Markup
19% (Fixed)

Repayment Tenure
48 Months


EMI Amount (With Insurance)
PKR 20,804





11. Click on 'quick panel' to view the rule validations.


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

Digital Car Finance (4003086) In Progress Back Decline Save **Validate** Proceed

**Brand**
Pak Suzuki

**Color**
Graphite Grey

**Model**
WAGON R 1.0L Eu

**Insurance**
JGI

Customer Name
LOAN SMART

Customer CNIC
32102-4679477-9

Vehicle Price
PKR 2,099,000

Total Upfront Amount
PKR 1,596,045


Processing Fees (With FED)
PKR 11,300

1st Year Insurance
PKR 52,475

Markup
19% (Fixed)

Repayment Tenure
48 Months

EMI Amount (With Insurance)
PKR 20,804



Quick Panel

Mobile Data RSM Bucket - Stage 1

Enquiry Identity Products Records

Rule Validations Check List

RSM Bucket - Stage 1

Passport Size Photos ⓘ
Kindly attach Passport Size Photos

TCO Slip / Misys Screen Shot ⓘ
Kindly attach TCO Slip / Misys Screen Shot

Customer Name
LOAN SMART

Customer CNIC
32102-4679477-9

Total Upfront Amount
PKR 1,596,045

Processing Fees (With FED)
PKR 11,300

Markup
19% (Fixed)

Repayment Tenure
48 Months

12. Click on the 'check list' tab to complete the rule validations.

Rule Validations **Check List**

Filter by name or code

Check List

Item	Status	Action
Passport Size Photos	Pending	Upload
TCO Slip / Misys Screen ...	Pending	Upload

13. Click on 'upload' to upload required documents and complete the check list.

Rule Validations **Check List**

Filter by name or code

Check List

Item	Status	Action
Passport Size Photos	Completed	Download
TCO Slip / Misys Screen ...	Pending	Upload

14. Click on 'proceed' then click on 'start COPS Bucket – Stage 1' to move to the next stage.

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

Digital Car Finance (4003086) In Progress

Back Decline Save Validate **Proceed**

Brand Pak Suzuki Color Graphite Grey

Model WAGON R 1.0L Eu Insurance JGI

Customer Name LOAN SMART Customer CNIC 32102-4679477-9 Vehicle Price PKR 2,099,000

Total Upfront Amount PKR 1,596,045 Processing Fees (With FED) PKR 11,300 1st Year Insurance PKR 52,475

Markup 19% (Fixed) Repayment Tenure 48 Months EMI Amount (With Insurance) PKR 20,804

Quick Panel

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

Digital Car Finance (4003086) Unassigned

Back **Start COPS Bucket - Stage 1**

Brand Pak Suzuki Color Graphite Grey

Model WAGON R 1.0L Eu Insurance JGI

Customer Name LOAN SMART Customer CNIC 32102-4679477-9 Vehicle Price PKR 2,099,000

Total Upfront Amount PKR 1,596,045 Processing Fees (With FED) PKR 11,300 1st Year Insurance PKR 52,475

Markup 19% (Fixed) Repayment Tenure 48 Months EMI Amount (With Insurance) PKR 20,804

15. Click on 'quick panel' to perform an integration.

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

Digital Car Finance (4003086) In Progress

Back Decline Move to Previous Stage Save Validate Proceed

Brand Pak Suzuki Color Graphite Grey

Model WAGON R 1.0L Eu Insurance JGI

Customer Name LOAN SMART Customer CNIC 32102-4679477-9 Vehicle Price PKR 2,099,000

Total Upfront Amount PKR 1,596,045 Processing Fees (With FED) PKR 11,300 1st Year Insurance PKR 52,475

Markup 19% (Fixed) Repayment Tenure 48 Months EMI Amount (With Insurance) PKR 20,804

Quick Panel

Mobile Data RSM Bucket - Stage 1 COPS Bucket - Stage 1

16. Click on the 'perform integration' button.

Customers Enquiry Identity Products Records

Rule Validations **Check List**

Filter by name or code

Check List

Non Check Account NONCHECKACCOUNT Pending

IA5 Deal - RLA RLA Pending

perform integration

17. You can click on 'view integration result' to view the status of the integration.

The first screenshot shows the 'Check List' modal window. It has a search bar 'Filter by name or code'. Below, under 'Check List', there is an entry 'Non Check Account' with a status 'Completed'. A red box highlights an eye icon, and a red arrow points to it from a 'View Integration Result' tooltip.

The second screenshot shows the 'Integration Result' modal window. It displays the following details:

Http Status Code	Message	Data Message
OK	Success	22666016242903
Error Message	Error Type	Developer Message
N/A	N/A	N/A

18. After performing the integration, click on 'proceed', then click on 'start RSM Bucket – Stage 2'.

The first screenshot shows the 'Digital Car Finance' workflow screen in 'In Progress' state. It displays vehicle details for a Suzuki Wagon R 1.0L Eu. At the top right, there are buttons: 'Back', 'Decline', 'Move to Previous Stage', 'Save', 'Validate', and 'Proceed'. A red box highlights the 'Proceed' button, with a red arrow pointing to it.

The second screenshot shows the same workflow screen in 'Unsigned' state. A red box highlights the 'Start RSM Bucket - Stage 2' button, with a red arrow pointing to it.

19. Fill the required field.

Mobile Data RSM Bucket - Stage 1 COPS Bucket - Stage 1 RSM Bucket - Stage 2

Data Entry

LEGEND: Computed Field Input Field

Basic Information

Primary Account: 50147100195251

Primary Account Branch Code: 5014-IBB BARRAGE ROAD BRANCH SUKKUR

All Charged received/ TCO: Yes

Has Customer agreed to Musharakah Agr...: Yes

Repayment Account Branch: 5000

Repayment Account Number: 50007904149003

Sale Consultant Region: Karachi

Sale Consultant: KHI-DM-0142_Sheerazuddin

Employer Name: TCSOMI080-Trust Contract Services

20. In case of 'yes', upload the 'musharakah agreement'. Click on 'validate', then on 'quick panel'. Then upload the document.

CASCADE Collections Configuration Customers Enquiry Identity Products Records Reporting Reports Workflows

Hi, Naveed N

Digital Car Finance (4003086) In Progress

Back Move to Previous Stage Save Validate Proceed

WAGON R 1.0L Eu

Insurance JGI

PKR 1,596,045 Markup 19% (Fixed)

PKR 11,300 Repayment Tenure 48 Months

PKR 52,475 EMI Amount (With Insurance) PKR 20,804

Quick Panel

Mobile Data RSM Bucket - Stage 1 COPS Bucket - Stage 1 RSM Bucket - Stage 2

Data Entry

LEGEND: Computed Field Input Field

Basic Information

Rule Validations Check List

Filter by name or code

Check List

Musharakah Agreement MusharakahAgreement Pending


Upload Document


21. After uploading the musharakah agreement, click on 'proceed', then click on 'start COPS Bucket Stage – 2'.


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


Digital Car Finance (4003086) In Progress

Back Move to Previous Stage Save Validate Proceed

**Brand**
Pak Suzuki

**Color**
Graphite Grey

**Model**
WAGON R 1.0L Eu

**Insurance**
JGI

Customer Name
LOAN SMART

Customer CNIC
32102-4679477-9

Vehicle Price
PKR 2,099,000

Total Upfront Amount
PKR 1,596,045

Processing Fees (With FED)
PKR 11,300

1st Year Insurance
PKR 52,475

Markup
19% (Fixed)

Repayment Tenure
48 Months


EMI Amount (With Insurance)
PKR 20,804





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


Digital Car Finance (4003086) Unassigned

Back Start COPS Bucket - Stage 2

**Brand**
Pak Suzuki

**Color**
Graphite Grey

**Model**
WAGON R 1.0L Eu

**Insurance**
JGI

Customer Name
LOAN SMART

Customer CNIC
32102-4679477-9

Vehicle Price
PKR 2,099,000

Total Upfront Amount
PKR 1,596,045

Processing Fees (With FED)
PKR 11,300

1st Year Insurance
PKR 52,475

Markup
19% (Fixed)

Repayment Tenure
48 Months

EMI Amount (With Insurance)
PKR 20,804





22. Click on 'quick panel' to perform an integration.


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


Digital Car Finance (4003086) In Progress

Back Decline Move to Previous Stage Save Validate Proceed

**Brand**
Pak Suzuki

**Color**
Graphite Grey

**Model**
WAGON R 1.0L Eu

**Insurance**
JGI

Customer Name
LOAN SMART

Customer CNIC
32102-4679477-9

Vehicle Price
PKR 2,099,000

Total Upfront Amount
PKR 1,596,045

Processing Fees (With FED)
PKR 11,300

1st Year Insurance
PKR 52,475

Markup
19% (Fixed)

Repayment Tenure
48 Months

EMI Amount (With Insurance)
PKR 20,804



23. Click on the 'perform integration' button.

The screenshot shows a 'Check List' modal with a search bar and a list of items. The first item is 'IA5 Deal - PAYOFF' with a status of 'Pending'. A red box highlights a play button icon next to this item, with a red arrow pointing to it.

Rule Validations **Check List** [X]

Filter by name or code

Check List

IA5 Deal - PAYOFF [PAYOFF] Pending [Perform Integration]

24. You can click on 'view integration result' to view the status of the integration.

The first screenshot shows the 'Check List' modal with the second item, 'Non Check Account', with a status of 'Completed'. A red box highlights an eye icon next to this item, with a red arrow pointing to it. A tooltip 'View Integration Result' is visible above the icon.

Check List

Non Check Account [NONCHECKACCOUNT] Completed [View Integration Result]

The second screenshot shows the 'Integration Result' modal. A red box highlights the table containing the integration details.


Integration Result [Refresh]

Http Status Code	Message	Data Message
OK	Success	22666016242903
Error Message	Error Type	Developer Message
N/A	N/A	N/A


25. After performing the integration, click on 'proceed'.

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


Digital Car Finance (4003086) In Progress Back Decline Move to Previous Stage Save Validate **Proceed**




Brand
Pak Suzuki



Model
WAGON R 1.0L Eu



Color
Graphite Grey



Insurance
JGI

Customer Name
LOAN SMART

Total Upfront Amount
PKR 1,596,045

Markup
19% (Fixed)

Customer CNIC
32102-4679477-9


Processing Fee (With FED)
PKR 11,300

Repayment Tenure
48 Months

Vehicle Price
PKR 2,099,000

1st Year Insurance
PKR 52,475

EMI Amount (With Insurance)
PKR 20,804



26. The workflow will then be successfully completed and appear under 'completed' applications.

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

Workflows Digital Car Finance Create Filter Refresh

	IDENTIFIER	DOCUMENT NUMBER	STAGE	CREATED		UPDATED		STATUS
<input checked="" type="checkbox"/>	4003086	32102-4679477-9	All Stages Completed	9th Sep 2022, 02:38 pm	N/A	9th Sep 2022, 04:03 pm	Naveed	Completed
<input type="checkbox"/>	4003087	32102-4679477-9	All Stages Completed	9th Sep 2022, 02:39 pm	N/A	9th Sep 2022, 02:51 pm	Naveed	Completed
<input type="checkbox"/>	4002907	44431-1858728-1	All Stages Completed	29th Aug 2022, 06:38 pm	N/A	29th Aug 2022, 06:41 pm	Naveed	Completed
<input type="checkbox"/>	4002904	44431-1858722-1	All Stages Completed	29th Aug 2022, 05:29 pm	N/A	29th Aug 2022, 05:32 pm	Naveed	Completed
<input type="checkbox"/>	400266	32395-7599156-8	All Stages Completed	23rd Aug 2022, 03:55 pm	N/A	24th Aug 2022, 05:11 pm	Naveed	Completed

27. To generate a disbursement letter, click on 'enquiry'.

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

Enquiry Digital Car Loan Filter Refresh

	IDENTIFIER	DOCUMENT NUMBER	STAGE	ASSIGNED TO	CREATED		UPDATED		STATUS	FILE GENERATED
<input type="checkbox"/>	3086539	32102-4679478-0	All Stages Completed	N/A	9th Sep 2022, 02:57 pm	N/A	9th Sep 2022, 03:28 pm	Naveed	Completed	Pending
<input type="checkbox"/>	3076987	42100-9871072-0	Mobile Data	N/A	24th Aug 2022, 02:56 pm	N/A	9th Sep 2022, 02:59 pm	N/A	Withdrawn	Pending
<input type="checkbox"/>	3086538	42401-3713531-9	Mobile Data	N/A	9th Sep 2022, 09:53 am	N/A	9th Sep 2022, 09:53 am	N/A	Withdrawn	Pending

28. Select 'digital car finance' from the dropdown menu.

The screenshot shows the CASCADE application interface. The top navigation bar includes 'Collections', 'Configuration', 'Customers', 'Enquiry', 'Identity', 'Products', 'Records', 'Reporting', 'Reports', and 'Workflows'. The user is logged in as 'Hi, Naveed'. The 'Enquiry' dropdown menu is open, showing a list of options: 'Crop NTB', 'Crop Renewal', 'Dairy NTB', 'Dairy Renewal', 'Digital Car Finance' (highlighted with a red box), 'Digital Car Loan', and 'Farm Irrigation'. The main table displays a list of enquiries with columns: 'ASSIGNED TO', 'CREATED', 'UPDATED', 'STATUS', and 'FILE GENERATED'. The first row shows 'Digital Car Finance' with a status of 'Completed' and 'Pending'.

ASSIGNED TO	CREATED	UPDATED	STATUS	FILE GENERATED
N/A	9th Sep 2022, 02:38 pm	9th Sep 2022, 04:03 pm	Completed	Pending
N/A	9th Sep 2022, 02:39 pm	9th Sep 2022, 02:51 pm	Completed	Generated
N/A	9th Sep 2022, 02:34 pm	9th Sep 2022, 02:34 pm	Withdrawn	Pending
N/A	24th Aug 2022, 01:20 pm	9th Sep 2022, 01:24 pm	Withdrawn	Pending
N/A	24th Aug 2022, 01:15 pm	9th Sep 2022, 01:19 pm	Withdrawn	Pending
N/A	9th Sep 2022, 10:11 am	9th Sep 2022, 10:11 am	Withdrawn	Pending

29. Tick the checkbox to select the application.

The screenshot shows the CASCADE application interface. The top navigation bar includes 'Collections', 'Configuration', 'Customers', 'Enquiry', 'Identity', 'Products', 'Records', 'Reporting', 'Reports', and 'Workflows'. The user is logged in as 'Hi, Naveed'. The 'Enquiry' dropdown menu is open, showing a list of options: 'Crop NTB', 'Crop Renewal', 'Dairy NTB', 'Dairy Renewal', 'Digital Car Finance' (highlighted with a red box), 'Digital Car Loan', and 'Farm Irrigation'. The main table displays a list of enquiries with columns: 'IDENTIFIER', 'DOCUMENT NUMBER', 'STAGE', 'ASSIGNED TO', 'CREATED', 'UPDATED', 'STATUS', and 'FILE GENERATED'. The first row shows 'Digital Car Finance' with a status of 'Completed' and 'Pending'. A red box highlights the checkbox for the first application, which is now checked.

IDENTIFIER	DOCUMENT NUMBER	STAGE	ASSIGNED TO	CREATED	UPDATED	STATUS	FILE GENERATED
4003086	32102-4679477-9	All Stages Completed	N/A	9th Sep 2022, 02:38 pm	9th Sep 2022, 04:03 pm	Completed	Pending
4003087	32102-4679477-9	All Stages Completed	N/A	9th Sep 2022, 02:39 pm	9th Sep 2022, 02:51 pm	Completed	Generated
4003085	42000-5131446-8	Mobile Data	N/A	9th Sep 2022, 02:34 pm	9th Sep 2022, 02:34 pm	Withdrawn	Pending
400282	38302-7900480-1	Mobile Data	N/A	24th Aug 2022, 01:20 pm	9th Sep 2022, 01:24 pm	Withdrawn	Pending

30. Click on 'create disbursement file' to generate the disbursement file for the application.

The screenshot shows the CASCADE application interface. The top navigation bar includes 'Collections', 'Configuration', 'Customers', 'Enquiry', 'Identity', 'Products', 'Records', 'Reporting', 'Reports', and 'Workflows'. The user is logged in as 'Hi, Naveed'. The 'Enquiry' dropdown menu is open, showing a list of options: 'Crop NTB', 'Crop Renewal', 'Dairy NTB', 'Dairy Renewal', 'Digital Car Finance' (highlighted with a red box), 'Digital Car Loan', and 'Farm Irrigation'. The main table displays a list of enquiries with columns: 'IDENTIFIER', 'DOCUMENT NUMBER', 'STAGE', 'ASSIGNED TO', 'CREATED', 'UPDATED', 'STATUS', and 'FILE GENERATED'. The first row shows 'Digital Car Finance' with a status of 'Completed' and 'Pending'. A red box highlights the 'Create Disbursement File' button in the top right corner of the table.

IDENTIFIER	DOCUMENT NUMBER	STAGE	ASSIGNED TO	CREATED	UPDATED	STATUS	FILE GENERATED
4003086	32102-4679477-9	All Stages Completed	N/A	9th Sep 2022, 02:38 pm	9th Sep 2022, 04:03 pm	Completed	Pending
4003087	32102-4679477-9	All Stages Completed	N/A	9th Sep 2022, 02:39 pm	9th Sep 2022, 02:51 pm	Completed	Generated
4003085	42000-5131446-8	Mobile Data	N/A	9th Sep 2022, 02:34 pm	9th Sep 2022, 02:34 pm	Withdrawn	Pending

Enquiry Digital Car Finance



	IDENTIFIER	DOCUMENT NUMBER	STAGE	ASSIGNED TO	CREATED	UPDATED	STATUS	FILE GENERATED
<input checked="" type="checkbox"/>	4003086	32102-4679477-9	All Stages Completed	N/A	9th Sep 2022, 02:38 pm • N/A	9th Sep 2022, 04:03 pm • Naveed	Completed	Pending
<input type="checkbox"/>	4003087	32102-4679477-9	All Stages Completed	N/A	9th Sep 2022, 02:39 pm • N/A	9th Sep 2022, 02:51 pm • Naveed	Completed	Generated
<input type="checkbox"/>	4003085	42000-5131446-8	Mobile Data	N/A	9th Sep 2022, 02:34 pm • N/A	9th Sep 2022, 02:34 pm • N/A	Withdrawn	Pending
<input type="checkbox"/>	400282	38302-7900480-1	Mobile Data	N/A	24th Aug 2022, 01:20 pm • N/A	9th Sep 2022, 01:24 pm • N/A	Withdrawn	Pending
<input type="checkbox"/>	400281	38302-7900480-3	Mobile Data	N/A	24th Aug 2022, 01:15 pm • N/A	9th Sep 2022, 01:19 pm • N/A	Withdrawn	Pending
<input type="checkbox"/>	4003084	37405-0324645-7	Mobile Data	N/A	9th Sep 2022, 10:11 am • N/A	9th Sep 2022, 10:11 am • N/A	Withdrawn	Pending
<input type="checkbox"/>	4003083	31102-8130048-3	Mobile Data	N/A	8th Sep 2022, 05:34 pm • N/A	8th Sep 2022, 05:34 pm • N/A	Withdrawn	Pending
<input type="checkbox"/>	4003082	31102-8130048-3	Mobile Data	N/A	8th Sep 2022, 05:34 pm • N/A	8th Sep 2022, 05:34 pm • N/A	Withdrawn	Pending
<input type="checkbox"/>	400267	37405-1180790-3	Mobile Data	N/A	23rd Aug 2022, 04:28 pm • N/A	8th Sep 2022, 04:29 pm • N/A	Withdrawn	Pending
<input type="checkbox"/>	4003081	61101-8185801-9	RSM Bucket - Stage 1	N/A	8th Sep 2022, 04:16 pm • N/A	8th Sep 2022, 04:25 pm • N/A	Disbursement file created successfully!	