



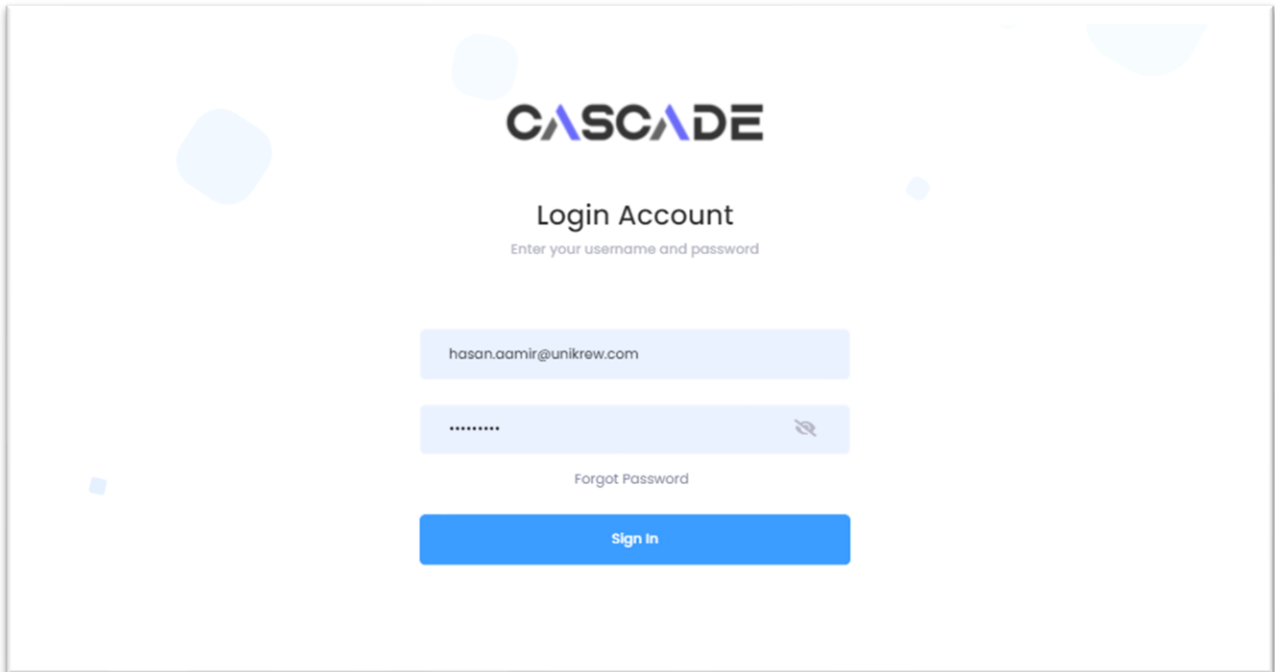
CASCADE

SAAF Guide

UNIKREW SOLUTION

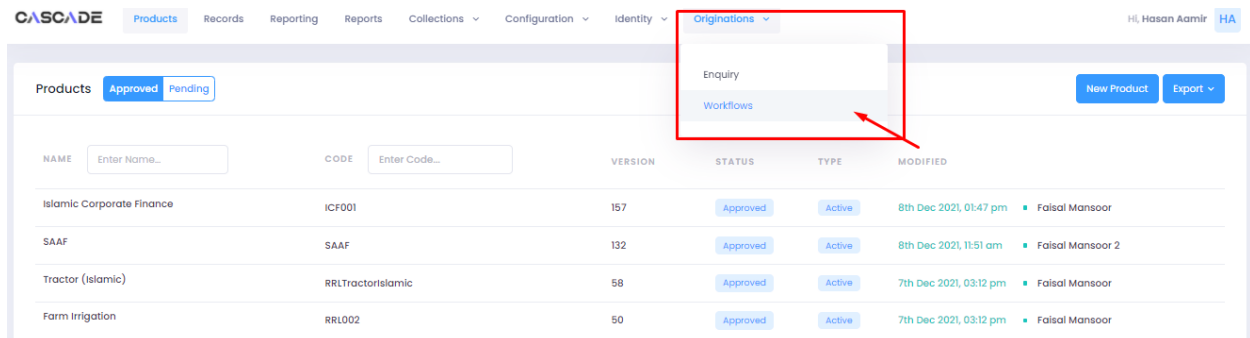
Maker

1. Login Page. Log in with your credentials to proceed.



The image shows the login page of the CASCADÉ system. At the top center is the CASCADÉ logo. Below it, the text "Login Account" is displayed, followed by the instruction "Enter your username and password". There are two input fields: the first contains the email address "hasan.aamir@unikrew.com", and the second contains masked characters "*****" with a password icon on the right. Below the password field is a link that says "Forgot Password". At the bottom is a large blue button labeled "Sign In".

2. Click on the 'originations' tab then on 'workflows'.



The image shows the "Products" page in the CASCADÉ system. The top navigation bar includes the CASCADÉ logo and several tabs: "Products", "Records", "Reporting", "Reports", "Collections", "Configuration", "Identity", and "Originations". The "Originations" dropdown menu is open, showing two options: "Enquiry" and "Workflows". A red box highlights the "Workflows" option, and a red arrow points to it. Below the navigation bar, there are buttons for "New Product" and "Export". The main content area features a table with columns: NAME, CODE, VERSION, STATUS, TYPE, and MODIFIED. The table lists four products: "Islamic Corporate Finance", "SAAF", "Tractor (Islamic)", and "Farm Irrigation". Each product row includes its code, version number, status (Approved), type (Active), and the date and time it was modified, along with the user's name (Faisal Mansoor).

NAME	CODE	VERSION	STATUS	TYPE	MODIFIED
Islamic Corporate Finance	ICF001	157	Approved	Active	8th Dec 2021, 01:47 pm
SAAF	SAAF	132	Approved	Active	8th Dec 2021, 11:51 am
Tractor (Islamic)	RRITractorIslamic	58	Approved	Active	7th Dec 2021, 03:12 pm
Farm Irrigation	RRID02	50	Approved	Active	7th Dec 2021, 03:12 pm

3. Select 'SAAF' from the product drop down menu.

The screenshot shows the CASCADE application interface. The 'Originations' dropdown menu is open, displaying a list of product categories. 'SAAF' is selected and highlighted with a red box and an arrow. The background table shows a list of applications with columns for IDENTIFIER, STAGE, CREATED, UPDATED, and STATUS.

IDENTIFIER	STAGE	CREATED	UPDATED	STATUS
146	CIU Analyst	7th Dec 2021, 05:35 pm	7th Dec 2021, 06:40 pm	Awaiting Authentication
88	RM stage	25th Nov 2021, 10:59 pm	26th Nov 2021, 01:26 pm	Awaiting Authentication

4. After selecting 'SAAF', you will be able to see all applications under 'SAAF'. To start a new application, click on the 'create' button.

The screenshot shows the CASCADE application interface. The 'Originations' dropdown menu is open, displaying a list of product categories. 'SAAF' is selected. The 'Create' button is highlighted with a red box and an arrow. The background table shows a list of applications with columns for IDENTIFIER, STAGE, CREATED, UPDATED, and STATUS.

IDENTIFIER	STAGE	CREATED	UPDATED	STATUS
180	CIU Analyst	7th Dec 2021, 05:35 pm	7th Dec 2021, 06:40 pm	Awaiting Authentication
177	CIU Analyst	7th Dec 2021, 04:30 pm	7th Dec 2021, 05:27 pm	Awaiting Authentication
179	CIU Analyst	7th Dec 2021, 04:36 pm	7th Dec 2021, 05:21 pm	Awaiting Authentication
176	CIU Analyst	7th Dec 2021, 04:24 pm	7th Dec 2021, 05:13 pm	Awaiting Authentication
178	CIU Analyst	7th Dec 2021, 04:33 pm	7th Dec 2021, 05:09 pm	Awaiting Authentication

5. Fill all the required fields, then click on 'proceed'.

The screenshot shows the 'Create Workflow' form in the CASCADE application. The form contains fields for 'Renewal Product Code' (SAAF), 'Identifier' (4545), 'CNIC Number' (12312-3123123-3), 'Title of Business' (SAAF TITLE), and 'Type of Application' (New Application). The 'Proceed' button is highlighted with a red box and an arrow.

Field	Value
Renewal Product Code	SAAF
Identifier	4545
CNIC Number	12312-3123123-3
Title of Business	SAAF TITLE
Type of Application	New Application

6. The workflow will now be created. Fill all the required fields then click on 'validate'.

The screenshot shows the CASCADE system interface. At the top, the 'Originations' tab is selected. The record is identified as 'SAAF (187)' and is in 'In Progress' status. A row of buttons at the top right includes 'Back', 'Reject', 'Cancel', 'Save', 'Validate' (highlighted with a red arrow), and 'Proceed'. Below this is a grid of 12 blue buttons for data entry: 'Name Of The Borrower : ---', 'CNIC Number : 12312-3123123-3', 'Company Name : ---', 'Product Type : ---', 'Number of Employees : ---', 'Loan Amount Approved : ---', 'DBR : ---', 'Secured Exposure : ---', 'Unsecured Exposure : ---', 'Bureau History : ---', 'Status of SBP PR Category : ---', and 'Markup : ---'. A 'Tenor (in months) : ---' button is located below the first row. On the right side, there is a 'Documents' icon and a 'Quick Panel' icon. The main form area is titled 'RM stage' and contains a 'Basic Information' section. A legend indicates 'Computed Field' (yellow) and 'Input Field' (white). The 'Customer Information' section includes fields for 'CNIC Number *' (12312-3123123-3), 'Date of Application *' (01-Dec-2021), 'Title of Business *' (SAAF TITLE), 'Name Of The Borrower *' (Ali Shah), 'Region *' (LAHORE), 'Channel Code *' (Branch), 'RM Code *' (Karachi - RM 01), 'Product Type *' (Running Finance), 'Others', 'Credit Proposal Initiation Date *', and 'TL Code *'. Each input field has a green checkmark indicating it is valid. A warning message 'Date should not be greater than current date' is displayed below the 'Date of Application' field.

7. Then click on 'quick panel' on the right side of the page.

The screenshot shows the same CASCADE system interface as before, but now the 'Quick Panel' icon on the right side is highlighted with a red arrow. The 'Validate' button is no longer highlighted. The 'SAAF (187)' record is still in 'In Progress' status. The 'Basic Information' section is still visible, and the 'Quick Panel' icon is now the focus of the instruction.

8. Under 'checklist', upload necessary documents. Or defer if required.

Task	Identifier	Status	Action
SAAF Loan Application ...	SAAFchkt001	Pending	Upload
CNIC of applicant	SAAFchkt002	Pending	Upload
Bank Statement (for NT...	SAAFchkt003	Pending	Upload
Business Experience ve...	SAAFchkt004	Pending	Upload
Photograph of Business...	SAAFchkt005	Pending	Upload
Dedupe Check	DEDUPE	Pending	Upload
External Verification	SAAFchkt006	Pending	Upload
Calculation Sheet	SAAFchkt007	Pending	Upload

9. Then click on 'proceed'.

SAAF (167) In Progress

Back Reject Cancel Save Validate Proceed

Name Of The Borrower : Ali Shah CNIC Number : 12312-3123123-3 Company Name : --- Product Type : Running Finance Number of Employees : --- Loan Amount Approved : ---

DER : --- Secured Exposure : --- Unsecured Exposure : --- Bureau History : --- Status of SBP PR Category : --- Markup : ---

Tenor(n months) : ---

RM stage

Basic Information

LEGEND: Computed Field Input Field

Customer Information

CNIC Number * Date of Application * Title of Business * Name Of The Borrower *

10. The application will now require approval from the checker.

Workflow is now awaiting for approval

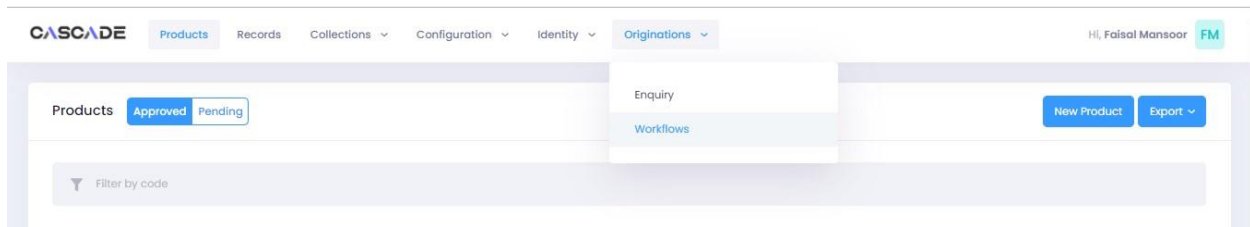
SAAF

Create

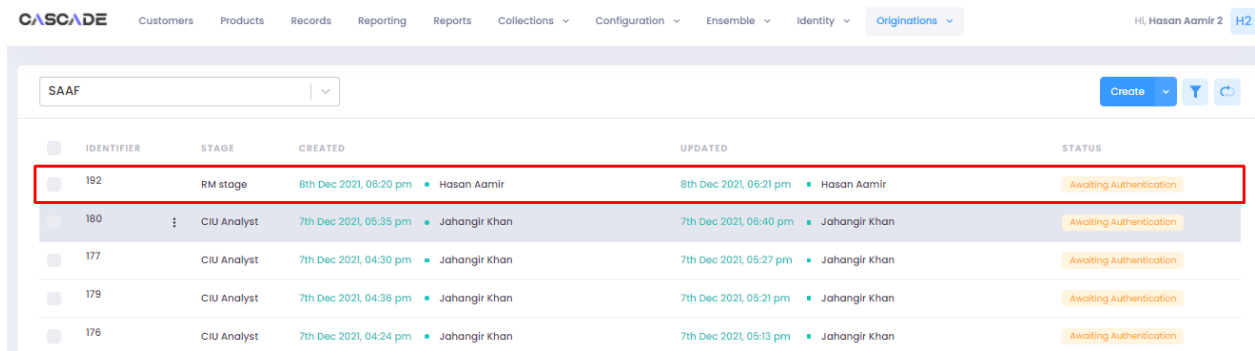
IDENTIFIER	STAGE	CREATED	UPDATED	STATUS
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Checker

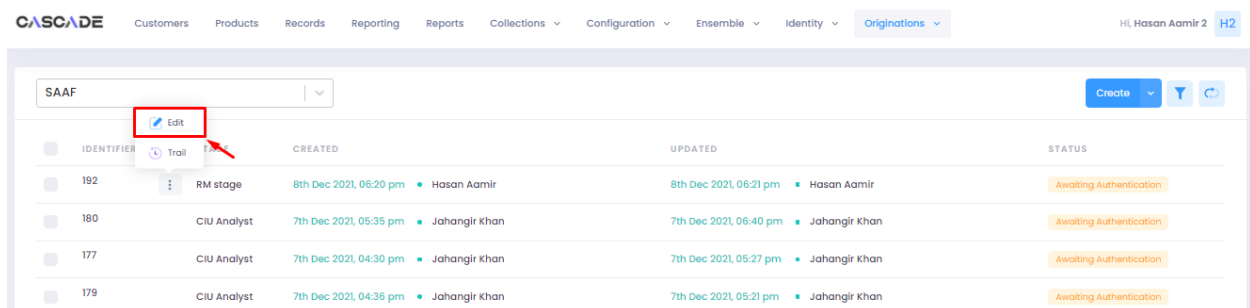
1. Now from the checker's account, go to the workflows tab to view the in-progress workflows.



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



3. Click on 'edit' to view the application.



4. Click on 'go to authentication'.

CASCADE Customers Products Records Reporting Reports Collections Configuration Ensemble Identity Originations Hi, Hasan Aamir 2 H2

SAAF (192) Awaiting Authentication Back Reject

Name Of The Borrower : Ali Shah	CNIC Number : 46456-3457356-7	Company Name : ---	Product Type : Running Finance	Number of Employees : ---	Loan Amount Approved : ---
DOB : ---	Secured Exposure : ---	Unsecured Exposure : ---	Bureau History : ---	Status of SBP PR Category : ---	Markup : ---
Tenor (in months) : ---					

RM stage

☒ Basic Information

LEGEND: Computed Field Input Field

Customer Information

CNIC Number *	Date of Application *	Title of Business *	Name Of The Borrower *
46456-3457356-7	08-Dec-2021	234234	Ali Shah

Go to Authentication

5. Leave comments then click on 'approve'.

CASCADE Customers Products Records Reporting Reports Collections Configuration Ensemble Identity Originations Hi, Hasan Aamir 2 H2

SAAF (192) Awaiting Authentication Back Discard Cancel Approve

Name Of The Borrower : Ali Shah	CNIC Number : 46456-3457356-7	Company Name : ---	Product Type : Running Finance	Number of Employees : ---	Loan Amount Approved : ---
DOB : ---	Secured Exposure : ---	Unsecured Exposure : ---	Bureau History : ---	Status of SBP PR Category : ---	Markup : ---
Tenor (in months) : ---					

Attempt: 1

Current Authority: RPC - Checker Go Back to Stage

Trail

No action perform yet

Comments *

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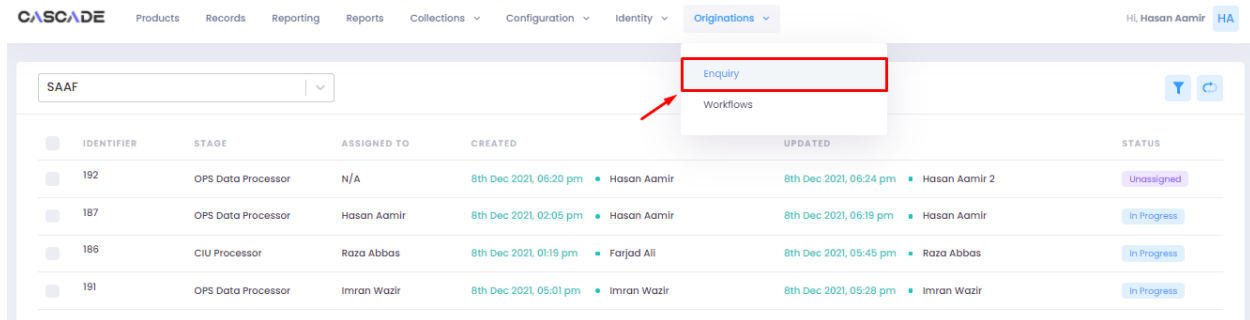
Approved

Exceptions/Deviations

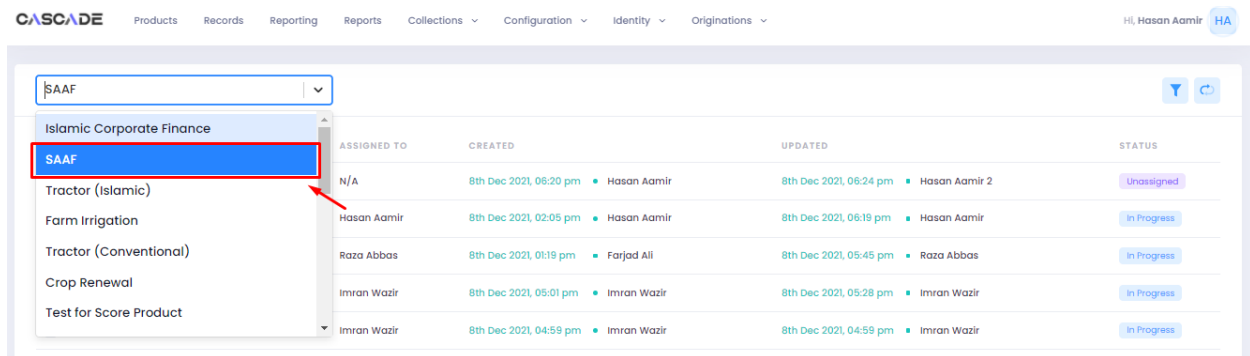
No exception found against this authentication

Maker

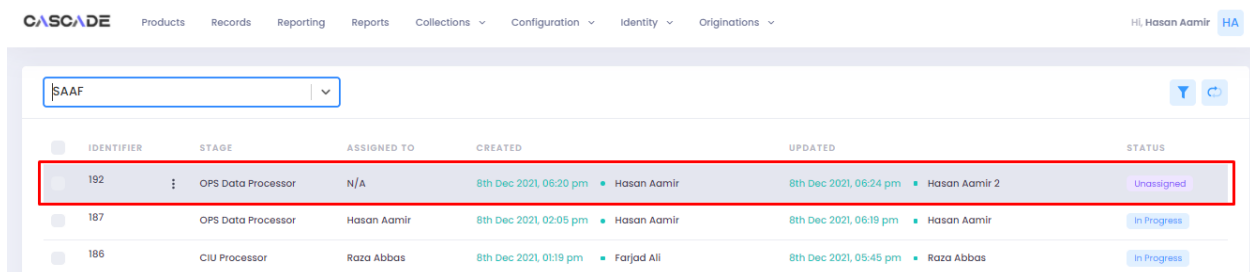
1. Go to the 'enquiry' tab to view all applications.



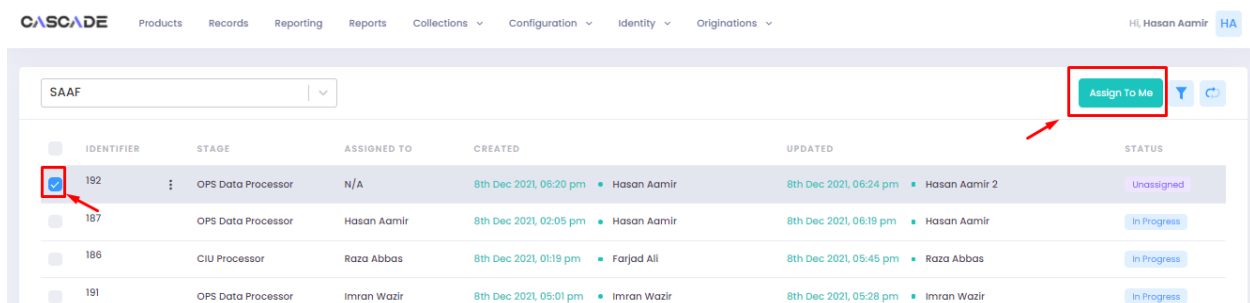
2. Select the product from the drop down menu to view appropriate workflows.



3. Here you will see the application with the status of 'unassigned'.



4. Tick the checkbox next to it then click on 'assign to me'.



5. Go to the 'workflows' tab to view the newly assigned application. Click on 'edit' to resume the work on it.

The screenshot shows the CASCADE application interface. At the top, there's a navigation bar with tabs like Products, Records, Reporting, Reports, Collections, Configuration, Identity, and Originations. Below this is a search bar with 'SAAF' entered. A table lists applications with columns: IDENTIFIER, Trail, TAG, CREATED, UPDATED, and STATUS. The first row (ID 192) is highlighted, and the 'Edit' button next to it is circled in red with an arrow pointing to it.

IDENTIFIER	Trail	TAG	CREATED	UPDATED	STATUS
192	OPS Data Processor		8th Dec 2021, 06:20 pm	8th Dec 2021, 06:28 pm	In Progress
187	OPS Data Processor		8th Dec 2021, 02:05 pm	8th Dec 2021, 06:19 pm	In Progress
180	CIU Analyst		7th Dec 2021, 05:35 pm	7th Dec 2021, 06:40 pm	Awaiting Authentication

6. Fill all the necessary fields across all tabs then click on 'proceed'.

The screenshot shows the CASCADE application interface for editing application 192. The 'Basic Information' and 'Application Data Entry' tabs are active. The 'Basic Information' tab contains fields for Customer Information, including Type of Organization or Legal Status, Type or Line of Business, Office Phone Number 1, Office Phone Number 2, Fax, Email, Sector, Brief Description of the Business, Location of Business, Business Address, and Business City. The 'Application Data Entry' tab is also visible. The 'Proceed' button at the top right is highlighted with a red box and an arrow.

7. Click on 'Start CIU Processor'.

The screenshot shows the CASCADE application interface for editing application 192. The 'Start CIU Processor' button at the top right is highlighted with a red box and an arrow. The 'Basic Information' and 'Application Data Entry' tabs are active. The 'Basic Information' tab contains fields for Customer Information, including Type of Organization or Legal Status, Type or Line of Business, Office Phone Number 1, Office Phone Number 2, Fax, Email, Sector, Brief Description of the Business, Location of Business, Business Address, and Business City. The 'Application Data Entry' tab is also visible.

8. Fill all necessary fields across all tabs then click on 'validate'.

CASCADE Products Records Reporting Reports Collections Configuration Identity Originations HI, Hasan Aamir HA

SAAF (102) In Progress Back Reject Cancel Move to Previous Stage Save **Validate** Proceed

Name Of The Borrower : Ali Shah CNIC Number : 46456-3457356-7 Company Name : --- Product Type : Running Finance Number of Employees : 5 Loan Amount Approved : 2

DBR : 5 Secured Exposure : 7 Unsecured Exposure : 6 Bureau History : Yes Status of SBP PR Category : SE Markup : 9

Tenor (in months) : 12

RM stage OPS Data Processor CIU Processor

Credit Processing SBP Asset Quality

LEGEND: Computed Field Input Field

UnderWriting

CNIC Number* 46456-3457356-7 High Risk Category* Electronics Business History* Existing Bureau History* Yes

Date of Establishment of Business* 08-Dec-2021 Months* 0.02583 Aggregate Exposure limit* PKR 2 First 6th Month Average Account Credit Turno...* PKR 3

Date should not be greater than current date

Recent 6th Month Average Account Credit Tur...* PKR 1 Title of Business/Company Name* 234234 Number of Employees* 5 Industry Type* 2I - Mining, Quarrying, and Oil and Gas Extra...

9. Click on 'quick panel' on the right side of the page to view further requirements.

CASCADE Products Records Reporting Reports Collections Configuration Identity Originations HI, Hasan Aamir HA

SAAF (102) In Progress Back Reject Cancel Move to Previous Stage Save **Validate** Proceed

Name Of The Borrower : Ali Shah CNIC Number : 46456-3457356-7 Company Name : --- Product Type : Running Finance Number of Employees : 5 Loan Amount Approved : 2

DBR : 5 Secured Exposure : 7 Unsecured Exposure : 6 Bureau History : Yes Status of SBP PR Category : SE Markup : 9

Tenor (in months) : 12

RM stage OPS Data Processor CIU Processor

Credit Processing SBP Asset Quality

LEGEND: Computed Field Input Field

UnderWriting

Quick Panel

10. Under 'check list', run 'fraud check' and 'dedupe check' to proceed further.

Rule Validations **Check List**

Check Name	Rule ID	Status	Action
SAAF Loan Application...	SAAFchklist001	Not Applicable	
CNIC of applicant	SAAFchklist002	Not Applicable	
Bank Statement (for NT...	SAAFchklist003	Not Applicable	
Business Experience ve...	SAAFchklist004	Not Applicable	
Photograph of Business...	SAAFchklist005	Not Applicable	
External Verification	SAAFchklist006	Not Applicable	
Calculation Sheet	SAAFchklist007	Not Applicable	
Bureau History	SAAFchklist008	Not Applicable	
Nadra Check	SAAFchklist009	Not Applicable	
Fraud Check	FRAUD	Pending	
Dedupe Check	DEDUPE	Pending	

11. Then click on 'proceed'.

SAAF (192) **In Progress**

Back Reject Cancel Move to Previous Stage Save Validate **Proceed**

UnderWriting

CNIC Number*	46456-3457356-7	✓	High Risk Category*	Electronics	Business History*	Existing	Bureau History*	Yes
Date of Establishment of Business*	08-Dec-2021	✓	Months*	0.0259	Aggregate Exposure limit*	PKR 2	First 6th Month Average Account Credit Turno...	PKR 3
Date should not be greater than current date								
Recent 6th Month Average Account Credit Tur...	PKR 1	✓	Title of Business/Company Name*	234234	Number of Employees*	5	Industry Type*	21 - Mining, Quarrying, and Oil and Gas Extra...
Type or Line of Business	AIRLINES	✓	Sub Industry	III - Crop Production	% Shareholding*	2	HLB Account No. 1	HLB Account No. 1
HLB Account No. 2			Other Account No.		Markup %*		Tenor (in months)*	

12. Now click on the 'Start CIU Analyst' button.

The screenshot shows the CASCADE system interface. At the top, there is a navigation bar with the CASCADE logo and various menu items: Products, Records, Reporting, Reports, Collections, Configuration, Identity, and Originations. The user's name, HJ, Hasan Aamir, and initials HA are displayed in the top right corner. Below the navigation bar, the main header shows 'SAAF (192)' and a status 'Unassigned'. A 'Back' button is visible. The main content area contains a grid of blue buttons for data entry: Name Of The Borrower: Ali Shah, CNIC Number: 45456-5457356-7, Company Name: ---, Product Type: Running Finance, Number of Employees: 5, Loan Amount Approved: 2, DER: 5, Secured Exposure: 7, Unsecured Exposure: 5, Bureau History: Yes, Status of SBP PE Category: SE, Markup: 9, and Tenor(in months): 12. Below this grid, there is a progress bar with three stages: RM stage, OPS Data Processor, and CIU Processor. The CIU Processor stage is active, showing 'Credit Processing' with a green checkmark, 'SBP' with a green checkmark, and 'Asset Quality' with a green checkmark. The word 'UnderWriting' is displayed at the bottom.

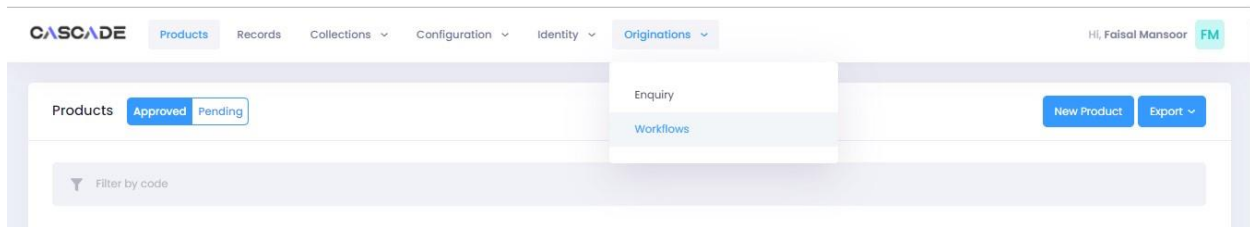
13. Fill all the required fields if any, then click on 'proceed'.

Note: The application will now require approval from the checker.

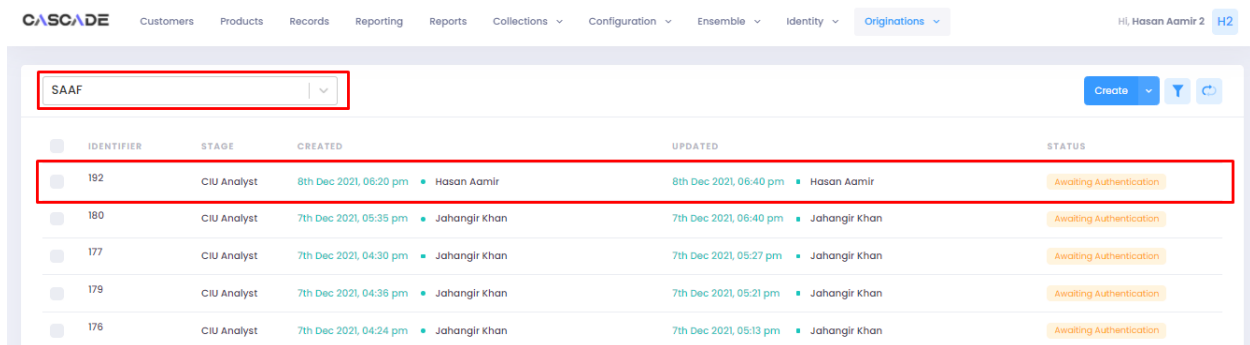
The screenshot shows the CASCADE system interface at the 'CIU Analyst' stage. The navigation bar is the same as in the previous screenshot. The main header shows 'SAAF (192)' and a status 'In Progress'. A 'Back' button is visible. The main content area contains a grid of buttons for data entry: Tenor(in months): 12. Below this grid, there is a progress bar with four stages: RM stage, OPS Data Processor, CIU Processor, and CIU Analyst. The CIU Analyst stage is active, showing 'Other Information' with a green checkmark, 'UnderWriting' with a green checkmark, and 'Asset Quality' with a green checkmark. The word 'UnderWriting' is displayed at the bottom. Below the progress bar, there is a 'LEGEND' section with 'Computed Field' and 'Input Field'. The 'Asset Quality' section contains a grid of input fields for various data points: Group Code, Name of Group, Borrower's Code (As per bank), Credit History as per Latest e-CIB Amount in 90+ DPDs, Obligor Risk Rating ORR on Last Inspection cut-off, Current ORR, Overriding of ORR, ORR By Audit/ BRR, Obligor Risk Rating ORR on Last Inspection cut-off, Amount of Litigation, Is Borrower a PEP?, and Date of e-CIB obtained at the time of approval. The 'Proceed' button is highlighted with a red box and an arrow.

Checker

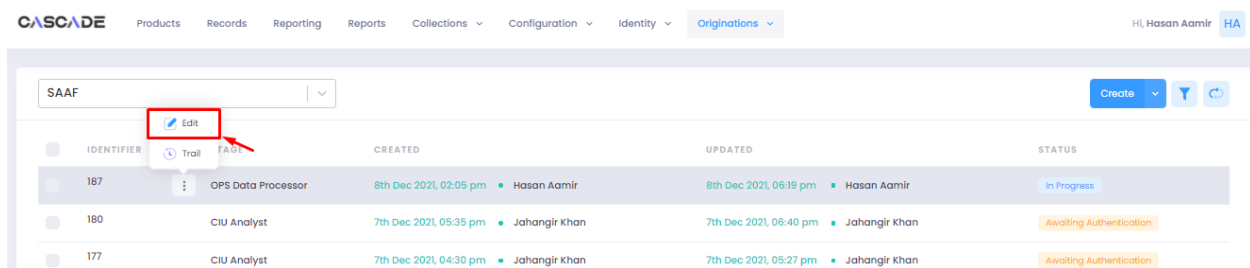
1. Now from the checker's account, go to the workflows tab to view the in-progress workflows.



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



3. Click on 'edit' to approve the workflow.



CASCADE

Customers Products Records Reporting Reports Collections Configuration Ensemble Identity Originations

Hi, Hasan Asmir 2

SAAF (192) Swallow Authentication Back Reject

Name Of The Borrower : All Shah

CNIC Number : 46456-3457356-7

Company Name : ---

Product Type : Running Finance

Number of Employees : ---

Loan Amount Approved : ---

DOB : ---

Secured Exposure : ---

Unsecured Exposure : ---

Bureau History : ---

Status of SBP PR Category : ---

Markup : ---

Tenure(In months) : ---

1 RM stage

1 OPS Data Processor

1 CIU Processor

1 **CIU Analyst**

Other Information

UnderWriting

Asset Quality

LEGEND: Computed Field Input Field

Other Information

Promotion Channel Code Channel Reference Number Charge on Current Assets Amount of Charge

Go to Authentication

CASCADE

CustomersProductsRecordsReportingReportsCollectionsConfigurationEnsembleIdentityOriginations

Hi, Hasan Aamir 2H2

SAAF (192)Awaiting Authentication

BackDiscardCancelApprove

Name Of The Borrower : Ali ShahCNIC Number : 45455-3457355-7Company Name : ---Product Type : Running FinanceNumber of Employees : ---Loan Amount Approved : ---

DOB : ---Secured Exposure : ---Unsecured Exposure : ---Bureau History : ---Status of SBP PR Category : ---Markup : ---

Tenor(In months) : ---

Attempt: 1

Current Authority/CPU processor checkerGo Back to Stage

Trail

No action perform yet

Comments *

Normal B I U S " ¶ ≡ ≡ ≡ Jx

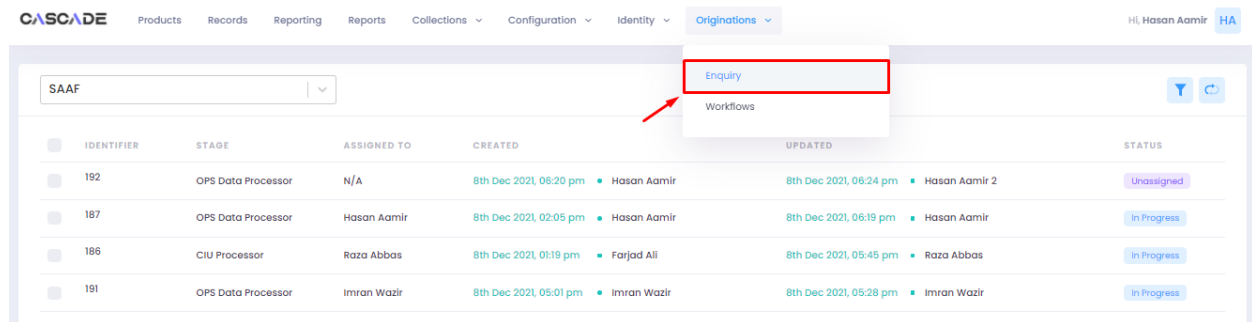
Approved

Exceptions/Deviations

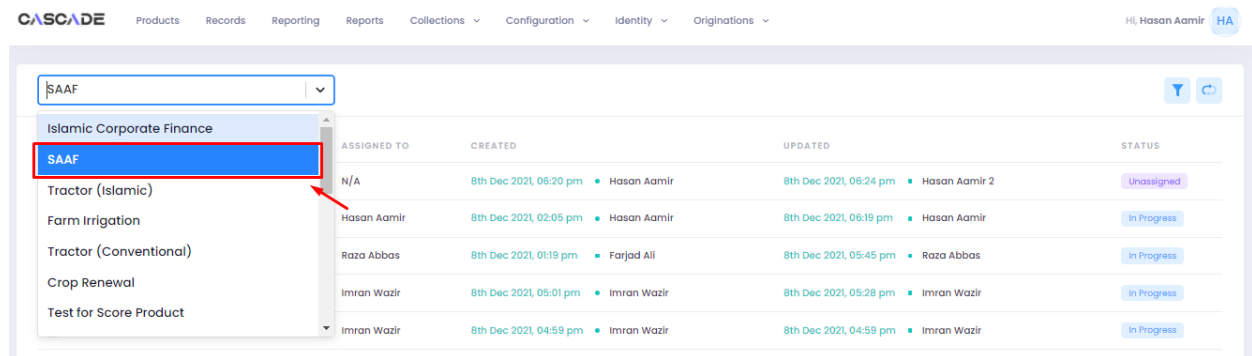
No exception found against this authentication

Maker

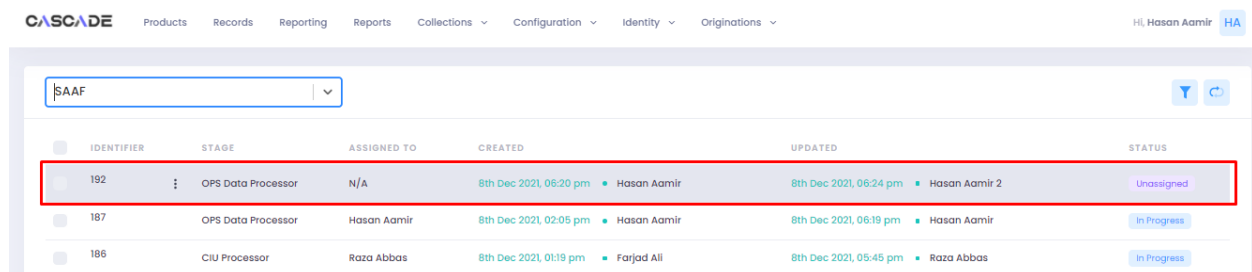
1. Go to the 'enquiry' tab to view all applications.



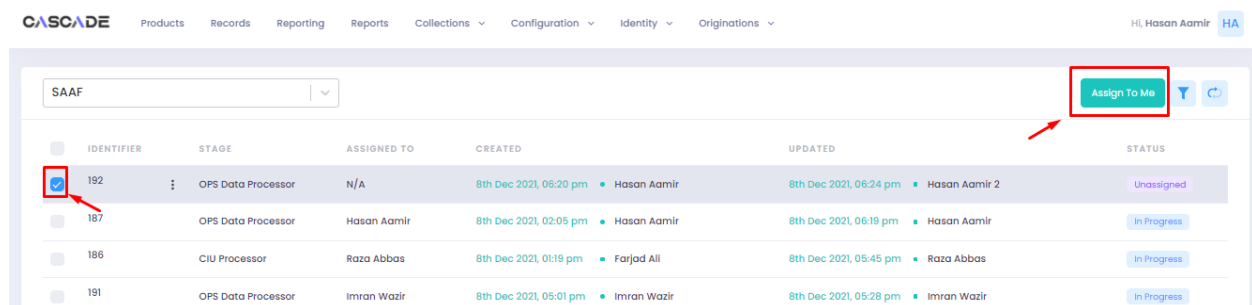
2. Select the product from the drop down menu to view appropriate workflows.



3. Here you will see the application with the status of 'unassigned'.



4. Tick the checkbox next to it then click on 'assign to me'.



5. Go to the 'workflows' tab to view the newly assigned application. Click on 'edit' to resume the work on it.

CASCADE Products Records Reporting Reports Collections Configuration Identity Originations HI, Hasan Aamir HA

SAAF

Create

IDENTIFIER	STAGE	CREATED	UPDATED	STATUS
192	Post Approval	8th Dec 2021, 06:20 pm • Hasan Aamir	8th Dec 2021, 06:46 pm • Hasan Aamir	In Progress
193	CIU Processor	8th Dec 2021, 06:41 pm • Jahangir Khan	8th Dec 2021, 06:45 pm • Jahangir Khan	In Progress
187	OPS Data Processor	8th Dec 2021, 02:05 pm • Hasan Aamir	8th Dec 2021, 06:19 pm • Hasan Aamir	In Progress
180	CIU Analyst	7th Dec 2021, 05:35 pm • Jahangir Khan	7th Dec 2021, 06:40 pm • Jahangir Khan	Awaiting Authentication
177	CIU Analyst	7th Dec 2021, 04:30 pm • Jahangir Khan	7th Dec 2021, 05:27 pm • Jahangir Khan	Awaiting Authentication

6. Fill all the required fields then click on 'proceed'.

CASCADE Products Records Reporting Reports Collections Configuration Identity Originations HI, Hasan Aamir HA

SAAF (192) In Progress

Back Reject Cancel Move to Previous Stage Save Validate Proceed

Name Of The Borrower : Ali Shah CNIC Number : 45456-3457356-7 Company Name : --- Product Type : Running Finance Number of Employees : 5 Loan Amount Approved : 2

DBR : 5 Secured Exposure : 7 Unsecured Exposure : 6 Bureau History : Yes Status of BRP PS Category : SE Markup : 9

Tenor(in months) : 12

RM stage OPS Data Processor CIU Processor CIU Analyst Post Approval

Disbursement

LEGEND: Computed Field Input Field

Disbursement detail (for approved cases)

Disbursement Status * Disbursement Date * Disbursement Decline Reason * Disbursement Account Number *

Disbursed 09-Dec-2021 no 12312312312312312

Date should not be earlier than current date

7. The workflow will now be finished with the status 'completed'.

CASCADE Products Records Reporting Reports Collections Configuration Identity Originations HI, Hasan Aamir HA

SAAF

IDENTIFIER	STAGE	ASSIGNED TO	CREATED	UPDATED	STATUS
192	All Stages Completed	N/A	8th Dec 2021, 06:20 pm • Hasan Aamir	8th Dec 2021, 06:48 pm • Hasan Aamir	Completed
193	CIU Processor	N/A	8th Dec 2021, 06:41 pm • Jahangir Khan	8th Dec 2021, 06:48 pm • Jahangir Khan	Rejected
187	OPS Data Processor	Hasan Aamir	8th Dec 2021, 02:05 pm • Hasan Aamir	8th Dec 2021, 06:19 pm • Hasan Aamir	In Progress
186	CIU Processor	Raza Abbas	8th Dec 2021, 01:19 pm • Farjad Ali	8th Dec 2021, 05:45 pm • Raza Abbas	In Progress
191	OPS Data Processor	Imran Wazir	8th Dec 2021, 05:01 pm • Imran Wazir	8th Dec 2021, 05:28 pm • Imran Wazir	In Progress