

Loan Smart

Low Cost Housing Loan (Process Flow)

Terminologies Used

Maker: The account that starts the loan application.

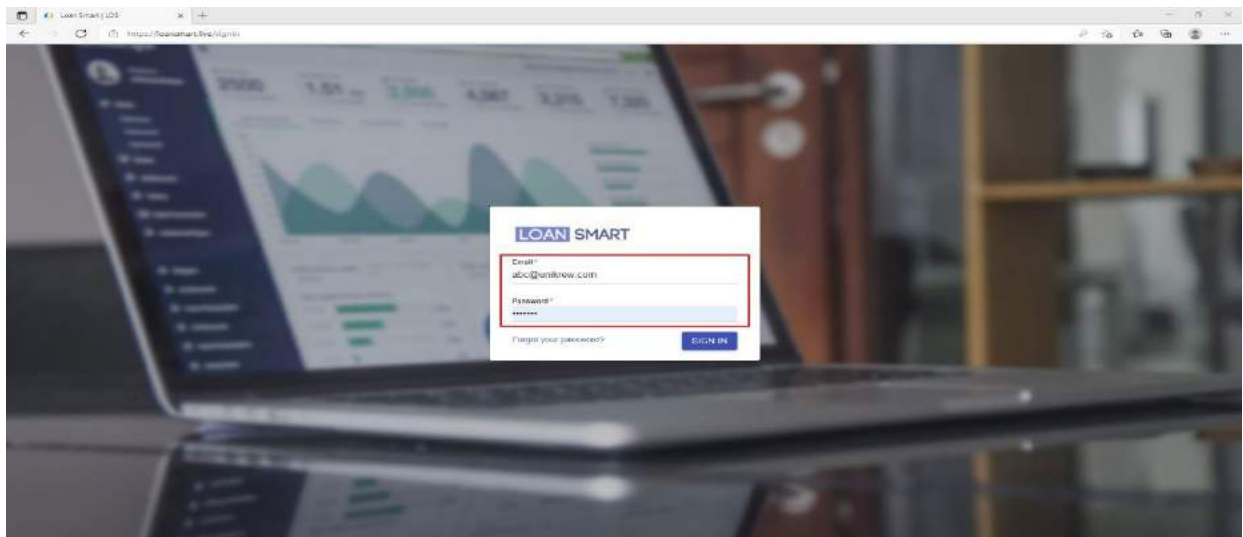
Checker: The account that approves the application, stage by stage.

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

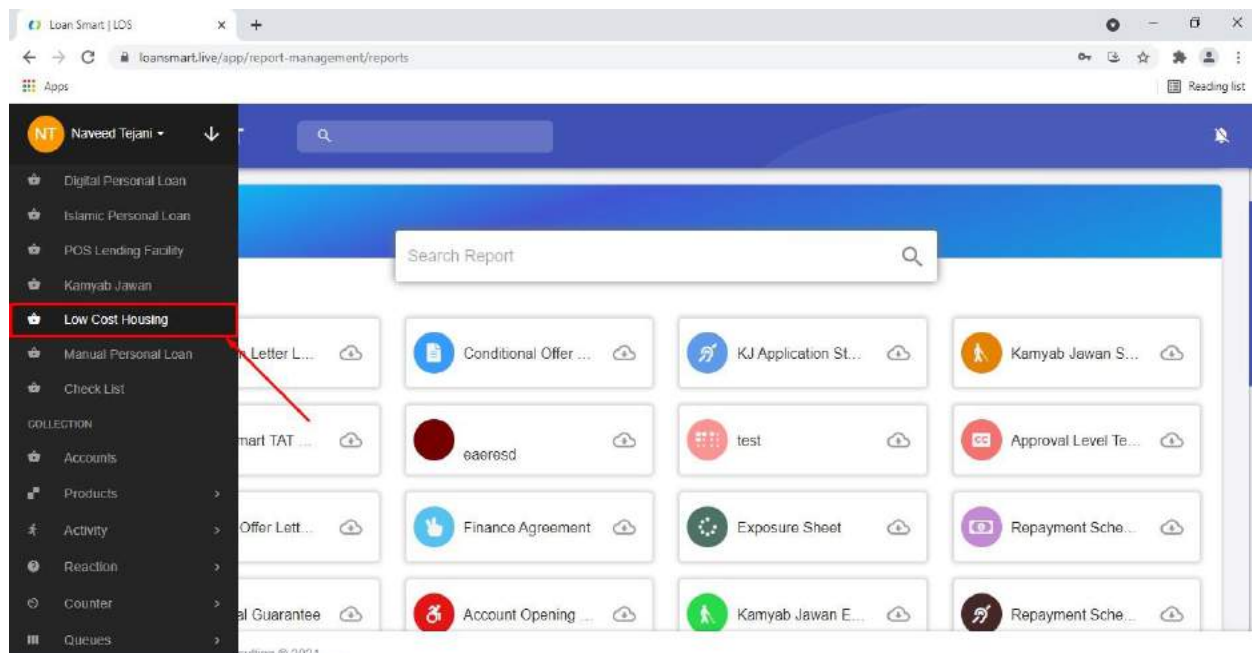
Application: A digital form for loan application

Step-by-Step Guide

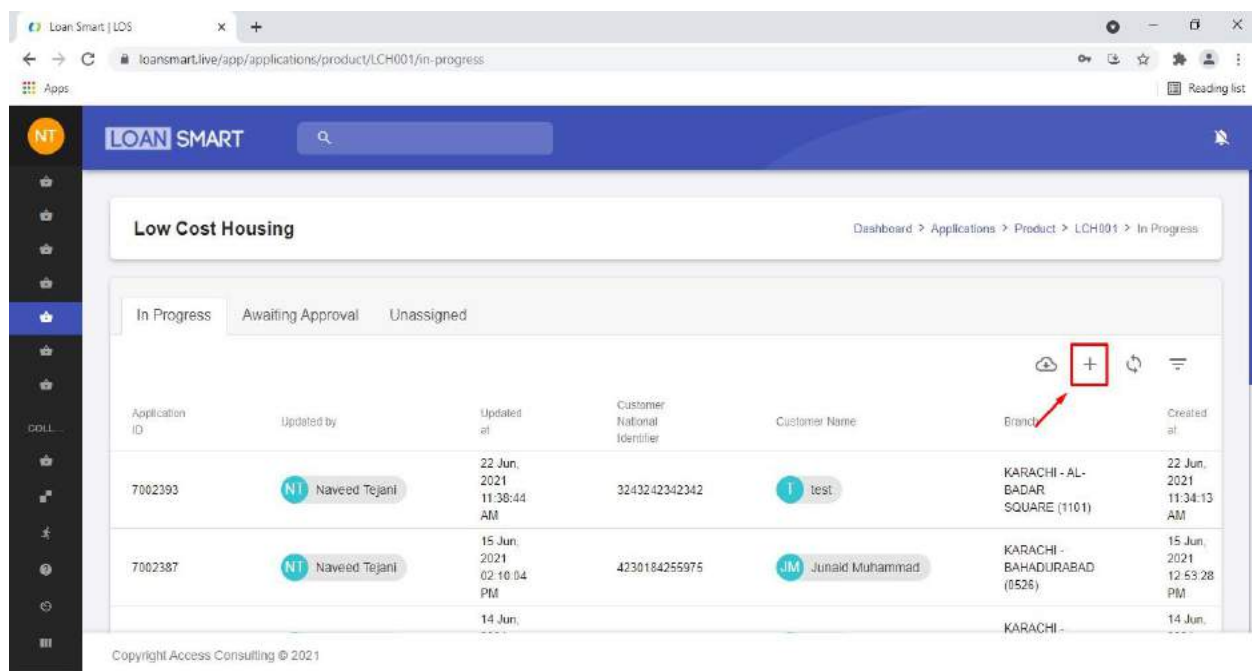
Step 1- Go to <https://loansmart.live> and log in with your credentials. (Maker)



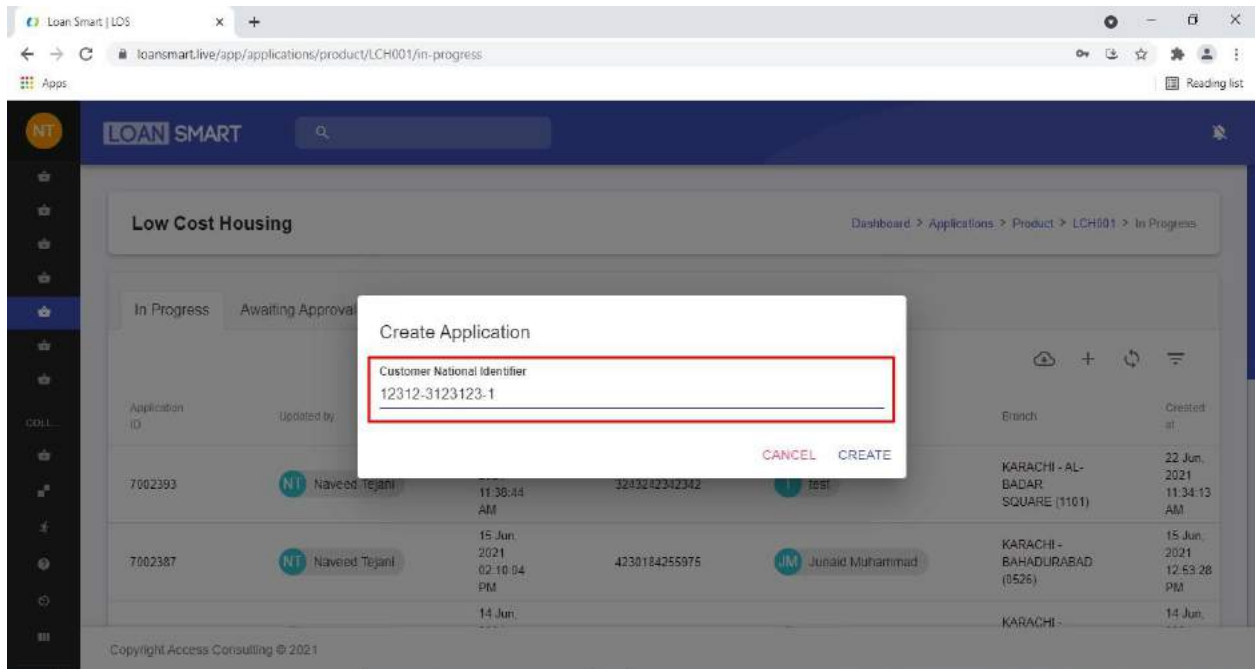
Step 2- After logging in, you will be presented with the dashboard. Hover your cursor on the left side of the page to reveal the side panel and click on the Low Cost Housing tab. (Maker)



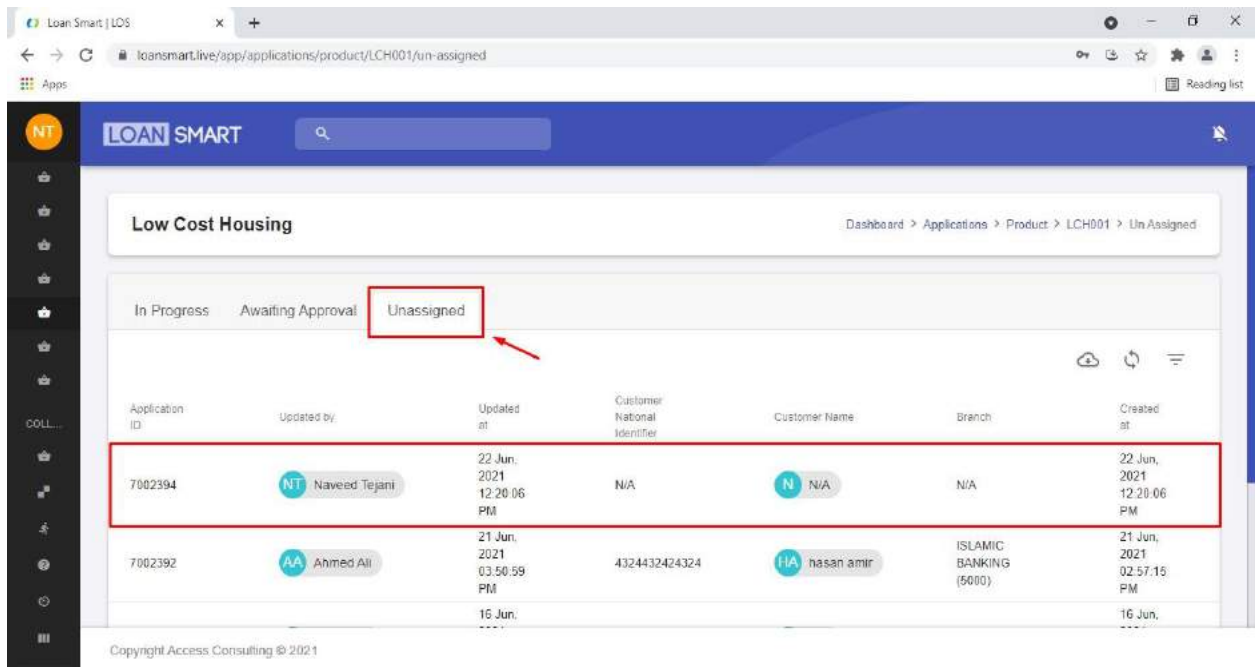
Step 3- On the Low Cost Housing page, click on the '+' sign on the right side of the page to start a new application. (Maker)



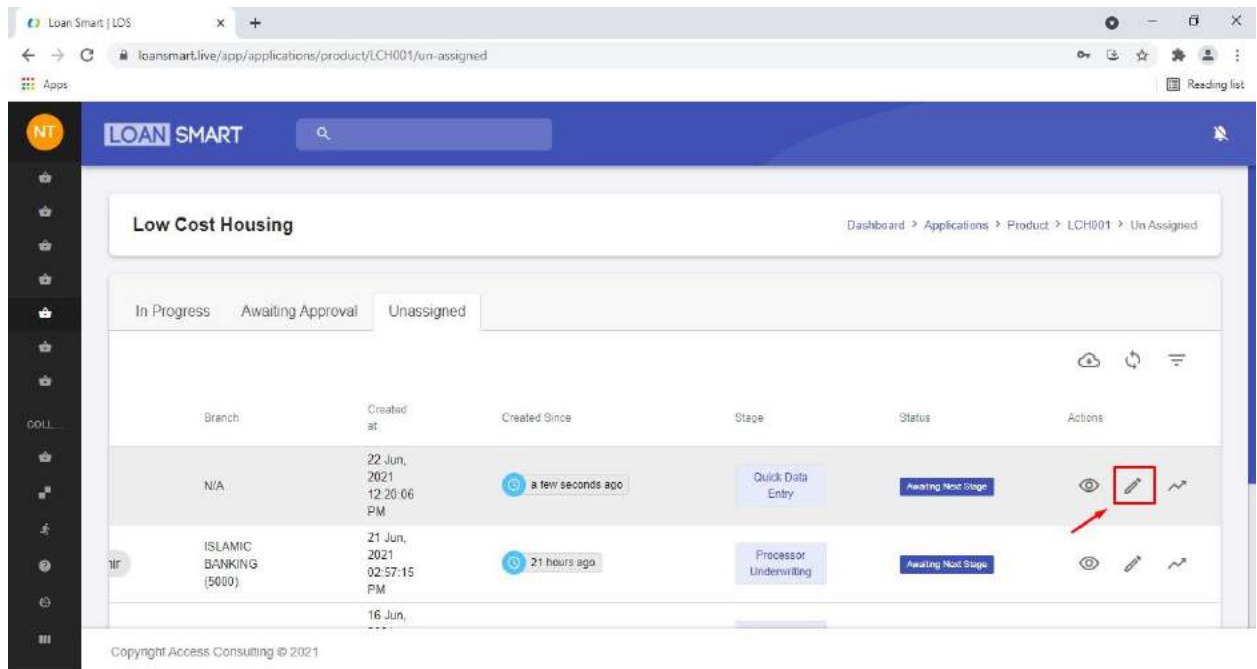
- After clicking on the '+' sign, you will receive a popup text box where you will enter the customer's CNIC Number, then click the 'create' button just below it. (Maker)



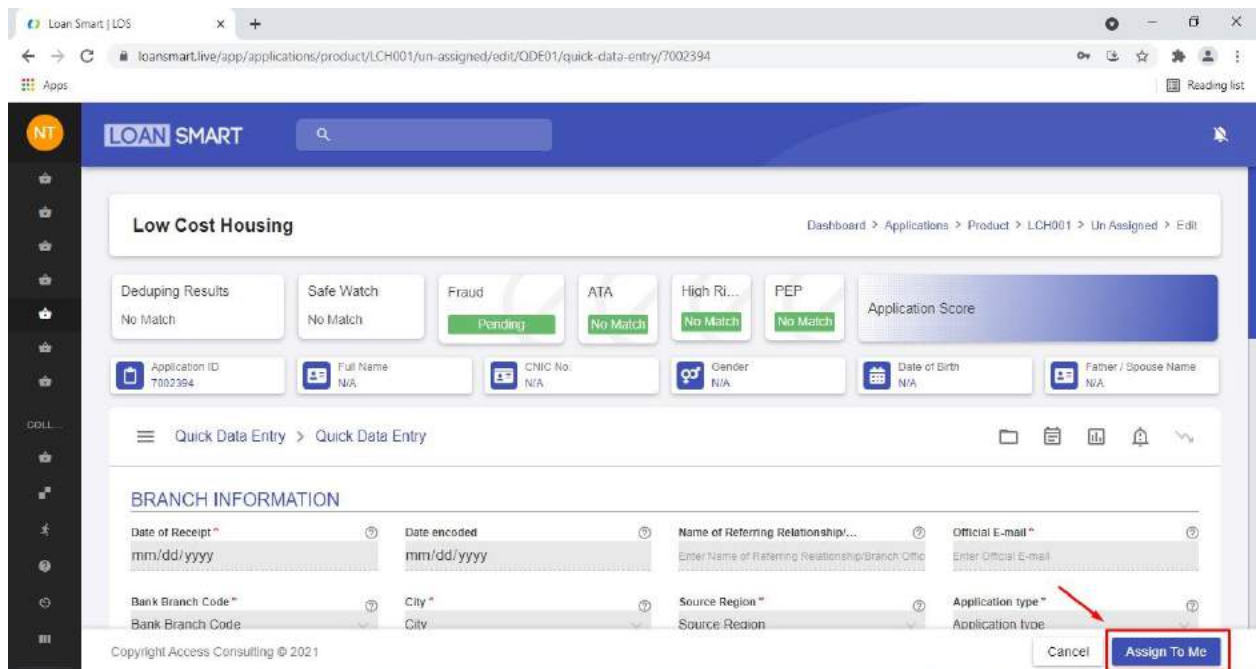
- Your newly started application will then appear under the 'Unassigned' tab. (Maker)



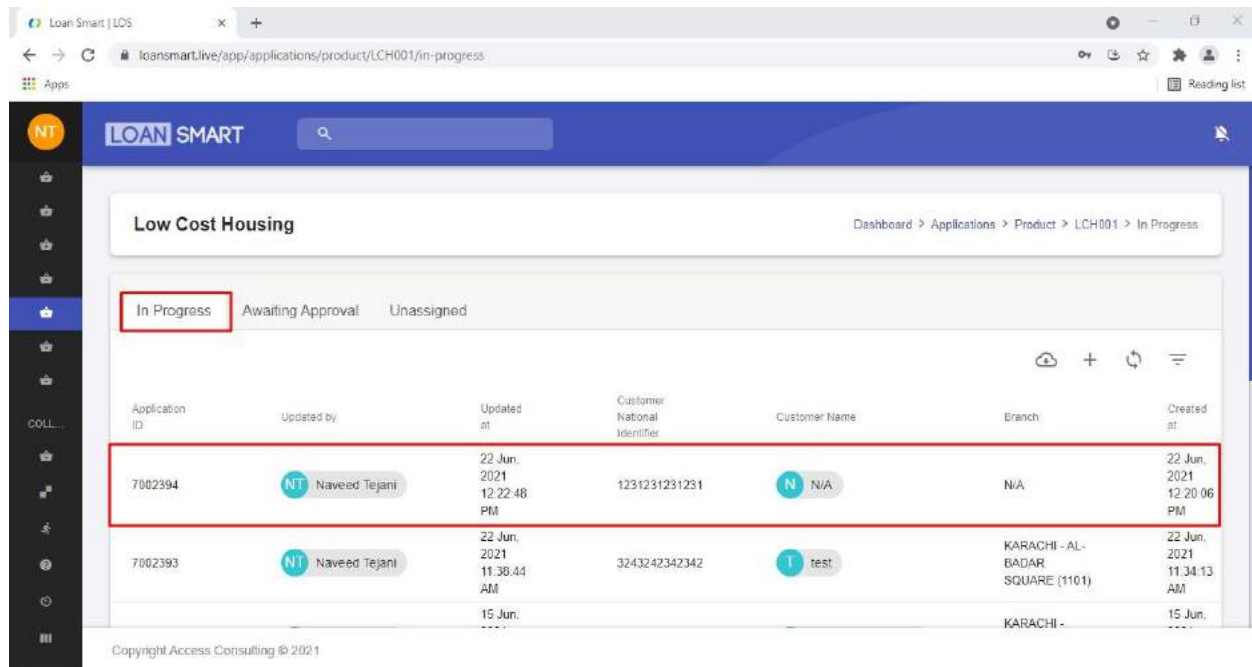
- Swipe left on the application to reveal actions and then click on 'edit'. (Maker)



- 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)



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)



Loan Smart | LOS

loansmart.live/app/applications/product/LCH001/in-progress

Low Cost Housing

Dashboard > Applications > Product > LCH001 > In Progress

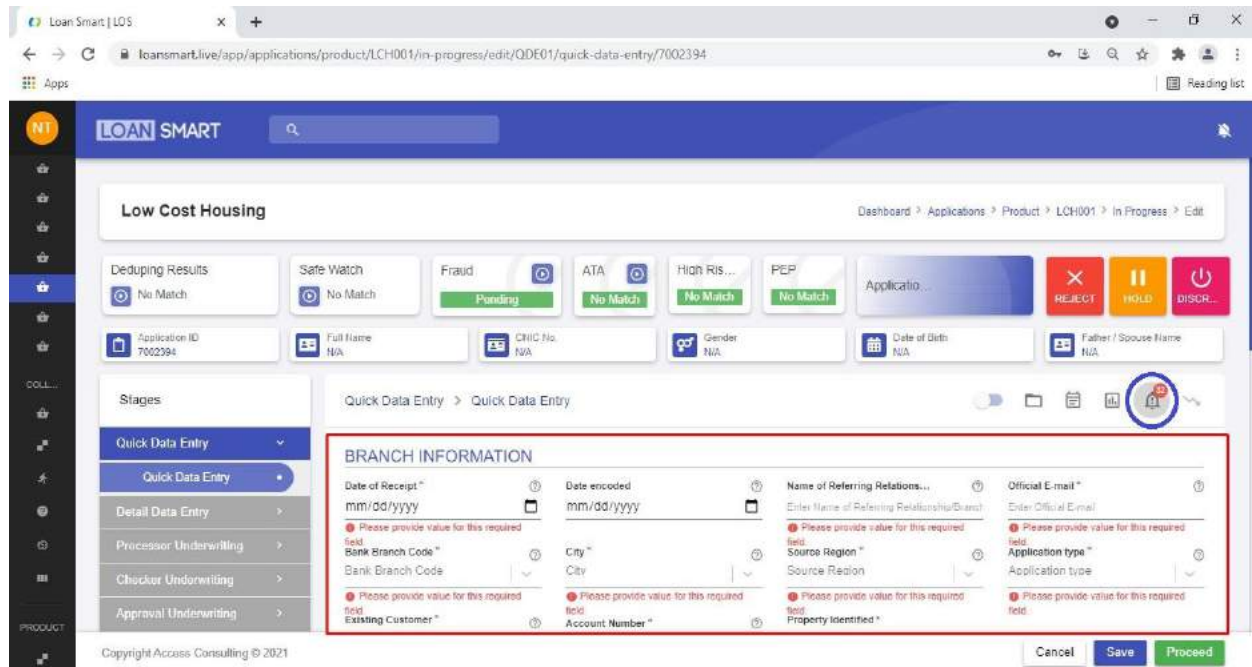
In Progress Awaiting Approval Unassigned

Application ID	Updated By	Updated at	Customer National Identifier	Customer Name	Branch	Created at
7002394	NT Naveed Tejani	22 Jun, 2021 12:22:48 PM	1231231231231	N/A	N/A	22 Jun, 2021 12:20:06 PM
7002393	NT Naveed Tejani	22 Jun, 2021 11:38:44 AM	3243242342342	test	KARACHI - AL-BADAR SQUARE (1101)	22 Jun, 2021 11:34:13 AM
		15 Jun, 2021			KARACHI -	15 Jun, 2021

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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.)



Loan Smart | LOS

loansmart.live/app/applications/product/LCH001/in-progress/edit/QDE01/quick-data-entry/7002394

Low Cost Housing

Dashboard > Applications > Product > LCH001 > In Progress > Edit

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

CHIC No.: N/A

Gender: N/A

Date of Birth: N/A

Father / Spouse Name: N/A

Stages

Quick Data Entry

Quick Data Entry

Detail Data Entry

Processor Underwriting

Checker Underwriting

Approval Underwriting

BRANCH INFORMATION

Date of Receipt * mm/dd/yyyy

Date encoded mm/dd/yyyy

Name of Referring Relations... Enter Name of Referring Relationship/Branch

Official E-mail * Enter Official E-mail

Bank Branch Code * Bank Branch Code

City * City

Source Region * Source Region

Application type * Application type

Existing Customer * Existing Customer

Account Number * Account Number

Property Identified *

Cancel Save Proceed

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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 the 'APPLICANT DOCUMENTS' section of the Loan Smart application. It contains a grid of fields for uploading various documents, each with a red error message: 'Please provide value for this required field.' The fields include:

- Application form duly filled and signed
- 2 Recent Passport size photograph
- CNIC Copy
- Employment certificate
- Proof of business if any
- Utility Bills - applicant / co-applicant
- Other expense bills - applicant / co-applicant
- Account Maintenance Certificate
- Last 06 month bank statement
- Salary Slip
- DIA
- Declaration bankruptcy
- First Time Ownership declaration
- CF-1 undertaking form
- Letter of Understanding - applicant
- Indicative Calculation sheet
- Consent form for Low cost Housing
- Deposit Slip
- Other Documents

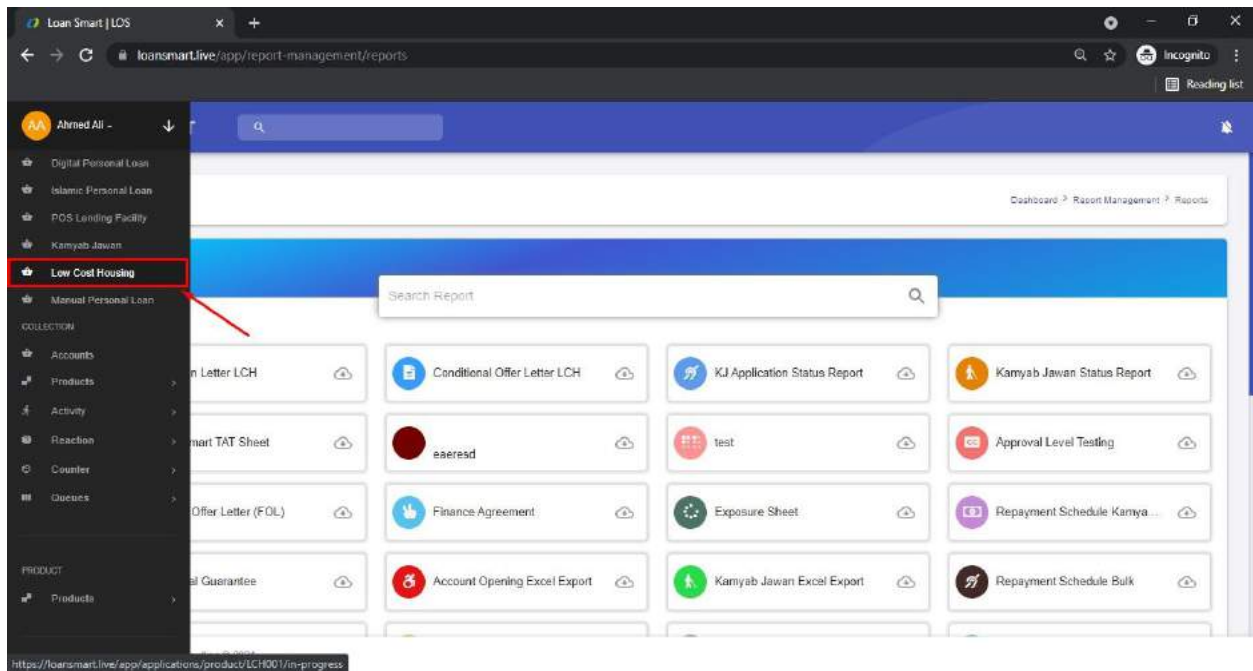
At the bottom right, there are three buttons: 'Cancel', 'Save' (highlighted with a red box), and 'Proceed' (highlighted with a red box). A red arrow points to the 'Save' button.

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

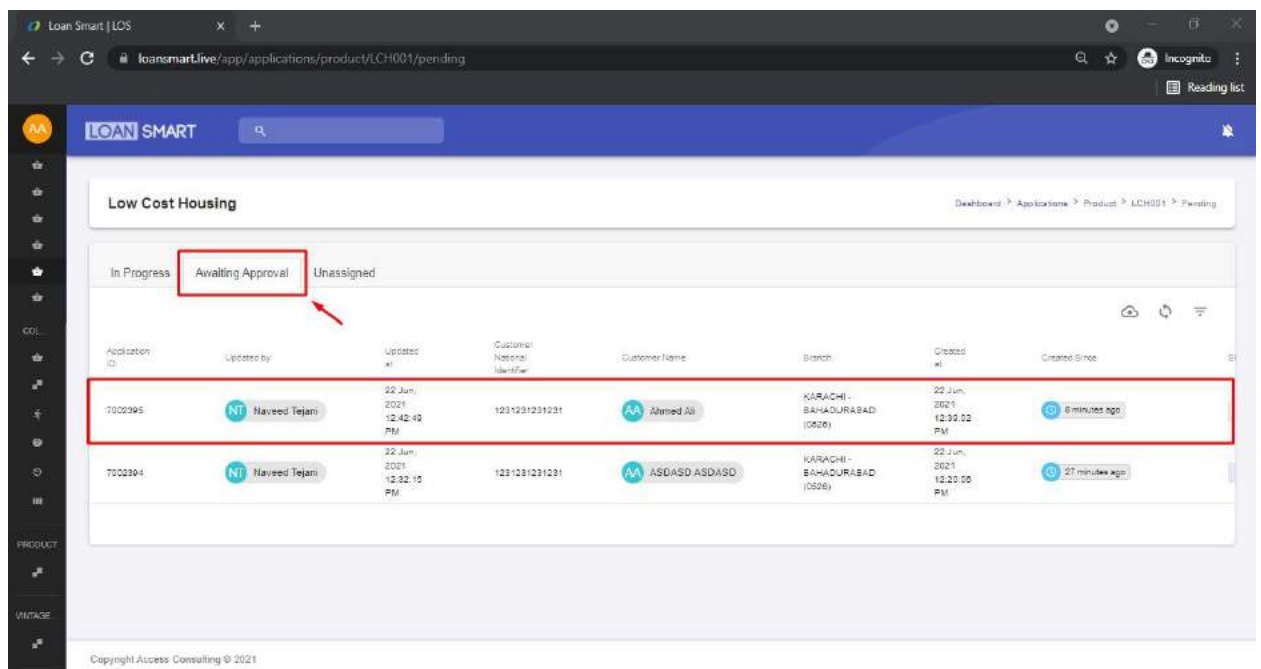
The screenshot shows the 'Low Cost Housing' dashboard in the Loan Smart application. A green notification box at the top right states: '7002394: Stage is now awaiting for approval.' A red arrow points to this notification. Below the notification, there is a table of applications in progress. The first row of the table is highlighted in red.

Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created By
7002394	NT Naveed Tejani	22 Jun, 2021 12:32:15 PM	1231231231231	AA Ahmed Ali	KARACHI - BAHADURABAD (9526)	22 Jun, 2021 12:20:05 PM	12 mi
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 ho
7002387	NT Naveed Tejani	15 Jun, 2021 02:10:04 PM	4230184255975	JM Junaid Muhammad	KARACHI - BAHADURABAD (9526)	15 Jun, 2021 12:53:28 PM	7 days

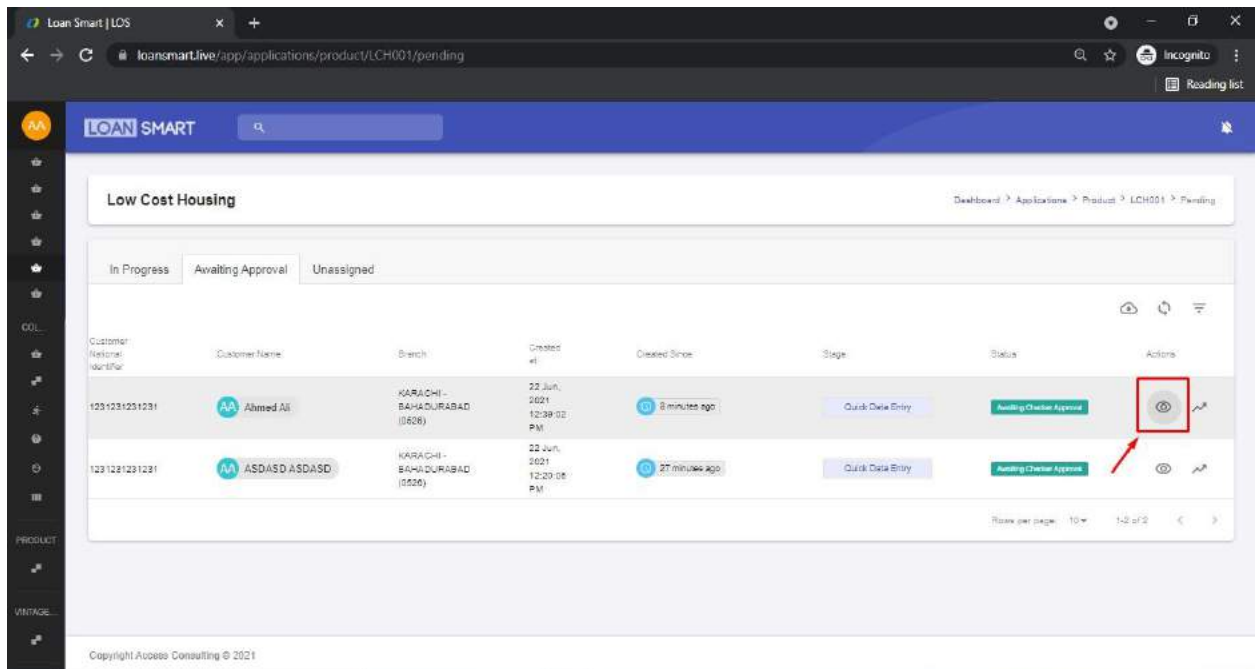
Step 7- Now log on to <https://loansmart.live> with an account with 'Checker' rights, after logging in, you will be presented with the dashboard. Hover your cursor on the left side of the page to reveal the side panel and click on the Low Cost Housing tab. (Checker)



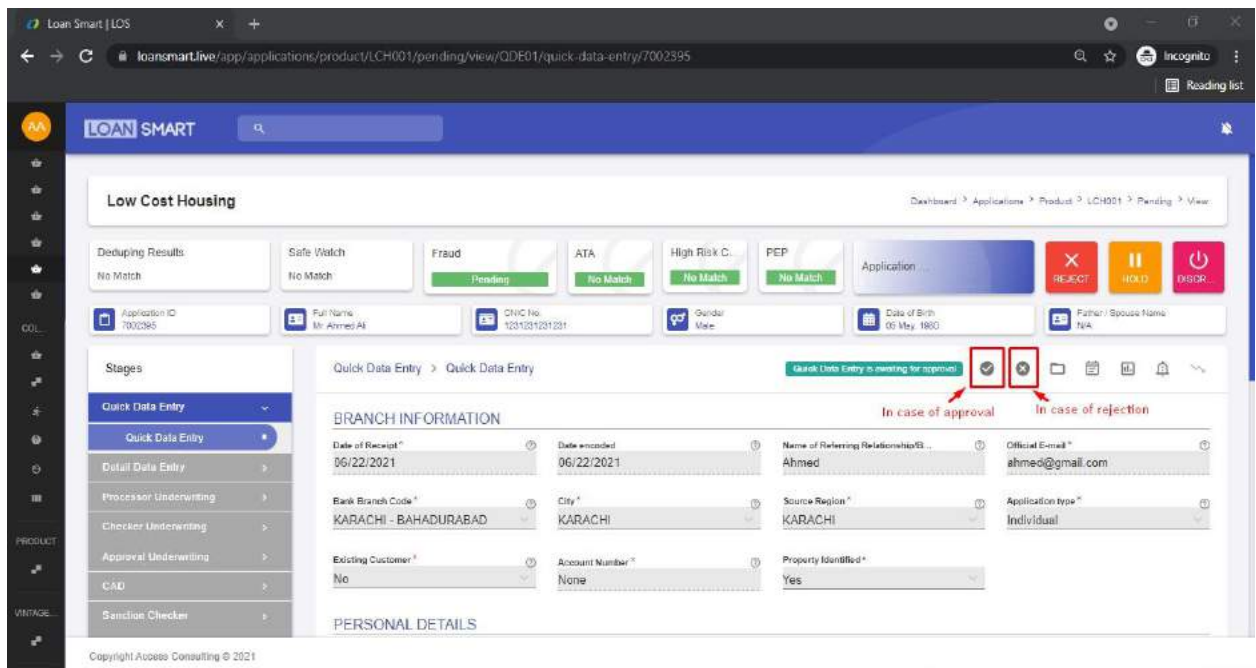
- Under the 'Awaiting Approval' tab, you will now see the application that is awaiting approval from the Checker. (Checker)



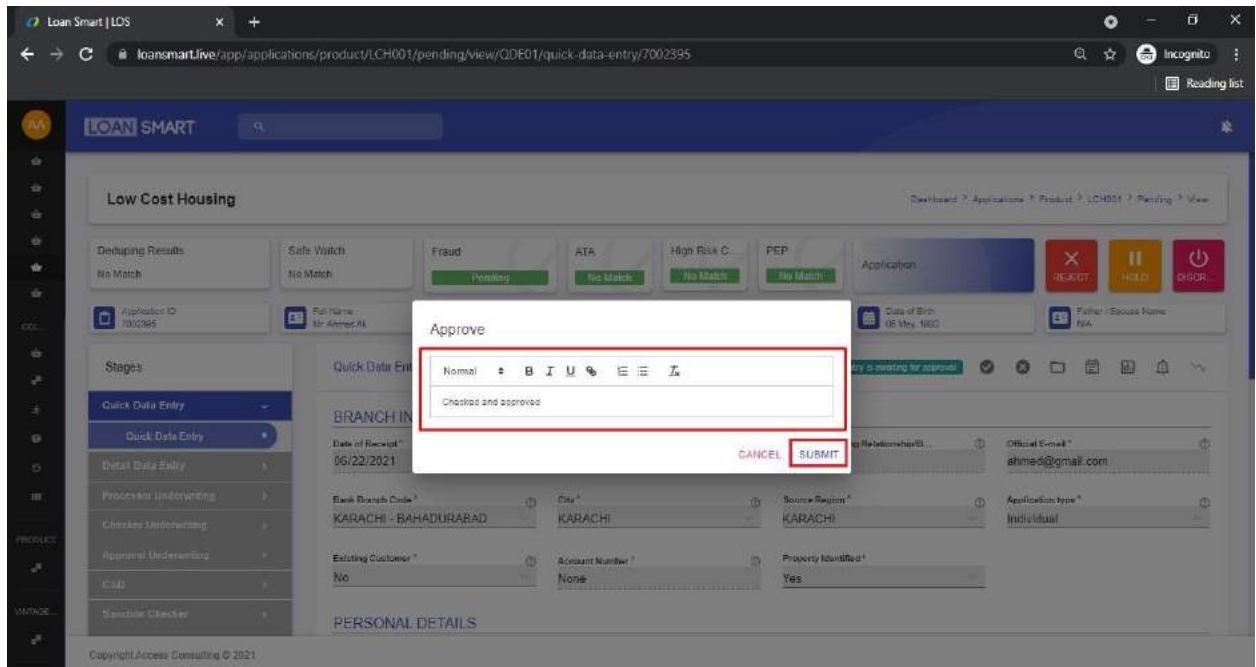
- Swipe left on the application and click on view. (Checker)



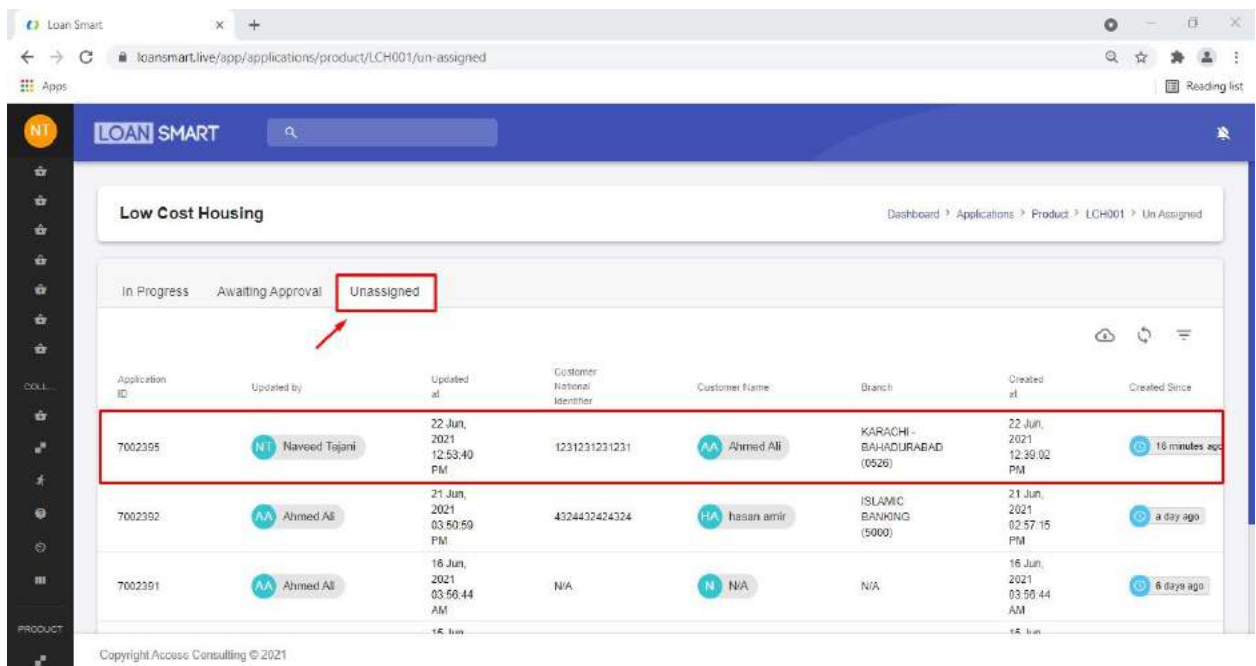
- After scrutinizing the data fields filled by the 'Maker', the 'Checker' can approve or reject the application for further proceeding. (Checker)



- 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)

Loan Smart | LOS

loansmart.live/app/applications/product/LCH001/un-assigned/edit/DDE01/detail-data-entry/7002395

Apps Reading list

NT LOAN SMART

Low Cost Housing Dashboard > Applications > Product > LCH001 > Un Assigned > Edit

Deduping Results: No Match

Safe Watch: No Match

Fraud: Pending

ATA: No Match

High Ris: No Match

PEP: No Match

Application Score:

Application ID: 7002395

Full Name: Mr. Ahmed Ali

CNIC No: 1231231231

Gender: Male

Date of Birth: 05 May, 1980

Father / Spouse Name: N/A

Stages: Quick Data Entry, Detail Data Entry (selected), Processor Underwriting, Checker Underwriting, Approval Underwriting

Detail Data Entry > Detail Data Entry

Sourcing

Bank Branch Code * Bank Branch Code

Referral Group Referral Group

Referrer Code Enter Referrer Code

Referrer Name Enter Referrer Name

Account office code Account office code

Product * Product

Scheme * Scheme

Channel Code Channel Code

Source Region Source Region

Promotion Promotion

Relationship Manager Relationship Manager

DME DME

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Cancel Assign To Me

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)

Loan Smart | LOS

loansmart.live/app/applications/product/LCH001/in-progress

Apps Reading list

NT LOAN SMART

Low Cost Housing Dashboard > Applications > Product > LCH001 > In Progress

In Progress Awaiting Approval Unassigned

Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Sin
7002395	NT Naveed Tejani	22 Jun, 2021 12:58:11 PM	1231231231231	AA Ahmed Ali	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 12:30:02 PM	19 mi
7002304	NT Naveed Tejani	22 Jun, 2021 12:32:15 PM	1231231231231	AA ASDASD ASDASD	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 12:20:06 PM	38 mi
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 ho

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

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loansmart.live/app/applications/product/LCH001/in-progress/edit/DDE01/detail-data-entry/7002395

Apps Reading list

LOAN SMART

Low Cost Housing

Dashboard > Applications > Product > LCH001 > In Progress > Edit

Deduping Results: No Match

Safe Watch: No Match

Fraud: Pending

ATA: No Match

High Risk C...: No Match

PEP: No Match

Application ...

Application ID: 7002395

Full Name: Mr. Ahmad Ali

CNIC No: 1231231231

Gender: Male

Date of Birth: 05 May, 1980

Father / Spouse Name: N/A

Stages

Check Data Entry >

Detail Data Entry >

Processor Underwriting >

Checker Underwriting >

Approval Underwriting >

CAD >

Sanction Checker >

Detail Data Entry > Detail Data Entry

Sourcing

Bank Branch Code*: KARACHI - BAHADURABAD

Referral Group: Referral Group

Referral Code: Enter Referral Code

Referral Name: Enter Referral Name

Product*: Product

Scheme*: Scheme

Channel Code: Channel Code

Source Region: KARACHI

Promotion: Promotion

Relationship Manager: Enter Relationship Manager

DME: Enter DME

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)

Loan Smart | LOS

loansmart.live/app/applications/product/LCH001/in-progress/edit/DDE01/detail-data-entry/7002395

Apps Reading list

LOAN SMART

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 - ap... 2-recent-passport-size-phot...

CNIC Copy cnic-copy-46db32dc-471b-...

Employment certificate employment-certificate-7fdd...

Proof of business if any proof-of-business-if-any-0d...

Utility Bills - applicant / co-applicant utility-bills-applicant-coappl...

Other expense bills - applicant / co-applic... other-expense-bills-applica...

Account Maintenance Certificate - applica... account-maintenance-certifi...

Last 06 months bank statement - applicant... last-06-months-bank-statem...

Salary Slip salary-slip-7adcl1a78-ab8d-...

DDA dda-36409f03-4503-4e01-b...

Declaration bankruptcy declaration-bankruptcy-34d...

First Time Ownership declaration first-time-ownership-declar...

CF-1 undertaking form cf-1-undertaking-form-f00d...

Letter of Understanding - applicant / co-a... letter-of-understanding-appl...

Indicative Calculation sheet indicative-calculation-sheet...

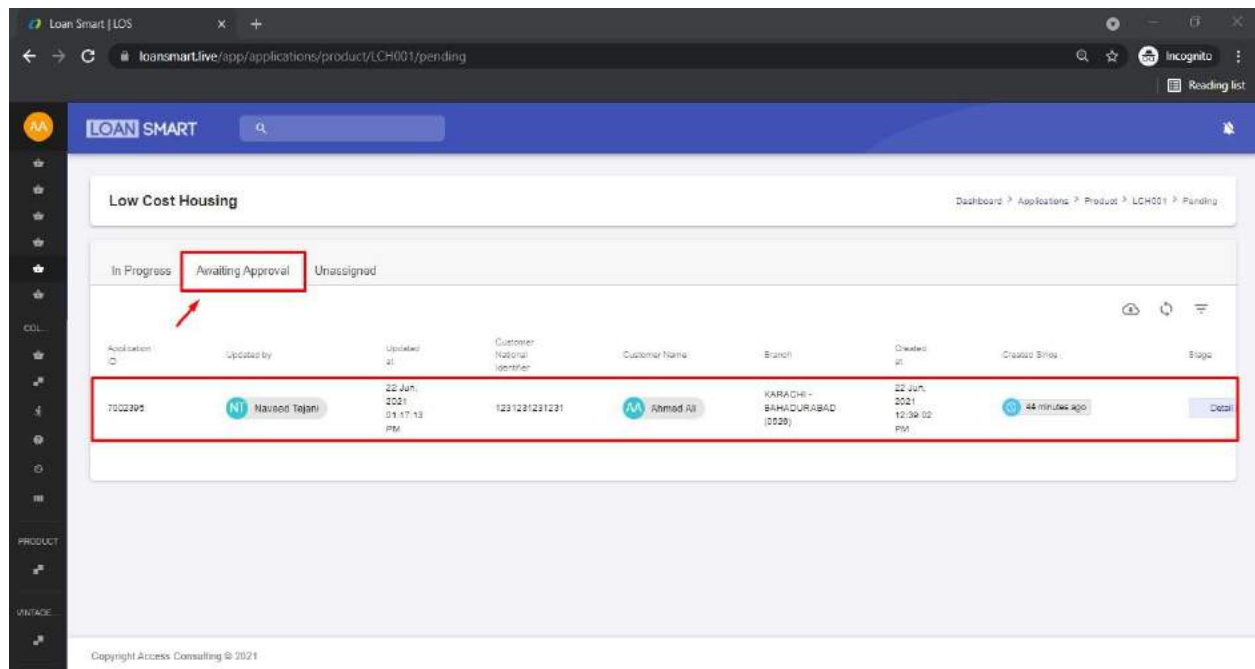
Consent form for Low cost Housing/Aspli... consent-form-for-low-cost-h...

Deposit Slip deposit-slip-9fa5064c-e08e...

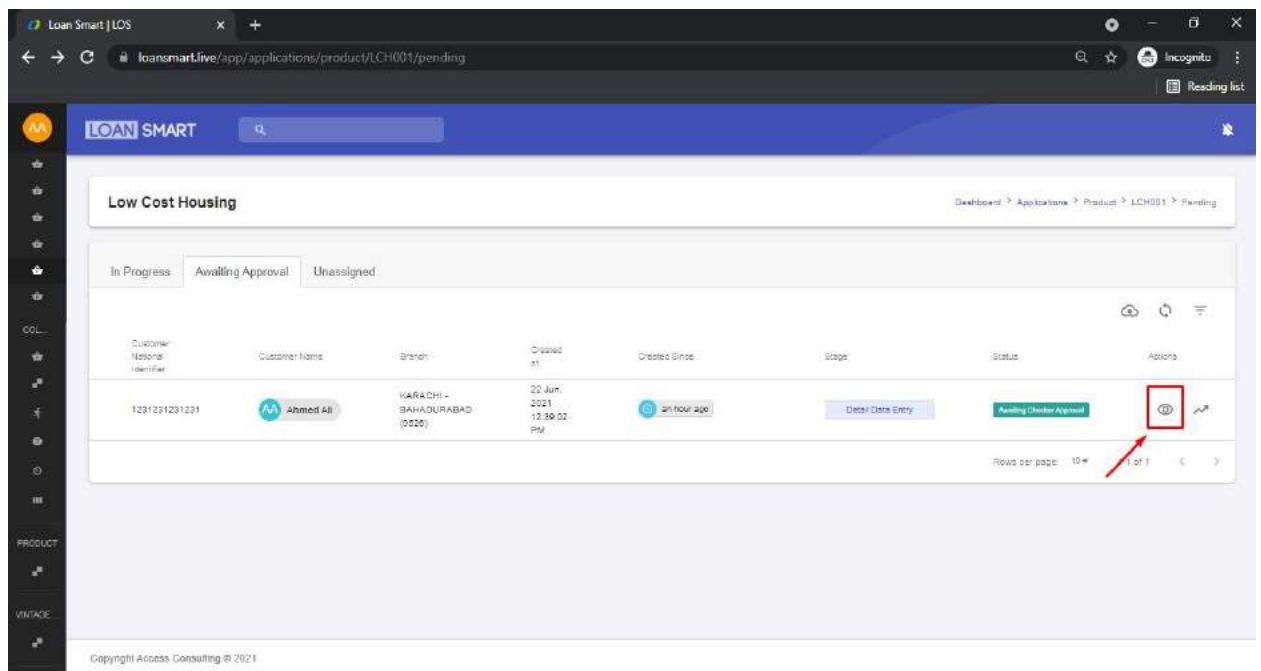
Other Documents other-documents-699ca7ca...

Cancel Move To Previous Stage Save Proceed

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



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



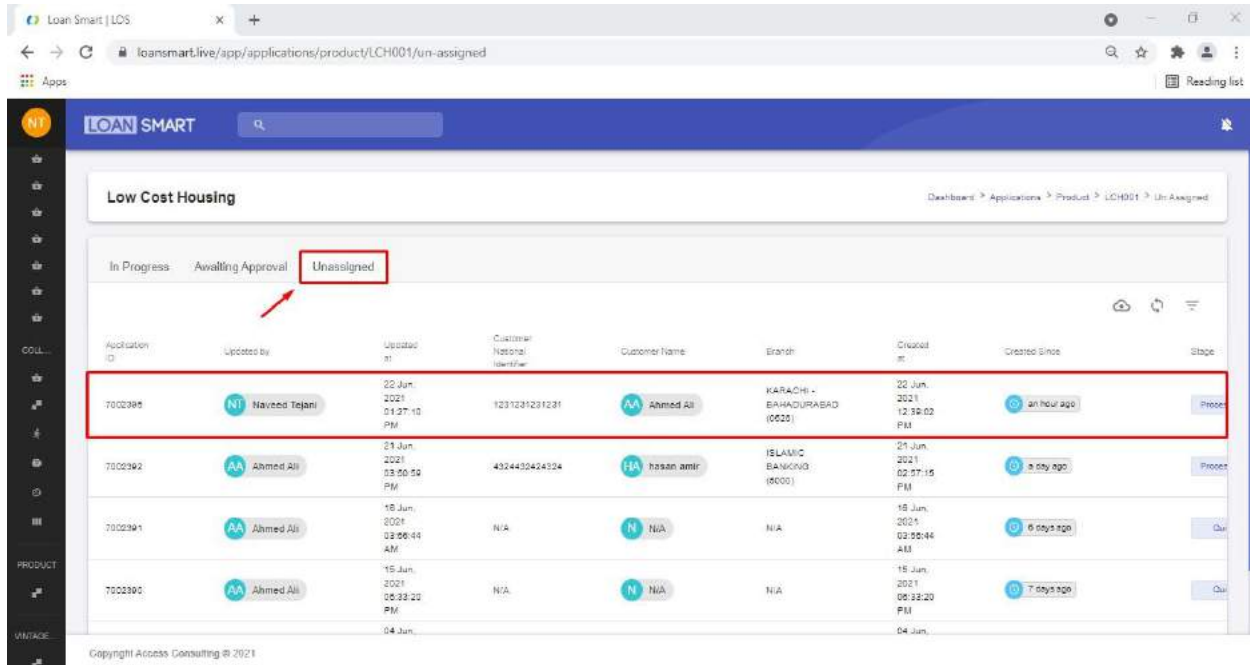
- After scrutinizing the data, the checker can approve or reject the application. (Checker)

The screenshot shows the 'Loan Smart' application interface. The top navigation bar includes the 'LOAN SMART' logo and a search bar. The main content area is titled 'Low Cost Housing' and displays various status indicators and data entry fields. The 'Detail Data Entry' stage is selected, showing fields for Sourcing, Referral Group, Referral Code, Referral Name, Account office code, Product, Scheme, Channel Code, Source Region, Promotion, Relationship Manager, and DME. The 'Detail Data Entry' stage is highlighted with a red box, and the 'In case of approval' and 'In case of rejection' options are also highlighted with red boxes.

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

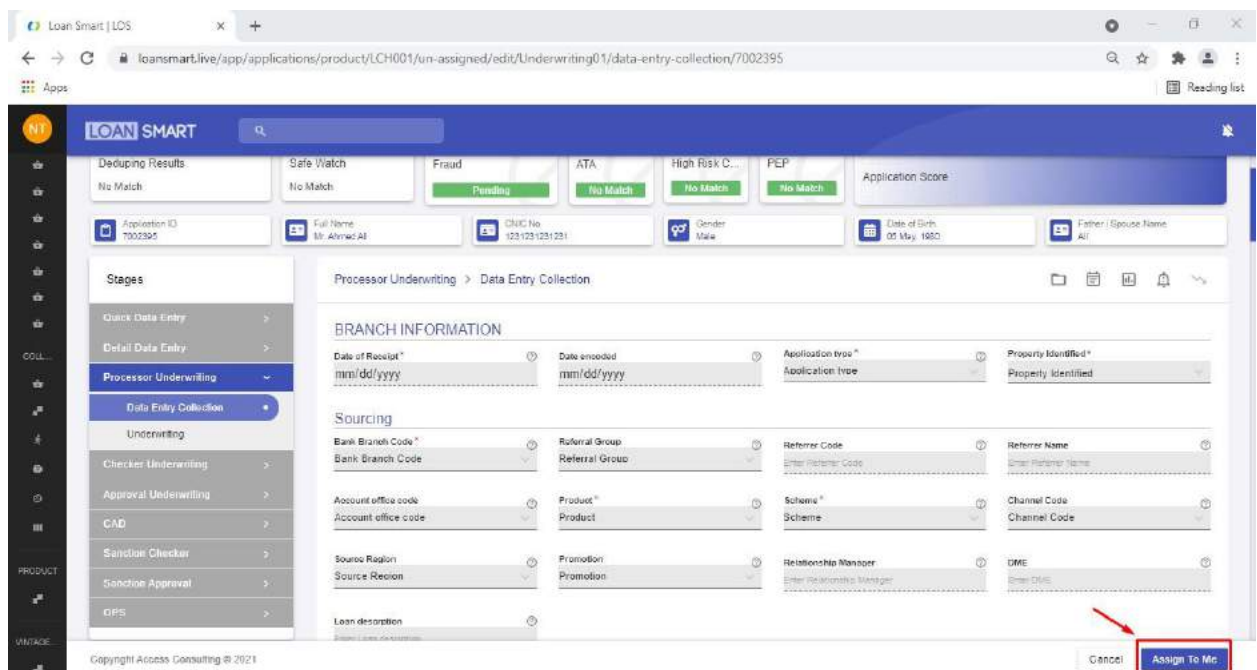
The screenshot shows the 'Loan Smart' application interface with a modal window titled 'Approve' open. The modal window contains a text area for entering remarks and a 'SUBMIT' button. The 'SUBMIT' button is highlighted with a red box. The background interface shows the 'Detail Data Entry' stage with various data entry fields and status indicators.

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)



Application ID	Updated By	Updated At	Customer National Identifier	Customer Name	Branch	Created At	Created Since	Stage
7002395	NI Naveed Tejani	22 Jun, 2021 01:37:10 PM	1231231231231	AA Ahmed Ali	KARACHI - BAHADURABAD (000)	22 Jun, 2021 12:30:02 PM	an hour ago	Process
7002392	AA Ahmed Ali	21 Jun, 2021 03:00:50 PM	432443244324	FAA hasan amir	ISLAMIC BANKING (000)	21 Jun, 2021 02:57:15 PM	3 days ago	Process
7002391	AA Ahmed Ali	18 Jun, 2021 02:50:44 AM	N/A	N N/A	N/A	18 Jun, 2021 02:50:44 AM	6 days ago	Qu
7002390	AA Ahmed Ali	18 Jun, 2021 00:33:20 PM	N/A	N N/A	N/A	18 Jun, 2021 00:33:20 PM	7 days ago	Qu

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



Processor Underwriting > Data Entry Collection

BRANCH INFORMATION

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

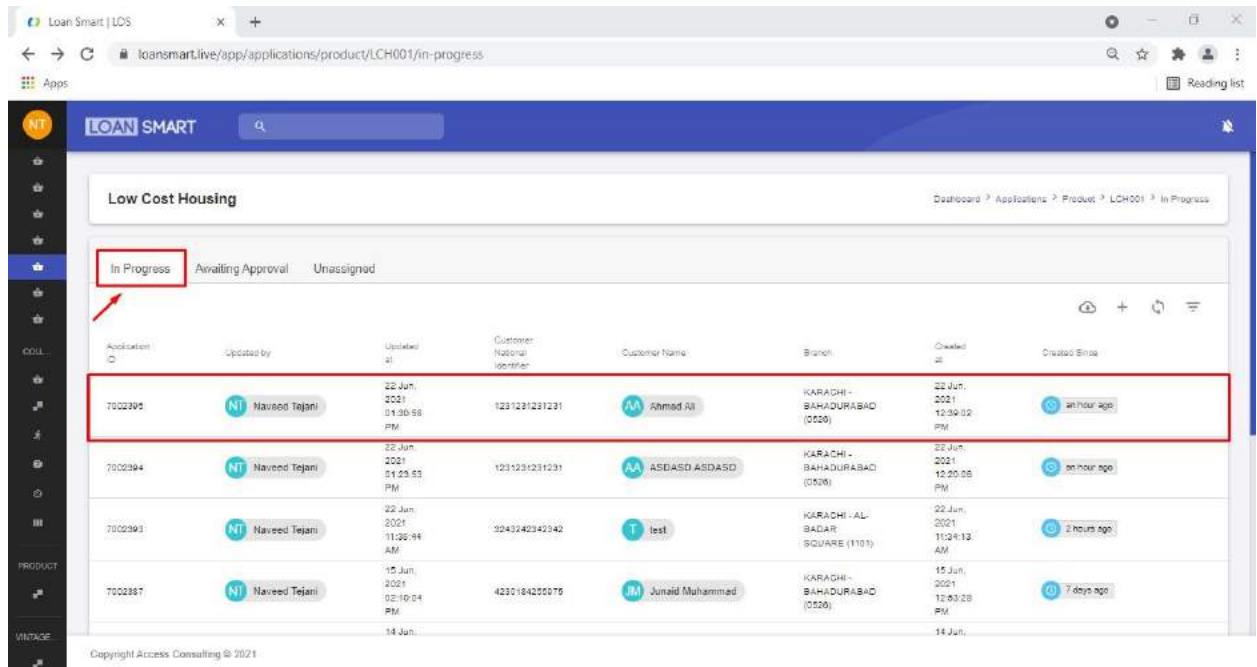
Sourcing

Bank Branch Code * Referral Group Referral Group
Bank Branch Code Referral Group
Account office code Product * Product
Account office code Product
Source Region Promotion * Promotion
Source Region Promotion
Loan description

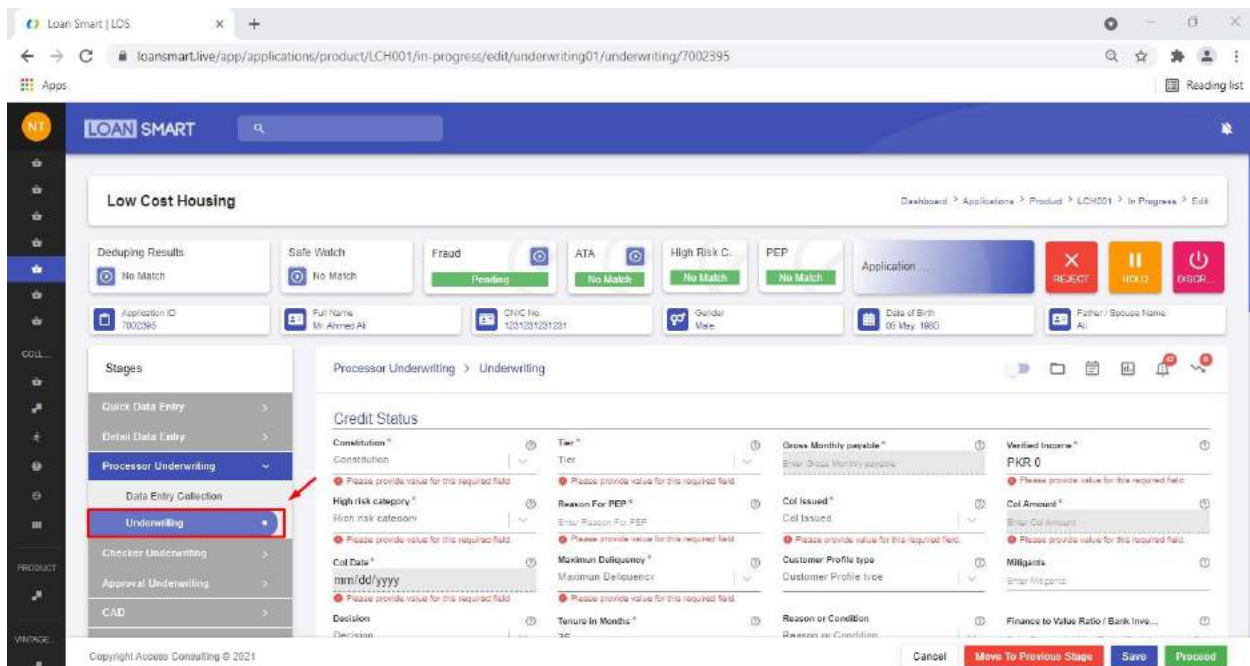
Relationship Manager * Relationship Manager
DME DME

Cancel Assign To Me

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



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



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

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loansmart.live/app/applications/product/LCH001/in-progress/edit/underwriting01/underwriting/7002396

Apps Reading list

LOAN SMART

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

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

Existing Owner's Name: Bilal | CNIC No.: 1238764009182 | 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: Enter Takaful Company in Property Takaful | Premium Rate: Enter Premium Rate | First Year Takaful Amount: Enter First Year Takaful Amount | Takaful Company in Life Takaful: Enter Takaful Company in Life Takaful

Life Premium Rate: Enter Life Premium Rate | Life First Year Takaful Amount: Enter Life First Year Takaful Amount

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Buttons: 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 | LOS

loansmart.live/app/applications/product/LCH001/in-progress/edit/underwriting01/underwriting/7002396

Apps Reading list

LOAN SMART

Low Cost Housing

Dashboard > Applications > Product > LCH001 > In Progress > Edit

Deduping Results: No Match | Safe Watch: No Match | Fraud: No Match | ATA: No Match | High Risk C: No Match | PEP: No Match

Application ID: 7002396 | Full Name: Mr. Muhammad Ali | CNIC No.: 422015225263 | Gender: Male | Date of Birth: 05 May, 1993 | Father / Spouse Name: Ali Muhammad

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 Collateral: 15 | Customer Profile type: Positive | Milgants: Enter Milgants

Decision: Decision | Tenure in Months: 12 | Reason or Condition: Reason or Condition | Finance to Value Ratio / Bank Inv...

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Buttons: Cancel, Move To Previous Stage, **Save**, Proceed

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

Loan Smart | LGS

loansmart.live/app/applications/product/LCH001/in-progress/edit/underwriting01/underwriting/7002395

Apps

Reading list

LOAN SMART

Low Cost Housing

Dashboard > Applications > Product > LCH001 > In Progress > Edit

Deduping Results: No Match, Date Watch: No Match, Fraud: No Match, ATA: No Match, High Risk C: No Match, PEP: No Match

Application ID: 7002395, Full Name: Mr. Muhammad Ali, CNIC No: 420015205253, Gender: Male, Date of Birth: 05 May, 1980, Father / Spouse Name: Ali Muhammad

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: 14520, 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 Delinquency: 15, Customer Profile type: Positive, Missings: Enter Missings

Decision: Decision, Tenure in Months: 12, Reason or Condition: Reason or Condition, Finance to Value Ratio: Bank Inve...

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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)

Loan Smart | LGS

loansmart.live/app/applications/product/LCH001/un-assigned

Apps

Reading list

LOAN SMART

Low Cost Housing

Dashboard > Applications > Product > LCH001 > Un Assigned

In Progress, Awaiting Approval, Unassigned

Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Since	Step
7002395	NI Naveed Togan	22 Jun, 2021 03:33:07 PM	420015205253	MA Muhammad Ali	KARACHI - BAHADURABAD (0525)	22 Jun, 2021 02:55:20 PM	24 hour ago	
7002392	AA Ahmed Ali	21 Jun, 2021 03:00:00 PM	4324432424324	HA hasan amir	ISLAMIC BANKING (6000)	21 Jun, 2021 02:57:15 PM	2 days ago	Pr
7002391	AA Ahmed Ali	16 Jun, 2021 03:06:44 AM	N/A	N N/A	N/A	16 Jun, 2021 02:55:44 AM	6 days ago	
7002390	AA Ahmed Ali	15 Jun, 2021 05:33:20 PM	N/A	N N/A	N/A	15 Jun, 2021 04:33:20 PM	7 days ago	
		04 Jun, 2021				04 Jun, 2021		

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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)

Loan Smart | LOS

loansmart.live/app/applications/product/LCH001/in-progress/edit/underwriting02/data-entry-collection/7002396

Low Cost Housing

Dashboard > Applications > Product > LCH001 > In Progress > Edit

Stages

- Quick Data Entry
- Detail Data Entry
- Processor Underwriting
- Checker Underwriting**
 - Data Entry Collection**
 - Underwriting
- Approval Underwriting
- CAD

Checker Underwriting > Data Entry Collection

BRANCH INFORMATION

Date of Receipt: 11/11/2020 | Date entered: 11/11/2020 | Application type: Individual | Property identified: Yes

Sourcing

Bank Branch Code: KARACHI - BAHADURABAD | Referral Group: Referral Group | Referral Code: | Referral Name: | 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)

Loan Smart | LOS

loansmart.live/app/applications/product/LCH001/in-progress/edit/underwriting02/underwriting/7002396

Low Cost Housing

Dashboard > Applications > Product > LCH001 > In Progress > Edit

Stages

- Quick Data Entry
- Detail Data Entry
- Processor Underwriting
- Checker Underwriting**
 - Data Entry Collection
 - Underwriting**
 - Approval Underwriting
 - CAD

Checker Underwriting > Underwriting

Credit Status

Condition: PRIME CUSTOMER | Tier: Tier 1 | Gross Monthly payable: 14920 | Verified income: PKR 150,000

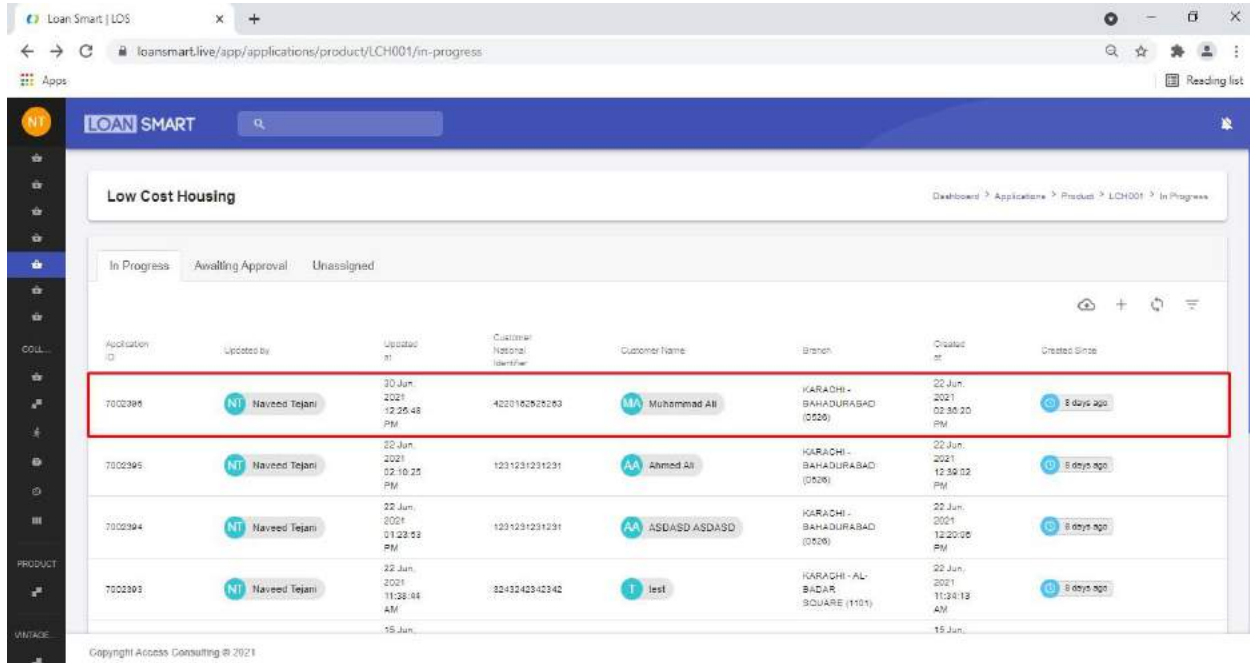
High risk category: Not Applicable | Reason For PEP: None | Col issued: No | Col Amount: | Col Data: mm/dd/yyyy | Maximum Delinquency: 15 | Customer Profile type: Positive | Milgants: | Finance to Value Ratio: | Bank Inve... | Reason or Condition: Reason or Condition

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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 displays the 'Loan Smart' application interface. The top navigation bar includes the 'Loan Smart' logo and a search bar. The main content area is titled 'Low Cost Housing' and features three tabs: 'In Progress', 'Awaiting Approval', and 'Unassigned'. The 'In Progress' tab is active, showing a list of applications. The table below represents the data shown in this tab.

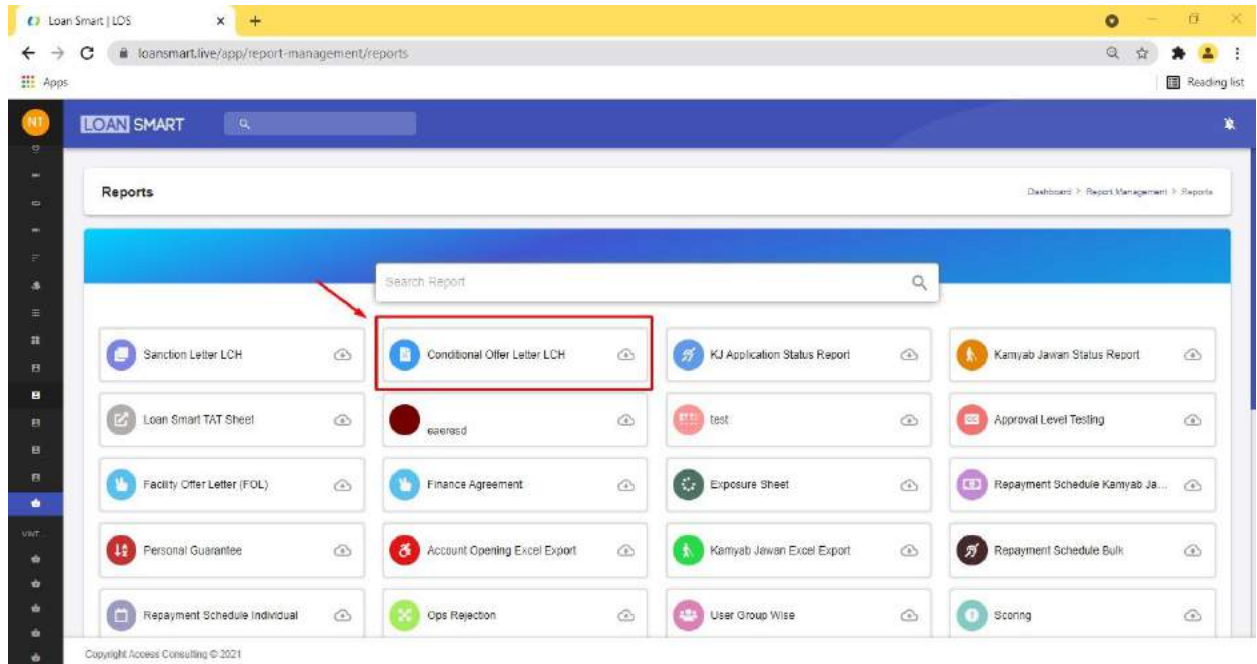
Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Since
7002395	NT Naveed Tejan	22 Jun, 2021 12:25:48 PM	4220182825283	MA Muhammad Ali	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 02:55:20 PM	8 days ago
7002395	NT Naveed Tejan	22 Jun, 2021 02:10:25 PM	1231231231231	AA Ahmed Ali	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 12:59:02 PM	8 days ago
7002394	NT Naveed Tejan	22 Jun, 2021 01:22:53 PM	1231231231231	AA ASDASD ASDASD	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 12:20:00 PM	8 days ago
7002393	NT Naveed Tejan	22 Jun, 2021 11:38:04 AM	3243242342342	T test	KARACHI - AL-BADAR SQUARE (1101)	22 Jun, 2021 11:38:13 AM	8 days ago
		15 Jun,				15 Jun,	

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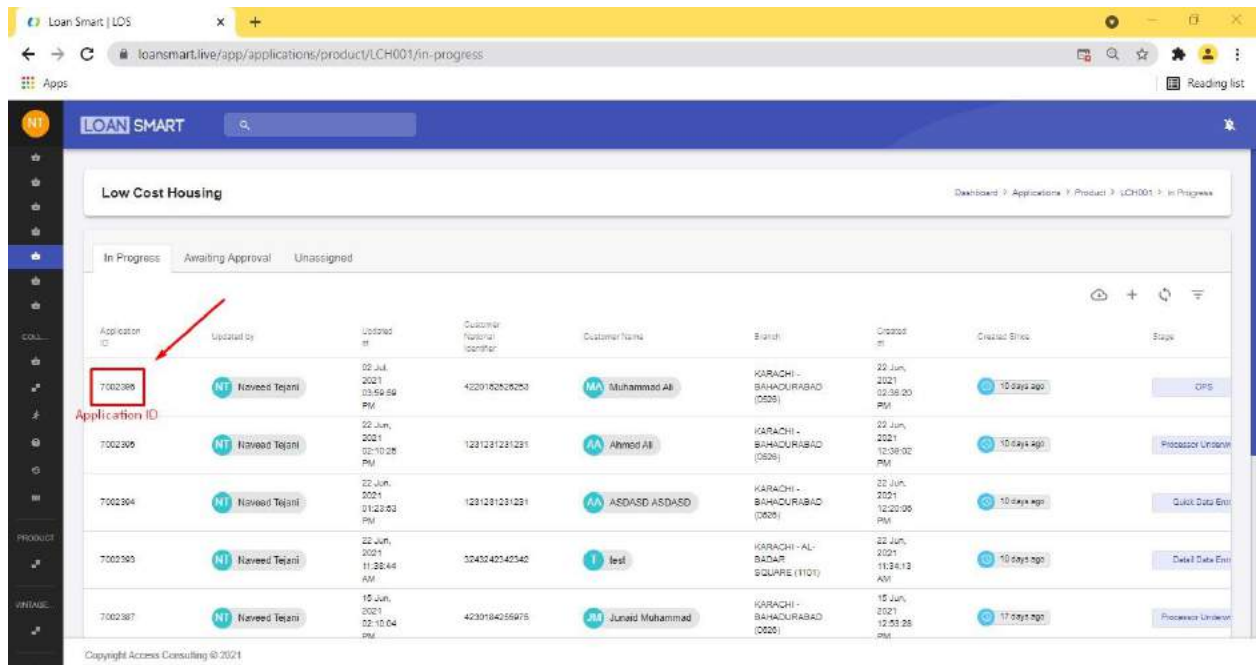
Step 20- You will be presented with the 'Data Entry Collection' page under the 'Approval Underwriting' stage, where the user will be able to make changes to the loan application, if any. After making the changes, run all the tests as done in Step 15. Then click on 'save' on the bottom right corner of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

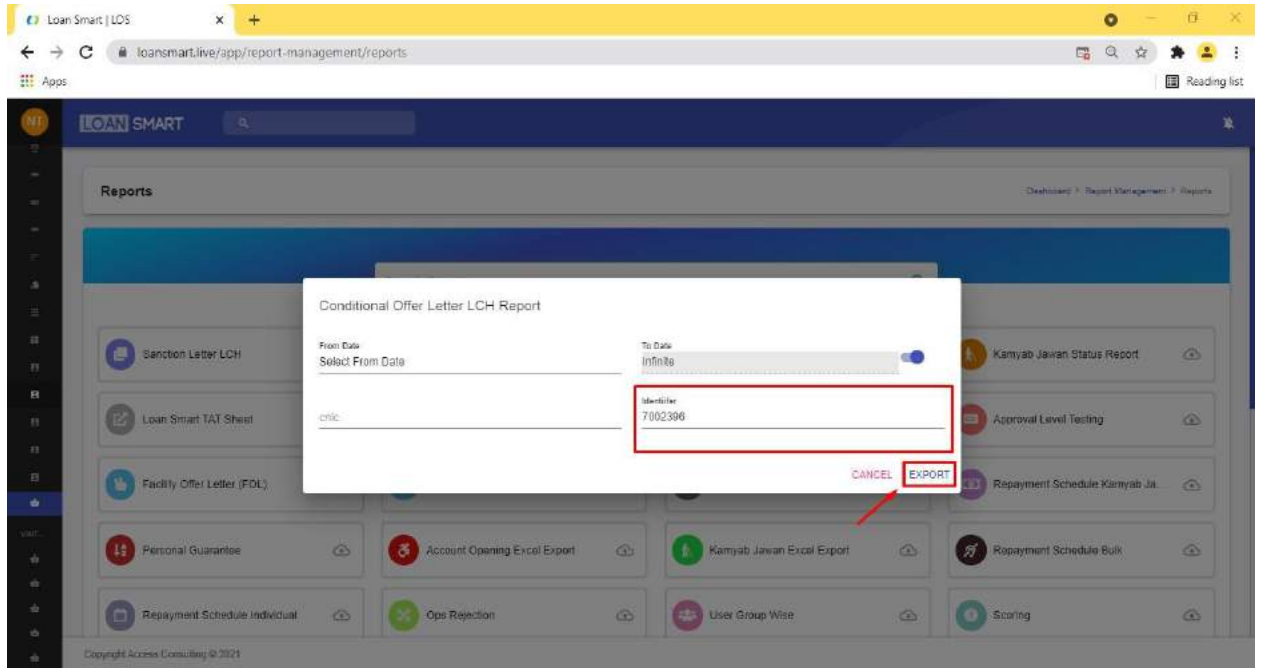
Step 21- You will now be able to generate the 'conditional offer letter'. Hover your cursor on the left panel to reveal the menu, scroll down, then click on 'reports management'.

- Click on 'conditional offer letter lch'.

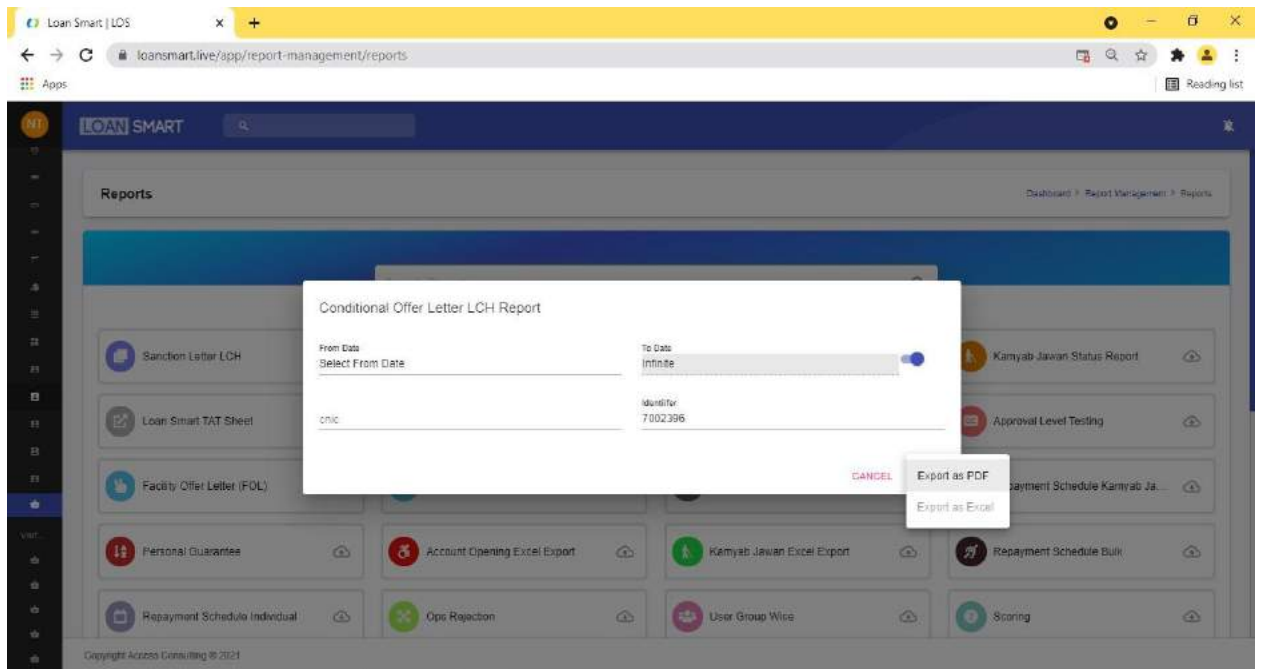


- Fill the 'identifier' field with the 'application ID' then click on 'export'. Application ID can be retrieved from the 'low cost housing' page.

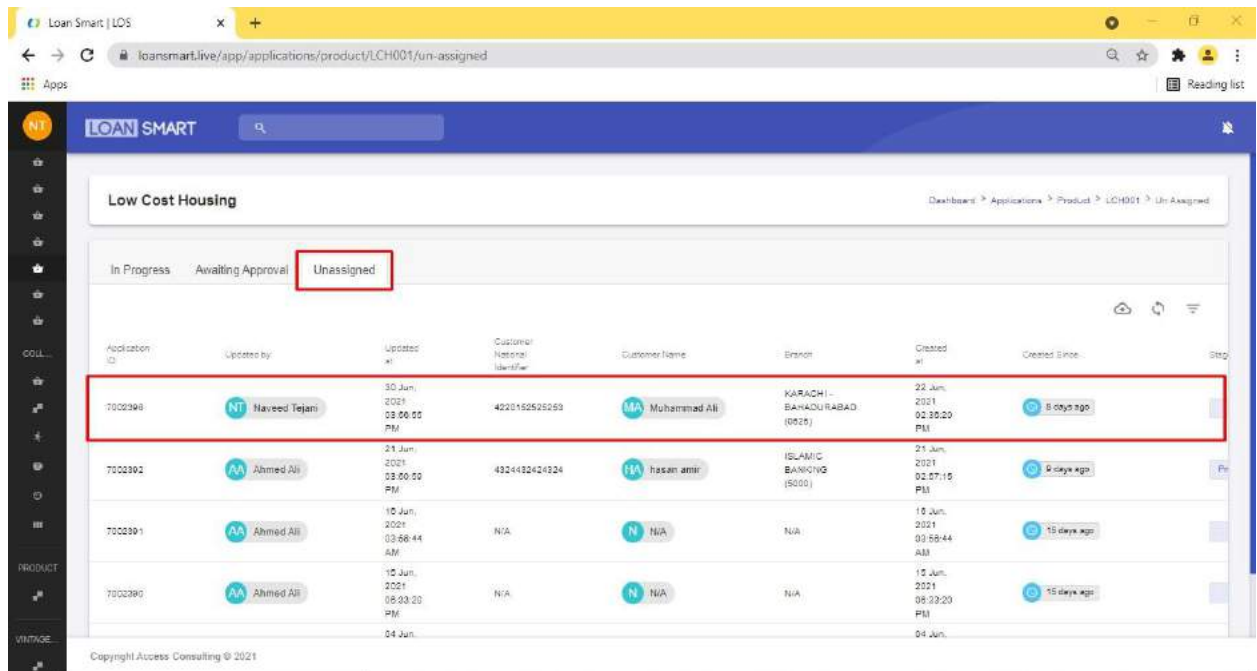




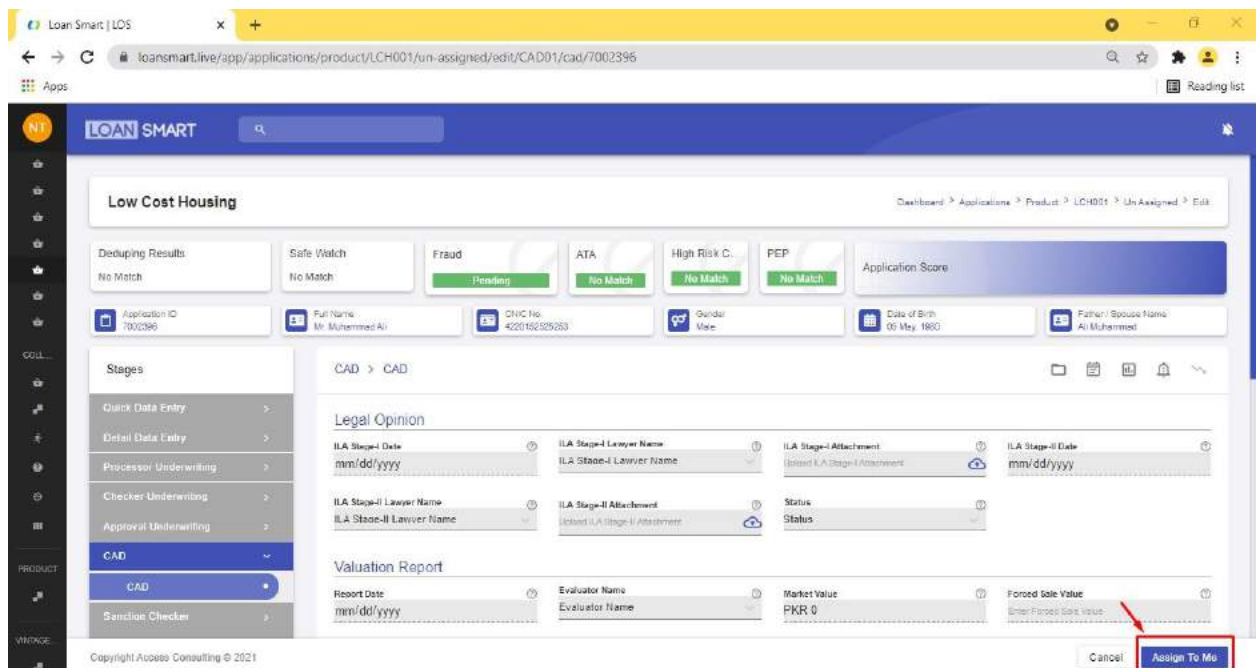
- Click on 'export to pdf' to download the 'conditional letter'.



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'.



- Click on 'assign to me' to proceed.



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

Loan Smart | LOS

loansmart.live/app/applications/product/LCH001/in-progress

Apps Reading list

Low Cost Housing

Dashboard > Applications > Product > LCH001 > In Progress

In Progress Awaiting Approval Unassigned

Application ID	Updated by	Updated at	Customer National Idg/Idhar	Customer Name	Branch	Created at	Created Since
7002390	NT Naveed Tejani	22 Jun, 2021 04:02:11 PM	4220102020203	MA Muhammad Ali	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 03:38:20 PM	8 days ago
7002385	NT Naveed Tejani	22 Jun, 2021 02:10:25 PM	1231231231231	AA Ahmed Ali	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 12:39:02 PM	8 days ago
7002384	NT Naveed Tejani	22 Jun, 2021 01:23:03 PM	1231231231231	AA ASDASD ASDASD	KARACHI - BAHADURABAD (0526)	22 Jun, 2021 12:20:00 PM	8 days ago
7002391	NT Naveed Tejani	22 Jun, 2021 11:33:44 AM	3243242542542	T test	KARACHI - AL-BADAR SQUARE (1101)	22 Jun, 2021 11:34:13 AM	8 days ago

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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’.

Loan Smart | LOS

loansmart.live/app/applications/product/LCH001/in-progress/edit/CAD01/cad/7002396

Apps Reading list

Low Cost Housing

Dashboard > Applications > Product > LCH001 > In Progress > Edit

Deduping Results
No Match

Safe Watch
No Match

Fraud
Pending

ATA
No Match

High Risk C...
No Match

PEP
No Match

Application ...
REJECT HOLD DISCR...

Application ID: 7002386

Full Name: Mr. Muhammad Ali

CNIC No: 4220102020203

Gender: Male

Date of Birth: 00 May 1980

Father / Spouse Name: Ali Muhammad

Stages

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

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-I 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'.

The screenshot shows the 'Loan Smart' interface with the 'Unassigned' tab selected. The first application in the list is highlighted with a red box.

Application ID	Updated by	Updated at	Customer National Identifier	Customer Name	Branch	Created at	Created Since	Step
7002396	NT Naveed Tejani	30 Jun, 2021 04:10:49 PM	422016205253	MA Muhammad Ali	KARACHI - BAHADURABAD (6626)	22 Jun, 2021 02:35:20 PM	3 days ago	
7002392	AA Ahmed Ali	21 Jun, 2021 03:40:58 PM	432443242324	HA hasan amir	ISLAMIC BANKING (6000)	21 Jun, 2021 02:57:15 PM	9 days ago	Pr
7002391	AA Ahmed Ali	16 Jun, 2021 03:58:44 AM	N/A	N N/A	N/A	16 Jun, 2021 03:58:44 AM	15 days ago	
7002390	AA Ahmed Ali	16 Jun, 2021 06:33:20 PM	N/A	N N/A	N/A	16 Jun, 2021 06:33:20 PM	15 days ago	

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

The screenshot shows the 'Data Entry Collection' screen for application 7002396. The 'Assign To Me' button is highlighted with a red box.

Stages

- Quick Data Entry
- Detail Data Entry
- Promoter Underwriting
- Checker Underwriting
- Approval Underwriting
- CAD
- Sanction Checker
- Data Entry Collection

Sanction Checker > Data Entry Collection

BRANCH INFORMATION

Date of Receipt * mm/dd/yyyy Date entered mm/dd/yyyy Application true * Application true Property Identified * Property Identified

Sourcing

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

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

Cancel Assign To Me

-
- Loan Smart | LDS
- loansmart.live/app/applications/product/LCH001/in-progress
- Apps
- Reading list
- LOAN SMART
- Low Cost Housing
- Dashboard > Applications > Product > LCH001 > In Progress
- In Progress Awaiting Approval Unassigned
- | Application ID | Updated by | Updated at | Customer National Identifier | Customer Name | Branch | Created at | Created Since |
|----------------|---------------|--------------------------|------------------------------|---------------|----------------------------------|--------------------------|---------------|
| 7002390 | Naveed Tejani | 30 Jun, 2021 04:51:04 PM | 4220152620203 | Muhammad Ali | KARACHI - BAHADURABAD (D506) | 22 Jun, 2021 02:38:20 PM | 8 days ago |
| 7002395 | Naveed Tejani | 22 Jun, 2021 02:10:25 PM | 1231231231231 | Ahmed Ali | KARACHI - BAHADURABAD (D506) | 22 Jun, 2021 12:39:02 PM | 8 days ago |
| 7002394 | Naveed Tejani | 22 Jun, 2021 01:23:03 PM | 1231231231231 | ASDASD ASDASD | KARACHI - BAHADURABAD (D506) | 20 Jun, 2021 12:20:00 PM | 8 days ago |
| 7002393 | Naveed Tejani | 22 Jun, 2021 11:33:44 AM | 3243242342342 | test | KARACHI - AL-BADAR SQUARE (1101) | 20 Jun, 2021 11:34:13 AM | 8 days ago |
| | | 15 Jun, | | | | 15 Jun, | |
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Loan Smart | LDS

loansmart.live/app/applications/product/LCH001/in-progress/edit/Underwriting04/data-entry-collection/7002396

Apps

Reading list

LOAN SMART

Low Cost Housing

Dashboard > Applications > Product > LCH001 > In Progress > Edit

Deduping Results: No Match

Safe Watch: No Match

Fraud: No Match

ATA: No Match

High Risk C.: No Match

PEP: No Match

Application Score

Application ID: 7002396

Full Name: Mr. Muhammad Ali

CNIC No: 4220152525252

Gender: Male

Date of Birth: 05 May, 1980

Father/Spouse Name: Ali Muhammad

Stages

Sanction Checker > 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 - BAHADURABAD

Referral Group: Referral Group

Referral Code: Enter Referral Code

Referral Name: Enter Referral Name

Account office code: Account office code

Product: Home Loans

Scheme: Mortgage

Channel Code: Channel Code

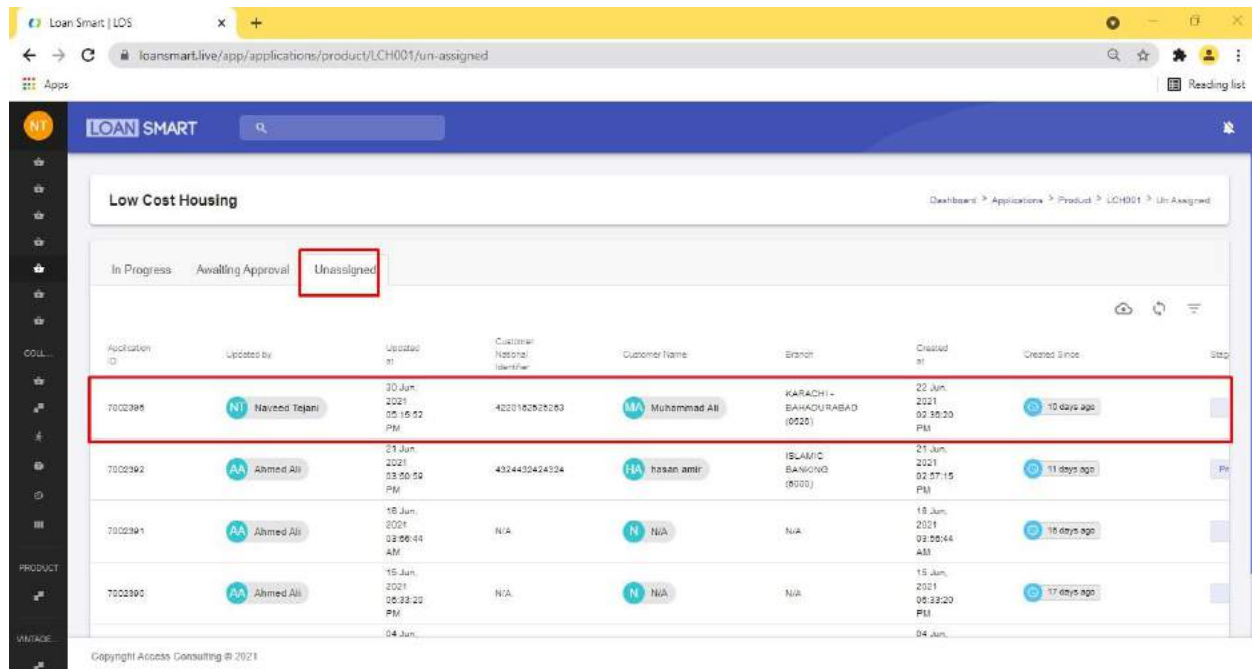
Bank Statement Channel: Bank Statement Channel

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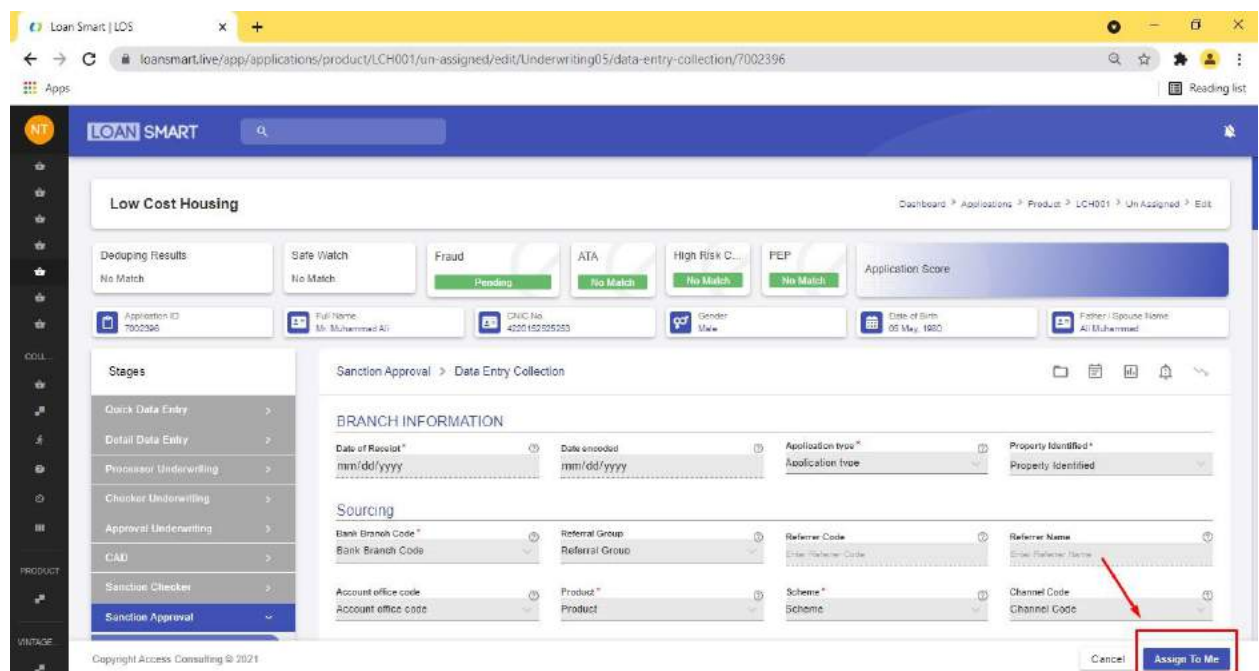
Cancel Save Proceed

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.

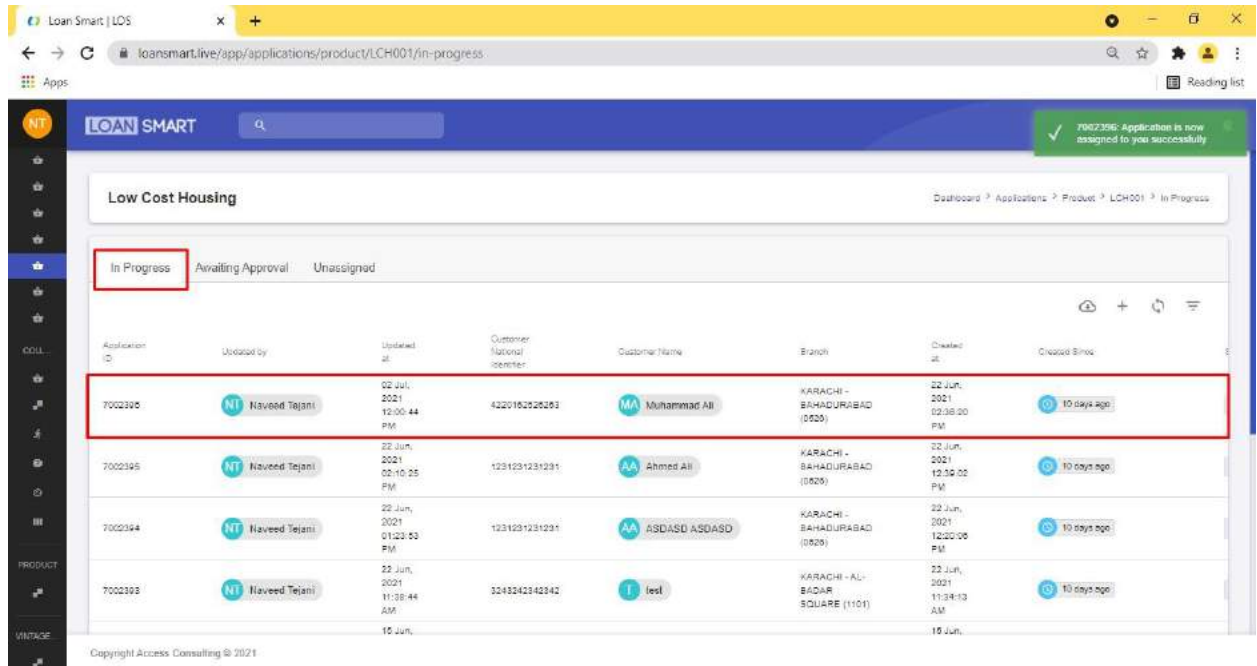
Step 25- The application will now appear under the ‘unassigned’ tab. Swipe left on the application and click on ‘edit’.



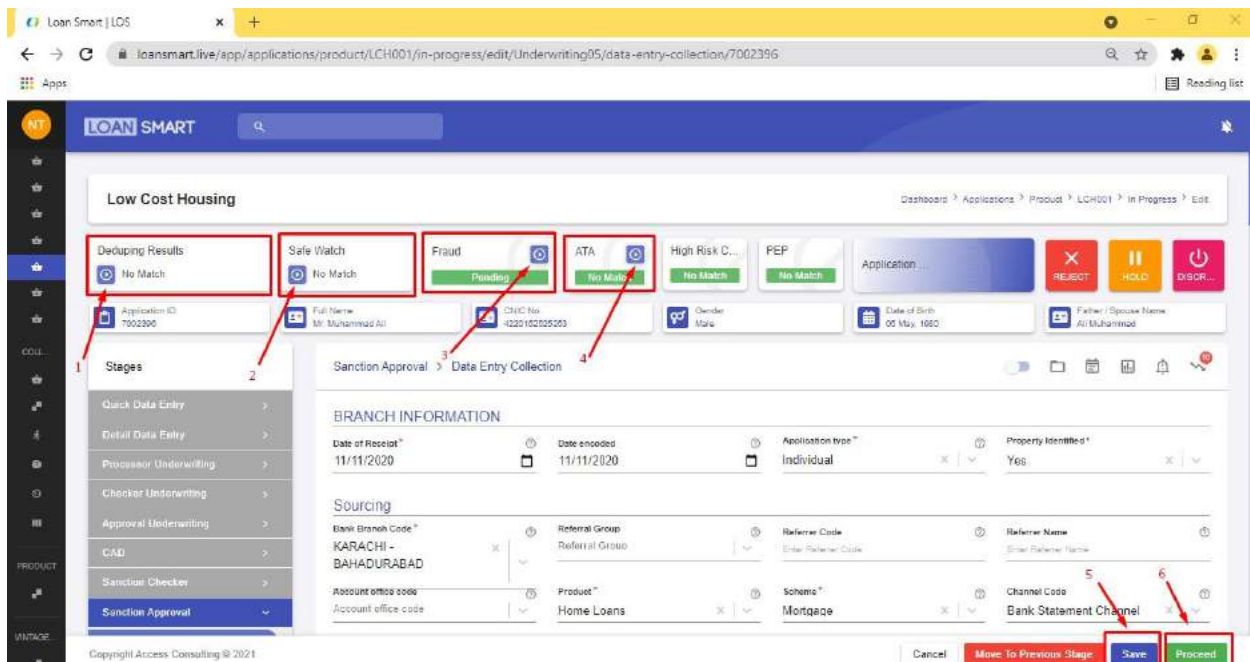
- Click on the ‘assign to me’ button on the bottom right corner of the page to proceed.



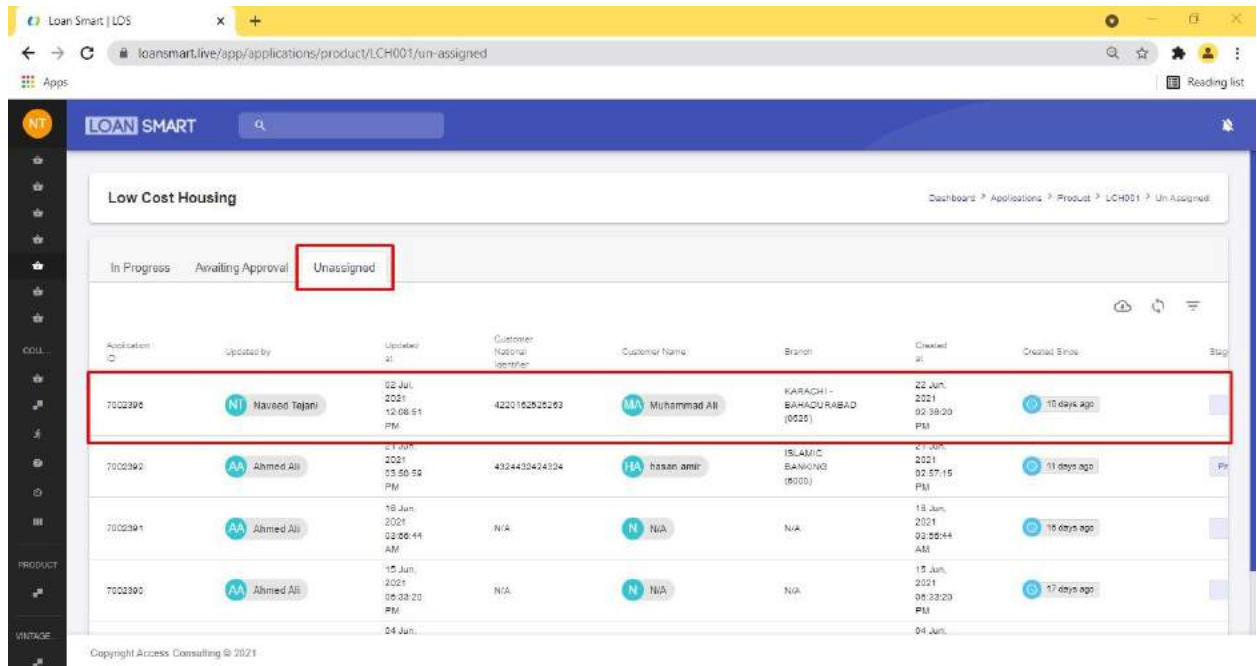
- The application will now show under the 'in progress' tab. Swipe left on the application and click on 'edit'.



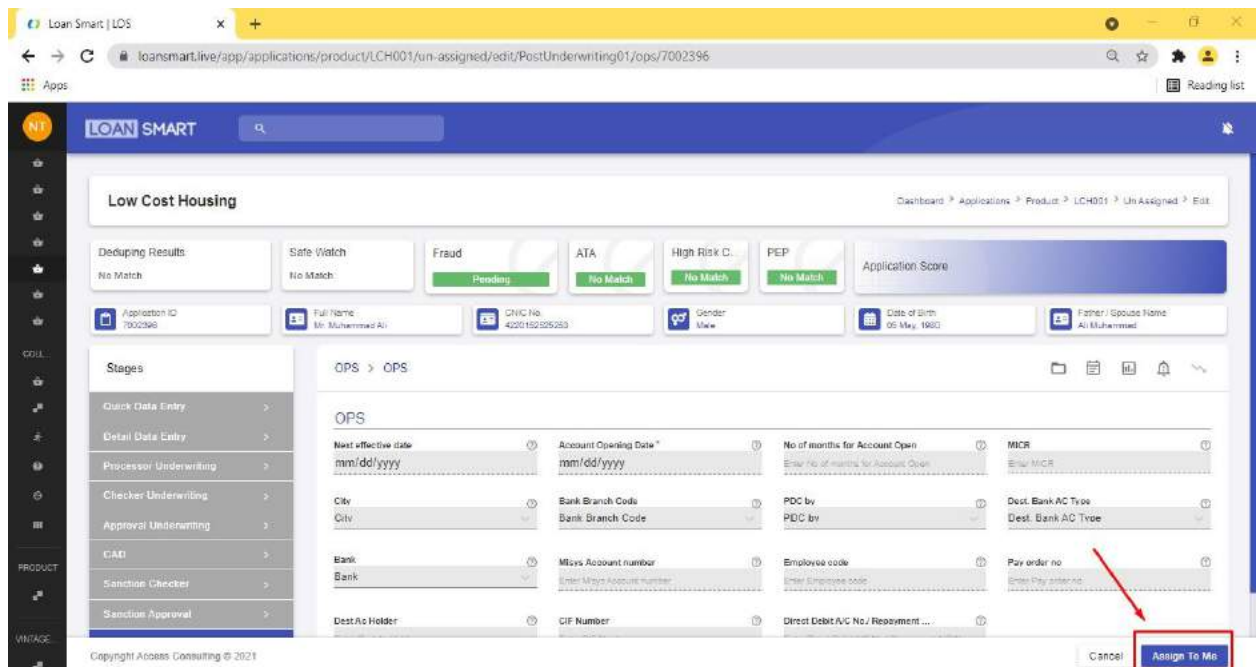
Step 26- You will now be on the 'Sanction Approval' stage. Fill or edit any field as per need then run all the tests as done in Step 20. Then click on 'save' on the bottom right corner of the page followed by 'proceed'.



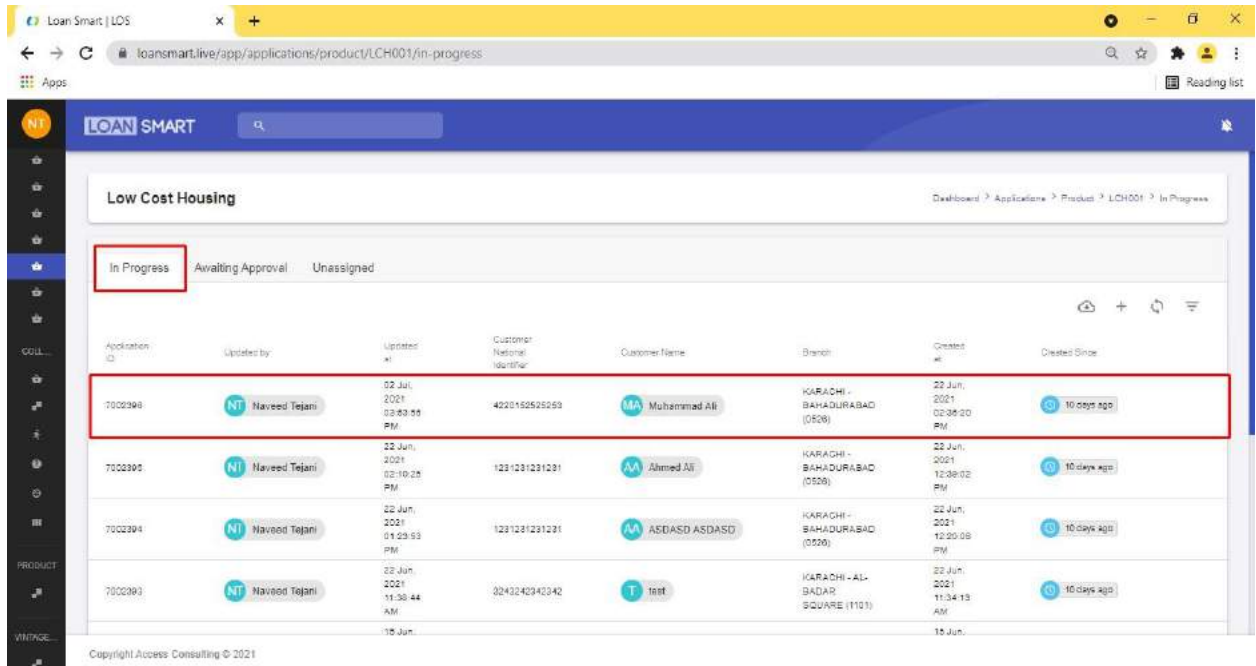
- The application will now appear under the 'unassigned' tab. Swipe left on the application and click on 'edit'.



- 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'.



Loan Smart | LOS

loansmart.live/app/applications/product/LCH001/in-progress

Low Cost Housing

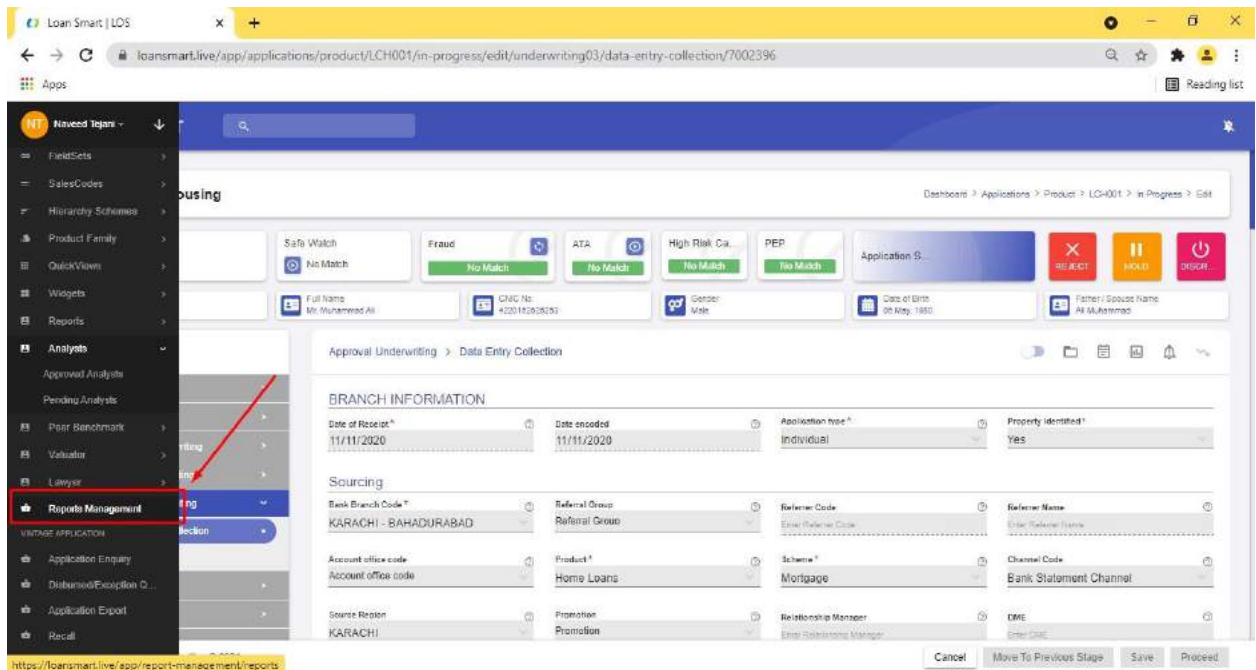
Dashboard > Applications > Product > LCH001 > In Progress

In Progress Awaiting Approval Unassigned

Application ID	Updated by	Updated at	Customer National IdNo/IDNo	Customer Name	Branch	Created at	Created Since
7002398	NT Naveed Tejani	22 Jun, 2021 02:53:55 PM	4220152525253	MA Muhammad Ali	KARACHI - BAHADURABAD (050)	22 Jun, 2021 02:53:20 PM	10 days ago
7002399	NT Naveed Tejani	22 Jun, 2021 02:10:25 PM	1231231231231	AA Ahmed Ali	KARACHI - BAHADURABAD (050)	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 (050)	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

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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'.



Loan Smart | LOS

loansmart.live/app/applications/product/LCH001/in-progress/edit/underwriting03/data-entry-collection/7002396

Low Cost Housing

Dashboard > Applications > Product > LCH001 > In Progress > Edit

Safe Watch No Match Fraud No Match ATA No Match High Risk Ca... No Match PEP No Match Application S...

Full Name Mr. Muhammad Ali CNIC No 4220152525253 Gender Male Date of Birth 20 May, 1980 Father / Spouse Name Ali Muhammad

Approval Underwriting > 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 - BAHADURABAD Referral Group Referral Group Referral Code Referral Name Enter Referral Name

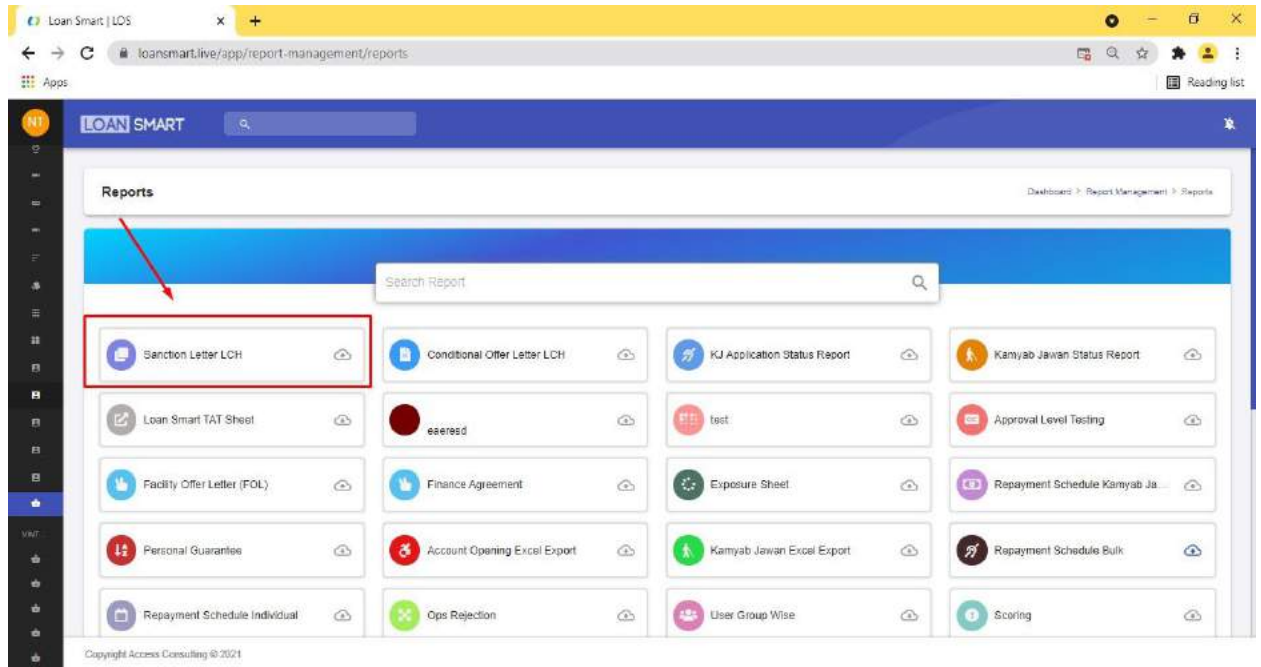
Account office code Account office code Product Home Loans Scheme Mortgage Channel Code Bank Statement Channel

Source Reason KARACHI Promotion Promotion Relationship Manager Enter Relationship Manager DME Enter DME

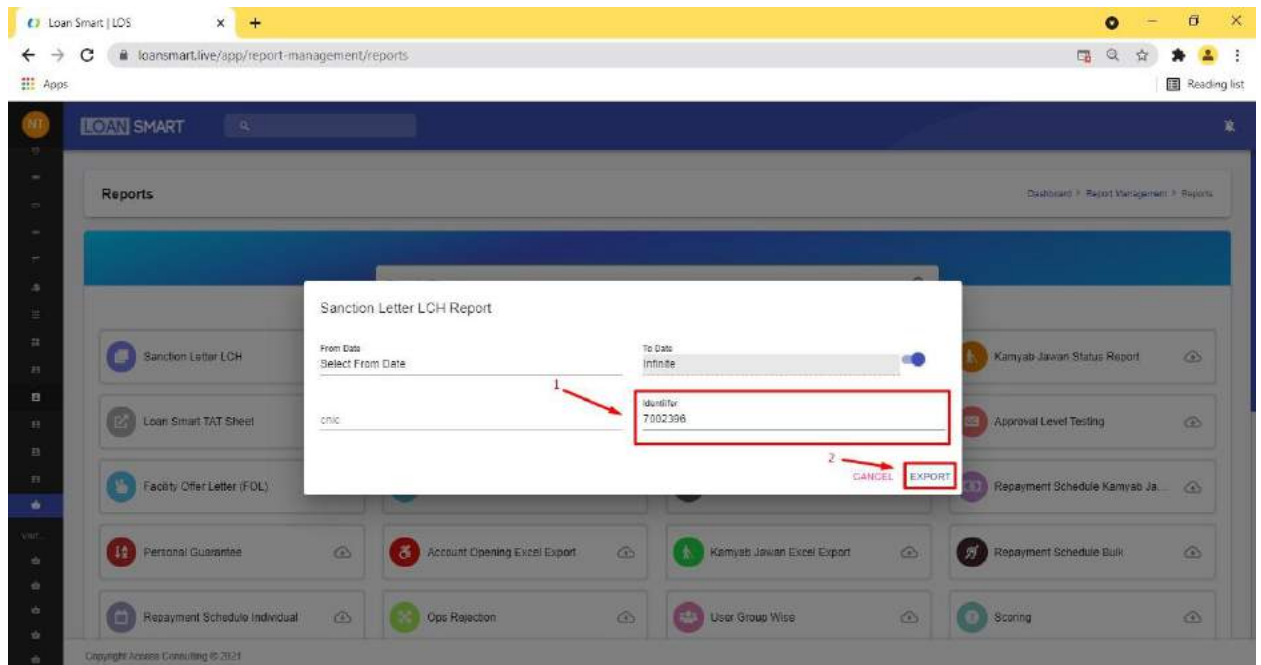
Cancel Move To Previous Stage Save Proceed

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'.

Loan Smart | LOS

loansmart.live/app/applications/product/LCH001/in-progress/edit/PostUnderwriting01/ops/7002396

NT LOAN SMART

Low Cost Housing

Dashboard > Applications > Product > LCH001 > In Progress > Edit

Application ID: 7002396, Full Name: Mr. Muhammad Ali, CNIC No: 42015232593, Gender: Male, Date of Birth: 25 May, 1980, Father / Spouse Name: Ali Muhammad

Stages: OPS > OPS

OPS

Next effective date: mm/dd/yyyy, Account Opening Date: 06/26/2021 (highlighted with red box and arrow 1), No of months for Account Open: Enter No of months for Account Open, MCR: Enter MCR

City: KARACHI - BAHADURABAD, Bank Branch Code: KARACHI - BAHADURABAD, PDC by: PDC BY, Debt Risk AC Type: Debt Risk AC Type

Bank: Bank, Miva Account number: Enter Miva Account number, Employee code: Enter Employee code, Pay order no: Enter Pay order no

Debit Ac Holder: Enter Debit Ac Holder, CIF Number: Enter CIF Number, Direct Debit A/C No / Repayment A/C No: Enter Direct Debit A/C No / Repayment A/C No

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Cancel, Move To Previous Stage, Save (2), Proceed (3)

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

Loan Smart | LOS

loansmart.live/app/applications/product/LCH001/in-progress

NT LOAN SMART

Low Cost Housing

Dashboard > Applications > Product > LCH001 > In Progress

7002396 Application is now completed.

In Progress, Awaiting Approval, Unassigned

Application ID	Updated by	Updated at	Customer National Number	Customer Name	Branch	Created at	Created Since	Stage
7002396	NT Naveed Tajani	22 Jun, 2021 02:10:25 PM	1231231231	AA Ahmed Ali	KARACHI - BAHADURABAD (028)	22 Jun, 2021 12:39:02 PM	10 days ago	Processor Underw...
7002394	NT Naveed Tajani	22 Jun, 2021 01:23:03 PM	1231231231	AA ASDASD ASDASD	KARACHI - BAHADURABAD (028)	22 Jun, 2021 12:20:00 PM	10 days ago	Quick Data Ent...
7002393	NT Naveed Tajani	22 Jun, 2021 11:38:44 AM	3040240340340	T test	KARACHI - AL-BADAR SQUARE (1101)	22 Jun, 2021 11:34:13 AM	10 days ago	Detail Data Ent...
7002397	NT Naveed Tajani	15 Jun, 2021 02:10:04 PM	420164200970	AA Junaid Muhammad	KARACHI - BAHADURABAD (028)	15 Jun, 2021 12:03:29 PM	17 days ago	Processor Underw...
7002395	NT Naveed Tajani	14 Jun, 2021 02:07:00 PM	420193770040	F Faisal	KARACHI - BAHADURABAD (028)	14 Jun, 2021 02:03:10 PM	18 days ago	Processor Underw...

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