

Amlak Finance

Finance Origination System

(LOS)

Business Requirements Document

Revision History

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22-Jun-2016	1.1	Updated feedback from all line of business users after their first review	Payal Khandelwal
27-Jun-2016	1.2	Updated revised comments from Credit, Compliance and Operations teams	Payal Khandelwal

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1. Overview of the finance origination process

Finance origination deals with the people, processes and systems that are involved in the collection of customer information, vetting of the information provided, performing mandatory compliance validation of the customer, scoring the customer based on the provided information, provide an offer to the customer and upon signature to the terms of conditions, disburse the finances to the applicant.

In the context of mortgages, all financing is provided on the basis of immovable assets such as property that are attached as collateral.

Apart from the issuance of new finances, the origination systems are also concerned with servicing finances. The examples of servicing are 1) Finance Amendments 2) Top-up of a customer's finance amount.

Mortgage financing can be obtained by either corporates or by people. The documentation that needs to be provided by any segment of the society must be sufficient to satisfy the credit and the risk appetite of the financier, to safely issue financing to the applicant and also make a profit in the process of recovering the payments from the finance customers.

The steps that are done in Amlak Finance's finance origination process can be broadly segregated into the following stages – These will be changed based on the Application types and flow diagrams as shown in Section 4.1.

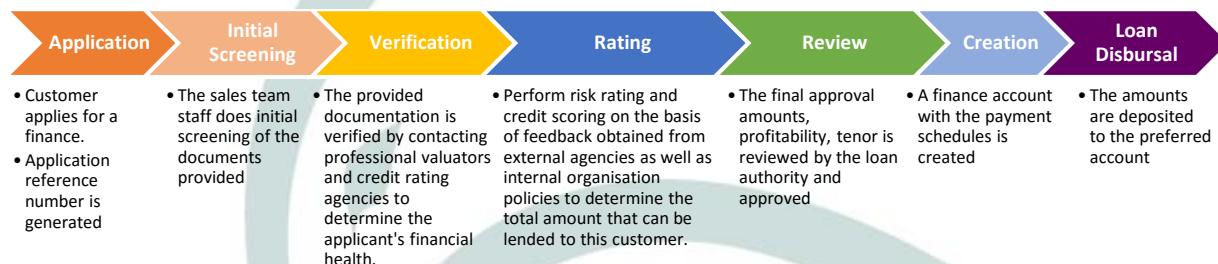


Figure 1: Overview of Finance Origination System

Today's mortgage finance industry is under tremendous pressure to evaluate and enhance its business practices. Companies like Amlak are being driven by the investors and shareholders to contain costs, improve service levels, capture new markets, and increase profitability—all while addressing a growing range of regulatory and compliance requirements. Due to the sheer competition of mortgage providers, adapting to the new and developing environment will require Amlak to rethink their finance origination processes. The fluid regulatory landscape and business risks leave mortgage lenders with virtually no room for error. Being able to maintain operational efficiency while addressing compliance requirements on a timely basis without sacrificing quality will be required to maximize profitability and stay ahead of the competition. With stakes high, lenders must evaluate ways to refine processes across lending verticals to mitigate regulatory compliance issues and business risks to position themselves for success in the mortgage industry of the future.

This document captures the business requirements that are set down by Amlak's business users and IT stakeholders to build a next-generation finance origination system to create and maintain mortgage financing on behalf of Amlak's staff and customers.

2. Background of Amlak's existing finance origination process

Amlak was previously using COTS product called FinnOne Neo Customer Acquisition System (CAS) that was decommissioned after the core banking system was migrated from Bancs to Flexcube. The current finance origination system is a combination of manual processing, tracking of the case in SharePoint and finance creation using a combination of database queries and Flexcube data entry.

During the process of creating a new finance, the credit departments and the branch officers' struggle with manual processes, duplication of data entry, data entry errors and incomplete documentation submitted during the process of applying of a finance application. Furthermore, there is a lack of transparency in determining how long a particular finance application took and what percentage of this time was spent while waiting for a person or a group to act upon this activity.

The pain points that Amlak is facing with the existing paper-based finance application process are -

1. Lack of automation of the customer application process based on product or finance
2. Lack of visibility in the finance application process.
3. Unable to comply with banking and governmental regulatory requirements.
4. Accuracy in measuring the turn around time for each phase of the finance application process.
5. Inability to grade a customer on the basis of past credit and payment history.
6. Unable to change approval cycle for special cases of financing.
7. Unable to launch new products within a short time-to-market.
8. Segregation of data within various systems, needing the finance officers to check status by logging into different systems.
9. Difficulty in determining the credit exposure of the applicant based on the past and current finances that are held with various financial institutions.
10. Lack of flexibility in referring a finance application to either a peer or a manager for their inputs.
11. Lack of features to appraise collateral
12. Self-service application service to customers.
13. Parts of the finance approval process are manual, which can cause long waiting periods.
14. System integration can be challenging, for example, integration of core banking systems and legacy systems.
15. Processes are often error prone. For example, customer data must often be entered multiple times.
16. Customer satisfaction is low because of slow processes, multiple call-backs for more information and poor visibility into query status.
17. Changing regulatory requirements are difficult to meet and costly to comply with.
18. Decision-making and credit risk analysis and reporting features.
19. Automating Customer under writing and analysis.

20. Automated MIS and reporting of FOS and processes.
21. Features to provide risk based pricing and Relationship based pricing and decision-making.
22. Agent Assisted Finance Application options implementation.
23. Cross Selling, Add-on Selling features implementation.

To stay competitive and reduce costs, these bank teams are automating their business processes and business rules so that they can streamline and optimize their finance origination operations. Key considerations include: How long does it take to process finance? What percentage of the finance process requires manual steps? How satisfied are your customers with their finance applications?

The end game of Amlak is to automate and accelerate processes, change business rules within a matter of hours, speed finance processing and take action to reduce risk.

Benefits of the finance origination system include:

1. Increased visibility and the achievement of true integrated risk management
2. Lower maintenance and operational costs, made possible by the creation of flexible processes and systems
3. Delivery of a rich, targeted customer experience and integration of smarter decision-making

3. Common Functionality Required of the Target System

This section details the overall functionality that is needed from the target system. The completed system must support all of the user requirements of the finance origination system.

3.1 Internationalization i18n requirement

The system shall support switching language from Arabic to English with no loss of functionality. This is applicable for labels as well as the content that is keyed in. For example – If a user chooses to use Arabic locale, the data captured in the text boxes – Name, Address, must be right-to-left (RTL) interpretable.

3.2 System error messages

Any error message that needs an user input – must be displayed prominently at the top of the screen in easily visible colours to attract the user's attention to this alert. System shall display proper meaning full error messages with error location. This shall be handled for repeating field structure as well. In case of multiple finance requests submitted in a bundle application, the error message should clearly identify the error location.

3.3 Responsive or fluid web design

The system shall support functionality on all three form-factors - namely desktop browsers, tablets and handheld phones. The layout of the system must smoothly transition on all these devices with no loss of functionality.

3.4 Login to Finance Origination System

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Successful log in is prerequisite for all of the users to access finance origination system. System shall authenticate against Amlak Finance's Microsoft Active-Directory and authorize user before allowing user to access system. The user shall be navigated to his welcome screen, based on the user role after successful log in.

3.5 Table and Pagination

All the listing tables across system shall display minimum of 10 records <<configurable>> per screen. For additional records, pagination feature must be provided. Tables must have "Select All" checkbox wherever applicable to select all the records displayed per screen. System must provide provision to sort search result based on column headers.

3.6 Revert Case to Previous Stages

User shall have provision to revert case back to any of the previous process participant till finance is approved. All post approval stages can revert application to credit analyst. When a user revert application to credit analyst after finance is approved, credit analyst shall have provision to choose whether application need to go through the approval cycle again or not.

Whenever an application is reverted to any stage prior to credit analyst, application must follow normal approval process again.

3.7 Auto save Feature

Auto save help to reduce the risk or impact of data loss in case of a session time out while maker fills up form. System shall automatically save data every 1 minute when user is logged in.

3.8 Notification to Initiator

System shall notify initiator of application and sales manager / reporting manager (via email), whenever an action is taken on application by any of the participant of the process.

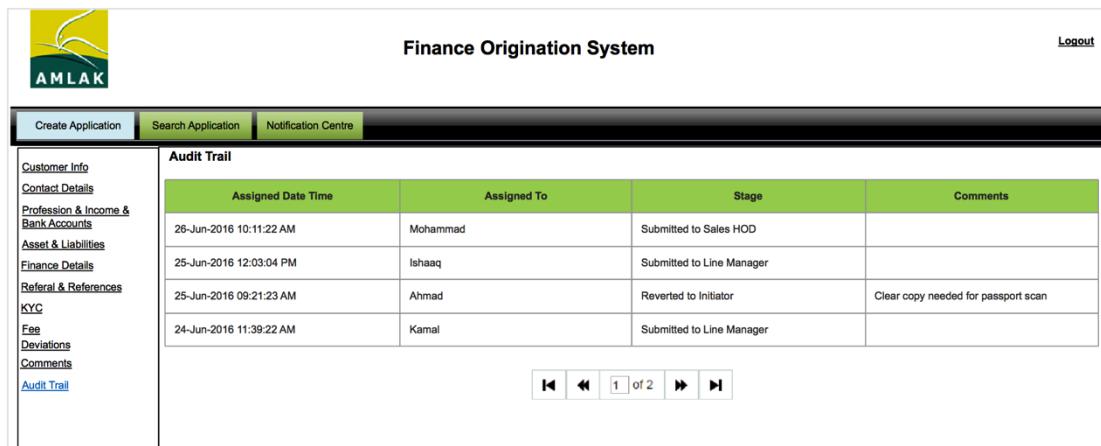
3.9 Ability to Print

The system shall provide the user to print an application form at any stage of the application process (even for incomplete process). This is not just a page wise print functionality that is inherent to browsers; instead, this is with respect to the entire application, with the audit history.

3.10 Audit Trail

System shall capture audit trail at each and every step as application flows from one participant to another. All the participants shall be able to view audit trail in reverse chronological order and analyse the application routing if required. Audit trail shall capture basic assignment information when an application moves from one participant to another. This information shall be used by system to calculate turn around time for individual participant as well.

Wireframe



The wireframe shows a web application interface for the Finance Origination System. At the top, there is a header with the AMLAK logo, the system name "Finance Origination System", and a "Logout" link. Below the header is a navigation bar with links for "Create Application", "Search Application", and "Notification Centre". The main content area is titled "Audit Trail" and contains a table with four columns: "Assigned Date Time", "Assigned To", "Stage", and "Comments". The table has five rows of data. At the bottom of the content area are navigation controls for a paginated view, showing "1 of 2". On the left side of the content area, there is a sidebar with a vertical list of menu items: Customer Info, Contact Details, Profession & Income & Bank Accounts, Asset & Liabilities, Finance Details, Referral & References, KYC, Fee Deviations, Comments, and Audit Trail (which is currently selected).

	Assigned Date Time	Assigned To	Stage	Comments
26-Jun-2016 10:11:22 AM	Mohammad	Submitted to Sales HOD		
25-Jun-2016 12:03:04 PM	Ishaq	Submitted to Line Manager		
25-Jun-2016 09:21:23 AM	Ahmed	Reverted to Initiator	Clear copy needed for passport scan	
24-Jun-2016 11:39:22 AM	Kamal	Submitted to Line Manager		

◀◀ 1 of 2 ▶▶

Figure 2: Audit Trail

4. High level Requirements for the origination system

At a high level, the target system is as shown in the below diagram. The primary function of each actor in the finance origination process has been described in the next section.

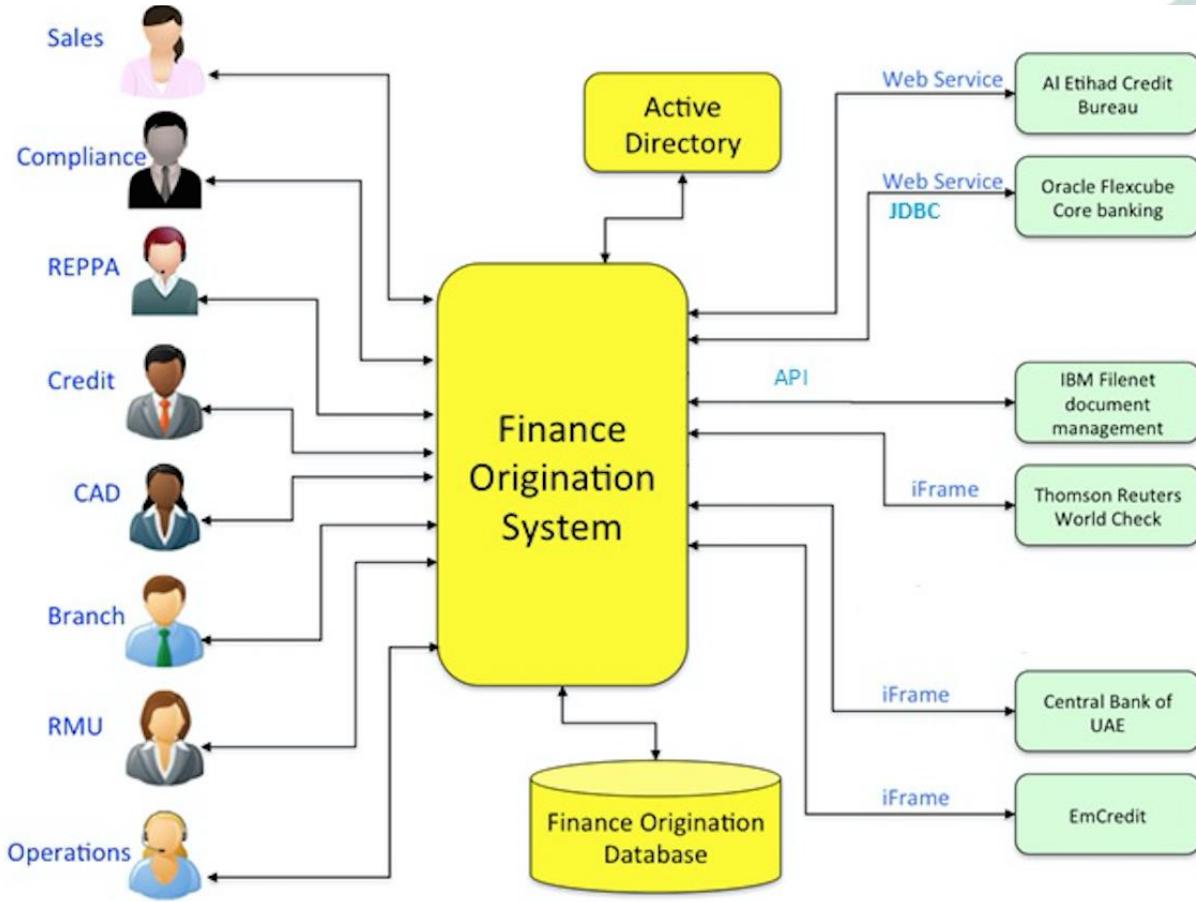


Figure 3: FOS High Level Diagram

In this section, we will detail the various systems that have to be integrated as part of the new system. At a high level the results that Amlak wishes to obtain from implementing the BPM platform are:

1. Reduce Credit and Risk team time by automating of manual tasks.
2. Accuracy in risk analysis and approval.
3. Faster approval by implementing the TAT.
4. Simplification of regulatory compliance by adding facility to capture the KYC details
5. Increase customer satisfaction by automating customer on boarding process.
6. Reduction in paper work.
7. Mitigate the risk by automating credit analysis and assessment.

8. Better compliance by automating Central Bank and Credit Bureau guidelines.
9. Improved statistical reporting and application tracking.
10. Reduce manual work by digitizing the various letter generations.
11. Reduction in Human errors by automating the Finance approval functions.
12. Stay ahead of industry by implementing BPM solution.
13. Increased accountability by implementing the auto escalations and referrals.
14. Improved customer satisfaction by facilitating Online tracking of application status.

4.1 High Level process flow

The following sections detail the high level process flows for the various kinds of finance origination that are done as part of Amlak Finance's finance origination system.

4.1.1 Retail Finance High Level Process Flow (New Finance)

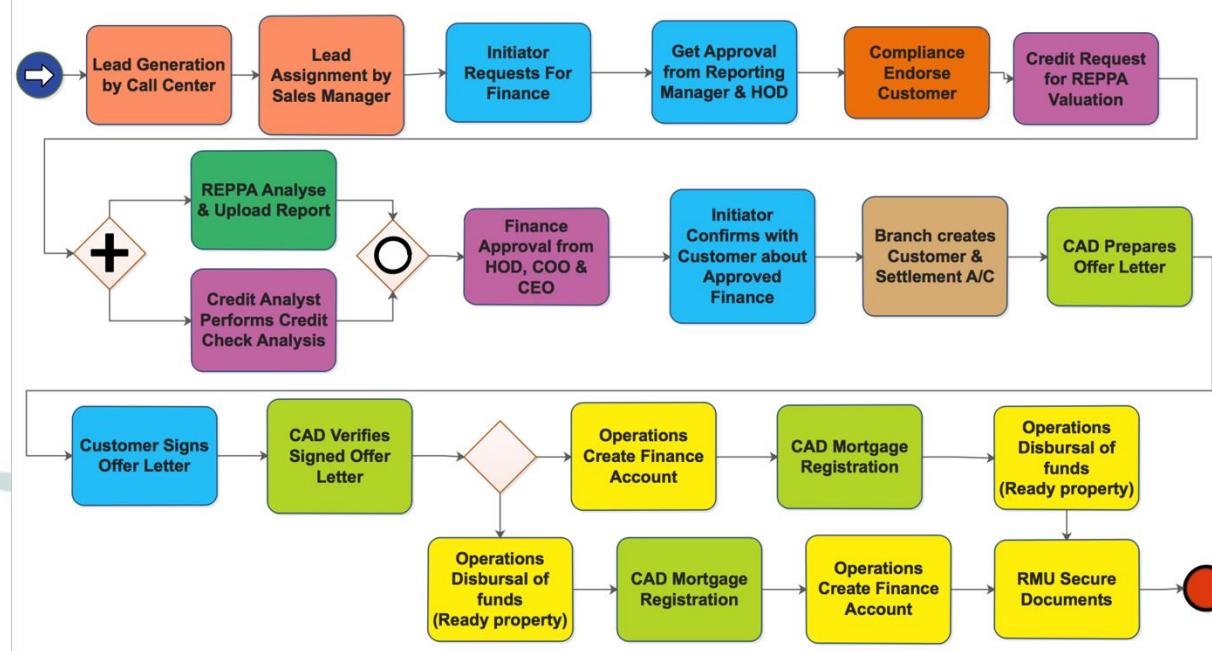


Figure 4: Retail Finance High Level Flow (New Finance)

The high-level process flow for a retail user's finance application is shown above.

1. The process begins when a customer calls and enquires about finance; the call centre associate logs this interaction and creates a lead in the system. For walk-in customers, the lead generation step is bypassed and instead, an application is created directly by the sales associate.
2. Sales manager then assigns the generated lead to sales associate, who then communicates with customer to take the finance request forward. After the sales manager assigns a lead to a sales agent, the call must be made within 1 business day. Failure to make a call shall trigger an alert to the sales manager (TAT Breach).

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3. Formal application is created in the system when an applicant submits his application to the sales advisor. The sales advisor assists in the filling and scanning of the finance application. Upon receiving the applicant's required documents and signature, the finance application is considered submitted.
4. The submitted application is now sent to the reporting manager and the HOD for their respective approvals.
5. The compliance team now approves the application that has been approved by HOD.
6. The application is then sent to credit analyst for initial screening of application. If application passes through the initial screening, analyst enters details required for REPPA valuation.
7. At this stage, both REPPA and credit analyst team can work in parallel on the application. These are:
 - a. Upon receiving all of these responses from the various stakeholders, the credit analyst assesses the credit worthiness of the applicant and recommends this application to the credit department HOD
 - b. The application is sent to the REPPA surveyor and valuation teams. Once the REPPA valuation is complete, the application waits for the credit analyst to complete their findings.
8. The HOD, COO and the CEO approve this application on the basis of the applied finance amount and/or the collective financial exposure that this applicant has with Amlak.
9. Upon this approval, initiator informs customer about approved finance amount, tenure and other terms and conditions.
10. Once customer agrees to go ahead with approved finance, application is then sent to branch for creation of customer and settlement account number in the back end system.
11. Upon customer creation, CAD team now prepares the finance offer letter for the applicant. Initiator interacts with customer, get his signature on offer letter submits it back to the CAD team for verification of signed offer letter. At this point, the CAD officer has the facility to either request for a finance account to be created or for the disbursement of funds.
12. The operations team now proceeds to create the finance account in the core banking system. After this account has been successfully created, the finance account number is created.
13. For ready property, system then routes application to disbursement team. In case of under construction property, the application is routed to Operations team, but only for booking of the account. Disbursement will not happen for these applications.
14. The application is then forwarded to Record Management Unit, which will screen through all the physical documents linked to the application and put them into secured location.
15. RMU then closes application by updating status and an email notification is sent to the initiator. This concludes the retail new finance application process.

4.1.2 Retail Finance High Level Process Flow (Top Up & Addendum)

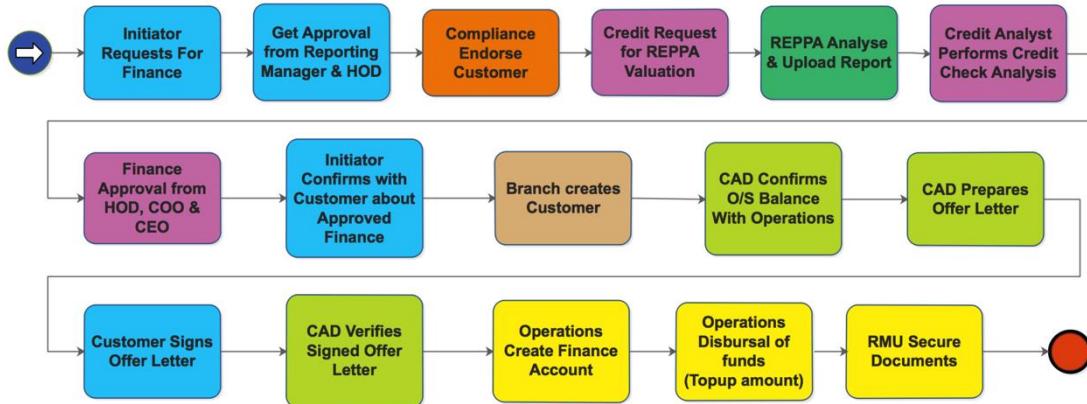


Figure 5: Retail Finance High Level Process Flow (Top Up & Addendum)

The high-level process flow for a retail user's finance application is shown above.

1. The process begins when an applicant submits his application to the sales advisor. The sales advisor assists in the filling of the finance application. Upon receiving the applicant's required documents and signature, the finance application is considered submitted. In all cases, Top Up or Amendments the application can start with the call centre as shown above.
2. The submitted application is now sent to the reporting manager and the HOD for their respective approvals.
3. Once the HOD has submitted his approval on the application, this application is now sent to the compliance team's approval.
4. The application is then sent to credit analyst for initial screening of application. If application passes through the initial screening, analyst enters details required for REPPA valuation.
5. At this stage, both REPPA and credit analyst team can work in parallel on the application. These are:
 - a. Upon receiving all of these responses from the various stakeholders, the credit analyst assesses the credit worthiness of the applicant and recommends this application to the credit department HOD
 - b. The application is sent to the REPPA surveyor and valuation teams. Once the REPPA valuation is complete, the application waits for the credit analyst to complete their findings.
6. The HOD, COO and the CEO approve this application on the basis of the applied finance amount and/or the collective financial exposure that this applicant has with Amlak.
7. Upon this approval, initiator informs customer about approved finance amount, tenure and other terms and conditions.
8. Once customer agrees to go ahead with approved finance, application is then sent to branch for creation of CIF only if applicant is not an existing customer. In all other scenarios this stage is not required for top up and addendum cases.

9. CAD team now prepares the finance offer letter for the applicant. As part of offer letter preparation process, CAD team verifies various outstanding balance components with operations team via email. Initiator interacts with customer, get his signature on offer letter submits it back to the CAD team for verification of signed offer letter.
10. The operations team now proceeds to create the finance account in the core banking system. After this account has been successfully created, the finance account number is booked.
11. For top up, system then routes application to disbursement team. In case of addendum application, this stage is not required.
12. The application is then forwarded to Record Management Unit, which will screen through all the physical documents linked to the application and put them into secured location.
13. RMU then closes the application by updating status and an email notification is sent to the initiator. This concludes the retail top up & addendum finance application process.

4.1.3 Retail Finance High Level Process Flow (Pre Approval)

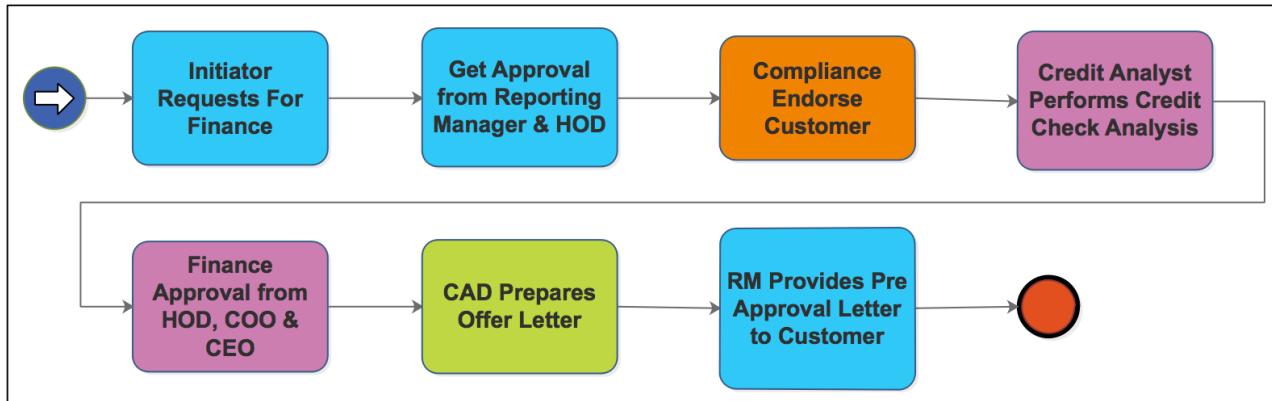


Figure 6: Retail Finance High Level Process Flow (Pre Approval)

The high-level process flow for a retail user's finance application is shown above.

1. The process begins when an applicant submits his application to the sales adviser. The sales adviser assists in the filling of the finance application. Upon receiving the applicant's signature, the finance application is considered submitted. The application can start with the call centre team as shown above.
2. The submitted application is now sent to the reporting manager and the HOD for their respective approvals.
3. Once the HOD has submitted his approval on the application, this application is now sent to the compliance team's approval.
4. Upon receiving all of these responses from the various stakeholders, the credit analyst assesses the credit worthiness of the applicant and recommends this application to the credit department HOD.
5. The HOD, COO and the CEO approve this application on the basis of the applied finance amount and/or the collective financial exposure that this applicant has with Amlak.

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6. Upon this approval, CAD team now prepares the pre-approval offer letter for the applicant. Initiator interacts with customer and informs about pre-approved finance offer and gets the offer letter signed from customer and uploads into the application as an attachment and closes the application. An email notification is then sent to the initiator. This concludes the retail pre approval finance application process.
7. When the customer now arrives again with a chosen property, then all of the details necessary for opening the account are retrieved from the per-approval finance application.

4.1.4 Developer & Construction Finance High Level Process Flow

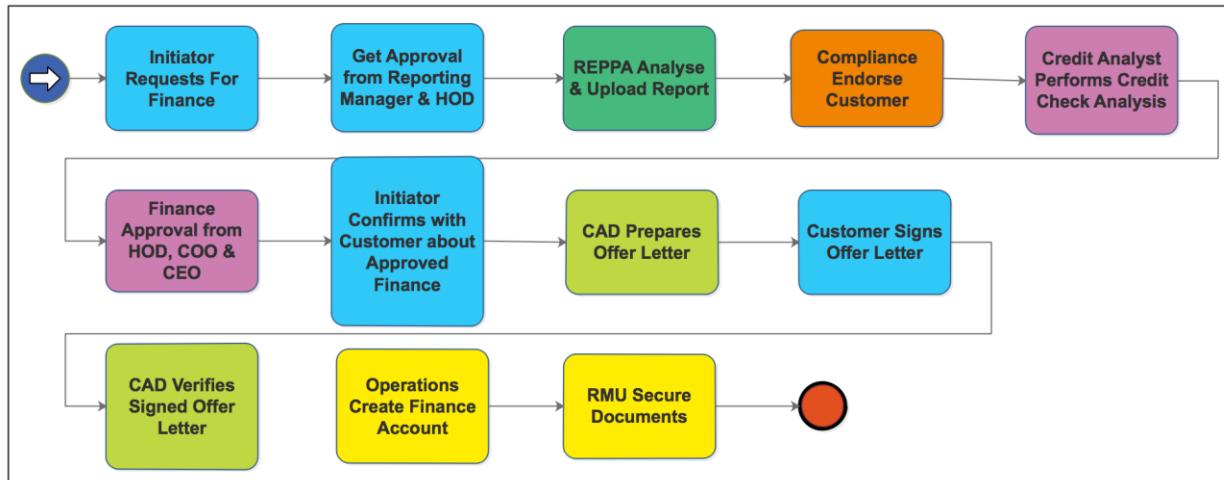


Figure 7: Developer & Construction Finance High Level Process Flow

The high level process flow for a developer's finance application is shown above.

1. The process begins when the developer relationship manager submits an application on behalf of the developer.
2. The submitted application is now sent to the reporting manager and the HOD for their respective approvals.
3. Once the HOD has submitted his approval on the application, this application is now sent to the REPPA surveyor and valuation teams.
4. The compliance teams now analyse the documents that have been received either by the developer-relations manager or as part of the analysis done by REPPA. The compliance team now provides the approval for the next stage based on the KYC process.
5. Upon receiving all of these responses from the various stakeholders, the credit analyst assesses the credit worthiness of the applicant and recommends this application to the credit department HOD.
6. The HOD, COO and the CEO approve this application on the basis of the applied finance amount and/or the collective financial exposure that this applicant has with Amlak.

7. Upon this approval, initiator informs customer about approved finance amount, tenure and other terms and conditions.
8. Once customer agrees to go ahead with approved finance, initiator then creates CIF and settlement account number in the back end system.
9. Upon customer creation, CAD team will raise LSRF to legal for the draft documents once approved documents received. CAD will prepare the finance documents and send to legal for their review upon legal/Sharia confirmation finance documents will be issued. Initiator interacts with customer, get his signature on offer letter submits it back to the CAD team for verification of signed offer letter.
10. The operations team now proceeds to create the finance account in the core banking system. After this account has been successfully created, the finance account number is created.
11. The application is then forwarded to Record Management Unit, which will screen through all the physical documents linked to the application and put them into secured location.
12. RMU then closes application by updating status and a mail notification is sent to the initiator. This concludes the developer finance application process.

4.1.5 Developer Listing & Project Empanelment High Level Process Flow

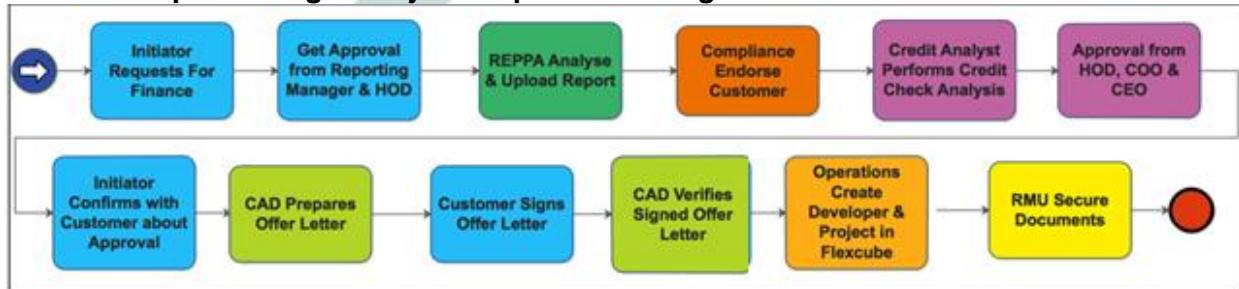


Figure 8: Developer Listing & Project Empanelment High Level Process Flow

The high level process flow for a developer's finance application is shown above.

1. The process begins when the developer relationship manager submits an application on behalf of the developer.
2. The submitted application is now sent to the reporting manager and the HOD for their respective approvals.
3. Once the HOD has submitted his approval on the application, this application is now sent to the REPPA surveyor and valuation teams.
4. The compliance teams now analyse the documents that have been received either by the developer-relations manager or as part of the analysis done by REPPA. The application is now progressed to the next stage based on the KYC details submitted by the applicant.
5. Upon receiving all of these responses from the various stakeholders, the credit analyst assesses the credit worthiness of the developer/project and recommends this application to the credit department HOD.

6. The HOD, COO and the CEO approve or reject this application.
7. Upon this approval, initiator informs customer about approval. And upon agreement from the customer send the case to CAD.
8. CAD team now prepares the developer-listing letter for the applicant. Initiator interacts with customer, get his signature on offer letter submits it back to the CAD team for verification of signed offer letter.
9. Operations team then creates the Developer and/or Project into the flex-cube system. The form will go to the Operations team who will create the Developer and/or Project in FlexCube , Put the comments in the LOS form and Proceed.
10. The application is then forwarded to Record Management Unit, which will screen through all the physical documents linked to the application and put them into secured location.
11. RMU closes the application by updating the status and an email is sent to the initiator. This concludes the application process for developer listing or project empanelment.

5. User Groups

The finance origination team is broadly comprised of eight different teams that will use the finance origination system at various stages of the origination process. Each team will have access to specific functionalities within the system that has been detailed in the succeeding sections of the document. The roles and responsibilities of the team members are tabulated below.

Team	Team Member	Responsibility
Sales Team	Sales Team	<p>Sales team is responsible for direct interaction with all customers that are applying for new finance or top-ups. They assist the customer in completing the application form, collecting required documents and eventually signing a completed application. Sales team hierarchy consists of three levels:</p> <ul style="list-style-type: none"> • Sales Advisor/Developer Relationship Manager • Line Manager / Reporting Manager • HOD / VP
	Sales Adviser	The sales adviser is the point of contact for all customers (except real estate developers). Sales adviser is responsible for preparing finance application file for customer.
	Developer Relationship manager	DR is responsible for preparing finance application file for real estate or property developers. DR also functions as the single point of contact for all these corporate customers.
	Senior Manager/Sales Line Manager / Reporting Manager	Line manager / Reporting Manager is responsible for reviewing finance application file prepared by sales team.

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	Vice President / HOD	VP / HOD is the final reviewer of file after Line Manager / Reporting Manager.
Compliance Team		<p>Compliance team is responsible for verifying and clearing customer for finance based on KYC form (submitted as part of finance application) by the initiator.</p> <p>It is the responsibility of the compliance team to verify all of the details provided in the KYC form is accurate.</p>
Credit Team	Credit Team	<p>Credit team is responsible for evaluating credit risk based on customer portfolio and property details. They do financial analysis to predict the probability that a borrower will default on its debts, and also the severity of losses in the event of default. As an end result they either approve finance amount or reject finance application. Credit Team hierarchy consists of four levels:</p> <ul style="list-style-type: none"> • Credit Analyst • HOD • COO • MD • Board
	Credit Analyst	Credit analyst is responsible for all the financial analysis for finance application. Analyst prepares analyst sheet with recommended finance amount.
	HOD Credit	First level of approver for finance, all finance applications must be approved by HOD.
	COO	Second level of approver for finance.
	MD & CEO	Third level of approver for finance.
	Board	Board is a group formed to represent the Board members; the users in this group are the Credit team members. The Application is printed and submitted to board team physically and upon Approval, the Credit Team (Board Group) proceeds with the normal application workflow.
Credit Admin Team (CAD)		CAD team is responsible for preparing offer letter (to be signed by customer) once finance is approved.

Branch Team	<p>The Branch is responsible for creation of CIF and Senior Manager/Sales approves the settlement account after finance application.</p> <p>Branch hierarchy consists of the following three levels:</p> <ul style="list-style-type: none"> • Branch RM • Reporting Manager • VP/ HOD Retail
Operations Team	Operations team is responsible for creation of finance account and disbursement once finance lodging is completed.
RMU Team	The RMU team is responsible for maintaining the physical records of the files as well as the upload of the soft copies into Amlak Finance's Filenet system.
Call Centre team	The call centre team calls the probable customers and refers the cases to the Sales RM's in the form of Leads.

6. Use Cases

In this section, the various use cases encountered from a user perspective is documented. Where necessary, examples have been provided to better describe the use cases. The below table provides list of functionalities that each user role in the new system can access.

User Role	List of Use Cases
Sales RM	<ol style="list-style-type: none"> 1. My Tasks 2. Search Application 3. Create Application – Retail Finance 4. Get Customer Signature 5. Audit Trail
DR RM	<ol style="list-style-type: none"> 1. My Tasks 2. Search Application 3. Create Application – Developer Finance (Read Only) 4. Create Customer (Get customer confirmation before sending to CAD and create CIF and settlement account) 5. Get Customer Signature 6. Audit Trail

Sales – Line manager/reporting manager	<ol style="list-style-type: none"> 1. My Tasks 2. Task Allocation (Manager) 3. Search Application 4. Create Application – Retail/Developer Finance (Read Only) 5. Review Application 6. Audit Trail <p>Please Note that the Line Manager himself can create the Application as an initiator and it routes directly to HOD who he is reporting to. In such cases, the application doesn't route to HOD twice, first as reporting manager of initiator and second as HOD.</p> <p>When a sales manager is on leave, the delegate will have the ability to do all of the tasks that senior sales manager does.</p>
Sales – HOD	<ol style="list-style-type: none"> 1. My Tasks 2. Search Application 3. Create Application – Retail / Developer Finance (Read Only) 4. Review Application 5. Audit Trail
Compliance	<ol style="list-style-type: none"> 1. My Tasks 2. Task Allocation (Self) 3. Search Application 4. Create Application – Retail / Developer Finance (Read Only) 5. Compliance Check 6. Audit Trail
REPPA	<ol style="list-style-type: none"> 1. My Tasks 2. Task Allocation (Self) 3. Search Application 4. Create Application – Retail / Developer Finance (Read Only) 5. Compliance check (Read Only) 6. REPPA Valuation / Analysis 7. Audit Trail
Credit Analyst	<ol style="list-style-type: none"> 1. My Tasks 2. Task Allocation (Self) 3. Search Application 4. Create Application – Retail / Developer Finance (Read Only) 5. Compliance check (Read Only)

	<ul style="list-style-type: none"> 6. REPPA Valuation (Initial screening before sending for valuation) 7. Credit Analysis 8. Audit Trail
Credit HOD	<ul style="list-style-type: none"> 1. My Tasks 2. Task Allocation (Self) 3. Search Application 4. Create Application – Retail / Developer Finance (Read Only) 5. Compliance check (Read Only) 6. REPPA Valuation (Initial screening before sending for valuation) (Read Only) 7. Credit Analysis (Read Only) 8. Finance Approval 9. Audit Trail
Credit COO	<ul style="list-style-type: none"> 1. My Tasks 2. Task Allocation (Self) 3. Search Application 4. Create Application – Retail / Developer Finance (Read Only) 5. Compliance check (Read Only) 6. REPPA Valuation (Initial screening before sending for valuation) (Read Only) 7. Credit Analysis (Read Only) 8. Finance Approval 9. Audit Trail
MD & CEO	<ul style="list-style-type: none"> 1. My Tasks 2. Task Allocation (Self) 3. Search Application 4. Create Application – Retail / Developer Finance (Read Only) 5. Compliance check (Read Only) 6. REPPA Valuation (Initial screening before sending for valuation) (Read Only) 7. Credit Analysis (Read Only) 8. Finance Approval 9. Audit Trail
Board of Directors	<ul style="list-style-type: none"> 1. My Tasks 2. Task Allocation (Self)

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	<ol style="list-style-type: none"> 3. Search Application 4. Create Application – Retail / Developer Finance (Read Only) 5. Compliance check (Read Only) 6. REPPA Valuation (Initial screening before sending for valuation) (Read Only) 7. Credit Analysis (Read Only) 8. Finance Approval 9. Audit Trail
Branch	<ol style="list-style-type: none"> 1. My Tasks 2. Task Allocation (System) 3. Search Application 4. Create Application – Retail / Developer Finance (Read Only) 5. Credit Analysis (Read Only) 6. Finance Approval (Read Only) 7. Create Customer 8. Audit Trail
CAD	<ol style="list-style-type: none"> 1. My Tasks 2. Task Allocation (Self) 3. Search Application 4. Create Application – Retail / Developer Finance (Read Only) 5. Credit Analysis (Read Only) 6. Finance Approval (Read Only) 7. Prepare Offer Letter 8. Verify Signed Offer Letter 9. Audit Trail 10. CAD - Mortgage Registration
Operations	<ol style="list-style-type: none"> 1. My Tasks 2. Task Allocation (Self) 3. Search Application 4. Create Application – Retail / Developer Finance (Read Only) 5. Credit Analysis (Read Only) 6. Finance Approval (Read Only) 7. Create Finance Account 8. Audit Trail

RMU	<ol style="list-style-type: none"> 1. My Tasks 2. Task Allocation (Self) 3. Search Application 4. Create Application – Retail / Developer Finance (Read Only) 5. Credit Analysis (Read Only) 6. RMU – Secure Documents 7. Audit Trail
Call centre	<ol style="list-style-type: none"> 1. Lead Generation
System Admin	<ol style="list-style-type: none"> 1. Manage Offer Letter Template 2. Manage List of Values 3. Manage User Access 4. Manage Template
System	<ol style="list-style-type: none"> 1. Filenet Integration 2. Send Notification 3. Routing – Revert Mechanism

6.1 Task Allocation

There are three different types of required methodology of task allocation. System shall have provision to notify user whenever a new task is assigned.

Self-Assignment

All the members of a team shall be able to see list of tasks assigned to the team. By default, system shall display records in reverse chronological order of assignment date time. Only In-Process applications or Open Lead tasks will be listed. There should be a sort option on all headers of the table.

When a team member clicks on Claim Task, system shall assign task to the user.

In case, assigned team member goes away on leave, user shall be able to claim task, which is currently assigned to another member of the team.

When a user claims task, which is assigned to another member, system shall prompt message for user to confirm as:

"Selected task is currently assigned to another member, are you sure you want to claim this task?"

Do note that Self-assignment is a feature that is not applicable for the sales team

System Assigned

The new system shall auto assign task equally among all the users falling under selected team using round robin algorithm.

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Assignment by Manager

System shall route all requests to manager's queue. It is responsibility of manager to assign task to individual team members. In this case the Individual team members will not be able to view tasks assigned to other team members.

This mechanism shall be used in conjunction with self-assignment and system assigned for manual reassignment in case currently assigned user goes away on leave. Referenced by "Reassignment By Manager" in below table

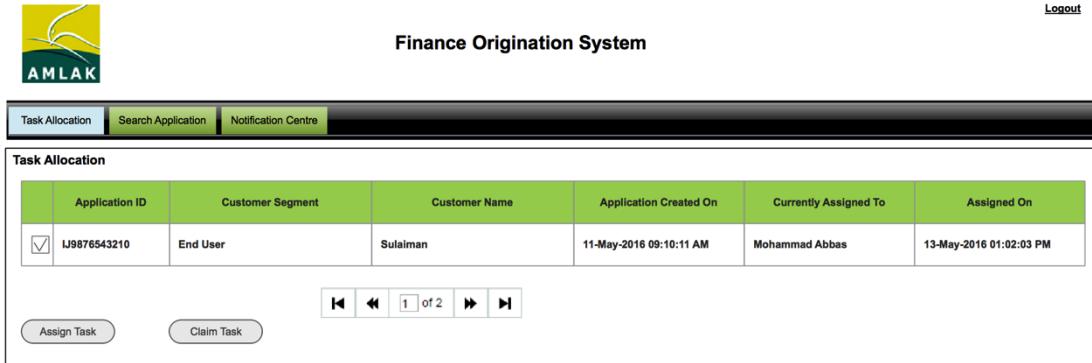
Manager shall always have visibility of all the cases assigned to his team. System shall show list of all the tasks assigned to the manager's team. By default system shall display records in reverse chronological order of assignment date time. Only In-Process applications and Open Lead tasks will be listed.

In case of Retail, All leads created by call centre team shall be routed to sales queue/pool and the Sales manager shall allocate the cases to his staff. Sales manager then assigns lead to various RMs reporting to the sales manager.

Each participant group follows either of the above-mentioned methods. Method followed by each participant group is mentioned in below table:

Participant Group	Assignment Method
Sales	Assignment By Manager, Reassignment By Manager
Compliance	Self Assignment, Reassignment By Manager
REPPA	Assignment By Manager, Reassignment By Manager
Credit	Self Assignment, Reassignment By Manager
Branch	System Assigned (round-robin), Reassignment By Manager
CAD	Self Assignment, Reassignment By Manager
Operations	Self Assignment, Reassignment By Manager
RMU	Self Assignment, Reassignment By Manager

Wireframe – Self Assignment



The wireframe shows a web-based application interface. At the top, there is a header with the AMLAK logo and the text "Finance Origination System". On the right side of the header is a "Logout" link. Below the header is a navigation bar with three items: "Task Allocation", "Search Application", and "Notification Centre". The main content area is titled "Task Allocation". It contains a table with columns: Application ID, Customer Segment, Customer Name, Application Created On, Currently Assigned To, and Assigned On. A single row is shown with the following values: Application ID (IJ9876543210), Customer Segment (End User), Customer Name (Sulaiman), Application Created On (11-May-2016 09:10:11 AM), Currently Assigned To (Mohammad Abbas), and Assigned On (13-May-2016 01:02:03 PM). Below the table are navigation buttons for "Assign Task" and "Claim Task", along with a page number indicator "1 of 2".

Figure 9: Self-Assignment

Business Rules – Self Assignment

Field	Type	Remarks
Application ID	Label	Unique application reference number.
Customer Segment	Label	Possible values include: <ul style="list-style-type: none"> • End User • Investor • Developer
Customer Name	Label	Name of primary applicant.
Application Created On	Label	Date on which application was created by initiator.
Currently Assigned To	Label	Possible values include: <ul style="list-style-type: none"> • <<Team Name>> • <<User Name>>
Assigned On	Label	Date on which task was assigned to the pool / team member.
Claim Task	Button	On click, system shall: <ul style="list-style-type: none"> • Validate that exactly one task has been selected by user. • Display alert message if task is already assigned to another team member. • Assign task to the logged in user. The field "currently assigned to" changes to the name of the user to whom task is assigned.

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Wireframe – Assignment By Manager

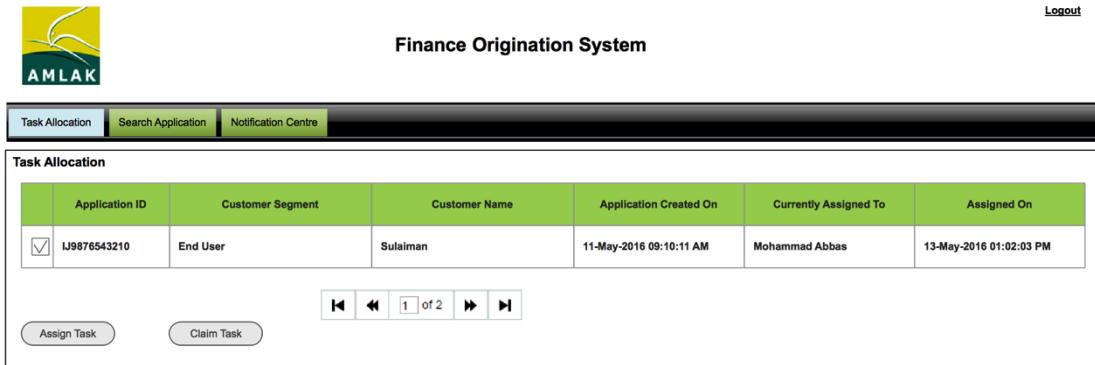


Figure 10: Assignment by Manager

Claim Task and Task Allocation is same Screen. For a Manager the Screen is “Task Allocation” in case of Assignment by Manager and for a normal user the screen is “Claim Task” in case of self-assignment

Business Rules – Assignment By Manager

Field	Type	Remarks
Application ID	Label	Unique application reference number.
Customer Segment	Label	Possible values include: <ul style="list-style-type: none"> • End User • Investor • Developer
Customer Name	Label	Name of primary applicant.
Application Created On	Label	Date on which application was created by initiator.
Currently Assigned To	Label	Possible values include: <ul style="list-style-type: none"> • <<Team Name>> • <<User Name>>
Assigned On	Label	Date on which application was assigned to current team / user. System shall display date in format dd/mm/yyyy.
Claim Task	Button	On click, system shall: Manager can assign task to himself

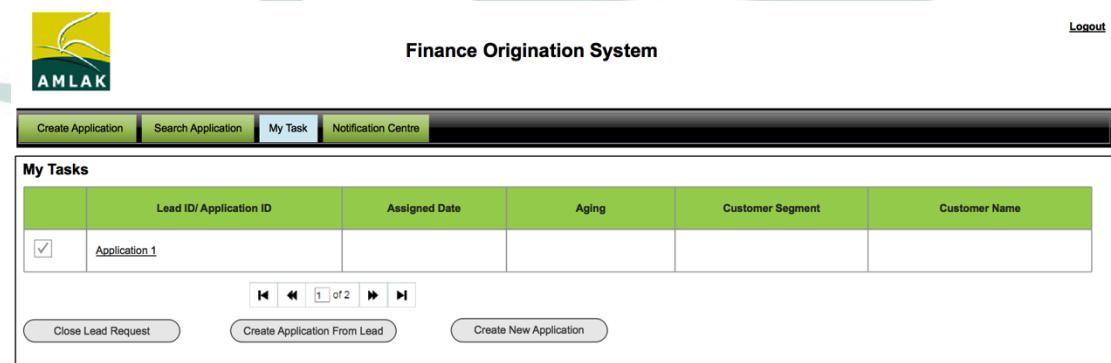
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		<ul style="list-style-type: none"> Validate that exactly one task has been selected by user. Display alert message if task is already assigned to another team member. Assign task to the logged in user. The Task then moves to the “My Tasks” page of the user to whom it is assigned.
Assign Task	Button	<p>On click, system shall:</p> <ul style="list-style-type: none"> Validate that at least one task has been selected by user. Display alert message if task(s) is already assigned to another team member. Show list of users in that particular team and manager selects one and click on assign or cancels. The Task then moves to the “My Tasks” page of the user to whom it is assigned.

6.2 My Tasks

Once an application has been assigned, user can go to My Task and click on hyperlink at application ID. On click system shall display details page for user to continue with the application. By default system shall display records in reverse chronological order of assignment date time.

Wireframe



Finance Origination System

Logout

Create Application Search Application My Task Notification Centre

My Tasks

	Lead ID/ Application ID	Assigned Date	Aging	Customer Segment	Customer Name
<input checked="" type="checkbox"/>	Application 1				

Close Lead Request Create Application From Lead Create New Application

Figure 11: My Task

Business Rules

Field	Type	Remarks
Application ID	Hyperlink	Unique application reference number.

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		<p>For retail sales team, system shall display label as Lead ID / Application ID.</p> <p>For retail sales team, generated leads will also be part of assigned tasks. Once the sales person creates application from a lead, the lead-ID shall become the application ID for the new finance application.</p> <p>In case of Retail Sales team on user click of Lead Id Hyperlink, All Lead Information will be Displayed as shown in lead creation screen in view mode without any buttons.</p> <p>On click of hyperlink, system shall navigate user to detail page for user to continue with the assigned application.</p>
Assigned Date	Label	Date on which task was assigned to the user in format dd/mm/yyyy hh:mm:ss
Aging	Label	<p>Days past task assignment. System shall display value as given in below mentioned sample:</p> <ul style="list-style-type: none"> • 2 days 4 hours • 1 day 3 hours
Customer Segment	Label	<p>Possible values include:</p> <ul style="list-style-type: none"> • End User • Investor • Developer
Customer Name	Label	Name of the Customer, In case of Lead, Name captured as Lead in Fig 12
Close Request	Lead	<p>System shall display button only to REF SALES AGENT.</p> <p>On click, system shall display a pop-up for user to key in comments before closing lead request. User shall use this functionality for closing leads, before creation of Application.</p>
Create Application From Lead	Button	<p>System shall display this button only to REF SALES AGENT.</p> <p>On click, system shall:</p> <ul style="list-style-type: none"> • Validate that exactly one lead has been selected by user • Navigate user to create application page.

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		<ul style="list-style-type: none"> Link lead ID with new application ID <p>Note: If an application is created from the lead, and at a later point this application is rejected, the system shall move this lead to the closed status.</p>
Create Application	New	<p>System shall display button only to REF SALES AGENT.</p> <p>On click, system shall navigate user to create application page. In this scenario no lead ID is required to be linked.</p>

Wireframe – Close lead popup

Close Lead Request

Lead ID:	IB-LEAD-001-987	Lead Created On:	21/12/2012
Reason for Lead closure:	Please select	Next feedback date:	31/12/2016
Comments:	Text		
<input type="button" value="Submit"/>		<input type="button" value="Cancel"/>	

Figure 12: Close Lead Pop Up

Business Rules

Field	Type	Remarks
Lead ID	Text (Read Only)	The auto-generated Lead Id as known in the system.
Lead Created On	Date (Read Only)	The date on which the lead was created.

Reason for lead closure	Dropdown	The reason for why this lead is being closed. This field is mandatory. Possible values are – 1. Not interested 2. Not Eligible 3. Revert back 4. Others (please specify in comments)
Next feedback date	Date picker	Mandatory only when reason for lead closure is “Revert back”
Comments	Text box	Any comments that the sales team adviser will need to capture about this lead. Mandatory for others

6.3 Search Application

Once an application is created in the system, any logged-in user shall be able to search for open applications as it moves through various stages of approval.

The initiator of application shall be able to search for only those applications which were created by a logged in initiator, all other user groups shall be able to search for all open applications. Application shall open in read only mode for all users except for the currently assigned user. Currently assigned user shall have option to edit specific part of application (mentioned as part of use cases).

Wireframe



[Logout](#)

Finance Origination System

Task List Search Application Notification Centre

Search Application

Application ID: <input type="text" value="Text"/>	Application Type: <input type="text" value="Please select"/>	Customer Name: <input type="text" value="Text"/>	Created By: <input type="text" value="Text"/>
Assigned To: <input type="text" value="Please select"/>	Creation Date >=: <input type="text"/>	Status: <input type="text" value="Please select"/>	Stage: <input type="text" value="Please select"/>

Application ID	Application Type	Creation Date	Customer Segment	Customer Name	Status	Stage	Aging	Currently Assigned To	Assigned On
<input checked="" type="checkbox"/> APP01		13-Jun-2016 11:22:33 AM	BTL		In-Progress			REPPA	15-Jun-2016 09:10:11 AM

Figure 13: Search Application

Business Rules

Field	Type	Remarks
Search Criteria		
Application ID	Text	Unique reference number for an application.
Application Type	Drop Down	<p>Some of the possible values include:</p> <ul style="list-style-type: none"> • Developer Tie Up • Developer Finance • Construction Finance • Retail – New Application • Retail – Top Up • Retail – Pre Approval • Retail – Addendum
Customer Name	Text	Name of primary applicant.
Created By	Drop Down	<p>This will be the List of People who created the Task.</p> <p>In Case the Current User searching is from Retail Team then The Drop Down Should Not List the DR RM's and If the Current user is DR RM, Then the drop down should not list the Retail Team RMs.</p>

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Assigned To	Drop Down	List of users
Creation Date >=	Date	Date greater than or equal to the date on which application was created by initiator.
Status	Drop Down	<p>Some of the possible values include:</p> <ul style="list-style-type: none"> • All • Completed • Draft • In Progress • Rejected <p>By default, all applications with "In Progress" status shall be displayed. On click of search.</p>
Stage	Drop Down	<p>Some of the possible values include: This is based on where the Application is currently</p> <ul style="list-style-type: none"> • All • Submitted to sales manager • Submitted to sales HOD • Submitted to compliance • Submitted to credit analyst • Reverted to Initiator • Reverted to compliance • Reverted to credit analyst <p>By default, in progress applications at any stage shall be displayed. On click of Search Button.</p>
Search	Button	<p>On click, system shall:</p> <ul style="list-style-type: none"> • Search for applications based on search criteria. • Display all records if no criteria is mentioned. • Add implicit search criteria as "created by" logged in user in case user is initiator.
Clear	Button	On click, system shall reset search criteria.
Search Result		
Application ID	Hyperlink	Unique reference number for an application. On click of hyperlink, system shall navigate user to application

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		detail screen in read only mode for all users except currently assigned user.
Application Type	Label	<p>Some of the possible values include:</p> <ul style="list-style-type: none"> • Developer Tie Up • Developer Finance • Construction Finance • Retail – New Application • Retail – Top Up • Retail – Pre Approval • Retail – Addendum
Creation Date	Label	Date and Time when initiator created application.
Customer Segment	Label	<p>Possible values include:</p> <ul style="list-style-type: none"> • End User • Investor • Developer
Customer Name	Label	Name of primary applicant.
Status	Label	<p>Possible values include:</p> <ul style="list-style-type: none"> • Completed • Draft • In Progress • Rejected
Stage	Label	<p>Some of the possible values include:</p> <ul style="list-style-type: none"> • Submitted to sales manager • Submitted to sales HOD • Submitted to compliance • Submitted to credit analyst • Reverted to Initiator • Reverted to compliance • Reverted to credit analyst
Aging	Label	<p>System shall calculate application age in terms of working hours and days and display in below mentioned format:</p> <ul style="list-style-type: none"> • Example 1 – 1 day 2 hours

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		<ul style="list-style-type: none"> • Example 2 – 0 day 3 hours
Currently Assigned To	Label	Name of user or team (in case of pool) to which application is currently assigned.
Assigned On	Label	Date and time when application was last assigned to a user / team.
Reopen Application	Button	<p>This facility allows a REF sales team member to reopen a pre-approval application along with all of the previously submitted documents by the applicant for finance approval.</p> <p>Once an application is reopened, system shall treat this as a new finance application and the same processing workflow shall be applicable, even for the pre-approved application.</p> <p>System shall validate:</p> <ol style="list-style-type: none"> 1. One and only one application has been selected 2. The application is still within the pre-approval validity period. 3. That the button is displayed only for the sales team. <p>Please Note : the History of the pre-approval will remain and the new application triggered from preapproval will have the Data from the Pre-Approval Application this will avoid duplication of data entry work.</p>
Application Summary	Button	<p>The application summary will include sections of the application form and credit analysis report Including the comments updated by the users in printable form.</p> <p>This functionality shall be available only after credit approval.</p>

6.4 Lead Generation

When a customer calls to enquire about finance, the call centre adviser that took this call captures the basic caller information and creates a lead in the system. This information is used by the Sales team to contact new finance prospects.

Lead generation for a customer that enquires via Amlak Finance website, shall be done by the call centre team using the lead generation screen.

Wireframe

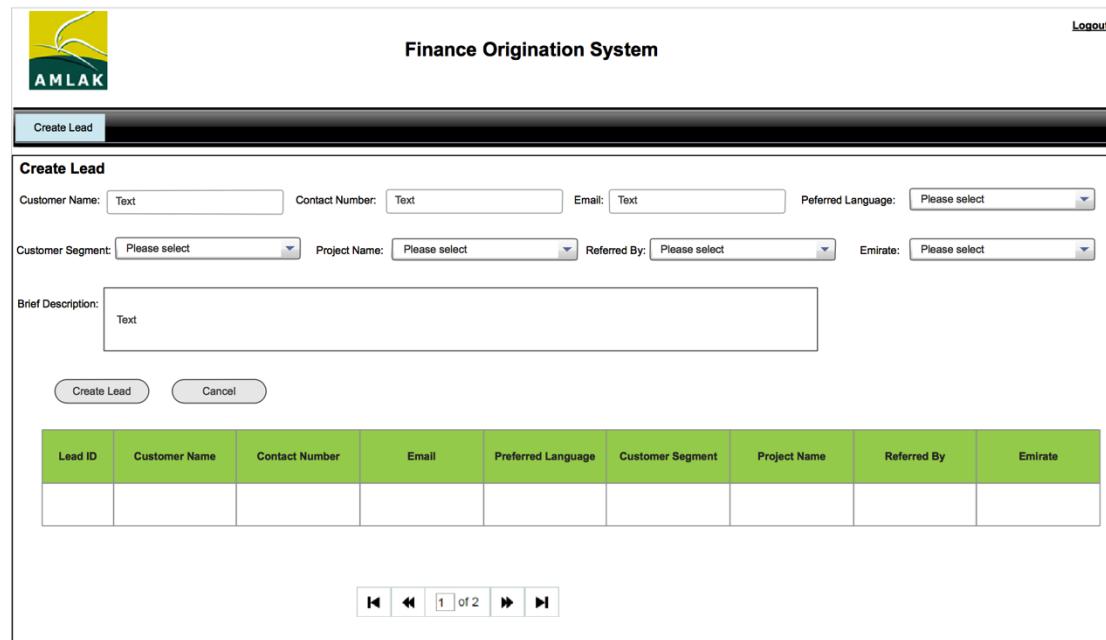


Figure 14: Lead Generation

Business Rules – Create Lead

Field	Type	Remarks
Customer Name	Text	<ul style="list-style-type: none"> 1. Field is mandatory. 2. Only alphabets are allowed. 3. User shall enter caller name.
Contact Number	Text	<ul style="list-style-type: none"> 1. Field is mandatory. 2. Only numbers are allowed. 3. User shall enter contact number given by caller.
Email	Text	<ul style="list-style-type: none"> 1. Email address of the customer. (Pattern checking for @email.com must be in place) 2. Field is mandatory
Brief Description	Text	Description of the Requirement of the User.
Preferred Language	Drop Down	<ul style="list-style-type: none"> 1. Field is mandatory. 2. Possible values include: <ul style="list-style-type: none"> a. Arabic

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		b. English
Customer Segment	Drop Down	Possible values include: 1. End User 2. Investor 3. Developer
Emirate	Drop down list	Emirate where this project is located. The preference is for properties in Dubai. However, the management would like to see a report of the emirates that are popular among the callers.
Project Name		All the developers maintained in Flexcube, along with others as a choice. When "others" is selected, the agent is allowed to key in the developer name. Maintained by
Referred By	Drop Menu Down	Possible values include: <ul style="list-style-type: none"> • Website • Inbound Call • Broker
Create Lead	Button	On click, "Are you sure you want to create Lead", the System shall: <ol style="list-style-type: none"> 1. Capture information, 2. Create new lead in system and route it to sales team. 3. Send a notification to sales manager whenever new lead is created 4. Display newly created lead in tabular format.
Cancel	Button	On click, system shall reset all fields to default values without saving any information.
List of Generated Leads	Table	This table will show all leads with an extra "Status" field apart from all details entered by the Call Centre Agent. The Status will show the status of the Lead. If Lead is closed status will be show Closed, If Lead is created into Application then all Statuses of the Application will be applicable here based on the application flow. Sorting will be Allowed in the Table based on table headers. If current user is call centre Agent, Only His leads will be shown to him, if the user is Call centre manager, All leads will be shown to him.

6.5 Lead Allocation

All leads created by call centre team shall be routed to the sales manager. The sales manager then assigns lead to various RMs reporting to the sales manager.

Wireframe

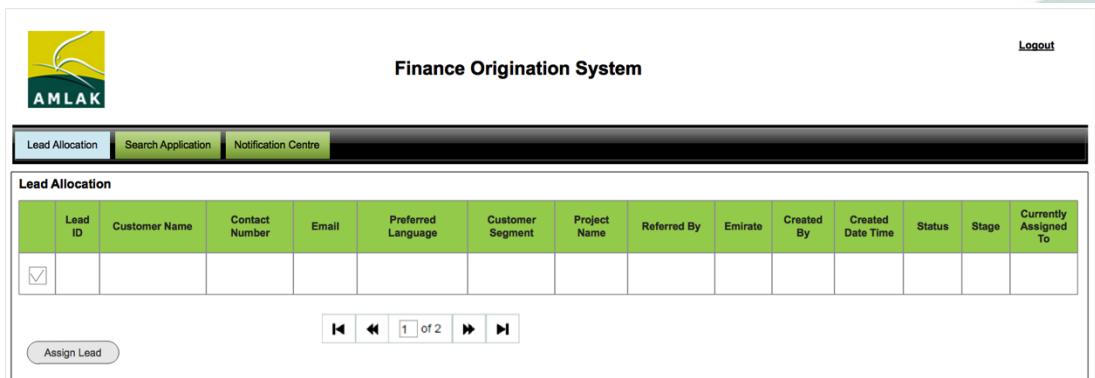


Figure 15: Lead Allocation

Business Rules

Field	Type	Remarks
Lead ID	Hyperlink	On click, system shall redirect user to the lead details screen.
Customer Name	Label	System shall display customer name entered by call centre representative.
Contact Number	Label	System shall display contact number entered by call centre representative.
Email	Label	System shall display email entered by call centre representative.
Preferred Language	Label	System shall display preferred language entered by call centre representative.
Customer Segment	Label	System shall display customer segment entered by call centre representative.
Project Name	Label	System shall display project name entered by call centre representative.
Referred By	Label	System shall display referred by entered by call centre representative.
Emirate	Label	System shall display emirate entered by call centre representative.

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Created By	Label	Call centre adviser's user ID who created the Lead
Created Date Time	Label	System time when the lead was created.
Status	Label	Possible Options are <ol style="list-style-type: none"> 1. Lead is Converted - when the Application is Approved and closed successfully by RMU 2. In Process - when the Application is created from lead and is in progress 3. Closed - when the Lead is closed by the sales person 4. Rejected - when the application created from the lead is rejected for various reasons.
Stage	Label	Application in which this application is currently in.
Currently Assigned To	Label	Name of user to whom it is currently assigned.
Assign Lead	Button	On click, system shall: <ul style="list-style-type: none"> • Validate that at least one lead is selected for assignment. • Open pop up box for user to select "Assign To" user name. • Assign lead to selected user. • Notify user about assignment.
Claim Task	Button	On click, system shall allow the sales manager to assign a lead to herself.

6.6 Create Application – Retail Customer

New finance application can be initiated by REF Sales Agent based on customer Type and nature of finance needed by the customer. At a high-level, customers can be either Corporate or individual customers.

The sales team is responsible for initiating new applications on behalf of customers. New system shall cater for the following types of retail applications:

- New Finance
- Top Up
- Addendum
- Pre Approval

Application creation involves filling up of customer and finance details that can be broken down into below mentioned sections:

- Customer Info
- Contact Details
- Profession, Income & Bank Details
- Assets & Liabilities
- Finance Details
- Attachments
- Fee
- Deviations
- Comments
- Referrals & References

If customer is an existing customer, system shall pre-populate data available with Amlak systems for customer info and contact details.

User shall click on hyperlink from vertical menu to select any of the above-mentioned section to view/insert details. For each section, footer will be common and will include fields described in below table:

Footer		
List of Co Applicants/ Shareholders		
Applicant/Shareholder Name	Hyperlink	Name of co applicant or shareholder included as part of this application. System shall provide provision for user to click on hyperlink to view applicant/stakeholder info.
Contact Details	Hyperlink	System shall provide provision for user to click on hyperlink to add/view contact details for selected co applicant or shareholder.
Profession & Income	Hyperlink	System shall provide provision for user to click on hyperlink to add/view Profession & Income details for selected co applicant or shareholder.
Asset, Liabilities & Bank Details	Hyperlink	System shall provide provision for user to click on hyperlink to add/view Asset, Liabilities & Bank Details for selected co-applicant or shareholder.
Attachments	Hyperlink	System shall provide provision for user to click on hyperlink to add/view Attachments details for selected co applicant or shareholder.

Delete Co Applicant	Hyperlink	On click, system shall display confirmation pop up box for deletion. Once confirmed by user, system shall delete co applicant linked to the application.
Buttons		
Save	Button	On click, System shall: <ul style="list-style-type: none">• Perform all the field level validations for sections filled in by the user.• Save data in system for future submission by user.• This will not automatically push application to next level. User needs to submit application for review after attaching required documents.• Navigate user to next section.
Cancel	Button	On click, system shall reset data to default value without saving anything.



6.6.1 Customer Info

Wireframe

The wireframe shows the 'Finance Origination System' interface. At the top, there are three tabs: 'Create Application', 'Search Application' (which is selected), and 'Notification Centre'. In the top right corner, there is a 'Logout' link. The main content area is divided into sections:

- Customer Information:** Contains fields for CIF (Text, Look Up), Customer Profile (Please select), Customer Type (Please select), Branch (Please select), Customer Segment (Please select), and Applicant Type (Please select).
- Applicant Details:** Contains fields for Full Name (Text), Marital Status (Please select), Date Of Birth (Text), Gender (Please select), No. Of Dependents (Text), Qualification (Please select), Nationality (Please select), National ID (Text), Passport No. (Text), Passport Issue Date (Text), Passport Expiry Date (Text), Old Passport No. (Text), Dual Nationality (Please select), Nationality (Please select), Passport No. (Text), UAE Resident (Please select), Years Of Residence (Please select), Visa No. (Text), and Emirates ID (Text).
- Co Applicant/Shareholder List:** A table with columns: Applicant Type, Applicant/Shareholder Name, Contact Details, Profession & Income, Asset, Liabilities & Bank Details, Attachments, and Action. It shows one row for 'Co Applicant' with 'Co Applicant 1' as the name. Buttons at the bottom include Save, Cancel, and Add Co Applicant.

Figure 16: Customer Information

Business Rules – common fields

Field	Type	Remarks
Header		
Lookup	Button	On click, system shall open pop up browser for user to search and select customer. Refer Figure 15 System shall auto populate customer information fields based on selected customer.
CIF	Read Only	System shall display CIF only if existing customer has been selected upon lookup.
Branch	Drop Down	Possible values include: <ul style="list-style-type: none"> • Sales Unit • Amlak Group – HO • Amlak Property Investment Branch

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		<ul style="list-style-type: none"> • Amlak Finance • Amlak Treasury • Amlak Property Investment – RO • Developer Relations Branch. <p>Field is mandatory. For existing customer, field shall be read only and auto populated after customer lookup.</p> <p>For non-existing customers, system shall default value to the currently logged-in branch user.</p>
Customer Profile	Drop Down	<p>Possible values include:</p> <ul style="list-style-type: none"> • Corporate • Individual <p>Field is mandatory.</p>
Customer Type	Drop Down	<p>If selected customer profile is “Individual”, the possible values include:</p> <ul style="list-style-type: none"> • UAE National • Resident Expat • PEP • Non Resident <p>If selected customer profile is “Corporate”, the possible values include:</p> <ul style="list-style-type: none"> • LLC • Ltd Company • Partnership • Sole Proprietorship • Free Zone • Non Profit Organization • Government <p>System shall maintain configurable list of options for future drop down updates.</p>

Customer Segment	Drop Down	Some of the possible values include: <ul style="list-style-type: none">• Investor• End User Field is mandatory.
Applicant Type	Drop Down	Possible values include: <ul style="list-style-type: none">• Primary• Secondary• Shareholder

Business Rules – Individual customer

Field	Type	Remarks
Full Name	Text	1. Field is mandatory. 2. Only alphabets are allowed. 3. User shall enter first name as per applicant passport, UAE ID.
First Name	Text	1. Field is mandatory. 2. Only alphabets are allowed. 3. User shall enter first name as per applicant passport.
Last Name	Text	1. Field is mandatory. 2. Only alphabets are allowed. 3. User shall enter last name as per applicant passport.
Short Name	Text	Field is mandatory.
Marital Status	Drop Down	1. Field is mandatory. 2. Possible values include (Flexcube supports only the below statuses): <ul style="list-style-type: none">• Single• Married
Date of Birth	Text	For new customer: <ul style="list-style-type: none">• Field is mandatory.• Date shall be entered in "dd/mm/yyyy" format
Gender	Drop Down	1. Field is mandatory 2. Possible values are: <ul style="list-style-type: none">• Male• Female

Number of dependents	Drop Down	System shall display running number from 0 to 20 in ascending order for user to select number of dependents.
Qualification	Drop Down	Possible values include: <ul style="list-style-type: none"> • Post Graduation/Professional • University Graduate • High School • Lower than High School
Nationality	Drop Down	Field is mandatory. System shall display list of countries for user to select nationality. If selected customer type is "UAE national" then system shall auto select value as "UAE".
National ID	Text	National ID like SSN for US citizens, if applicable.
Passport No.	Text	Field is mandatory.
Passport Issue Date	Date	<ol style="list-style-type: none"> 1. Field is mandatory. 2. Date shall be entered in format "dd/mm/yyyy". 3. Passport issue date cannot be greater than current date. 4. Passport issue date cannot be greater than passport expiry date.
Passport Expiry Date	Date	<ol style="list-style-type: none"> 1. Field is mandatory. 2. Date shall be entered in format "dd/mm/yyyy". 3. Passport expiry date cannot be less than passport issue date. 4. Passport expiry date cannot be less than current date.
Old Passport No.	Text	If passport issue date is less than 1 year old, then system shall display old passport number field for user to key in. In this scenario, field is mandatory.
Dual Nationality	Drop Down	Possible values include: <ul style="list-style-type: none"> • Yes • No
Nationality	Drop Down	If dual nationality is "yes", then system shall display this field. In this scenario, field is mandatory. System shall display list of countries for user to select nationality.
Passport No.	Text	If dual nationality is "yes", then system shall display this field. In this scenario, field is mandatory.

UAE Resident	Drop Down	System shall default value to "Yes", when selected customer type is "UAE National" or "Resident Expat". System shall default value to "No", when selected customer type is "Non Resident".
Years of Residence	Text	<ol style="list-style-type: none"> 1. If customer type is a Resident Expat or PEP (nationality other than "UAE"), then system shall display this field. 2. Field is mandatory. 3. System shall accept only numeric values.
Visa No.	Text	<ol style="list-style-type: none"> 1. User shall enter UAE visa number of the customer. Visa number is not required for GCC national who are UAE residents.
Emirates ID	Text	<ol style="list-style-type: none"> 1. If customer type is other than Non Resident, then system shall display this field. 2. Field is mandatory. 3. System shall accept exactly 19 characters (including hyphen "-").
Add Co-Applicant	Button	<p>System shall save current data and restore default values for co applicant.</p> <p>All co-applicants added to the application shall be reflected under list of co applicants.</p> <p>Maximum 3 co-applicants are allowed for one application. System shall maintain this number as configurable parameter for future change in maximum number of co-applicants.</p>

Business Rules – corporate customer

Field	Type	Remarks
Company Name	Text	<p>Field is mandatory.</p> <p>User shall enter company name as per company registration document.</p>
Short Name	Text	Field is mandatory.
Date Incorporated	Date	Field is mandatory.
Incorporated Country	Drop Down	Field is mandatory.
Trade License No	Text	Field is mandatory.
Currency	Drop Down	Field is mandatory from a Flexcube perspective, so the value is defaulted to AED. User input is only needed if the currency is different.

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Trade License Issue Date	Date	Field is mandatory. System shall accept value is dd/mm/yyyy format.
Trade License Expiry Date	Date	Field is mandatory. System shall accept value is dd/mm/yyyy format.
Country	Drop Down	Home country of the corporate.
Add Stakeholder	Button	On click, system shall display customer info fields same as individual customer as mentioned in above table

Wireframe – Customer Look Up

Search Customer

CIF:	<input type="text"/>	Customer Name:	<input type="text"/>	Emirates ID:	<input type="text"/>
Date of Birth:	<input type="text"/>	Mobile Number:	<input type="text"/>		
<input type="button" value="Search"/> <input type="button" value="Clear"/>					
CIF	Customer Name	Emirates ID	Passport No.	Date of Birth	Mobile No
◀ ◀ 1 of 2 ▶ ▶					

Figure 17: Customer Lookup

Business Rules – Customer Look Up

Field	Type	Remarks
Search Criteria		
CIF	Text	Unique reference number of an existing customer.
Customer Name	Text	Name of the customer.
Emirates ID	Text	Emirates ID of the customer.
Passport Number	Text	Passport No of the customer.
Trade Licence No	Text	Trade licence No of the customer's company.
Initiator Name	Text	Name of the Relationship Manager

Date of Birth	Date	Customer date of birth in DD/MM/YYYY format.
Customer Profile	Drop Down	Individual /Corporate
Customer Category	Drop Down	<p>This field is mandatory. The List of Values will be as below,</p> <ul style="list-style-type: none"> • LLC • Ltd Company • Partnership • Sole Proprietorship • Free Zone • Non Profit Organization • Government • UAE National • PEP • Resident Expat • Non Resident
Mobile Number	Text	Registered mobile number of the customer.
Application Number	Text	This will be the lead ID or pre-approval reference number. The search using this parameter will be within the BPM system.
Search	Button	<p>On click, system shall search for existing customer in Flexcube based on search criteria.</p> <p>User must enter at least one search criterion.</p>
Clear	Button	On click, system shall reset all the fields to default values.
Search Result		
CIF	Hyperlink	Unique reference number of an existing customer. On click of hyperlink, system shall close the pop up window and populate customer information fields in application form with selected record.
Customer Name	Label	Name of the customer.
Customer Type	Label	Individual/Corporate
Customer Category	Label	Category of the Customer
Emirates ID	Label	Emirates ID of the customer.
Trade Licence No	Label	Trade Licence No of customer

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Initiator Name	Label	Initiator Dealing with the Customer
Passport No	Label	Customer passport number.
Date of Birth	Label	Customer date of birth in dd/mm/yyyy format.
Mobile Number	Label	Registered mobile number of the customer.

6.6.2 Contact Details

Wireframe

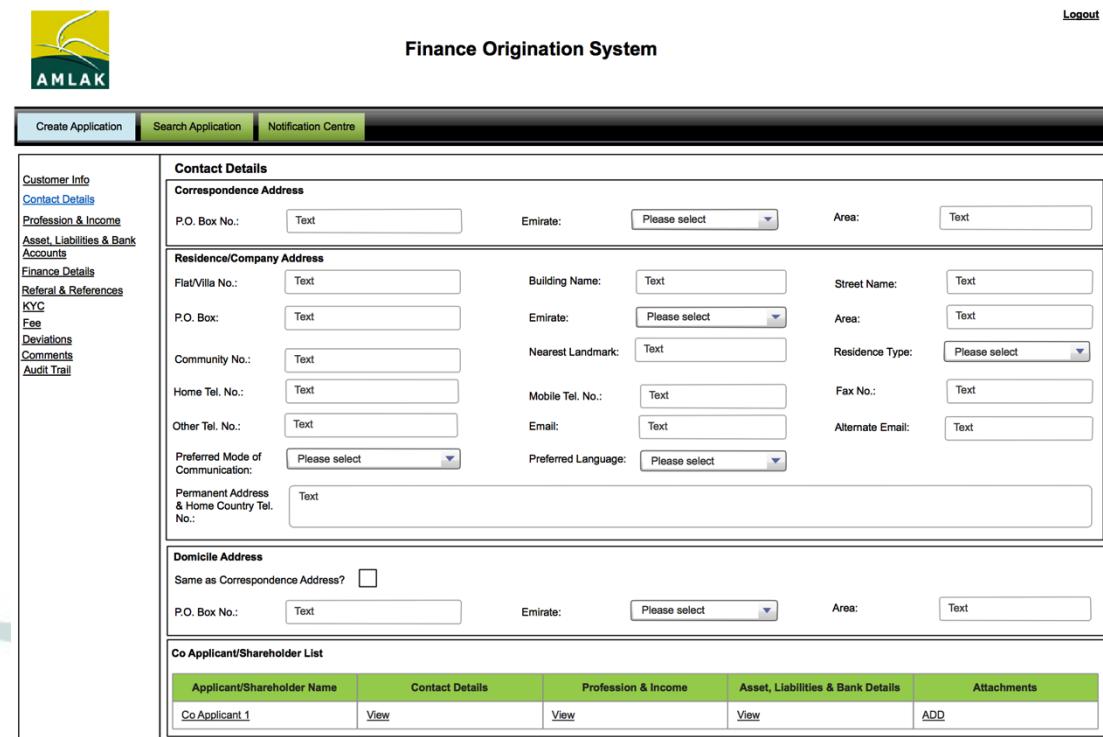


Figure 18: Contact Details

Business Rules

Field	Type	Remarks
Correspondence Address		
P.O. Box	Text	Only numeric values are allowed. Field is mandatory.

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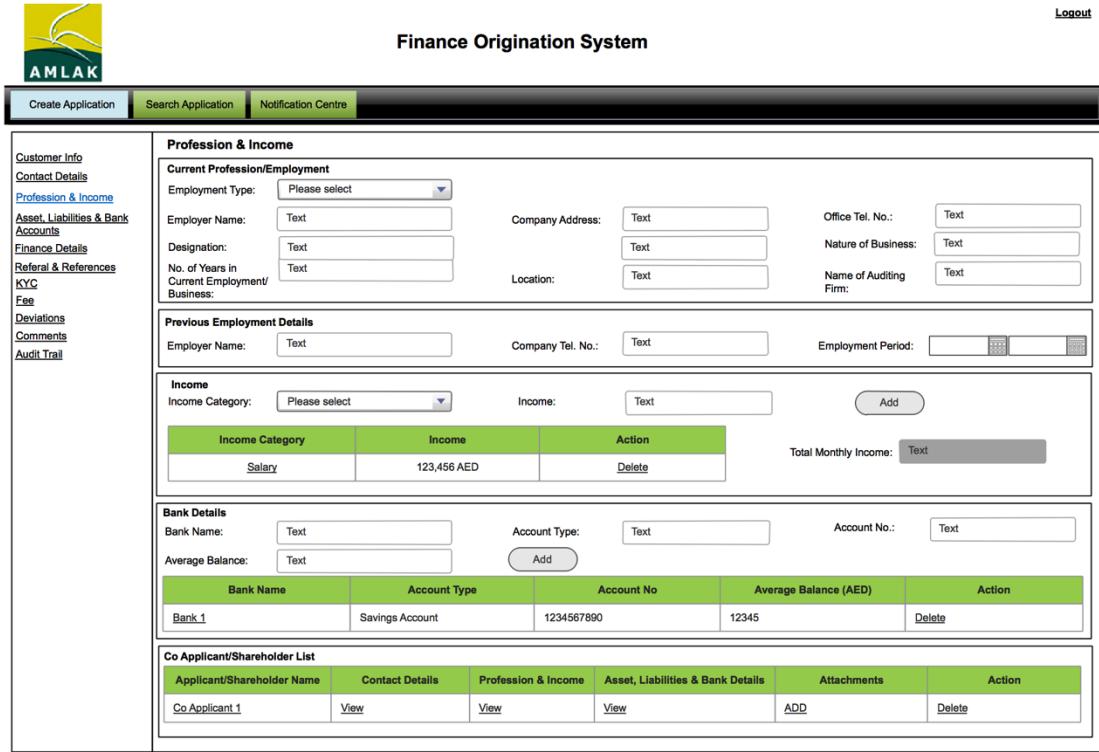
Emirate	Drop Down	Field is mandatory.
Area	Text	Field is mandatory.
Residence/Company Address (Residence for Individual Customers and Company for Corporate Customers) referred to as Permanent and Registration respectively in Core System.		
Same as Correspondence	Check Box	On selection, Po Box, Emirate and Area will be Same as Correspondence address
Flat/Villa No	Text	Unit number for contact details.
Building Name	Text	Building name for contact details.
Street Name	Text	Street name for contact details.
PO Box.	Text	Post Office Box, Field is Mandatory
Emirate	Drop Down	Emirate, Field is Mandatory
Area	Text	Area for contact details, Field is Mandatory
Community No.	Text	Community number for contact details.
Nearest Landmark	Text	Nearest landmark for contact details.
Residence Type	Drop Down	<p>This field is applicable only if customer type is "Individual". Possible values include:</p> <ul style="list-style-type: none"> • Owner • Rented • Company Provided <p>System shall maintain configurable list of residence type values.</p>
Home/Office Tel. No.	Text	<ol style="list-style-type: none"> 1. Home telephone number in case of individual customer. 2. Office telephone number in case of corporate customer. 3. System shall accept exactly 9 digits for telephone number.
Mobile Tel. No.	Text	Mobile telephone number in case of individual customer.

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		System shall accept exactly 10 digits for mobile number. All mobile numbers shall start with zero.
Fax No.	Text	Fax number for contact details.
Other Tel. No.	Text	If there is any other telephone number provided by customer.
Email	Text	Customer email address.
Alternative Email	Text	Alternate email address provided by customer.
Preferred Mode of Communication	Drop Down	Customer's preference on mode of future communication. Possible values include: <ul style="list-style-type: none"> • Phone • Email • SMS
Preferred Communication Language	Drop Down	Possible values include: <ul style="list-style-type: none"> • Arabic • English
Permanent Address & Home Country Telephone Number	Text	User shall have provision to enter customer contact details in his/her home country. System shall display this field only if nationality is other than "UAE".
Domicile Address (Applicable only for Individual Customers)		
Same as Correspondence Address	Check Box	On Selection, All below fields will be populated from Correspondence Address.
P.O. Box	Text	
Emirate	Drop Down	
Area	Text	

6.6.3 Profession, Income & Bank Details

Wireframe



The wireframe shows the 'Finance Origination System' interface. On the left is a sidebar with links: Customer Info, Contact Details, **Profession & Income**, Asset, Liabilities & Bank Accounts, Finance Details, Referral & References, KYC Fee, Deviations, Comments, and Audit Trail. The main area has a header 'Finance Origination System' and a 'Logout' link. Below the header is a navigation bar with 'Create Application', 'Search Application', and 'Notification Centre'. The main content area is titled 'Profession & Income' and contains three sections: 'Current Profession/Employment', 'Previous Employment Details', and 'Income'. The 'Current Profession/Employment' section includes fields for Employer Name, Designation, No. of Years in Current Employment/Business, Company Address, Location, Office Tel. No., Nature of Business, and Name of Auditing Firm. The 'Previous Employment Details' section includes fields for Employer Name, Company Tel. No., and Employment Period. The 'Income' section includes fields for Income Category, Income, and Action (Add). It also displays a table with columns: Income Category, Income, and Action. The table shows one row: Salary, 123,456 AED, and Delete. A 'Total Monthly Income' field is shown next to the table. The 'Bank Details' section includes fields for Bank Name, Account Type, and Account No. It also displays a table with columns: Bank Name, Account Type, Account No, Average Balance (AED), and Action. The table shows one row: Bank 1, Savings Account, 1234567890, 12345, and Delete. The 'Co Applicant/Shareholder List' section includes fields for Co Applicant/Shareholder Name, Contact Details, Profession & Income, Asset, Liabilities & Bank Details, Attachments, and Action. It also displays a table with columns: Co Applicant/Shareholder Name, Contact Details, Profession & Income, Asset, Liabilities & Bank Details, Attachments, and Action. The table shows one row: Co Applicant 1, View, View, View, ADD, and Delete.

Figure 19: Profession, Income & Bank Details

Business Rules

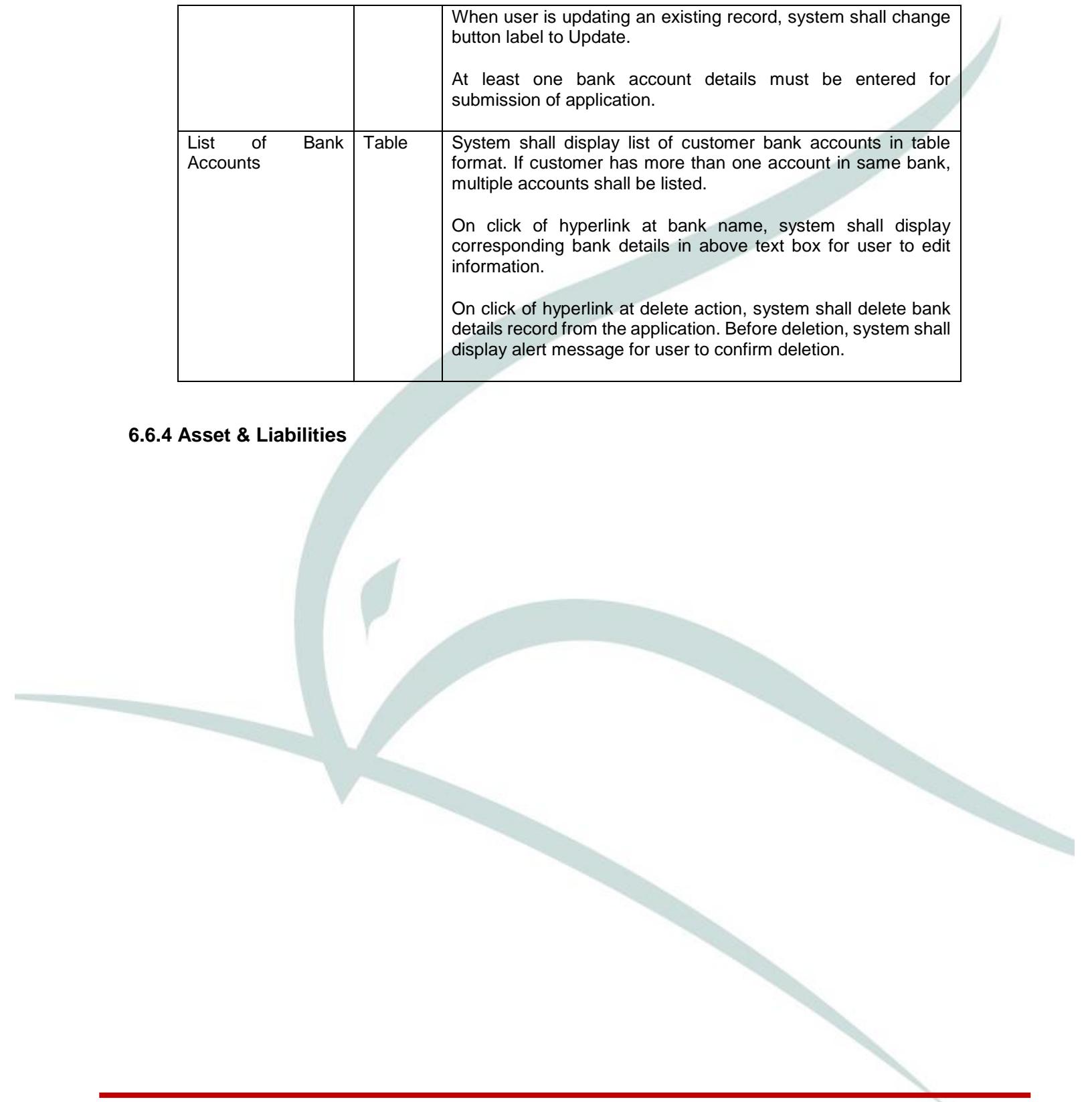
Field	Type	Remarks
Current Employment		
Employment Type	Drop Down	<p>Field is mandatory for individuals. Not applicable for corporate customers.</p> <p>Possible values for individual customers are:</p> <ol style="list-style-type: none"> 1. Self Employed 2. Salaried 3. Pension 4. Salary and Rental Income 5. Self Employed and Rental Income
Employer/Company Name	Text	<ol style="list-style-type: none"> 1. For salaried customer, user shall enter employer name. 2. Field is mandatory.

		<p>3. For self-employed/Corporate customer, user shall enter firm name.</p> <p>4. If customer type is corporate, then system shall display company name as mentioned in Customer Info link.</p>
Designation	Text	<p>User shall enter designation of applicant.</p> <p>This field shall be displayed only for Individual customers.</p> <p>Not Applicable to corporate.</p>
Company Address	Text	User shall enter employer address.
Location	Text	User shall enter employer location.
Office Tel. No.	Text	User shall enter employer telephone number.
Nature of business	Text	<p>1. System shall display this field for self-employed/Corporate customers only.</p> <p>2. Field is mandatory.</p>
Name of Auditing Firm	Text	<p>1. System shall display this field for self-employed/Corporate customers only.</p>
No. Years/Months Current Job/Business	Of in	<p>User shall enter number of years completed in current job or business by applicant.</p> <p>There Should be two text boxes, years and months</p>
Previous Employment (Not Applicable for corporate customers)		
Employer Name	Text	Name of previous employer of the applicant.
Company Tel. No.	Text	Applicant employers telephone number.
Employment Period	Date Range	Employment start and end date of the applicant.
Income (AED)		
Income Category	Drop Down Menu	<p>For salaried customers, system shall display following options:</p> <ul style="list-style-type: none"> • Monthly Salary • Annual Allowance • Incentives • Flying allowance for Emirates Airlines/ Etihad Airways, Fly Dubai and Air Arabia Staff • Monthly Rental Income

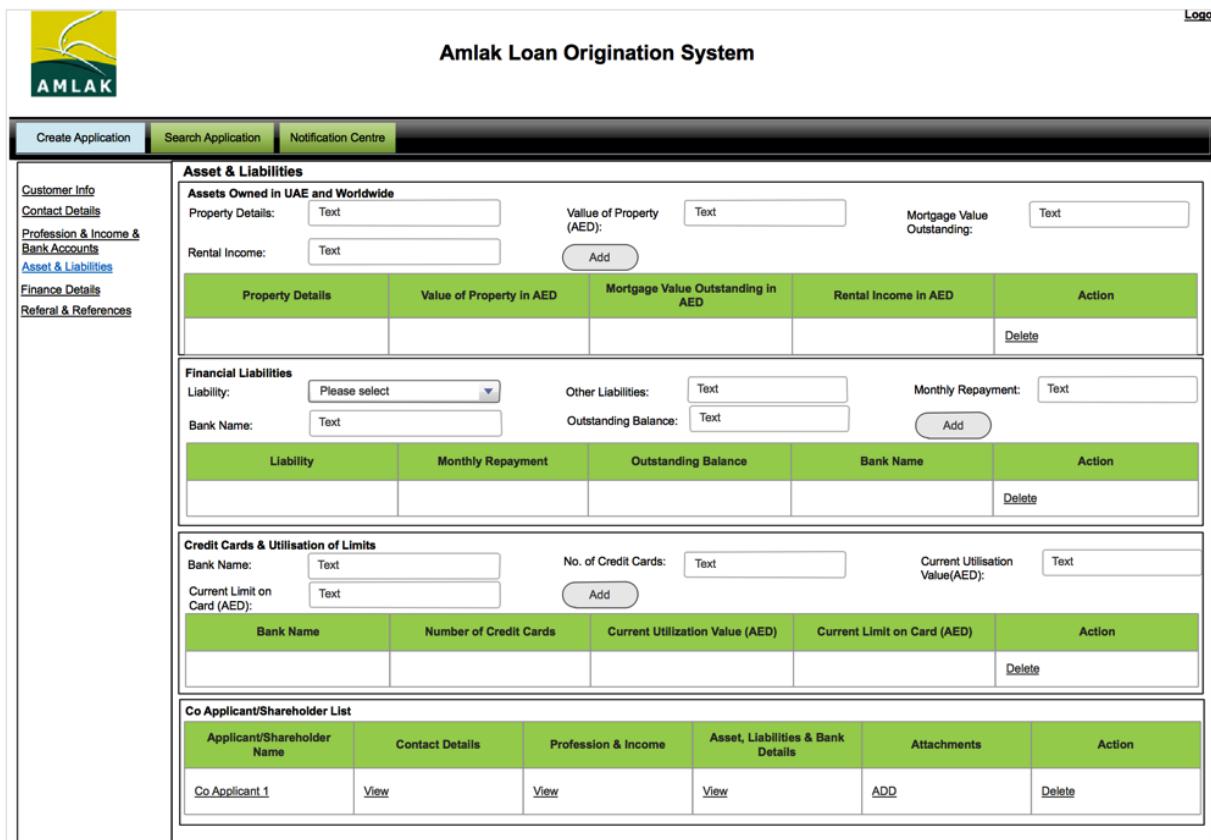
		<p>For self employed customers and corporate entities, system shall display following options:</p> <ul style="list-style-type: none"> • Monthly Rental income • Average Profits • Monthly Salary <p>For Pensioners, system shall display following options:</p> <ul style="list-style-type: none"> • Monthly Pension • Monthly Rental Income
Income	Text	<p>System shall accept only numeric values. Value of income is expressed in AED.</p> <p>Field is mandatory when income category is selected.</p>
Add	Button	<p>On click, system shall:</p> <p>Add customer income and display in tabular form</p>
Income Details	Table	<p>System shall display customer income in tabular form.</p> <p>On click of delete hyperlink, system shall remove record from the table.</p>
Total Monthly Income	Read Only	System shall calculate and display total monthly income as from income details added above.
Bank Details		
Bank Name	Text	<p>Bank Name is mandatory.</p> <p>At least one bank account details must be entered for submission of application.</p>
Account Type	Drop Down	<p>Possible values include:</p> <ul style="list-style-type: none"> • Savings Account • Current Account
Account Number	Text	Customer account number.
Average Balance	Text	Average balance in AED.
Add / Update	Button	On click of Add, system shall capture bank details and list in tabular format.

		<p>When user is updating an existing record, system shall change button label to Update.</p> <p>At least one bank account details must be entered for submission of application.</p>
List of Bank Accounts	Table	<p>System shall display list of customer bank accounts in table format. If customer has more than one account in same bank, multiple accounts shall be listed.</p> <p>On click of hyperlink at bank name, system shall display corresponding bank details in above text box for user to edit information.</p> <p>On click of hyperlink at delete action, system shall delete bank details record from the application. Before deletion, system shall display alert message for user to confirm deletion.</p>

6.6.4 Asset & Liabilities



Wireframe



The wireframe shows the 'Asset & Liabilities' section of the system. It includes fields for 'Assets Owned in UAE and Worldwide' (Property Details, Value of Property (AED), Mortgage Value Outstanding), 'Financial Liabilities' (Liability dropdown, Other Liabilities, Monthly Repayment, Bank Name, Outstanding Balance), 'Credit Cards & Utilisation of Limits' (Bank Name, No. of Credit Cards, Current Utilisation Value (AED)), and a 'Co Applicant/Shareholder List' (Applicant/Shareholder Name, Contact Details, Profession & Income, Asset, Liabilities & Bank Details, Attachments). Buttons for 'Add', 'Delete', and 'View' are present throughout the sections.

Figure 20: Asset & Liabilities

Business Rules

Field	Type	Remarks
Assets owned in UAE and Worldwide		
Property Details	Text	Brief summary of property owned by customer.
Value of Property	Number	Value of property (in AED) owned by customer. System shall accept only numeric values.
Mortgage Value Outstanding	Number	Outstanding amount (in AED) if property is currently financed. System shall accept only numeric values.
Rental Income	Number	Annual rental income (in AED) if property is currently given for rent.

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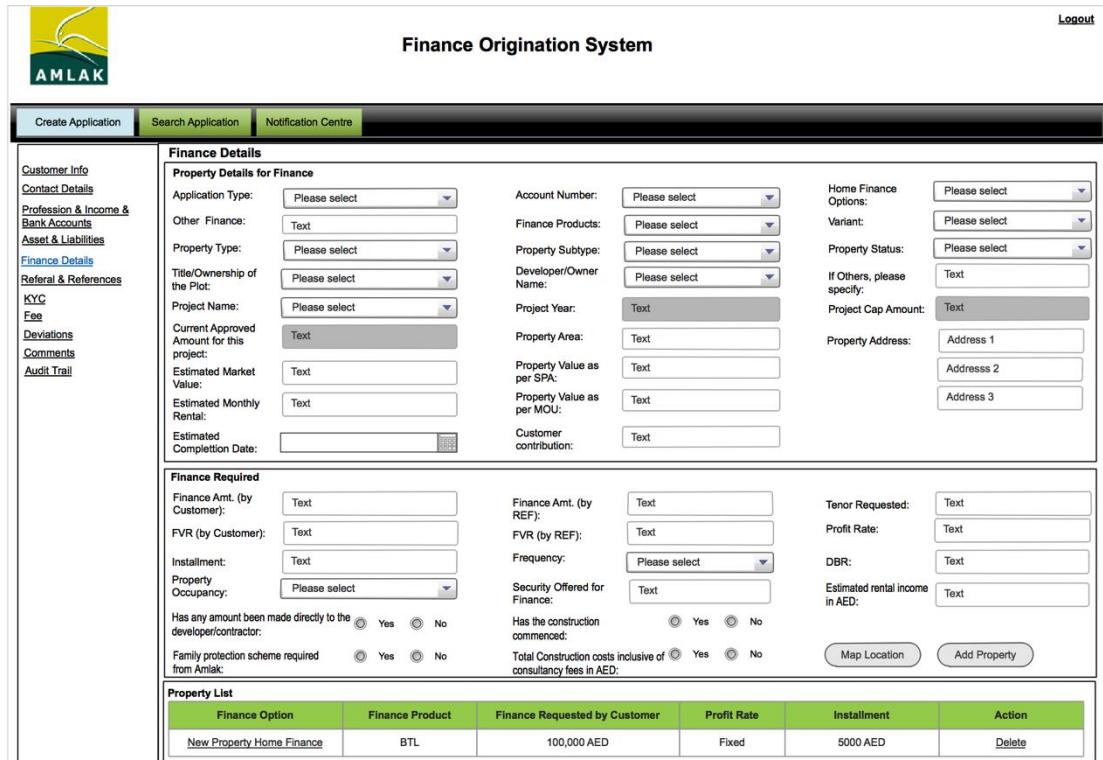
		System shall accept only numeric values.
Add / Update	Button	<ol style="list-style-type: none"> 1. System shall capture property details and reflect in the table. 2. System shall allow user to enter multiple property details. 3. When user is editing an existing record, button shall be renamed as Update.
List of Properties	Table	<p>List of properties added by user on behalf of the customer.</p> <p>On click of hyperlink at property details, system shall display corresponding details in above text box for user to edit information.</p> <p>On click of hyperlink at delete action, system shall delete asset details record from the application. Before deletion, system shall display alert message for user to confirm deletion.</p>
Financial Liabilities		
Liability	Drop Down	<p>Possible values include:</p> <ul style="list-style-type: none"> • Home finance • Personal • Car • O/D Limit • Other Liabilities
Other Liabilities	Text	<ol style="list-style-type: none"> 1. System shall display this field only if liability selected is "Other Liabilities" 2. Field is mandatory. 3. User shall key in liability type when type is anything other than home finance, personal, car and o/d limit.
Monthly Repayment	Number	<p>Monthly instalment amount in AED for selected liability payable by customer.</p> <p>System shall accept only numeric values.</p>
Outstanding Balance	Number	<p>Total outstanding balance payable by customer in AED as of current date.</p> <p>System shall accept only numeric values.</p>

Bank Name	Text	Name of financing institute for selected liability.
Add	Button	<p>System shall capture financial liability details and display in tabular format.</p> <p>If customer has more than one liability of same type then two different liabilities shall be captured separately. For example. If a customer has 2 home finances then user shall add two liabilities and mention required details for each of the home finance.</p> <p>When user is editing an existing record, button shall be renamed as Update.</p>
List of Financial Liabilities	Table	<p>System shall list all liabilities in tabular format.</p> <p>At the end, system shall display total liabilities in terms of total monthly repayment and total outstanding amount.</p> <p>On click of hyperlink at liability, system shall display corresponding details in above text box for user to edit information.</p> <p>On click of hyperlink at delete action, system shall delete liability details record from the application. Before deletion, system shall display alert message for user to confirm deletion.</p>
Credit Cards and Utilization of Limits		
Bank Name	Text	This field is mandatory.
Credit Card No.	Text	<p>Credit card number issued by bank.</p> <p>System shall accept only numeric values.</p>
Current Utilization	Number	<p>As of date utilization of credit card limit by the customer in AED.</p> <p>System shall accept only numeric values.</p>
Current Limit on Card	Number	<p>Total monthly limit of the credit card provided by the bank in AED.</p> <p>System shall accept only numeric values.</p>
Add	Button	On click, system shall capture details and display in tabular format. If there is more than one credit card from

		same bank, multiple credit card details shall be added by user on behalf of the customer. When user is editing an existing record, button shall be renamed as Update.
List of Credit Cards	Table	System shall display list of all the credit cards belonging to the customer. On click of hyperlink at liability, system shall display corresponding details in above text box for user to edit information. On click of hyperlink at delete action, system shall delete credit card details record from the application. Before deletion, system shall display alert message for user to confirm deletion.

6.6.5 Finance Details

Wireframe



The wireframe displays the 'Finance Origination System' interface. On the left, a sidebar lists navigation options: Customer Info, Contact Details, Profession & Income & Bank Accounts, Asset & Liabilities, Finance Details (highlighted in blue), Referral & References, KYC, Fee, Deviations, Comments, and Audit Trail. The main content area is titled 'Finance Details' and contains two sections: 'Property Details for Finance' and 'Finance Required'. The 'Property Details for Finance' section includes fields for Application Type (dropdown), Account Number (dropdown), Home Finance Options (dropdown), Other Finance (text), Finance Products (dropdown), Variant (dropdown), Property Type (dropdown), Property Subtype (dropdown), Property Status (dropdown), Title/Ownership of the Plot (dropdown), Developer/Owner Name (dropdown), Project Year (text), If Others, please specify (text), Project Name (dropdown), Project Cap Amount (text), Current Approved Amount for this project (text), Property Area (text), Property Address (text), Estimated Market Value (text), Property Value as per SPA (text), Address 1 (text), Estimated Monthly Rental (text), Property Value as per MOU (text), Address 2 (text), Estimated Completion Date (text), Customer contribution (text), and Frequency (dropdown). The 'Finance Required' section includes fields for Finance Amt. (by Customer) (text), FVR (by Customer) (text), Tenor Requested (text), Installment (text), Profit Rate (text), Property Occupancy (dropdown), Security Offered for Finance (text), DBR (text), Has any amount been made directly to the developer/contractor (radio buttons Yes/No), Has the construction commenced (radio buttons Yes/No), Family protection scheme required (radio buttons Yes/No), Total Construction costs inclusive of (radio buttons Yes/No), Estimated rental income in AED (text), Map Location (button), and Add Property (button). At the bottom, there is a 'Property List' table with columns: Finance Option, Finance Product, Finance Requested by Customer, Profit Rate, Installment, and Action. The first row shows 'New Property Home Finance' with 'BTL' as the product, '100,000 AED' as the requested amount, 'Fixed' as the profit rate, '5000 AED' as the installment, and 'Delete' as the action.

Figure 21: Finance Details

Business Rules

Field	Type	Remarks
Application Type	Drop Down	Possible values include: <ul style="list-style-type: none"> • New Finance • Top Up • Addendum • Pre-Approval
Account No.	Drop Down	System shall display list of accounts linked with the primary applicant's CIF. This Field is displayed only in case of Top up and Addendum as application type.
Home Finance Options	Drop Down	Possible values include: <ul style="list-style-type: none"> • Primary Market Purchase (purchase direct from Developer)

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		<ul style="list-style-type: none"> • Secondary Market Purchase (from third party seller) • Construction Finance (self construction) • Finance Buy out from other bank, identify bank • Top up Finance (Amlak finance) • Equity Release (Refinance) • Other (please clarify)
Other Finance	Text Box	If "Home Finance Option" is other, system shall display "Other Finance" field. In this scenario, field is mandatory.
Finance Products	Drop Down	<ol style="list-style-type: none"> 1. System shall display list of finance products that Amlak is currently offering. 2. System shall maintain configurable list and only active products shall be displayed. 3. Some of the products currently available are: <ul style="list-style-type: none"> • Forward Ijarah - Standard • Ijarah – Istithmari – Profit only • Ijarah - Istithmari – Normal • Ijarah - Standard • Migrated - RE Ijarah • Murabaha - Reduce • Murabaha Flat - Property • Migrated - Sulh • Migrated - RE Murabaha-Reduce • Migrated - Foreclosure
Variant	Drop Down	Possible values include V1 and V2. This field is applicable if BTL product is selected.
Property Details		
Property Type	Drop Down	Possible values include: <ul style="list-style-type: none"> • Residential • Commercial Field is mandatory.
Property Sub Type	Drop Down	If Property Type is "Residential", possible values include: <ul style="list-style-type: none"> • Apartment

		<ul style="list-style-type: none"> • Villa • Mixed Use <p>If Property Type is "Commercial", possible values include:</p> <ul style="list-style-type: none"> • Office Space • Retail Space (Shops) • Commercial Villas • Hospitality • Hotels • Warehouse • Labour Camp • Mixed Use
Property Status	Drop Down	<p>Possible values include:</p> <ul style="list-style-type: none"> • Ready Property • Off Plan <p>System shall restrict user from selecting off plan property when selected property type is "Commercial".</p>
Title / Ownership of the Plot	Drop Down	<p>If finance option selected is Top-up or Re-Finance, then this drop down shall have the following options are to be displayed:</p> <p>Possible values include:</p> <ul style="list-style-type: none"> • Leasehold • Freehold • Mainland <p>For all other finance types, the following options are to be displayed:</p> <ul style="list-style-type: none"> • Leasehold • Freehold • Mainland • Granted (No refinance / Top Up Permitted) • Gifted (No refinance / Top Up Permitted)
Developer/Owner Name	Drop Down	<p>Drop Down with All developer names maintained in FLEXCUBE.</p> <p>This will be inclusive of the listed developers in case of Under construction properties, as the Listed developers will be Saved in Flex cube once a developer listing is done.</p>

		<p>System shall display additional option as "Other". In case when developer is not registered or property is for self-construction, user shall enter name of developer / owner.</p> <p>Field is mandatory.</p>
If Other, Please Specify	Text	<p>Field shall be displayed only when selected name of developer/owner is other. In this scenario, field is mandatory.</p>
Project Name	Drop Down Menu	<p>Field is mandatory.</p> <p>This drop down list is populated on the basis of the option selected in Home Finance Options.</p> <ol style="list-style-type: none"> 1. In case of Off Plan: <ul style="list-style-type: none"> • System shall display the list of approved projects for the developer selected above. • Finance applications for off-plan projects, which are not in the AMLAK approved projects list, shall not be allowed to progress to the next stage. 2. In Case of Ready Property: <ul style="list-style-type: none"> • System shall display drop down menu of approved projects of the developer that is selected above. • If the project is not there in dropdown then request should raise to IT to add the project. It should be LOV only if we allow user to enter details then there is a possibility that data will not be accurate. 3. In Case of Self-Construction: <ul style="list-style-type: none"> • System shall allow the user to key in project name.
Project Tier	Text	<p>Field is read only, which system shall populate based on project selected by user.</p> <p>If the Home Finance Options selected is self-construction, system shall automatically populate this value as 3.</p>
Project Amount	Cap	<p>System shall display cap amount based on project selected by user.</p> <p>If the cap amount for a project exceeds the total exposure from a project (Current Approved Against Project) then this application must not proceed further.</p>

Current Approved Amount For This Project	Text	This will be the summation of the amount financed of all finances, against the Project in Flex-Cube. Field shall be read only.
Property Area (sq. ft.)	Text	Area of property as communicated by customer. System shall accept only numeric values.
Address1	Text	Mandatory (Plot No. / Villa No. / Unit No. – Apartment Name)
Address2	Text	Mandatory (Street Name)
Address3	Text	Mandatory (Area & Emirate)
Estimated Market Value	Text	Mandatory. User shall enter property value in AED provided by customer. This is the estimated Current Market Value. System shall enter accept only numeric value.
Property Value as per SPA	Text	User shall enter property value in AED provided by customer. System shall enter accept only numeric value.
Property Value as per MOU	Text	User shall enter property value in AED provided by customer. System shall enter accept only numeric value.
Estimated Monthly Rental	Number	Applicable in case of Completed Properties as well as under-construction properties. This field is applicable when product selected is either BTL V1 or V2
Estimated Completion Date	Date	System shall display field only if property status is "Under Construction". In this scenario, field is mandatory. User shall enter estimated completion date based interaction with the customer.
Customer Contribution	Number	User shall enter contribution made by customer in AED, if any. System shall accept only numeric value.
Finance Required		
Finance Amount Requested by Customer	Number	User shall enter finance amount requested by customer. System shall accept only numeric value. Field is mandatory.

FVR (by customer)	Number	<p>User shall enter FVR value provided by customer. This is initial FVR provided by customer.</p> <p>System shall accept only numeric value.</p> <p>$FVR = \text{Finance Amount Requested by Customer} / \text{Estimated Value of Property}$. This value is to be auto-calculated.</p>
Finance Amount Recommended by REF	Number	<p>User shall enter recommended finance amount.</p> <p>System shall accept only numeric value.</p> <p>Field is mandatory.</p>
FVR (by REF)	Number	<p>User shall enter recommended FVR value.</p> <p>System shall accept only numeric value.</p> <p>Field is mandatory.</p> <p>$FVR = \text{Finance Amount Recommended by REF} / \text{Estimated Value of Property}$. This value is to be auto-calculated.</p> <p>System shall use this value for Central Bank validations.</p>
Tenor Requested	Number	<p>User shall enter tenor in years as requested by customer.</p> <p>System shall accept only numeric value.</p> <p>Field is mandatory.</p> <p>For residential property when customer type is resident individual, system must validate:</p> <ol style="list-style-type: none"> 1. Maximum tenure cannot exceed for than 25 years 2. Maximum age of oldest co-applicant at the time of last repayment must not exceed: <ul style="list-style-type: none"> • 70 years for UAE nationals • 70 years for resident expats who are self employed • 65 years for resident expats who are salaried customers.
Profit rate	Text	<p>System shall accept only numeric value.</p> <p>Field is mandatory.</p>
Instalment	Text	User shall enter instalment amount requested by customer.

		System shall accept only numeric value. Field is mandatory.
Frequency	Drop Down	Monthly/Quarterly/Half Yearly/Yearly/Bullet Field is mandatory.
DBR	Text	User shall enter debt burden ratio based on interaction with customer interaction. System shall accept only numeric value. a) This field is mandatory for all non-BTL1 cases. b) System must validate that for residential property when customer type is resident individual, DBR value cannot exceed more than 50%.
Property Occupancy	Drop Down	Field is mandatory for residential property and customer type is resident individual. Possible values include: <ul style="list-style-type: none">• First house / Owner Occupier• Second and subsequent house or investment property
Security Offered for the Finance	Text	User shall enter details about security offered by customer for the requested finance. Field is mandatory.
Family protection scheme required from Amlak	Radio Button	System shall display set of two radio buttons for Yes and No. User shall select either option based on answer provided by customer. Field is mandatory.
If construction finance, has any amount been made directly to the developer/contractor?	Radio Button	System shall display set of two radio buttons for Yes and No. User shall select either option based on answer provided by customer. System shall display field on if finance type is "construction". In this scenario, field is mandatory.
If construction finance, has the	Radio Button	System shall display set of two radio buttons for Yes and No.

construction been commenced?		User shall select either option based on answer provided by customer. System shall display field on if finance type is "construction". In this scenario, field is mandatory.
Total Construction costs inclusive of consultancy fees in AED?	Radio Button	System shall display set of two radio buttons for Yes and No. User shall select either option based on answer provided by customer. System shall display field on if finance type is "construction". In this scenario, field is mandatory.
Estimated rental income in AED?	Text	User shall enter estimated rental amount based on answer provided by the customer. System shall allow only numeric value. System shall display field on if finance type is "construction". In this scenario, field is mandatory. Field is mandatory when the product selected is BTL.
Add	Button	On click, the system shall: <ol style="list-style-type: none">1. Perform all the field level validations.2. Validate that finance amount requested by customer must not exceed the project cap amount set by AMLAK.3. Perform credit policy validations, guided by Central bank as per table mentioned below. Any failure in these validations shall not allow user to submit application.4. Capture entered finance details and display in tabular format.5. Reset back fields to the default values for user to enter next property detail6. Rename the button to update when the user is editing an7. Validate that the off-plan projects that are not listed with Amlak are not allowed for finance.
List of Assets to be financed	Table	<ol style="list-style-type: none">1. System shall display list of assets added for financing.2. User shall have provision to select asset and update information.3. User shall have option to delete asset.

		<p>4. On click of hyperlink at finance option, system shall display corresponding details in above text box for user to edit information.</p> <p>5. On click of hyperlink at delete action, system shall delete bank details record from the application. Before deletion, system shall display alert message for user to confirm deletion.</p>
Map Location	Button	<p>Not Mandatory, on Click, display the G-maps Screen as shown in excel below. The Retail Sales person will map the property location on the Google Map in consultation with the customer.</p> <p> GMapsScreen.xlsx</p>

The following credit policy norms shall put a hard stop to the processing of the finance application. The initiator is prompted an error with the violation that has occurred. This minimises the need for a credit analyst to route a case back to the RM if these checks are violated.

Description	UAE Nationals		Resident Expatriates /	
Value of property	up to AED 5 mn	more than AED 5 mn	up to AED 5 mn	more than AED 5 mn
First house/ Owner occupier	Maximum 80% FVR*	Maximum 70% FVR	Maximum 75% FVR	Maximum 65% FVR
Second and subsequent house or investment property	65% FVR		60% FVR	
Off plan	50% FVR		50% FVR	
Maximum financing amount	Up to 8 years annual income(max customer exposure is AED 100 mn — Internal cap - Not regulated by CB)		Up to 7 years annual income (max customer exposure is AED 100 mn — Internal cap — Not regulated by CB)	
DBR	maximum 50%		maximum	
Age of applicant (at the time of last repayment)	Maximum 70 years		Maximum 65 years (salaried) Maximum 70 years (Self-employed)	
Finance Tenor	Maximum 25 years		Maximum 25	
Note: *FVR will be increased to 85% to UAE Nationals if the finance is for construction or purchase of property for 'owner occupation purpose' under a local housing programme. This is applicable to properties valued at AED 5 mn or less. DBR of 60% if finance is granted under local housing program.				

6.6.6 Attachments

This section details the various attachments that must be provided by the applicant in order for the finance application to be processed.

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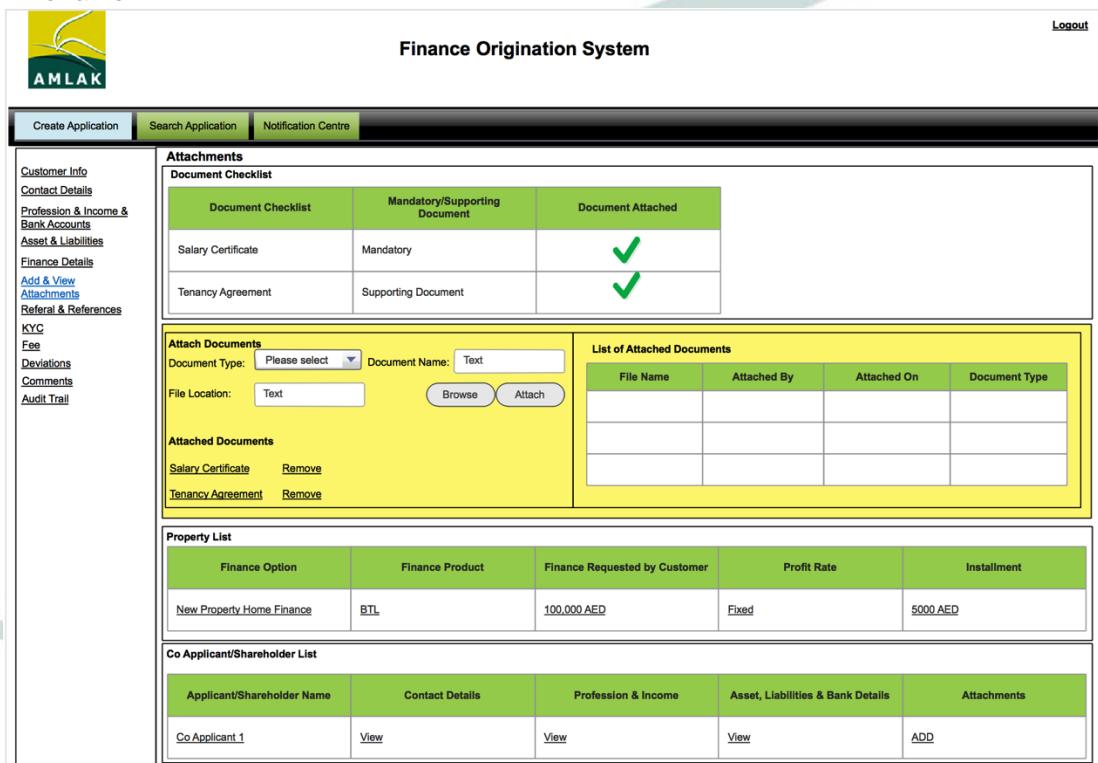
As part of the finance application, there are various documents that are to be attached by the user. Each document name is a combination of multiple names. Further the list of documents needed might vary based on the product being applied for or the applicant type (salaried, self-employed or businessman). The list of documents that are needed and their segregation based on products have been attached below.



Document List.xlsx

Each document must be provided a unique identification so that the users are able to clearly identify the purpose of a document by just looking at the code.

Wireframe



The wireframe illustrates the 'Attachments' section of the 'Finance Origination System'. It includes:

- Document Checklist:** A table showing attachments for 'Salary Certificate' (Mandatory) and 'Tenancy Agreement' (Supporting Document), both marked as 'Attached' with green checkmarks.
- Attach Documents:** Fields for 'Document Type' (Please select), 'Document Name' (Text), 'File Location' (Text), 'Browse', and 'Attach' buttons.
- List of Attached Documents:** A table with columns 'File Name', 'Attached By', 'Attached On', and 'Document Type'.
- Attached Documents:** A list showing 'Salary Certificate' and 'Tenancy Agreement' with 'Remove' links.
- Property List:** A table showing 'Finance Option' (New Property Home Finance), 'Finance Product' (BTL), 'Finance Requested by Customer' (100,000 AED), 'Profit Rate' (Fixed), and 'Installment' (5000 AED).
- Co Applicant/Shareholder List:** A table showing 'Applicant/Shareholder Name' (Co Applicant 1), 'Contact Details' (View), 'Profession & Income' (View), 'Asset, Liabilities & Bank Details' (View), and 'Attachments' (ADD).

Figure 22: Attachments

It is possible for an applicant to request for financing of various properties as part of a single application. Therefore this screen provides the user to upload documents at a customer level (For example – address proof, salary certificate, financial statements, etc.) and property level (For example - Floor plan, title deed, sale agreement, etc.). By default, all documents that are not attached to a property are treated as customer-level documents. The user shall be provided with the flexibility to choose which property the attachment must belong to.

The system shall allow documents to be uploaded by all the participants.

When the user clicks on a property, then the documents that have been submitted for that property shall be visible.

The documents uploaded will be saved in locations as specified in Appendix A. All documents uploaded by all teams except RMU Team will be saved under the category File Documents. All documents uploaded by the RMU Team will be uploaded under Security documents.

Under each of the Document Type i.e “File Documents” or “Security Documents” or “Others“ there will be a Sub Category “Category” Which is basically like a folder within the Document Type. The RMU Users should be able to select the Document type and the Category before Uploading the Documents.

Business Rules

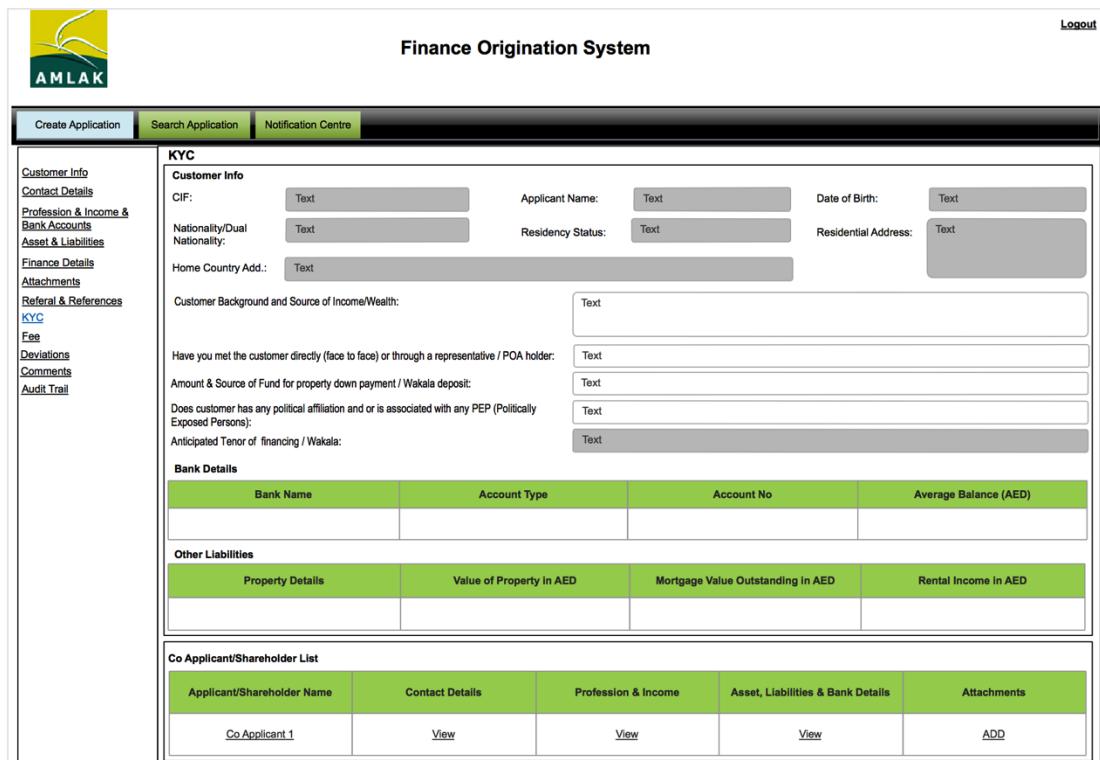
Field	Type	Remarks
Document Checklist	Table	<p>System shall display list of documents that user shall scan and attach along with application for submission.</p> <p>List of documents shall be dynamic and must be populated based on customer type, employment type and finance product.</p>
Document Checklist	Drop Down	<p>This will be the List of Values as per “Document Check List” with an Additional “Others” Option.</p> <p>“Others” option will be Selected for the Purpose of Adding Additional document that are not a part of the Document checklist</p> <p>Whenever a value is selected from this dropdown and a document is uploaded, the Tick mark will appear corresponding to that document in the Document Checklist section.</p>
Document Type	Drop Down	Options will include File Documents/Security Documents and Others. This is Applicable only at the RMU Stage
Category	Drop Down	Options as listed under Appendix A .This is applicable only at the RMU Stage.
Document Name	Text	User shall enter name of the document that is being attached to the application
Browse	Button	On click, system shall provide provision to user to browse through local directories and attach document.
List of Attached Documents	Dynamic Section	The system shall display list of all the attached documents in tabular format based on whether the user clicked the applicant or the property. This section is dynamic in nature. The system shall only allow for

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		uploading documents by selected users. All other users shall only be allowed to view documents. Table Columns will include <ul style="list-style-type: none">• File Name• Attached By• Attached On• Document Type
Remove	Hyperlink	System shall provide provision to user to delete any of the attached documents.
Property List	Table	The list of properties that the applicant is requesting finance for. Upon click of a particular property, the system shall provide the user the ability to Add/View attachments pertaining to that property.
Co-Applicant/ Shareholder List	Table	The list of co-applicants and the shareholders that are involved in this finance application. Upon click of a particular applicant row, the system shall provide the user the ability to Add/View attachments pertaining to that applicant.

6.6.7 KYC Details

Wireframe



The wireframe shows the 'Finance Origination System' interface. At the top right is a 'Logout' link. Below the header is a navigation bar with 'Create Application', 'Search Application', and 'Notification Centre'. The main content area is titled 'KYC' and contains several sections:

- Customer Info**: Fields for CIF (Text), Applicant Name (Text), Date of Birth (Text), Nationality/Dual Nationality (Text), Residency Status (Text), and Residential Address (Text).
- Customer Background and Source of Income/Wealth**: A text input field.
- Have you met the customer directly (face to face) or through a representative / POA holder?**: A text input field.
- Amount & Source of Fund for property down payment / Wakala deposit:**: A text input field.
- Does customer has any political affiliation and or is associated with any PEP (Politically Exposed Persons):**: A text input field.
- Anticipated Tenor of financing / Wakala:**: A text input field.
- Bank Details**: A table with columns for Bank Name, Account Type, Account No, and Average Balance (AED). It has two rows of empty fields.
- Other Liabilities**: A table with columns for Property Details, Value of Property in AED, Mortgage Value Outstanding in AED, and Rental Income in AED. It has two rows of empty fields.
- Co Applicant/Shareholder List**: A table with columns for Co Applicant/Shareholder Name, Contact Details, Profession & Income, Asset, Liabilities & Bank Details, and Attachments. It has one row with entries: 'Co Applicant 1', 'View', 'View', 'View', and 'ADD'.

Figure 23: KYC (Individual)

Business Rules – for Individuals/stakeholders/power of attorney

Field	Type	Remarks
CIF	Text	System shall populate CIF from customer info if applicant is existing customer. Field must be read only and mandatory.
Applicant Name	Text	System shall populate name from customer info. Field must be read only and mandatory.
Date of Birth	Text	System shall populate date of birth from customer info. Field must be read only and mandatory.
Nationality/Dual Nationality	Text	System shall populate nationality from customer info. In case of dual nationality, value must be comma separated.

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		Field must be read only and mandatory.
Residency Status	Text	System shall populate value as Resident or Non Resident from customer info. Field must be read only and mandatory.
Residential Address	Text	System shall populate residential address from customer info. Field must be read only and mandatory.
Home Country Address	Text	System shall populate home country address from customer info. Field must be read only and mandatory.
Customer Background and Source of Income/Wealth	Text	User shall enter customer background and source of customer income. Field is mandatory.
Have you met the customer directly (face to face) or through a representative / POA holder?	Text	User shall enter details based on interaction with the customer. Field is mandatory.
Amount & Source of Fund for property down payment / Wakala deposit	Text	User shall fill up details based on interaction with the customer. Field is mandatory.
Does customer has any political affiliation and or is associated with any PEP (Politically Exposed Persons)	Text	User shall enter details based on interaction with customer. Field is mandatory.
Anticipated Tenor of financing / Wakala	Text	System shall populate anticipated tenor from details entered by user based on customer application form. Field must be read only and mandatory.
Details of Bank Account(s) in UAE	Table	System shall populate details from information entered by user based on customer application form. Field must be read only and mandatory.

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Other Liabilities	Table	System shall populate details from information entered by user based on customer application form?
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Business Rules – Corporate customer

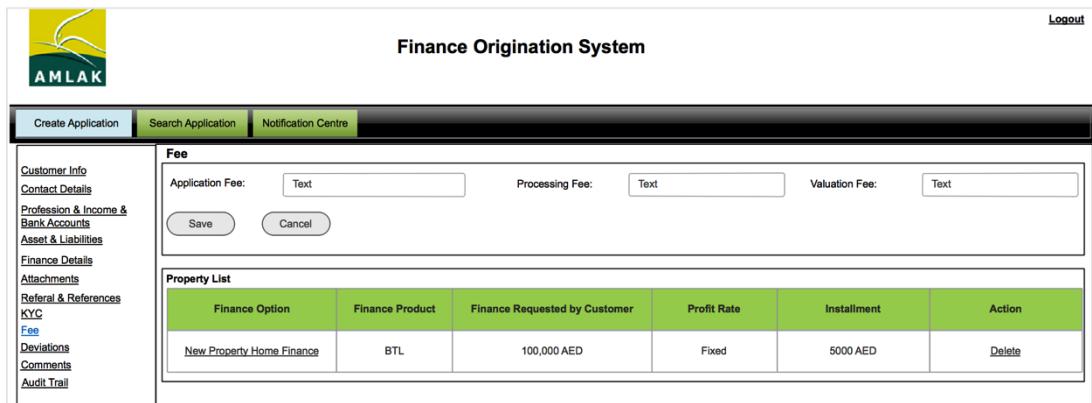
Field	Type	Remarks
Company Name	Text	System shall populate company name from customer info entered by user. Field must be read only and mandatory.
Authorized Signatory / POA holder / controlling party	Text	User shall enter signatory name based on interaction with the customer. Field must be read only and mandatory.
Add Signatory	Button	On click, system shall capture signatory name and display in tabular format. User shall have provision to enter more than one signatory by adding multiple rows in the table.
List of Signatories	Table	System shall display signatories in tabular format.
Share Holder Name with X%	Text	User shall enter name of shareholder and % of shares in the company based on interaction with the customer.
Add Shareholder	Button	On click, system shall capture shareholder details and display in tabular format. User shall have provision to enter more than one shareholder by adding multiple rows in the table.
List of Shareholders	Table	System shall display list of shareholders in tabular format.
Company Profile / Background / Activity	Text	User shall enter details based on interaction with the customer. Field is mandatory.
Trade License / Incorporation Certificate No.	Text	User shall enter license detail based on documents provided by the customer. Field is mandatory.
Issuing Authority	Text	User shall enter trade license issuing authority name.

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		Field is mandatory.
Company's operating address	Text	System shall populate company's address from address entered by user in contact details section of application form. Field must be read only and mandatory.
Details of Bank Account(s) in UAE	Text	System shall populate bank account details entered by user in bank details section of application form. Field must be read only and mandatory.
Does customer have finance with other banks in UAE?	Text	System shall populate liability details entered by user in finance liabilities section of application form. Field must be read only and mandatory.
Anticipated Tenor of finance	Text	System shall populate tenor entered by user in finance detail section of application form. Field must be read only and mandatory.

6.6.8 Fee, Deviations & Comments

Wireframe – Fee



The wireframe shows the 'Finance Origination System' interface. At the top right is a 'Logout' link. Below the header are three buttons: 'Create Application', 'Search Application', and 'Notification Centre'. On the left, a sidebar menu includes: Customer Info, Contact Details, Profession & Income & Bank Accounts, Asset & Liabilities, Finance Details, Attachments, Referral & References, KYC, Fee (which is highlighted), Deviations, Comments, and Audit Trail. The main content area has a title 'Fee'. It contains three input fields: 'Application Fee' (Text), 'Processing Fee' (Text), and 'Valuation Fee' (Text). Below these are 'Save' and 'Cancel' buttons. A 'Property List' table follows, with columns: Finance Option, Finance Product, Finance Requested by Customer, Profit Rate, Installment, and Action. An example row shows 'New Property Home Finance' under Finance Option, 'BTL' under Finance Product, '100,000 AED' under Finance Requested by Customer, 'Fixed' under Profit Rate, '5000 AED' under Installment, and 'Delete' under Action.

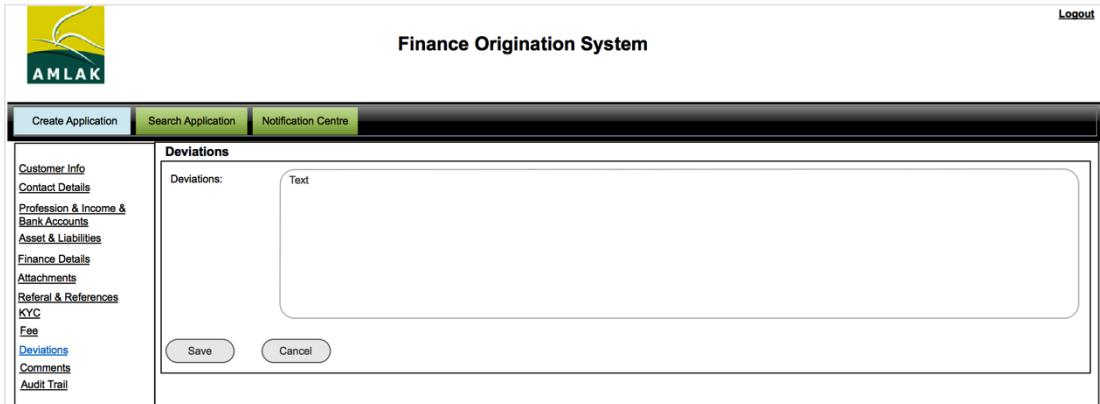
Figure 24: Fee

Business Rules – Fee

Field	Type	Remarks
Application Fee	Text	User shall enter application fee amount collected from the customer. System shall allow only numeric values.
Processing Fee	Text	User shall enter application fee amount collected from the customer. System shall allow only numeric values. 1.2 Note that this fee is collected as soon as lodging is completed (by this stage, the offer letter is already signed by the customer).
Valuation Fee	Text	User shall enter application fee amount collected from the customer. System shall allow only numeric values.
List of Properties	Table	On click of property details hyperlink, system shall provide provision for user to enter fee details for each property.
Save	Button	On click, system shall capture user data and save in the system.

Cancel	Button	On click, system shall reset all fields to default values without saving any data.
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Wireframe – Deviations



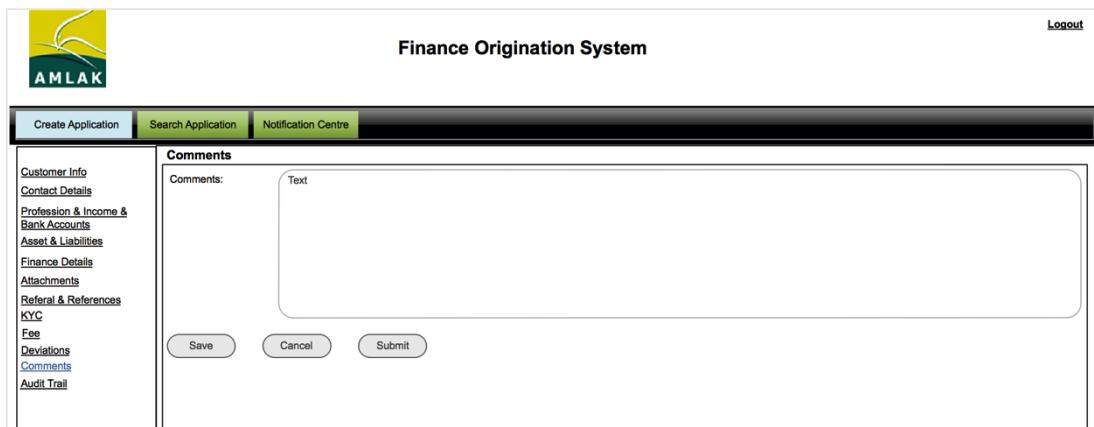
The wireframe shows a user interface for the 'Finance Origination System'. At the top, there is a header bar with the AMLAK logo, the title 'Finance Origination System', and a 'Logout' link. Below the header is a navigation menu with several items: 'Create Application', 'Search Application', 'Notification Centre', and a dropdown menu containing 'Customer Info', 'Contact Details', 'Profession & Income & Bank Accounts', 'Asset & Liabilities', 'Finance Details', 'Attachments', 'Referral & References', 'KYC', 'Fee', 'Deviations' (which is highlighted in blue), 'Comments', and 'Audit Trail'. The main content area is titled 'Deviations' and contains a text input field labeled 'Deviations:' with the placeholder 'Text'. At the bottom of this panel are two buttons: 'Save' and 'Cancel'.

Figure 25: Deviations

Business Rules – Deviations

Field	Type	Remarks
Deviation	Text	System shall automatically populate credit deviations related to the credit policy (for example – FVR, DBR, Tenure, etc.) User shall have the provision to enter or edit the deviation list for the application level.
Save	Button	On click, system shall capture user data and save in the system.
Cancel	Button	On click, system shall reset all fields to default values without saving any data.

Wireframe – Comments



The wireframe shows a user interface for the 'Finance Origination System'. At the top, there is a header with the AMLAK logo, the system name 'Finance Origination System', and a 'Logout' link. Below the header is a navigation bar with links: 'Create Application' (highlighted in green), 'Search Application', and 'Notification Centre'. The main content area is titled 'Comments'. On the left, there is a sidebar with a tree icon and a list of application details: Customer Info, Contact Details, Profession & Income & Bank Accounts, Asset & Liabilities, Finance Details, Attachments, Referral & References, KYC, Fee Deviations, Comments, and Audit Trail. The main panel contains a text input field labeled 'Comments:' with the placeholder 'Text'. Below the input field are three buttons: 'Save', 'Cancel', and 'Submit'.

Figure 26: Comments

Business Rules – Comments

Field	Type	Remarks
Comments	Text	System shall provide provision for user to enter comments before submitting application for review.
Save	Button	On click, system shall capture user data and save in the system.
Cancel	Button	On click, system shall reset all fields to default values without saving any data.
Submit	Button	On click, system shall: <ul style="list-style-type: none"> • Perform field level validations. • Submit application for review by supervisor. • Update application stage as "Submitted to Manager".

6.7 Create Application – Developer Finance

Developer relation manager (DR) is solely responsible for initiating finance applications on behalf of the developers. There will be three types of applications handled by DR using new system:

1. Developer Finance.
2. Construction Finance.
3. Developer Tie Up.

The developer financing can be either of the following -

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1. Project Finance
2. Advance Payment
3. Last Mile
4. Bridge Finance

The construction financing can be either of the following -

1. Project Finance
2. Last Mile

The developer tie up can be either of the following -

1. Project Listing
2. Developer Empanelment with Project Listing

Application creation involves filling up of customer and finance details, which can be broken down into below mentioned sections:

- Developer Details
- Project Details
- Existing Projects in Approved List
- Developer Background
- Present Proposal
- Details of Other Projects under Construction
- Details of Escrow Arrangements
- Relationship with Other Banks / Financial Institutions
- Proposal Strengths, Weaknesses & Comments

Along with developer finance application form, DR also has to fill in finance application form with following sections:

- Customer Info (for corporate customers)
- Contact Details (for corporate customers)
- Attachments
- KYC Details (for corporate customers)

All of the above sections are described in detail under "Create Application – Retail Finance". The new system shall have same functionality available for developer finance and/or listing applications as well.

System shall provide provision to search for existing customer. If developer is an existing customer system shall populate customer info and DR shall have provision to update part of the information like contact details.

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Wireframe – Developer Application

Finance Origination System

Developer Application

Developer Details

Application Type: Please select Application Sub Type: Please select

Developer Name: Text Project Name: Text Project Cap: Text

CIF: Text Collateral Existing/Proposed: Text Legal Status of Developer: Text

Ownership and Shareholding: Text Development Type: Please select Group Name: (if applicable) Text

Project Details

Total Project Cost: Text Construction Cost: Text Consultant Fees: Text

Management Fees: Text Advertising Expenses: Text Professional Fees: Text

Completion: Text Total No. of Units: Text No. of Units Sold: Text

No. of Unit Cash Buyers: Text Contractor Name: Text Consultant Name: Text

No. of Finance Buyers: Text Selling Price: Text Lease Hold: Text

Value of Unsold Units: Text Developer Finance: Text Map Location

Figure 27: Developer Application

Business Rules – Developer Application

Field	Type	Remarks
Application Type	Drop Down Menu	<p>Possible values include:</p> <ul style="list-style-type: none"> • Developer Tie Up • Developer Finance • Construction Finance
Application Sub Type	Drop Down Menu	<p>Based on application type selected by user, system shall display application sub type.</p> <p>The developer financing can be either of the following:</p> <ol style="list-style-type: none"> 1. Project Finance 2. Advance Payment 3. Last Mile 4. Bridge Finance

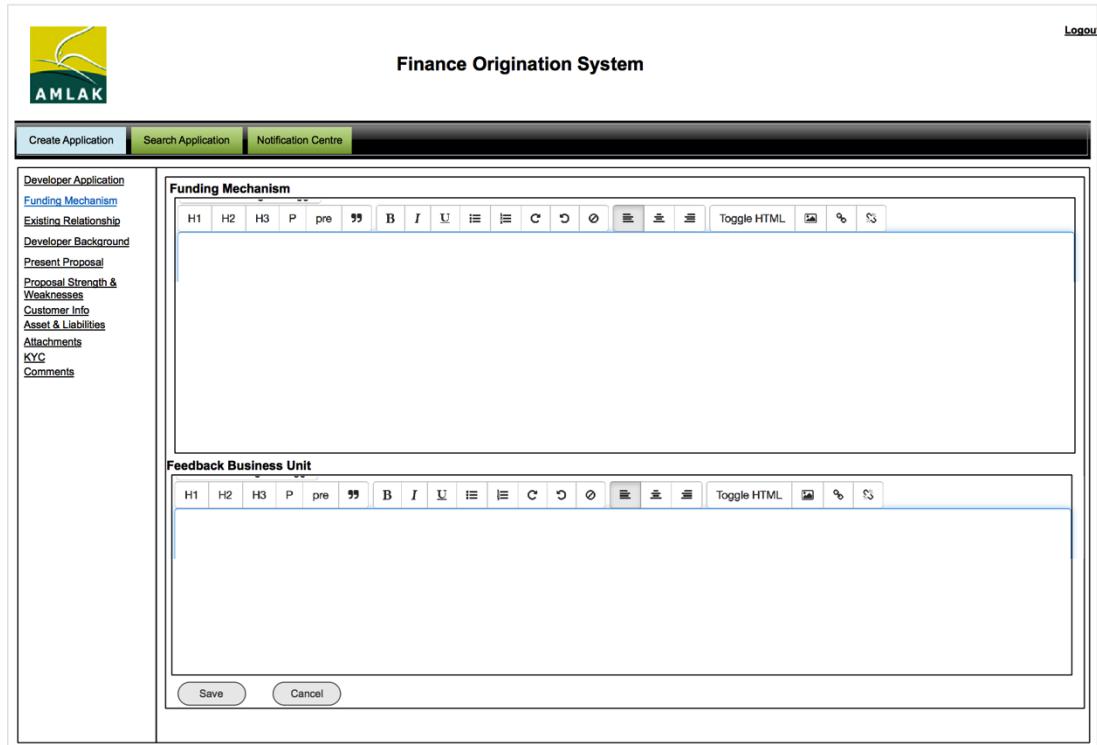
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		<p>The construction financing can be either of the following:</p> <ol style="list-style-type: none"> 1. Project Finance 2. Last Mile <p>The developer tie up can be either of the following:</p> <ol style="list-style-type: none"> 1. Project Listing 2. Developer Empanelment with Project Listing
Developer Name	Text Box	<p>Field is mandatory.</p> <p>If it is an existing customer, user shall have provision to click on "Look up" to search for customer. (For more details refer to section – Customer lookup")</p> <p>If application type is "Developer Tie Up" and sub type is "Project Listing", then "Developer Name" shall be a drop down with list of existing developers.</p> <p>In all other cases, user shall use "Look Up" functionality to select existing customer or enter new customer details.</p>
Project Name	Text Box	Field is mandatory.
Project Capping	Number	Field is applicable for Developer Tie Up and Mandatory. While Listing a Project the DR RM will key in the CAP amount on the Project.
CIF	Text Box	<p>Field is read only.</p> <p>System shall auto populate field when user use look up functionality for existing customer.</p>
Collateral Existing / Proposed	Text Box	
Legal status of Developer	Text Box	Field is mandatory.
Ownership & Shareholding	Text Box	Field is mandatory.
Development Type	Drop Down	<p>Possible values include:</p> <ul style="list-style-type: none"> • Residential • Commercial • Mixed Use

Group Name (if applicable)	Text Box	
Project Details		
Total Project Cost	Text Box	Field is mandatory. System shall accept only numeric value.
Construction Cost	Text Box	Field is mandatory. System shall accept only numeric value.
Consultant Fee	Text Box	Field is mandatory. System shall accept only numeric value.
Management Fees	Text Box	Field is mandatory. System shall accept only numeric value.
Advertising Expenses	Text Box	Field is mandatory. System shall accept only numeric value.
Professional Fees	Text Box	Field is mandatory. System shall accept only numeric value.
Completion	Text Box	Field is mandatory.
Total No. Of Units	Text Box	Field is mandatory. System shall accept only numeric value.
No. Of Units Sold	Text Box	Field is mandatory. System shall accept only numeric value.
No. Unit Cash Buyers	Text Box	Field is mandatory. System shall accept only numeric value.
Contractor Name	Text Box	Field is mandatory.
Consultant Name	Text Box	Field is mandatory.
No. Of Finance Buyers	Text Box	Field is mandatory.

		System shall accept only numeric value.
Selling Price	Text Box	Field is mandatory. System shall accept only numeric value.
Lease Hold	Text Box	Field is mandatory.
Value of Unsold Units	Text Box	Field is mandatory. System shall accept only numeric value.
Developer Finance	Text Box	Field is mandatory.
Map Location	Button	Not Mandatory, On Click, Display the G-maps Screen as shown in excel below. The Retail Sales person will map the Property Location on the Google Map in  GMapsScreen.xlsx consultation with the customer.
Save	Button	On click, system shall: <ul style="list-style-type: none">• Perform field level validations• Capture user data and save in system.
Cancel	Button	On click, system shall reset all fields to default values without saving any data.

Wireframe – Funding Mechanism



The wireframe displays a user interface for the 'Finance Origination System'. At the top, there is a header with the AMLAK logo, the system name 'Finance Origination System', and a 'Logout' link. Below the header is a navigation bar with links: 'Create Application', 'Search Application', and 'Notification Centre'. On the left, a sidebar lists various application components: 'Developer Application', 'Funding Mechanism' (which is currently selected), 'Existing Relationship', 'Developer Background', 'Present Proposal', 'Proposal Strength & Weaknesses', 'Customer Info', 'Asset & Liabilities', 'Attachments', 'KYC', and 'Comments'. The main content area is divided into two sections: 'Funding Mechanism' and 'Feedback Business Unit'. Both sections contain rich text editors with standard toolbar icons (H1-H3, bold, italic, etc.) and a 'Save' button at the bottom.

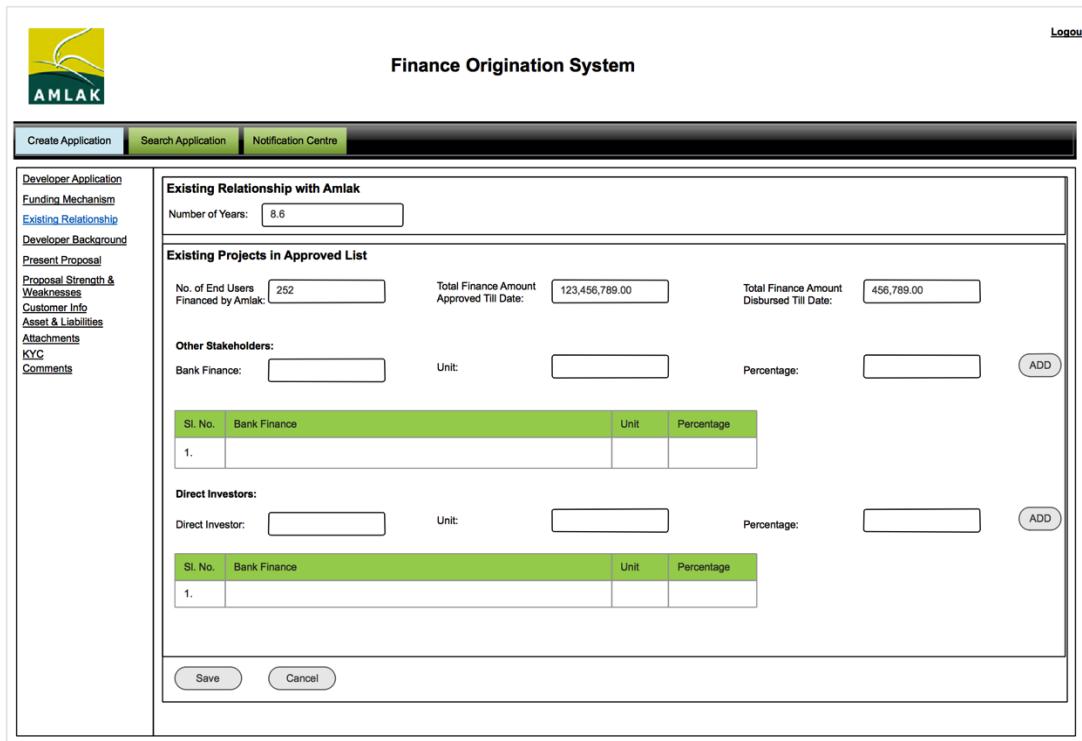
Figure 28: Funding Mechanism

Business Rules – Developer Application

Field	Type	Remarks
Funding Mechanism	Rich Text Editor	Field is mandatory. User shall describe project-funding mechanism in detail.
Feedback Business Unit	Rich Text Editor	Field is mandatory.
Save	Button	On click, system shall: <ul style="list-style-type: none"> • Perform field level validations • Capture user data and save in system.
Cancel	Button	On click, system shall reset all fields to default values without saving any data.

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Wireframe – Existing Relationship With Amlak



The wireframe shows a web-based application interface. At the top, there is a header with the AMLAK logo, a title 'Finance Origination System', and a 'Logout' link. Below the header is a navigation bar with links: 'Create Application', 'Search Application', and 'Notification Centre'. On the left side, there is a vertical sidebar with a menu containing items such as 'Developer Application', 'Funding Mechanism', 'Existing Relationship', 'Developer Background', 'Present Proposal', 'Proposal Strength & Weaknesses', 'Customer Info', 'Asset & Liabilities', 'Attachments', 'KYC', and 'Comments'. The main content area is titled 'Existing Relationship with Amlak' and displays a form. The form includes fields for 'Number of Years' (containing '8.6'), 'No. of End Users Financed by Amlak' (containing '252'), 'Total Finance Amount Approved Till Date' (containing '123,456,789.00'), and 'Total Finance Amount Disbursed Till Date' (containing '456,789.00'). Below these fields are sections for 'Other Stakeholders' and 'Direct Investors', each with a table for adding new entries. The tables have columns for 'Sl. No.', 'Bank Finance', 'Unit', and 'Percentage'. At the bottom of the form are 'Save' and 'Cancel' buttons.

Figure 29: Existing Relationship with Amlak

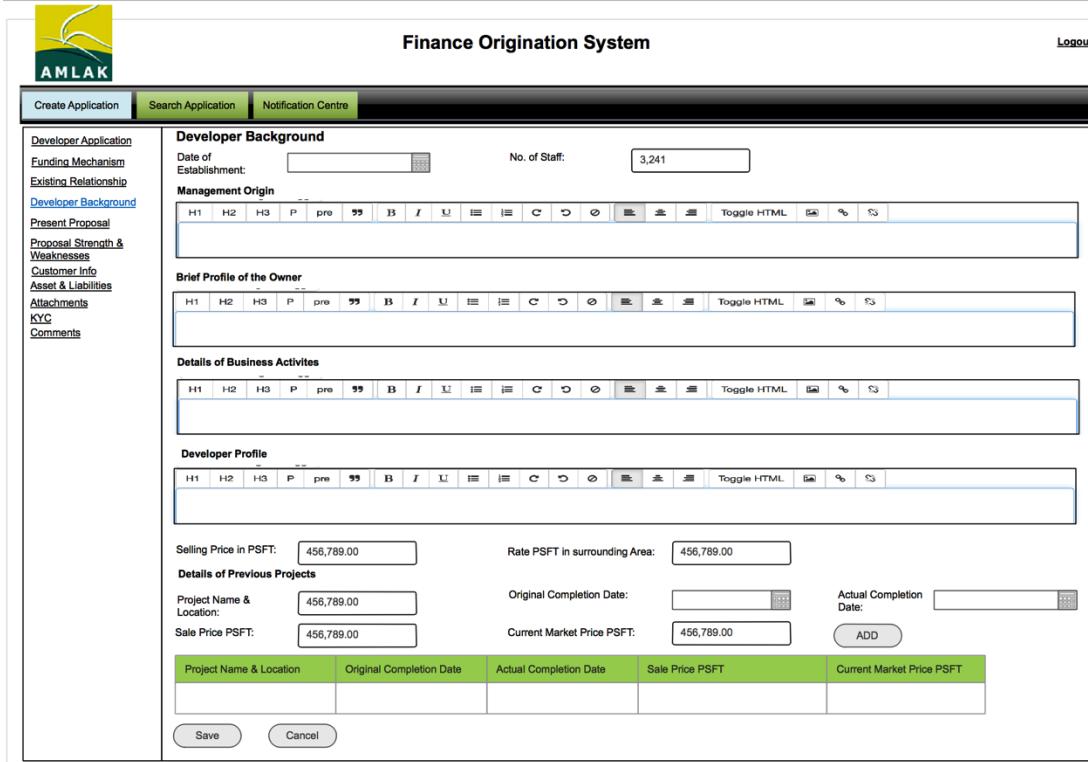
Business Rules – Existing Relationship With Amlak

Field	Type	Remarks
No. Of Years	Text Box	System shall allow only numeric values.
No. Of End Users Financed by Amlak	Text Box	System shall allow only numeric values.
Total Finance Amount Approved Till Date	Text Box	System shall allow only numeric values.
Total Finance Amount Disbursed Till Date	Text Box	System shall allow only numeric values.
Other Stakeholders		
Bank Finance	Text Box	

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Unit	Text Box	System shall allow only numeric values.
Percentage	Text Box	System shall allow only numeric values.
Add	Button	On click, system shall capture other stakeholder details and display in table.
List of Stakeholders	Table	User shall have provision to delete stakeholders on click of "Delete" hyperlink.
Direct Investors		
Direct Investor	Text Box	
Unit	Text Box	System shall allow only numeric values.
Percentage	Text Box	System shall allow only numeric values.
Add	Button	On click, system shall capture other stakeholder details and display in table.
List of Investors	Table	User shall have provision to delete investors on click of "Delete" hyperlink.
Save	Button	On click, system shall: <ul style="list-style-type: none"> • Perform field level validations • Capture user data and save in system.
Cancel	Button	On click, system shall reset all fields to default values without saving any data.

Wireframe – Developer Background



The screenshot shows a web-based application interface for 'Finance Origination System'. At the top, there's a header with the AMLAK logo and a 'Logout' link. Below the header is a navigation bar with links: 'Create Application', 'Search Application', and 'Notification Centre'. The main content area is titled 'Developer Background'. It contains several rich text editors with toolbar icons for H1-H3, P, pre, bold, italic, underline, etc. There are also input fields for 'Date of Establishment' (with a value of '3,241') and 'No. of Staff' (with a value of '3,241'). Below these are three more rich text areas for 'Management Origin', 'Brief Profile of the Owner', and 'Details of Business Activities'. At the bottom of the form is a table for 'Details of Previous Projects' with columns: Project Name & Location, Original Completion Date, Actual Completion Date, Sale Price PSFT, and Current Market Price PSFT. An 'ADD' button is located at the bottom right of this table.

Figure 30: Developer Background

Business Rules – Developer Background

Field	Type	Remarks
Date of Establishment	Date	System shall accept date in format dd/mm/yyyy
No. Of Staff	Text Box	System shall accept only numeric value.
Management Origin	Rich Text Box	User shall provide brief description about developer management.
Brief Profile of the Owner	Rich Text Box	User shall provide brief description about owner.
Details of Business Activities	Rich Text Box	User shall provide brief description about developer's line of work.
Developer Profile	Rich Text Box	User shall provide brief description about developer profile.

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Selling Price PSFT	Text Box	System shall accept only numeric value.
Rate PSFT in Surrounding Area	Text Box	System shall accept only numeric value.
Details of Previous Projects		
Project Name and Location	Text Box	Field is mandatory in scenario when user is adding previous project details.
Original Completion Date	Date	System shall accept date in format dd/mm/yyyy.
Actual Completion Date	Date	System shall accept date in format dd/mm/yyyy.
Sale Price PSFT	Text Box	System shall accept only numeric value.
Current Market Price PSFT	Text Box	System shall accept only numeric value.
Add	Button	On click, system shall capture previous project details and display in tabular format.
Save	Button	On click, system shall: Perform field level validations Save details entered by user Navigate user to next screen.
Cancel	Button	On click, system shall reset all the fields to default values without saving any data.



Wireframe – Present Proposal

The wireframe shows the 'Present Proposal' section of the system. It includes fields for 'Total No. of Units' and 'No. of Units Sold' for categories like Studio, 1 Bedroom, 2 Bedroom, 3 Bedroom, and Other. Below this is a section for 'Details of Other Projects Under Construction' with fields for Project Name & Location and Project Details. There is also a section for 'Details of Escrow Arrangements' with fields for Account Number and Name of Banks/Financial Institutions. At the bottom, there is a 'Report from Amlak Engineer' section with a checkbox for 'Report Enclosed?' and buttons for 'Save' and 'Cancel'. The top right corner has a 'Logout' link.

Figure 31: Present Proposal

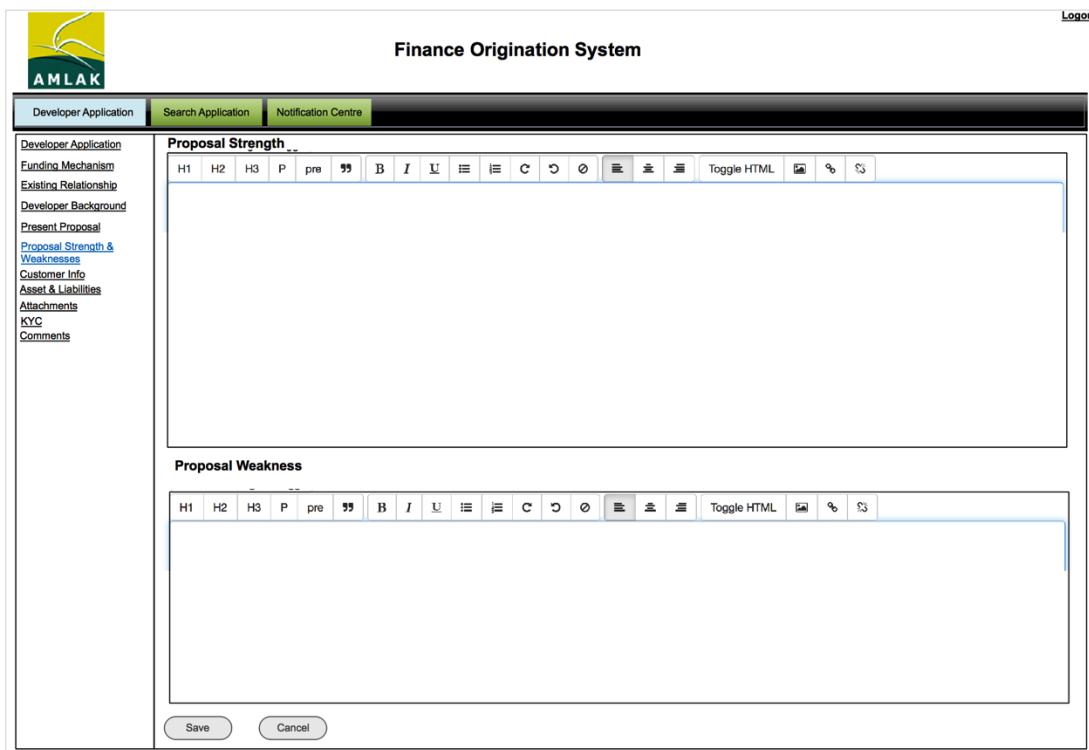
Business Rules – Present Proposal

Field	Type	Remarks
Present Proposal		
Total No. Of Units		User shall enter total number of units for below mentioned category: <ul style="list-style-type: none"> • Studio • 1 Bedroom • 2 Bedroom • 3 Bedroom • Other
No. Of Units Sold		User shall enter number of units sold for below mentioned category: <ul style="list-style-type: none"> • Studio • 1 Bedroom

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		<ul style="list-style-type: none"> • 2 Bedroom • 3 Bedroom • Other
Details of Other Projects Under Construction		
Project Name & Location		Field is mandatory in scenario when user is entering under construction project details.
Project Details		Field is mandatory in scenario when user is entering under construction project details.
ADD		On click, system shall capture under construction project details and display in tabular format.
Details of Escrow Arrangements		
Account Number		Field is mandatory in scenario when user is entering escrow arrangement details.
Name of Banks / Financial Institutions		Field is mandatory in scenario when user is entering escrow arrangement details.
ADD		On click, system shall capture escrow arrangement details and display in tabular format.
Report Enclosed	Checkbox	User shall mark this checkbox if report from Amlak engineer is attached as part of attached documents.
Save		On click, system shall: <ul style="list-style-type: none"> • Perform field level validations • Save user data • Navigate user to next screen.
Cancel	Button	On click, system shall reset all fields to default values without saving any data.

Wireframe – Proposal Strength & Weakness



The wireframe shows a web application interface for 'Finance Origination System'. At the top, there's a header with the AMLAK logo, the system name, and a 'Logout' link. Below the header is a navigation bar with links: 'Developer Application', 'Search Application', and 'Notification Centre'. On the left, a sidebar lists several menu items under 'Present Proposal': 'Developer Application', 'Funding Mechanism', 'Existing Relationship', 'Developer Background', 'Present Proposal', 'Proposal Strength & Weaknesses' (which is currently selected), 'Customer Info', 'Asset & Liabilities', 'Attachments', 'KYC', and 'Comments'. The main content area is divided into two sections: 'Proposal Strength' and 'Proposal Weakness', each containing a rich text editor with standard toolbar icons. At the bottom of the main content area are 'Save' and 'Cancel' buttons.

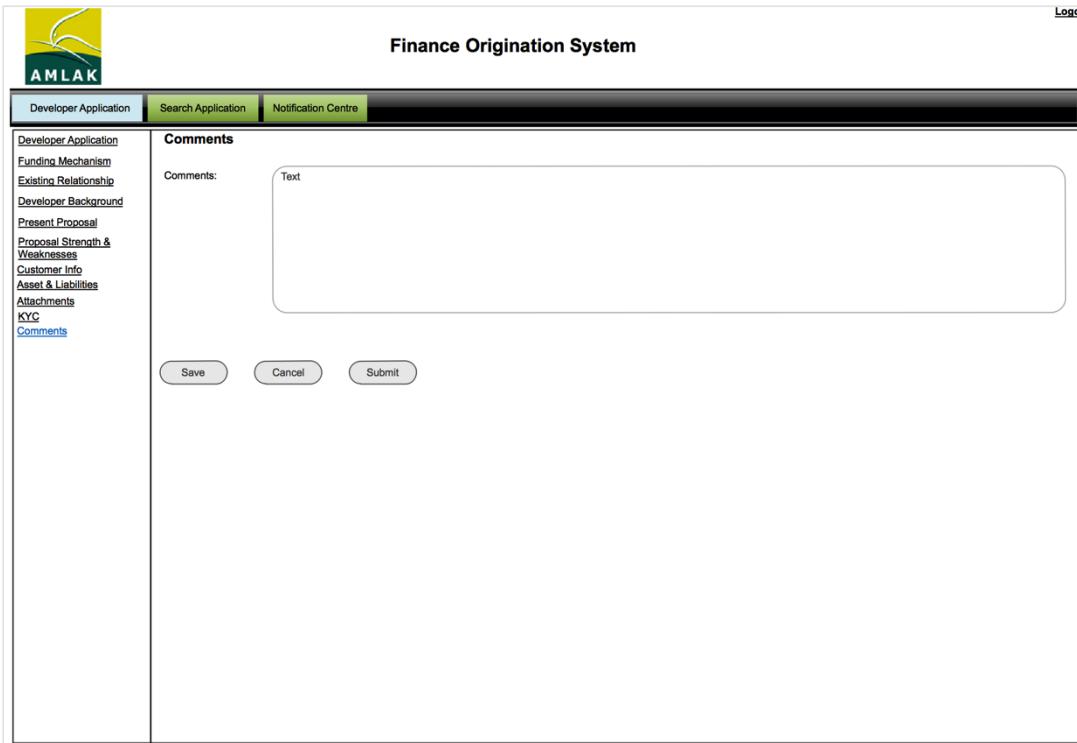
Figure 32: Proposal Strength

Business Rules – Proposal Strength & Weakness

Field	Type	Remarks
Proposal Strength	Rich Text Editor	User shall provide brief description about proposal strengths.
Proposal Weakness	Rich Text Editor	User shall provide brief description about proposal strengths.
Save	Button	On click, system shall save user information and navigate user to next screen.
Cancel	Button	On click, system shall reset fields to default values without saving any data.

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Wireframe – Comments



The wireframe shows a web-based application interface. At the top, there is a header with the AMLAK logo and the title "Finance Origination System". On the right side of the header is a "Logout" link. Below the header is a navigation bar with three items: "Developer Application", "Search Application", and "Notification Centre". The main content area has a sidebar on the left containing links such as "Developer Application", "Funding Mechanism", "Existing Relationship", "Developer Background", "Present Proposal", "Proposal Strength & Weaknesses", "Customer Info", "Asset & Liabilities", "Attachments", "KYC", and "Comments". The main panel is titled "Comments" and contains a text input field labeled "Comments:" with the placeholder "Text". At the bottom of this panel are three buttons: "Save", "Cancel", and "Submit".

Figure 33: Developer Application - Comments

Business Rules – Comments

Field	Type	Remarks
Comments		
Save	Button	On click, system shall save user information and navigate user to next screen.
Cancel	Button	On click, system shall reset fields to default values without saving any data.
Submit	Button	On click, system shall: <ul style="list-style-type: none"> • Perform field level validations. • Submit application for review by supervisor. • Update application stage as "Submitted to Manager".

Scoring of Developer/Project

System shall provide provision for developer scoring when application type is either "Developer Tie Up". It is responsibility of Credit Analyst to score developer based on all the given criteria. System shall calculate and display total score at the end.

S.No.	Criteria	Possible Score			Risk Weighted Score
		Strong	Moderate	Weak	
1.	Management of the project		0.5		5
2.	Good reputation of the developer & Business know how	1			10
3.	Accurate and prompt response from the developer		0.5		5
4.	Milestone based payment plan	1			10
Sub-Total (A)					25
<input checked="" type="checkbox"/> Strong reflects the score of not 100% <input type="checkbox"/> Moderate reflects the score of 80% <input type="checkbox"/> Weak reflects a score of 38%					

Figure 34: Developer scoring by DR screen

6.8 Review Application

For retail customers, application submitted by Initiator shall go Line Manager (Reporting Manager) for first level of review. For developer finance, application submitted by DR shall go to immediate reporting manager for first level of review.

Once reviewed successfully, first level manager shall submit application for second level of review to HOD.

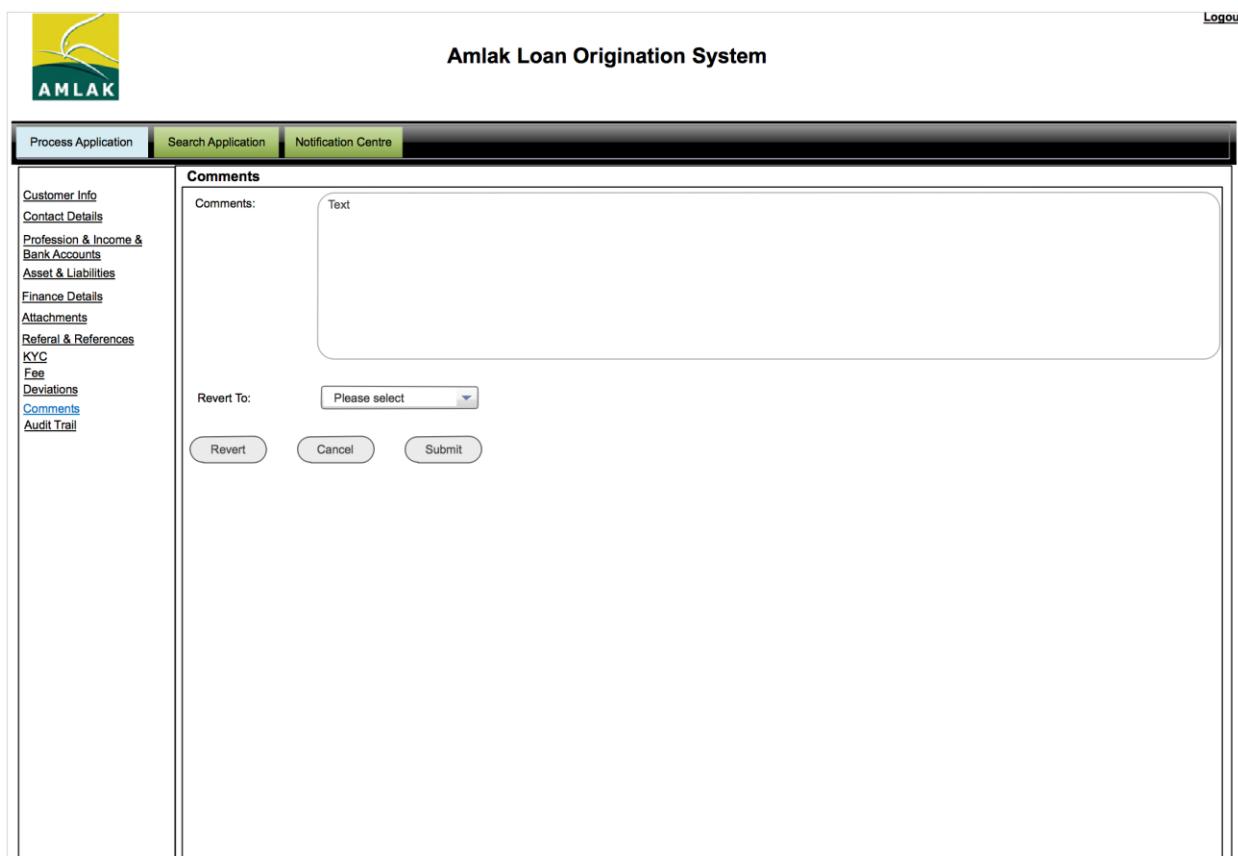
Reviewer shall have read only access to all the sections of application and only comments section shall be editable. Reviewer shall be allowed to either:

- Submit Application (to next stage)
- Revert Application (to any of the previous stages)

Whenever status of application is changed, system must notify initiator & reporting manager / line manager.

Below section details out last section of application form (retail / developer finance, depending upon type of application) where reviewer can submit or revert back the application. Rest of the sections shall remain same as create application and reviewer shall have read only access.

Wireframe



The wireframe shows the 'Comments' section of the application review interface. It includes a sidebar with navigation links like Customer Info, Contact Details, etc., and a main panel with a 'Comments' form. The form has fields for 'Comments' (Text area), 'Revert To' (dropdown menu), and buttons for 'Revert', 'Cancel', and 'Submit'.

Figure 35: Review Application

Business Rules

Field	Type	Remarks
Comments	Text	Field is mandatory if reviewer is reverting application back to previous stage.
Revert To	Drop Down	User shall have provision to revert application to any of the previous participants.
Revert	Button	On click, system shall reroute application as per Revert – Resubmit Matrix.
Cancel	Button	On click, system shall reset all the fields to default value without saving any data.
Submit	Button	On click, system shall

		<ul style="list-style-type: none"> If assigned user is "Line Manager / Reporting Manager", update stage as "Submitted to VP / HOD" and route case to VP/HOD. If assigned user is "VP/HOD", update stage as "Submitted to compliance" for retail finance and "Submitted to REPPA" for DR application.
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Revert - Resubmit Matrix

Currently Assigned To	Can Revert/Resubmit To	Application Stage / Status Displayed	Remarks
Line Manager / Reporting Manager	Initiator	Reverted Initiator to	Line manager / Reporting Manager shall revert back application to Initiator for making corrections and/or for adding missing documents.
VP – Retail / HOD	Initiator	Reverted Initiator to	VP / HOD shall revert back application to Initiator for making corrections and/or for adding missing documents.
Initiator	Line Manager / Reporting Manager	Submitted Manager to	Initiator shall make required corrections and resubmit to the Line Manager / Reporting Manager.
Line Manager / Reporting Manager	VP – Retail / HOD	Submitted to VP / HOD	Line Manager / Reporting Manager shall make required corrections and resubmit to the VP / HOD.

6.9 Compliance Check

Once VP has reviewed retail application, system shall notify initiator and compliance about application. For developer finance, system shall route application to compliance after REPPA analysis is complete.

Compliance team shall provide KYC clearance for next stage.

Thomson Reuters World Check feed is used as external agency for customer background check by the compliance team. Compliance team will be able to login and perform a world check on the customer by logging into the Thomson Reuters' website from within the FOS system. The BPM System shall allow for the "export as PDF" of the world check report that is so generated for each of the applicants of the finance. Once this PDF is generated, the compliance team shall upload this PDF file for each of the applicants on the "Attachments" page. This allows the world check report for each applicant to be stored in the Filenet system for future reference and audit purposes.

Compliance user shall have read-only access to all the sections of the application and only comments sections shall be editable. User shall be allowed to either:

- Submit Application (to next stage)

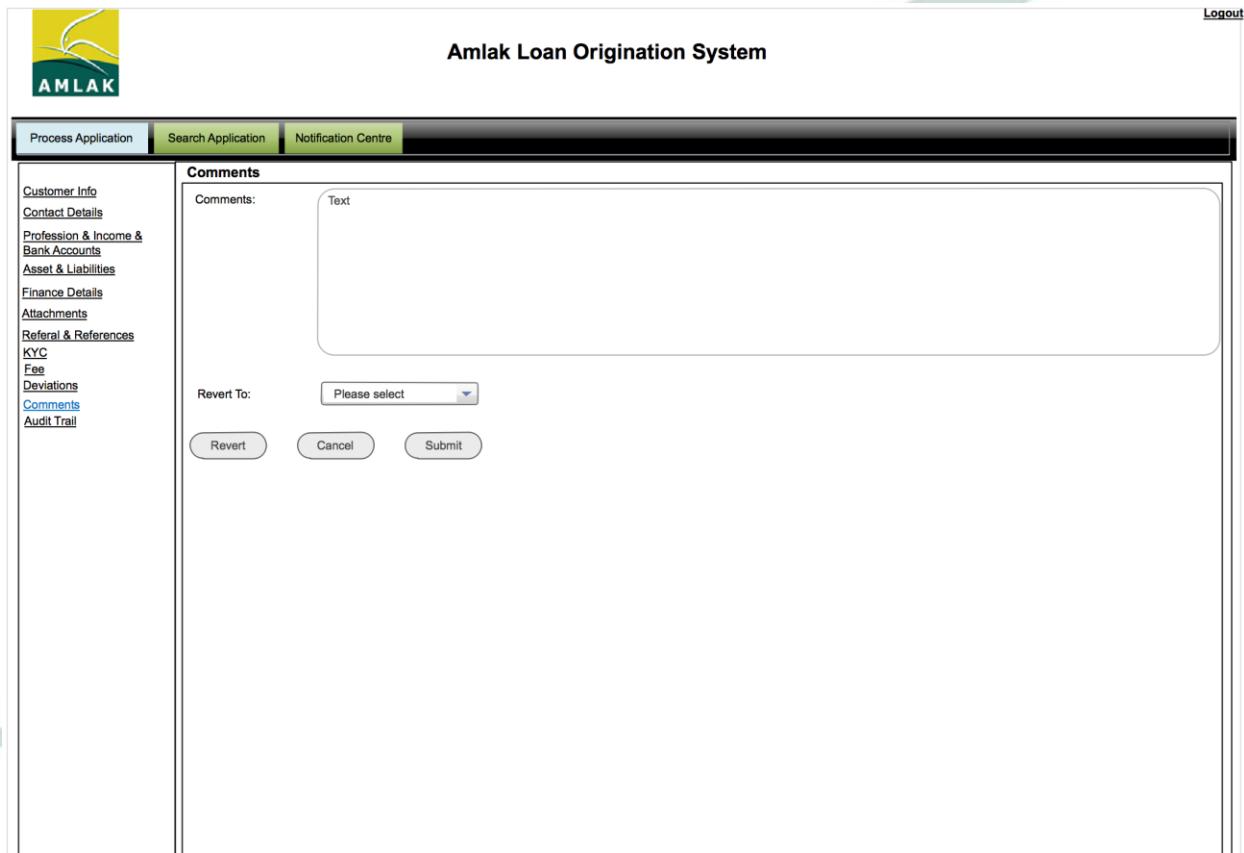
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- Revert Application (to any of the previous stages)

Whenever the status of an application changes, the system must notify initiator.

Below section details out last section of application form (retail / developer finance, depending upon type of application) where user can submit or revert back the application. Rest of the sections shall remain same as create application and reviewer shall have read only access.

Wireframe



The wireframe shows a screenshot of the Amlak Loan Origination System. At the top right is a 'Logout' link. Below the header is a navigation bar with three tabs: 'Process Application' (highlighted in green), 'Search Application', and 'Notification Centre'. The main content area has a title 'Amlak Loan Origination System'. On the left is a sidebar with a tree logo and a vertical list of application fields: Customer Info, Contact Details, Profession & Income & Bank Accounts, Asset & Liabilities, Finance Details, Attachments, Referral & References, KYC, Fee, Deviations, Comments, and Audit Trail. The main panel contains a 'Comments' section with a text input field labeled 'Comments:' containing 'Text'. Below it is a 'Revert To:' dropdown menu set to 'Please select'. At the bottom are three buttons: 'Revert', 'Cancel', and 'Submit'.

Figure 36: Compliance Check

Business Rules

Field	Type	Remarks
Comments	Text	Field is mandatory if reviewer is reverting application back to previous stage.
Revert To	Drop Down	User shall have provision to revert application to any of the previous participants.

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Revert	Button	On click, system shall reroute application as per Revert – Resubmit Matrix.
Cancel	Button	On click, system shall reset all the fields to default value without saving any data.
Submit	Button	On click, system shall: Route application to next stage. Update stage as “Submitted to credit analyst” for retail application and “Submitted to compliance”

Revert - Resubmit Matrix

Currently Assigned To	Can Revert/Resubmit To	Application Stage / Status Displayed	Remarks
Compliance	Initiator	Reverted to Initiator	Compliance can revert back only to REF Sales Agent for retail finance.
Compliance	Initiator	Reverted to Initiator	Compliance can revert back to DR only for developer finance.
Initiator	Line Manager / Reporting Manager	Submitted to Sales Manager	Initiator shall make required corrections and resubmit to the Line Manager / Reporting Manager and resubmit application.

6.10 Credit initial screening and REPPA Valuation – Retail Customer

After compliance check system shall route application for credit analysis. At this point credit analyst shall verify if all the required information is present as part of application submitted by initiator. After verification, analyst then submits the application for valuation.

At this stage, both REPPA and credit analyst team can work in parallel on the application. These are:

- Upon receiving all of these responses from the various stakeholders, the credit analyst assesses the credit worthiness of the applicant and recommends this application to the credit department HOD
- The application is sent to the REPPA surveyor and valuation teams. Once the REPPA valuation is complete, the application waits for the credit analyst to complete their findings.

REPPA shall perform internal or external valuation as requested by credit team. If it is internal valuation, Amlak Finance employee performs valuation, if it is external valuation, then it is outsourced by REPPA to an external party.

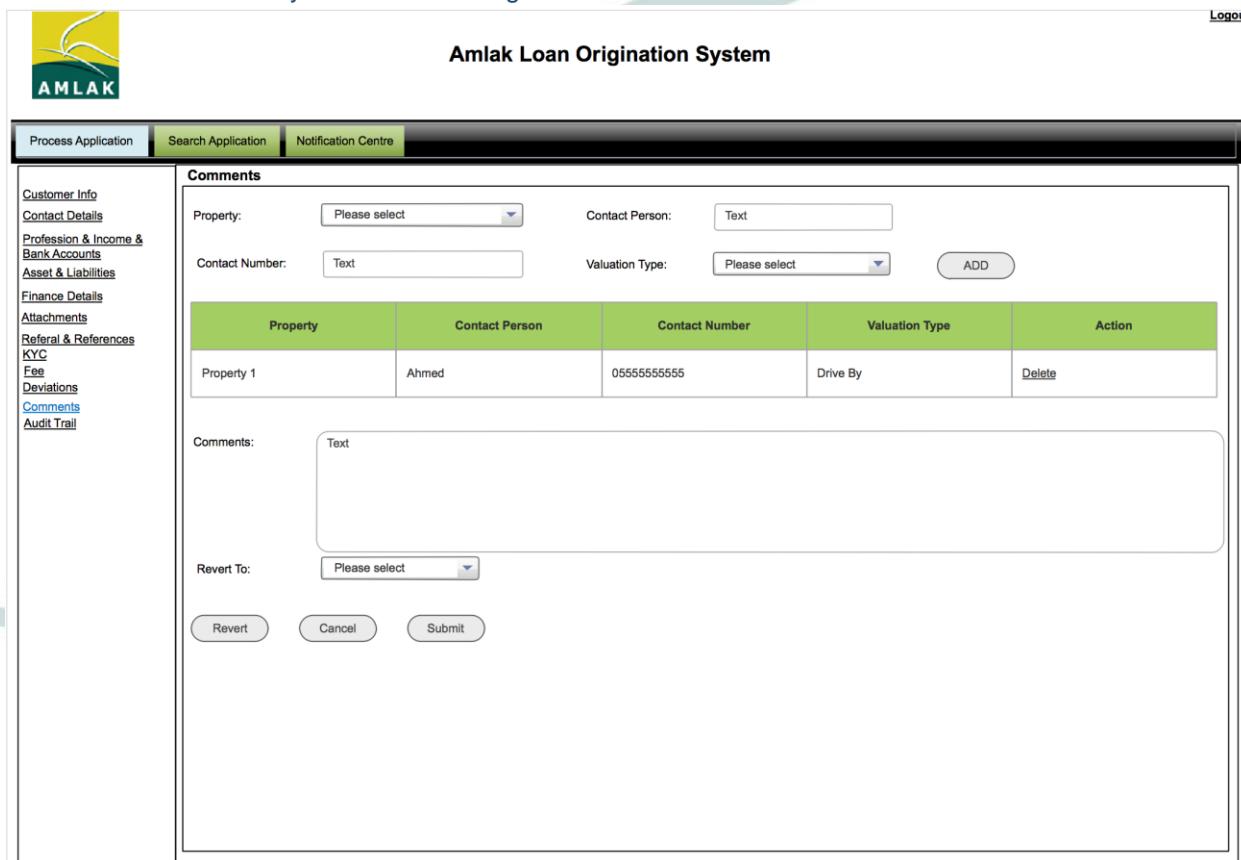
Once valuation is complete, REPPA shall attach valuation report and submit application back to credit analyst. In case REPPA needs additional documents, system shall provide provision to revert back application to any of the previous stages.

Application shall not flow back through the entire process and system must send back application to REPPA once documents are attached.

Whenever status of application is changed, system must notify initiator and reporting / line manager.

Below section details out last section of application form (retail / developer finance, depending upon type of application) where user can submit or revert back the application. Rest of the sections shall remain same as create application and reviewer shall have read only access.

Wireframe – Credit Analyst Initial Screening



The wireframe illustrates the 'Credit Analyst Initial Screening' interface. On the left is a sidebar with the AMLAK logo at the top and a vertical list of navigation links: Customer Info, Contact Details, Profession & Income & Bank Accounts, Asset & Liabilities, Finance Details, Attachments, Referral & References, KYC, Fee Deviations, Comments, and Audit Trail. The main panel has a header 'Amlak Loan Origination System' and a 'Logout' link. Below the header is a navigation bar with tabs: Process Application, Search Application, and Notification Centre (which is highlighted). The main content area is titled 'Comments'. It contains fields for 'Property' (dropdown), 'Contact Person' (text input), 'Contact Number' (text input), 'Valuation Type' (dropdown), and an 'ADD' button. Below these is a table with columns: Property, Contact Person, Contact Number, Valuation Type, and Action. One row is shown with 'Property 1', 'Ahmed', '0555555555', 'Drive By', and a 'Delete' link. There is also a large text area for 'Comments' with placeholder 'Text' and a dropdown for 'Revert To'. At the bottom are 'Revert', 'Cancel', and 'Submit' buttons.

Figure 37: Credit Analyst - Initial Screening

Business Rules – Credit Analyst Initial Screening

Field	Type	Remarks
Property	Drop Down	System shall display list of property reference numbers for all the properties linked to the application form.

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Contact Person	Text	Field is mandatory when a property reference number is selected from "Property" drop down menu.
Contact Number	Text	Field is mandatory when a property reference number is selected from "Property" drop down menu.
Valuation Type	Drop Down	Possible values include: <ul style="list-style-type: none"> • Full • Drive By • Desktop • Internal Valuation
ADD	Button	On click, system shall: <ul style="list-style-type: none"> • Validate mandatory fields have been entered. • Capture and display data in tabular format. • Remove added property reference number from the "property" drop down.
Delete	Hyperlink	On click, system shall: <p>Delete record from the table.</p> <p>Add property reference number to the "property" drop down.</p>
Comments	Text	Field is mandatory if reviewer is reverting application back to previous stage.
Revert To	Drop Down	User shall have provision to revert application to any of the previous participants.
Revert	Button	On click, system shall reroute application as per Revert – Resubmit Matrix.
Cancel	Button	On click, system shall reset all the fields to default value without saving any data.
Submit	Button	On click, system shall: <ul style="list-style-type: none"> • Validate that user for all the properties have entered the property valuation details. • Route application to next stage. • Update stage as "Submitted to REPPA".



Wireframe - REPPA

The wireframe shows the Amlak Loan Origination System interface. At the top right is a 'Logout' link. Below it is the system title 'Amlak Loan Origination System'. A navigation bar at the top includes 'Process Application', 'Search Application', and 'Notification Centre'. On the left, a sidebar lists various sections: Customer Info, Contact Details, Profession & Income & Bank Accounts, Asset & Liabilities, Finance Details, Attachments, Referral & References, KYC, Fee, Deviations, Comments, and Audit Trail. The main content area is titled 'Comments' and contains a section for attaching reports. It shows a table with two rows of property data and a 'Comments' text area below it. At the bottom of the main content area are 'Revert To:' dropdown and 'Revert', 'Cancel', 'Submit' buttons.

Figure 38: REPPA Valuation

Business Rules of Fields - REPPA

Field	Type	Remarks
Attach Report	Text	<ol style="list-style-type: none"> System shall provide provision for user to browse through local directory and attach valuation report. Only one valuation report can be attached per property. In case there is an updated report to be attached, system shall replace existing report with new report. User shall have provision to delete/remove report on click of "Remove" hyperlink.

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		5. Reports added by REPPA shall be available to other users under “attachment section”.
List of Properties	Table	<p>System shall display list of properties linked with the application. User shall click on “Attach” hyperlink before attaching new report. This is required to ensure correct valuation report is linked to the selected property.</p> <p>Once report is attached for a property, system shall display report name instead of “Attach” hyperlink.</p> <p>On click of “View Property” hyperlink, navigate user to the corresponding Property Map as added in the Finance Details section</p>
Comments	Text	Field is mandatory if reviewer is reverting application back to previous stage.
Revert To	Drop Down	User shall have provision to revert application to any of the previous participants.
Revert	Button	On click, system shall reroute application as per Revert – Resubmit Matrix.
Cancel	Button	On click, system shall reset all the fields to default value without saving any data.
Submit	Button	<p>On click, system shall:</p> <ul style="list-style-type: none"> • Route application to next stage. • Update stage as “Submitted to credit analyst”.

Revert - Resubmit Matrix

Currently Assigned To	Can Revert/ Resubmit To	Application Stage / Status Displayed	Remarks
Credit Analyst	Initiator	Reverted to Initiator	Credit Analyst can revert back only to REF Sales Agent for retail finance.
Credit Analyst	Compliance	Reverted to compliance	Compliance to re-validate customer for remarks provided by Credit Analyst.
REPPA	Initiator	Reverted to Initiator	REPPA can revert back only to REF Sales Agent for retail finance.

REPPA	Credit Analyst	Reverted to Credit Analyst	REPPA can revert back to Credit Analyst if additional information is required for valuation.
Credit Analyst	REPPA	Submitted to REPPA	Credit Analyst can resubmit case to REPPA after providing required information.
Initiator	Line Manager	Submitted to Sales Manager	Initiator shall make required corrections and resubmit application to the Line Manager. Resubmitted application shall follow the same route as new application.
Compliance	Credit Analyst	Submitted to credit analyst	Resubmitted application shall follow the same route as new application.

6.11 REPPA Analysis Report – Developer Finance

Once DR's Reporting Manager and HOD approve developer finance application, system shall route application to REPPA for analysis report. There is no clear TAT for analysis as it is governed by external entities.

Scoring for developer listing

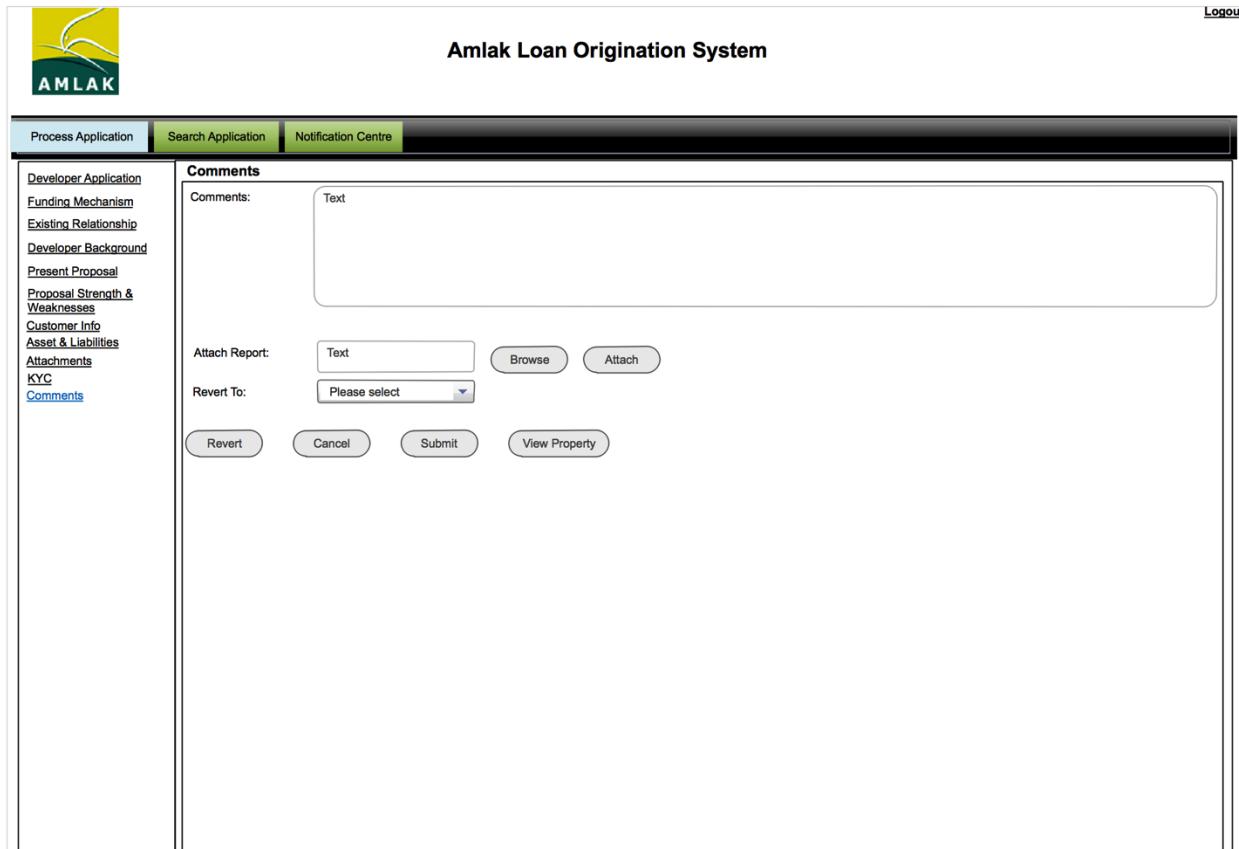
System shall provide provision for developer scoring when application type is either "Developer Tie Up". It is responsibility of REPPA to score developer based on all the given criteria. Provision to score developer/project shall be available to user on click of "REPPA - Developer / Project Scoring" from left hand side menu. System shall calculate and display total score at the end.

Under Construction Projects		
Developer	10 Points	Mark
	Quality of handed over projects (very Good = 4 , and Good = 2)	4
	Performance of the developer's on Going Projects (High = 2 , Normal = 1)	2
	Performance of the developer for the subject project(High = 4 , Normal = 2)	4
Project	20 points	Mark
	Sale Price against the market price (Within = 4 , 5% More = 3 , 10% More = 2, 15% More = 1)	4
	The Sale Ratio (more than 40% = 4 , (30% to 40% = 3) (20% to 30% = 2) (10 to 20% = 1)	4
	Location and status of master community	4
	The Location of the project inside the community	4
	% Achievement against the planned	4
Consultant	5 Points	Mark
	Municipality Classification of the consultant	2
	Performance of the Consultant	3
Contractor	5 Points	Mark
	Municipality Classification of the contractor	1
	Performance of the contractor	2
	Quality of the work	2

Figure 39: REPPA Developer Scoring

Below section details out last section of application form where user can submit or revert back the application. Rest of the sections shall remain same as create application.

Wireframe – REPPA Analysis



The wireframe shows the Amlak Loan Origination System interface. At the top right is a 'Logout' link. Below it is the system title 'Amlak Loan Origination System'. A navigation bar at the top includes 'Process Application', 'Search Application', and 'Notification Centre'. On the left is a sidebar with a tree icon containing links: 'Developer Application', 'Funding Mechanism', 'Existing Relationship', 'Developer Background', 'Present Proposal', 'Proposal Strength & Weaknesses', 'Customer Info', 'Asset & Liabilities', 'Attachments', 'KYC', and 'Comments'. The main content area is titled 'Comments' and contains fields for 'Comments' (with a text input), 'Attach Report' (with a text input, 'Browse' button, and 'Attach' button), and 'Revert To' (a dropdown menu). At the bottom of the content area are buttons for 'Revert', 'Cancel', 'Submit', and 'View Property'.

Figure 40: REPPA Developer Finance Analysis

Business Rules – REPPA Analysis

Field	Type	Remarks
Comments	Text	Field is mandatory if reviewer is reverting application back to previous stage.
Attach Report	Text	<p>System shall provide provision for user to browse through local directory and attach valuation report.</p> <p>Only one valuation report can be attached.</p> <p>In case there is an updated report to be attached, system shall replace existing report with new report.</p>

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Revert To	Drop Down	User shall have provision to revert application to any of the previous participants.
Revert	Button	On click, system shall reroute application as per Revert – Resubmit Matrix.
View Property	Hyperlink	On click, system shall: Navigate to the corresponding Property Map as added in the Project Details Section
Cancel	Button	On click, system shall reset all the fields to default value without saving any data.
Submit	Button	On click, system shall: <ul style="list-style-type: none"> • Validate if user has performed Developer / Project Scoring when application type is “Developer Tie Up” • Route application to next stage. • Update stage as “Submitted to compliance”.

Revert - Resubmit Matrix

Currently Assigned To	Can Revert/ Resubmit To	Application Stage / Status Displayed	Remarks
REPPA	Initiator	Reverted to Initiator	REPPA can revert back to Initiator only for developer finance.
Initiator	Reporting Manager	Submitted to Sales Manager	Initiator shall make required corrections and resubmit application to the Reporting Manager Resubmitted application shall follow the same route as new application.

6.12 Credit Analysis

Once application is cleared by compliance and property valuation/ analysis has been completed, system shall route application to credit analyst for further analysis. It is responsibility of Credit Analyst to analyse finance requested by customer and come up with recommended amount based on customer's eligibility. This is done based on various regulations that are mandated by the Central bank as well as Amlak Finance's internal credit policies.

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Credit Analyst shall have provision to update information following sections for customer information entered by initiator:

1. Customer income details
2. Assets & Liabilities

Credit Analyst performs analysis using various mechanisms. They also use external systems to retrieve credit history of customers and the co-applicants that have requested for finance. The new finance origination system shall have provision to integrate with following external systems:

- Al Etihad Credit Bureau (via web service call)
- Emcredit (redirection using iFrame)
- Central Bank of UAE (redirection using iFrame)

For AECB, credit analyst shall be able to preview critical information on screen, or analyst may choose to view the whole document from the list of attached documents. (For more details on AECB screen, please refer to the attached document)



AECB Screen.xlsx

The information from report, which shall be displayed, on screen is displayed below:



Wireframe – AECB Report

 الائتاد للمعلومات الائتمانية AL ETIHAD CREDIT BUREAU		CREDIT REPORT CREATED ON 31.08.2015 11:08:17 AM Process Message ID: 86b2de49-b4df-4d49-ab6f-c74b79fa3cd9 Private and Confidential																																									
		CHANDAN VITHAL REDKAR																																									
Customer Information		Credit Summary																																									
<table border="1"> <tr><td>CB Subject Id</td><td>A01303191</td></tr> <tr><td>Provider Subject No</td><td>-</td></tr> <tr><td>Title</td><td>MR</td></tr> <tr><td>Last Name</td><td>VITHAL REDKAR</td></tr> <tr><td>First Name</td><td>CHANDAN</td></tr> <tr><td>Full Name</td><td>CHANDAN VITHAL REDKAR</td></tr> <tr><td>Arabic Last Name</td><td>-</td></tr> <tr><td>Arabic First Name</td><td>-</td></tr> <tr><td>Arabic Full Name</td><td>-</td></tr> <tr><td>Gender</td><td>Male</td></tr> <tr><td>Date Of Birth</td><td>13 November 1978</td></tr> <tr><td>Nationality</td><td>INDIA</td></tr> <tr><td>Resident Flag</td><td>Yes</td></tr> </table>		CB Subject Id	A01303191	Provider Subject No	-	Title	MR	Last Name	VITHAL REDKAR	First Name	CHANDAN	Full Name	CHANDAN VITHAL REDKAR	Arabic Last Name	-	Arabic First Name	-	Arabic Full Name	-	Gender	Male	Date Of Birth	13 November 1978	Nationality	INDIA	Resident Flag	Yes	<p>Score</p>  <p>The Client report is already bad</p> <p>Total Outstanding Balance: 257,522 Total Overdue: 2,191 Number Of Default Contracts: 0</p>															
CB Subject Id	A01303191																																										
Provider Subject No	-																																										
Title	MR																																										
Last Name	VITHAL REDKAR																																										
First Name	CHANDAN																																										
Full Name	CHANDAN VITHAL REDKAR																																										
Arabic Last Name	-																																										
Arabic First Name	-																																										
Arabic Full Name	-																																										
Gender	Male																																										
Date Of Birth	13 November 1978																																										
Nationality	INDIA																																										
Resident Flag	Yes																																										
Identification																																											
<table border="1"> <tr><td>Info type</td><td>Info</td><td>Expiry Date</td><td>Provider No</td><td>Date Of Last Update</td></tr> <tr><td>Passport</td><td>E7794516</td><td>-</td><td>B01</td><td>31 August 2015</td></tr> <tr><td>Emirates Id</td><td>784-1978-9517304-1</td><td>-</td><td>B01</td><td>31 August 2015</td></tr> <tr><td>Emirates Id (historical)</td><td>784197895173041</td><td>-</td><td>B05</td><td>29 March 2015</td></tr> </table>				Info type	Info	Expiry Date	Provider No	Date Of Last Update	Passport	E7794516	-	B01	31 August 2015	Emirates Id	784-1978-9517304-1	-	B01	31 August 2015	Emirates Id (historical)	784197895173041	-	B05	29 March 2015																				
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Employment																																											
<table border="1"> <thead> <tr><th>Employement Name</th><th>Employement Type</th><th>Gross Annual Income</th><th>Date Of Employment</th><th>Date of Termination</th><th>Provider No</th><th>Date Of Last Update</th></tr> </thead> <tbody> <tr><td>SPECIALIST SERVICES LLC</td><td>Full Time</td><td>139,740</td><td>-</td><td>-</td><td>B02</td><td>08 June 2014</td></tr> <tr><td>VJ INFO (historical)</td><td>Full Time</td><td>999,999</td><td>-</td><td>-</td><td>X05</td><td>08 January 2015</td></tr> <tr><td>NOT AVAILABLE (historical)</td><td>Full Time</td><td>1</td><td>-</td><td>-</td><td>B10</td><td>20 February 2014</td></tr> <tr><td>n773 SPECIALIST</td><td>-</td><td>88,156</td><td>-</td><td>-</td><td>B04</td><td>01 February 2014</td></tr> </tbody> </table>				Employement Name	Employement Type	Gross Annual Income	Date Of Employment	Date of Termination	Provider No	Date Of Last Update	SPECIALIST SERVICES LLC	Full Time	139,740	-	-	B02	08 June 2014	VJ INFO (historical)	Full Time	999,999	-	-	X05	08 January 2015	NOT AVAILABLE (historical)	Full Time	1	-	-	B10	20 February 2014	n773 SPECIALIST	-	88,156	-	-	B04	01 February 2014					
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n773 SPECIALIST	-	88,156	-	-	B04	01 February 2014																																					

Figure 41: AECB Report Page 1

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الإتحاد للمعلومات الائتمانية
AL ETIHAD CREDIT BUREAU

*CREDIT REPORT CREATED ON 31.08.2015 11:08:17 AM
Process Message ID: 86b2de49-b4df-4d49-ab6f-c74b79fa3cd9*
Private and Confidential

CHANDAN VITHAL REDKAR

Contacts

Contact Type	Contact	Provider No	Date Of Last Update
E-mail	CHANDANREDKAR @GMAIL.COM	B02	08 June 2014
E-mail (historical)	CHANDAN@SPEC SERVE.COM	B04	01 February 2014
Phone Number	97148164254	B05	20 January 2014
Phone Number (historical)	97100000000	B03	26 February 2014
Phone Number (historical)	97148164500	B10	20 February 2014
Phone Number (historical)	0097148829037	B04	01 February 2014
Mobile Number	971508925119	B10	20 February 2014
Mobile Number (historical)	0508925119	B08	10 April 2014
Mobile Number (historical)	00971508925119	B04	01 February 2014

Other Incomes

Source	Gross Annual Income	Provider No	Date Of Last Update
Investments	1	B02	08 June 2014

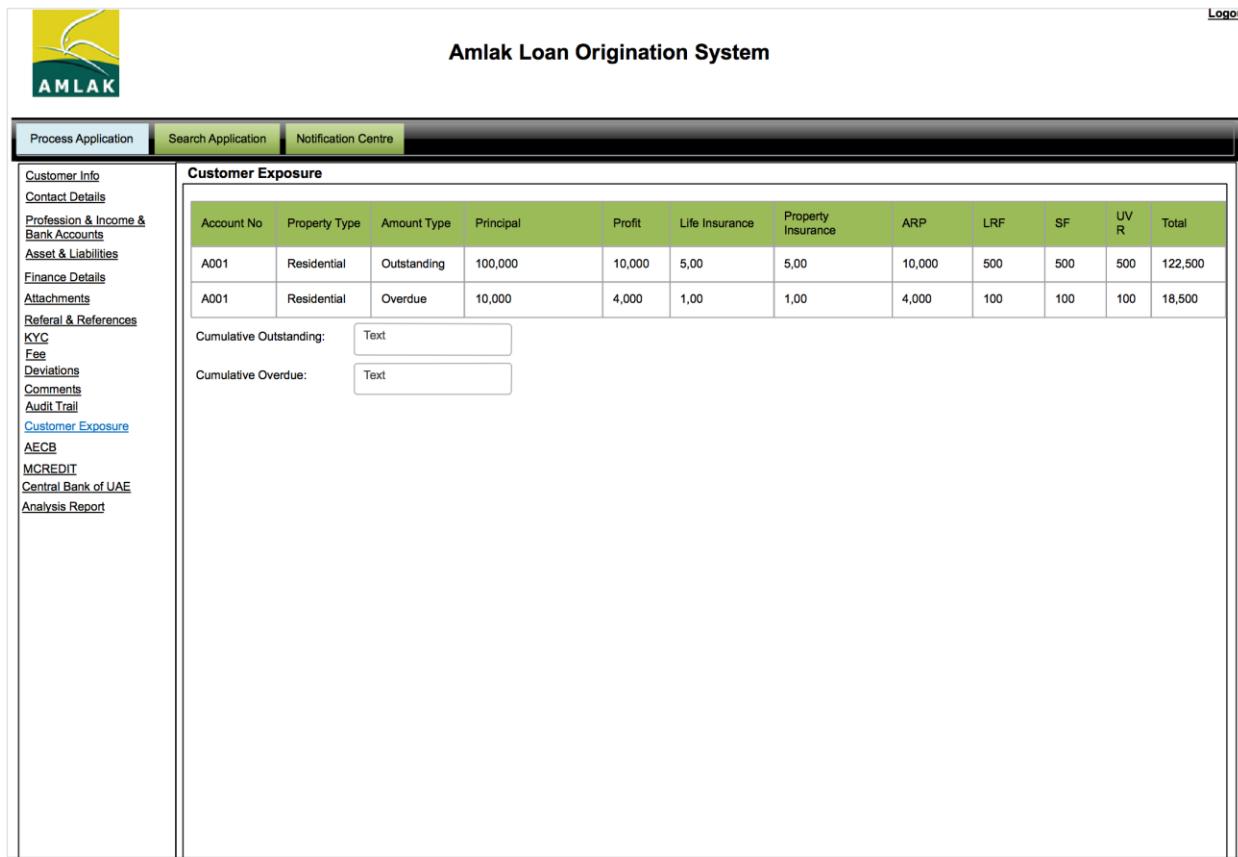
Payment Order

Type	Beneficiary Name	IBAN	Number	Amount	Reason	Return Date	Severity	Provider No	Date Of Last Update
Bounced Cheques		AE89***000001 1000494010	11225	99,999	Insufficient Funds	30 November 2014	Multiple	B13	31 December 2014
Bounced Cheques		AE89***000001 1000494010	1108	99,999	Insufficient Funds	31 July 2014	Single	B13	31 August 2014
Bounced Cheques		AE89***000001 1000494010	1102	99,999	Insufficient Funds	30 June 2014	Single	B13	31 July 2014
Bounced Cheques		AE89***000001 1000494010	1114	99,999	Insufficient Funds	31 August 2014	Single	B13	30 September 2014

Figure 42: ECB Report Page 2

Along with analysing customer profile from external systems, credit analyst need to check total exposure of customer with Amlak, in case of existing customer. System shall display information related to overall customer exposure with Amlak, break down of different outstanding components for all the existing finances.

Wireframe – Customer Exposure



Customer Exposure											
Account No	Property Type	Amount Type	Principal	Profit	Life Insurance	Property Insurance	ARP	LRF	SF	UV R	Total
A001	Residential	Outstanding	100,000	10,000	5,00	5,00	10,000	500	500	500	122,500
A001	Residential	Overdue	10,000	4,000	1,00	1,00	4,000	100	100	100	18,500

Cumulative Outstanding:

Cumulative Overdue:

Figure 43: Customer Exposure

Business Rules – Customer Exposure

Field	Type	Remarks
Component Breakup Table		
Account No	Label	<p>Linked account number of existing customer. There shall be two rows for each account number, one for outstanding and another for overdue.</p> <p>By default, system shall sort records in descending order of account number.</p>
Property Type	Label	<p>Possible values include:</p> <ul style="list-style-type: none"> • Residential

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		<ul style="list-style-type: none"> • Commercial
Amount Type	Label	Possible values include: <ul style="list-style-type: none"> • Outstanding • Overdue
Principal	Label	Principal component of outstanding / overdue amount.
Profit	Label	Profit component of outstanding / overdue amount.
Life Insurance	Label	Life Insurance component of outstanding / overdue amount.
Property Insurance	Label	Property Insurance component of outstanding / overdue amount.
ARP	Label	ARP component of outstanding / overdue amount.
LRF	Label	LRF component of outstanding / overdue amount.
SF	Label	SF component of outstanding / overdue amount.
UVR	Label	UVR component of outstanding / overdue amount.
Total	Label	Sum of all the components of outstanding / overdue amount.
<hr/>		
Cumulative Outstanding	Textbox	System shall calculate and display total outstanding of all the linked accounts that customer has. Field shall be read-only.
Cumulative Overdue	Textbox	System shall calculate and display total overdue of all the linked accounts that customer has. Field shall be read-only.

At the end of analysis, credit analyst prepares analysis report. The format of report is different for retail and developer finance.

- a) For retail finance, system shall provide provision for analyst to enter all the required information in the new FOS system with option to print this report.
- b) For developer finance, system shall provide provision for analyst to attach report as an attachment to the application form. Along with document attachment, user shall have provision to key in critical information in the system as mentioned in below sections.

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Wireframe – Retail Finance

Finance Origination System

[Logout](#)

[Process Application](#) [Search Application](#) [Notification Centre](#)

Analysis Report

Executive Summary: H1 H2 H3 P pre 99 B I U ≡ ≡ C O O ≡ ≡ ≡ ≡ Toggle HTML % S

Deviations: H1 H2 H3 P pre 99 B I U ≡ ≡ C O O ≡ ≡ ≡ ≡ Toggle HTML % S

Credit Checks

Applicant Name: <input type="text" value="Please select"/>	Risk Bureau: <input type="text"/>	AECB: <input type="text"/>				
Risk Rating: <input type="text"/>	Bad Cheques: <input type="text"/>	EmCredit: <input type="text"/>				
Remarks: <input type="text"/>	ADD					
Applicant	Risk Bureau	AECB	Risk Rating	Bad Cheque	EmCredit	Action
Applicant-1						Delete

Finance Parameters

Existing exposure of customer: <input type="text"/>	Finance Amount (Recommended): <input type="text"/>	FVR (Recommended): <input type="text"/>
Property Value Considered for FVR: <input type="text"/>	Tenor: <input type="text"/>	Profit Rate: <input type="text"/>
Monthly Instalment: <input type="text"/>	Other Monthly Liabilities: <input type="text"/>	DBR: <input type="text"/>
Finance Mode: <input type="text"/>	Product Type: <input type="text"/>	Repayment source for finance: <input type="text"/>
Total Exposure of the customer: <input type="text"/>	Service Fee for the Unit: <input type="text"/>	Net Rental Income: <input type="text"/>
Actual Rental Income: <input type="text"/>	Add Details	

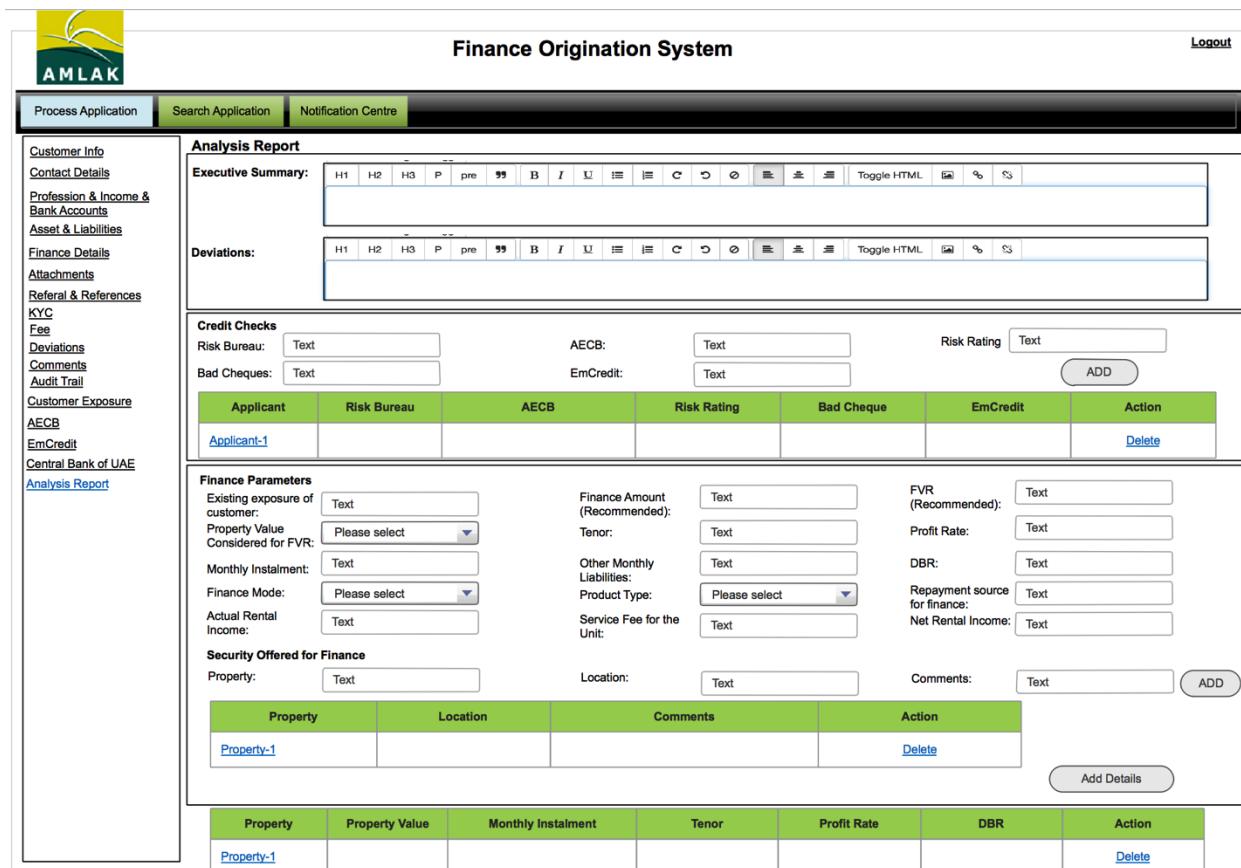
Security Offered for Finance

Property: <input type="text"/>	Location: <input type="text"/>	Comments: <input type="text"/>	Action
Property-1			Delete
Property	Location	Comments	Action
Property-1			Delete

Property	Property Value	Monthly Instalment	Tenor	Profit Rate	DBR	Action
Property-1						Delete

Figure 44: Analysis Report (Retail Finance) – Screen 1/2

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The screenshot displays the 'Analysis Report' section of the Finance Origination System. It includes fields for 'Executive Summary' and 'Deviations' with rich text editors. The 'Credit Checks' section contains dropdowns for Risk Bureau, AECB, and EmCredit, along with a table for managing credit checks. The 'Finance Parameters' section includes fields for existing exposure, property value, monthly instalment, and other financial details. The 'Security Offered for Finance' section includes fields for property location and comments. Below these are two tables for managing security details.

Figure 45: Analysis Report (Retail Finance) – Screen 2/2

Business Rules – Retail Finance

Field	Type	Remarks
Executive Summary	Rich Text Field	System shall provide provision for user to key in details in rich text format in order for user to add table etc.
Deviations in the Proposal	Rich Text Field	System shall auto populate deviations mentioned in the credit policy based on FVR, DBR, Income, Customer segment, etc. Field shall be editable for user to update deviations.
Credit Checks		
Applicant Name	Drop Down	The user shall select which applicant the credit checks are being made on behalf of.
Risk Bureau	Text box	

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AECB	Text box	
Risk Rating	Text box	
Bad Cheque	Text box	
EmCredit	Text box	
Remarks	Text box	
Add	Button	On click of add, the screen shall show a list of all applicants and their credit checks summary
List of credit checks	Table	The result of credit checks that have been done for each of the applicants is shown in this table.
Finance Parameters		
Existing Exposure of Customer	Existing Exposure Customer of	Existing Exposure of Customer
Finance amount (Recommended)	Number	Field is mandatory. System shall accept only numeric values. Amount is in AED.
FVR (Recommended)	Number	System shall auto populate maximum FVR based on rules mentioned as per credit policy. User shall have provision to update value.
Property Value considered for FVR	Drop Down	Possible values include: <ul style="list-style-type: none"> • Market value of property • Property price as per SPA • Property price as per MOU
Tenor	Number	System shall auto populate maximum Tenure based on rules mentioned as per credit policy. User shall have provision to update value.
Profit rate	Number	System shall auto populate maximum Tenure based on rules mentioned as per credit policy. User shall have provision to update value.

Monthly instalment	Number	User shall enter monthly instalment amount for a particular finance.
Other monthly Liabilities	Number	System shall auto populate sum total of all the monthly liabilities from customer assets and liabilities section belonging to all the applicants of the application in credit review screen.
DBR	Number	System shall auto calculate DBR using formula: $(\text{Total Monthly Financial Liabilities} / \text{Monthly Income}) * 100$ The maximum DBR value shall be determined based on rules mentioned in credit policy.
Finance mode	Drop Down Menu	System shall auto populate finance mode based on finance product selected by initiator. Field is read only.
Product type	Drop Down Menu	System shall auto populate product type from finance product selected by initiator. Field is read only.
Repayment source for finance	Text	User shall enter repayment source based on their analysis.
Total Exposure of Customer	Text	Total exposure of the customer including recommended finance amount.
Net Rental Calculation (for BTL Cases Only)		
Actual Rental Income	Text	
Service Fees for the Unit	Text	
Net Rental Income	Text	
Property Parameters		
Property Details	Text	
Tier		
Developer		

Original price as per SPA	Number	
Market value of Property as per external valuation	Number	This is the value contained in the REPPA Report.
Selling Price as per MOU	Number	
Market Rent (Expected)		
Actual Rental Income		
Prop. Occupancy status	Text	System shall auto populate this field from finance details entered by initiator. This field is applicable only for residential property.
Prop. Management by Amlak	Text	
Security Offered for Finance		
Property	Text	
Location	Text	
Comments	Text	
Add	Button	On click, system shall provide the user the ability to add another property details and display in table below.
List of securities offered	Table	This table displays all of the securities that have been pledged by the applicant as collateral for the finance.
Credit Analyst Notes		
Remarks	Rich Text	This section allows the credit analyst to key in their comments either as a typed note, or as a copy-paste from an existing MS-Word document.
Add	Button	On click, the user is provided the facility to add additional notes for each of the applicants/properties that are being reviewed by the credit analyst for the finance application.

Notes table	List	This table lists all of the notes that have been made by the credit analyst.
Case Analysis	Rich Text	System shall provide provision for user to enter approval conditions inform of tables, etc.
Terms of Approval/ Conditions	Rich Text	System shall provide provision for user to enter approval conditions inform of tables, etc.
Risk	Rich Text	System shall provide provision for user to enter approval conditions inform of tables, etc.
Mitigants	Rich Text	System shall provide provision for user to enter approval conditions in the form of tables, etc.
Bank Account Performance		
Name of the a/c holder	Drop down menu	This allows the user to select the applicant whose bank account performance is being captured by the user.
Name of Bank		
Period of Statement	Text	
Cheque return	Text	
Regular Debit	Number	
Average balance	Number	
Credit turnover	Number	
Debit turnover	Number	
Ending balance	Number	
Remarks	Text	
Add	Button	<p>On click, system shall capture bank account performance information and display in tabular format.</p> <p>On click of Account holder name hyperlink, user shall have provision to edit bank account performance details.</p> <p>On click of delete hyperlink, user shall have provision to delete record from table.</p>

Applicant's bank accounts list	List	This table shows the list of all applicants and their bank account performance details
Save	Button	On click, system shall: <ul style="list-style-type: none"> Validate that all fields have been filled. Capture and save user data in the system.
Cancel	Button	On click, system shall reset all fields to default values without saving any data.
Print	Button	On click, system shall open analysis report in attached format with provision to print.  Credit Review Sheet.docx

Finance Parameters As Guided by Credit Policy

Use the rules that are provided in the below credit policy document.



Retail Credit Policy
2016 Final- May 16.pdf

Scoring for developer listing

System shall provide provision for developer scoring when application type is "Developer Tie Up". It is responsibility of Credit Analyst to score developer based on all the given criteria. System shall calculate and display total score at the end.

Developer Criteria

S.No.	Criteria	Possible Score				Actual Score		
		Yes	No	Risk Weight	Risk Weighted Score	Score (1 for Yes, 0 for No)	Risk Weight	Risk Weighted Score
1A	Registered in the UAE with a valid trade license from Dubai Department of Economic Development (DED)	1	0	2	2	2	-	-
1B	Registered in a free zone / as branch of foreign company / offshore company	1	0	1	1	1	-	-
2	Been in business in the UAE for a minimum of two years	1	0	1	1	1	-	-
3	Completed at least one project in the UAE	1	0	2	2	2	-	-
4	Registered as a developer by RERA	1	0	2	2	2	-	-
5A	Two years' audited financial statements provided and preliminary analysis of the same is satisfactory	1	0	2	2	2	-	-
5B	One year audited financial statements provided and preliminary analysis of the same is satisfactory	1	0	1	1	1	-	-
6	Good reputation, to determine the ability of the developer to honor his commitments	1	0	2	2	2	-	-
7	Has existing projects listed with Amlak with satisfactory track record	1	0	1	1	1	-	-
Sub-Total (A)					12			

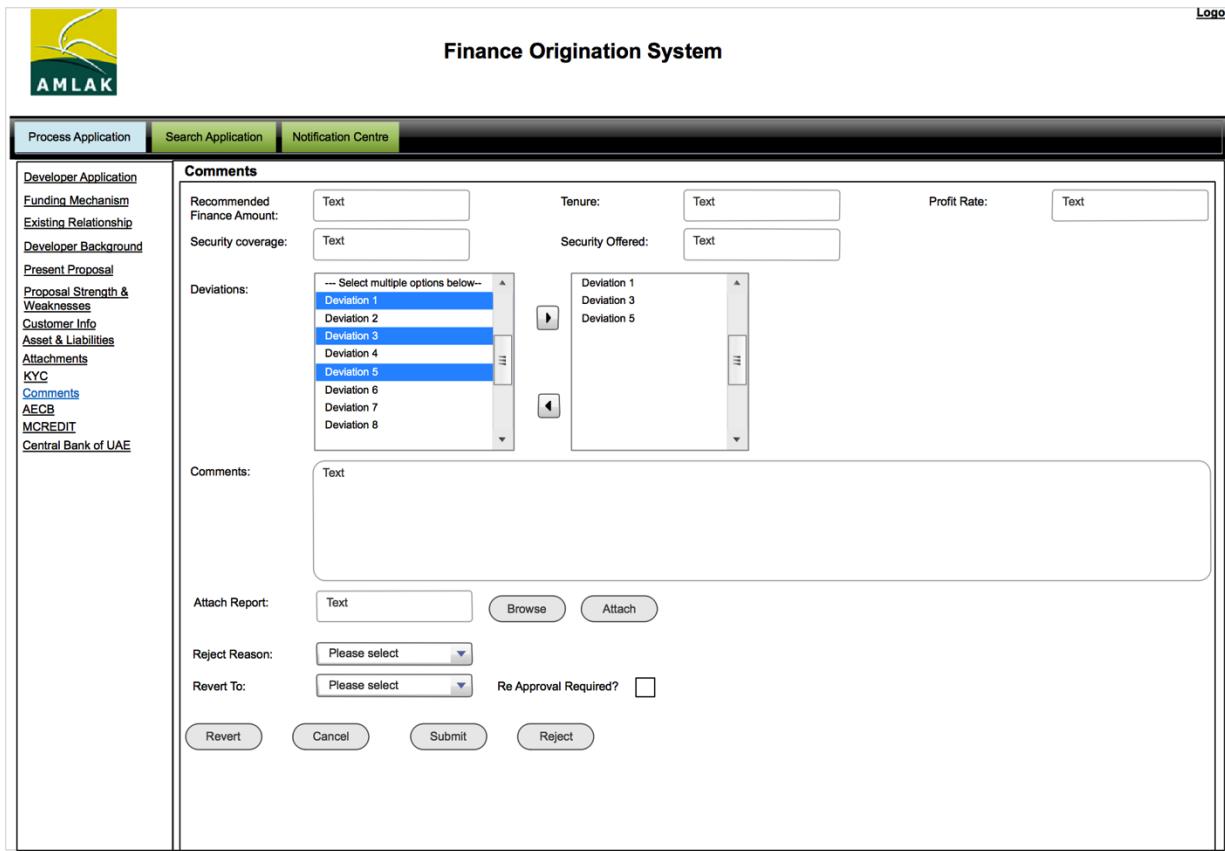
Project Criteria

S.No.	Criteria	Possible Score				Actual Score		
		Yes	No	Risk Weight	Risk Weighted Score	Score (1 for Yes, 0 for No)	Risk Weight	Risk Weighted Score
1A	Residential project	1	0	2	2	2	-	-
1B	Commercial / Mixed-use project	1	0	1	1	1	-	-
2	Developer's equity in the project is minimum 20% of the total construction cost, besides the value of the land	1	0	2	2	2	-	-
3	Title deed of the land to be developed is in developer's name	1	0	2	2	2	-	-
4	Minimum 20% project completion	1	0	2	2	2	-	-
5	Project has been approved / licensed by RERA	1	0	2	2	2	-	-
6	Signed and stamped Project cash flow statement provided and preliminary analysis of the same is satisfactory	1	0	3	3	3	-	-
7	Escrow account for the project is held with an institution which is approved by the UAE Central Bank / RERA	1	0	3	3	3	-	-
8A	Disbursement by Amlak at the time of handover	1	0	3	3	3	-	-
8B	Disbursement in tranches	1	0	2	2	2	-	-
Sub-Total (B)					19			
Total (A+B)					31			0
Total Possible Score		31.0						
Total Actual Score		-						
Score Percentage		0.0%						
Score adjusted to 30%		0.0%						

Figure 46: Scoring Sheet - Credit Analyst

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Wireframe – Retail / Developer Finance



The wireframe shows the 'Comments' section of the Credit Analyst interface. On the left, a sidebar lists various application components. The main area contains fields for Recommended Finance Amount, Tenure, Profit Rate, Security coverage, and Security Offered. A 'Deviations' section includes a dropdown menu for selecting multiple options from a list of eight deviations (Deviation 1 to Deviation 8). Below this is a 'Comments' text area, an 'Attach Report' section with a file input and browse button, and a 'Reject Reason' dropdown. There are also 'Revert To' and 'Re Approval Required?' checkboxes. At the bottom are buttons for Revert, Cancel, Submit, and Reject.

Figure 47: Credit Analyst - Comments

Business Rules – Retail / Developer Finance

Field	Type	Remarks
Recommended Finance Amount	Text	<p>Field is mandatory. This field is only applicable for developer finance</p> <p>Only numeric value shall be allowed.</p>
Tenure	Text	<p>Field is mandatory.</p> <p>Tenure shall be mentioned as number of months.</p> <p>Only numeric value shall be allowed.</p> <p>This field is only applicable for developer finance.</p>

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Profit Rate	Text	Field is mandatory. Only numeric value shall be allowed. This field is only applicable for developer finance.
Finance mode	Drop Down Menu	System shall auto populate finance mode based on finance product selected by initiator.
Frequency	Drop Down Menu	Monthly/Quarterly/Yearly/Half Yearly/Bullet
Current Market Value	Number	
Recommended Instalment	Number	
Security Coverage	Text	Field is mandatory. This field is only applicable for developer finance.
Security Offered	Text	Field is mandatory. This field is only applicable for developer finance.
Deviations	Text	User shall enter list of deviations, if any.
Comments	Text	Field is mandatory if reviewer is reverting application back to previous stage.
Attach Report	Text	System shall provide provision for user to browse through local directory and attach valuation report. Only one valuation report can be attached. In case there is an updated report to be attached, system shall replace existing report with new report. This field is only applicable for developer finance.
Reject / Revert Reason	Drop Down	This is the reason that the user keys in for the rejection of the finance application. This is a mandatory field when the user rejects an application. The list of values for the reject reason is configurable by the system admin. Some of the possible values for rejections / reverting are as follows:

		<ol style="list-style-type: none"> 1. Unsatisfactory credit report (CB,AECB, etc) 2. Incomplete documentation from customer 3. Incomplete documentation/file from initiator 4. Documents not verified by initiator 5. Documents not self attested by customer 6. Outdated documents 7. Proof of liabilities not provided 8. Applicable fee not collected 9. Customer not eligible as per policy 10. Incomplete application form 11. Others <p>When selected reason is “Others”, user shall have provision to write description of other reason.</p>
Revert To	Drop Down	User shall have provision to revert application to any of the previous participants.
Revert	Button	On click, system shall reroute application as per Revert – Resubmit Matrix.
Credit Approval Required	Checkbox	Credit Analyst shall have provision to choose whether application needs to go through credit approval cycle again or not. This feature shall be available only when finance has been approved once and application has been reverted back to analyst from a stage that comes after finance approval.
Pre-Approval Validity	Drop Down	System shall display this field only when application type is “Pre-Approval”. Field is mandatory for pre-approval applications. The credit analyst team can choose to create a new application from the pre-approval stage. A pre-approved finance has a validity of 30/45/60/90 days (this value will be keyed in at credit stage by the credit analyst only for pre-approval applications). The initiator can use the same application information for new finance.
Submit	Button	<p>On click, system shall:</p> <ul style="list-style-type: none"> • Route application to next stage. • Update stage as “Submitted to credit HOD”.

Cancel	Button	On click, system shall reset all the fields to default value without saving any data.
Reject	Button	On click, system shall reject this application. Notification should be sent to initiator and line manager/reporting manager.

Revert - Resubmit Matrix

Currently Assigned To	Can Revert/Resubmit To	Application Stage / Status Displayed	Remarks
Credit Analyst	Compliance	Reverted to compliance	Credit Analyst can revert back to Compliance in case some correction or additional documents are required.
Credit Analyst	REPPA	Reverted to REPPA	Credit Analyst can revert back to REPPA in case some correction or additional documents are required.
Credit Analyst	Sales HOD	Reverted to Sales HOD	Credit Analyst can revert back to Sales HOD in case some correction or additional documents are required.
Credit Analyst	Sales Manager	Reverted to Sales Manager	Credit Analyst can revert back to Sales Manager in case some correction or additional documents are required.
Credit Analyst	Initiator	Reverted to Initiator	Credit Analyst can revert back to Initiator in case some correction or additional documents are required.
Initiator	Reporting Manager (Sales Manager)	Submitted to Sales Manager	Initiator shall make required corrections and resubmit application to the Reporting Manager Resubmitted application shall follow the same route as new application.
Sales Manager	Sales HOD	Submitted to Sales HOD	Resubmitted application shall follow the same route as new application.
Sales HOD (Developer Finance)	REPPA	Submitted to REPPA	Resubmitted application shall follow the same route as new application.
Sales VP (Retail Finance)	Compliance	Submitted to compliance	Resubmitted application shall follow the same route as new application.

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REPPA (Developer Finance)	Compliance	Submitted compliance to	Resubmitted application shall follow the same route as new application.
Compliance	Credit Analyst	Submitted to Credit Analyst	Resubmitted application shall follow the same route as new application.

6.13 Finance Approval

Once Credit Analyst completes credit analysis, system shall route application for finance approval through credit team HOD, COO, MD&CEO and Board of Directors. There are up to four levels of approvals required for any finance, which is governed by below mentioned rules. If even of the condition is met for the highest approval authority then system shall ignore all other rules and route application accordingly.

System shall maintain configurable list of credit deviations and corresponding approval authority. This is required to ensure that future deviations are handled with minimum changes to the system.

For higher approval levels, application shall route through all lower approval authorities. For e.g. Application which need approval from CEO, must first be approved by HOD and COO.

Finance Approval Matrix

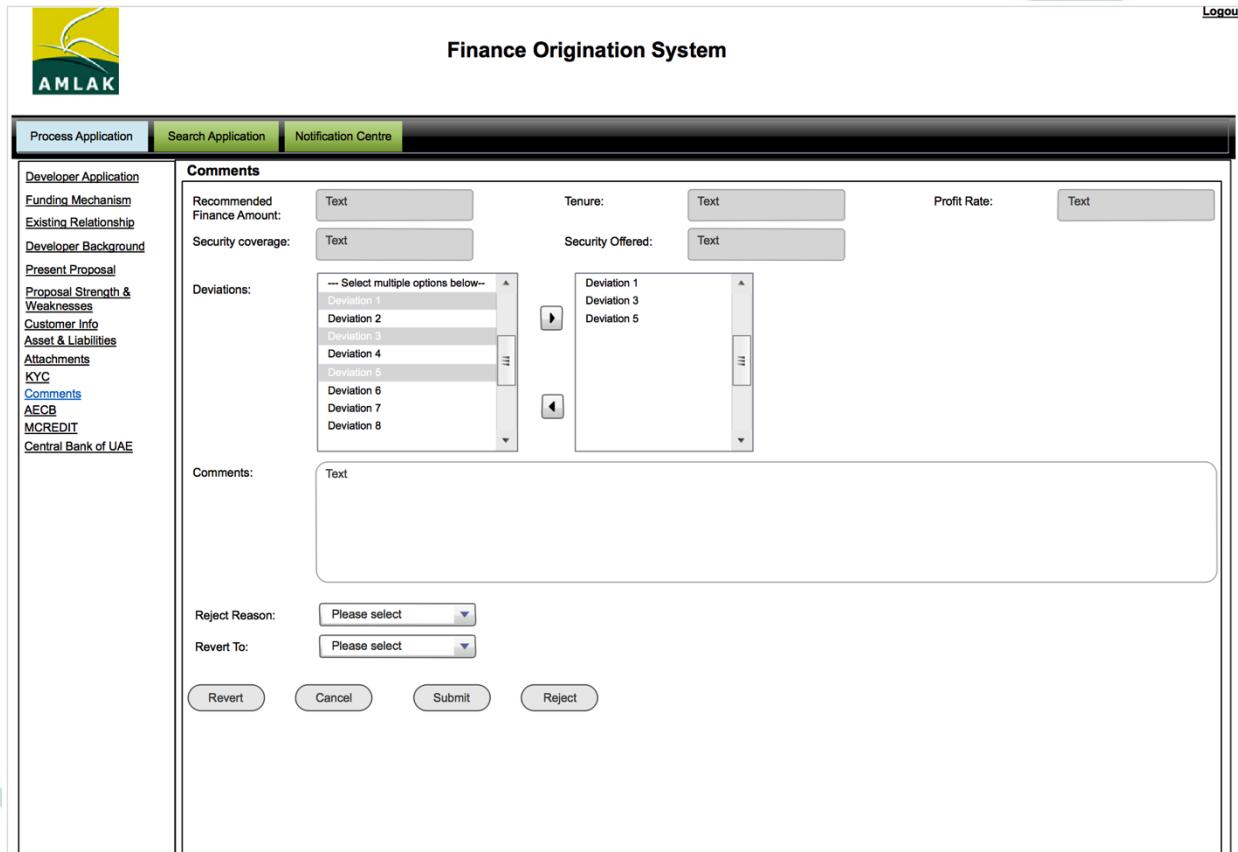
Approval Level	Rule
Board	<ol style="list-style-type: none"> 1. Maximum finance amount for the application is greater than 35 million AED. 2. Credit Deviation – Exceeding maximum customer exposure with Amlak to greater than 35 million AED.
MD & CEO	<ol style="list-style-type: none"> 1. Maximum finance amount for the application is up to 35 million AED for developer finance and between 25 million and 35 million AED for retail finance. 2. Credit Deviation – Number of applicants is more than 3. 3. Credit Deviation – Financials not audited, approve for FVR is greater than 60% (for new finance only). 4. Credit Deviation – Audit finance require full waiver. 5. Credit Deviation – Exceeding maximum customer exposure with Amlak to between 25 and 35 million AED. 6. Credit Deviation – Minimum number of years in business is less than 1 year. 7. Credit Deviation – Bank statements are not provided (personal & corporate). 8. Credit Deviation – Property age at the time of application is higher than 10 years. 9. Approval validity extension (beyond offer letter date) is greater than 90.

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COO	<ol style="list-style-type: none"> 1. Maximum finance amount for the application is between 10 million and 25 million AED for retail finance. 2. Credit Deviation – Exceeding maximum customer exposure with Amlak is up to 25 million. 3. Credit Deviation – Number of applicants is 2. 4. Credit Deviation – Minimum number of years in business is 1 year. 5. Credit Deviation – Property age at the time of application is higher than 10 years. 6. Approval validity extension (beyond offer letter date) is between 75 and 90 days.
VP / HOD	<ol style="list-style-type: none"> 1. Maximum finance amount for the application is up to 10 million AED for retail finance. 2. Credit Deviation – Number of applicants is 1. 3. Credit Deviation – Financials not audited, approve for FVR is up to 60% (for new finance only) 4. Credit Deviation – Bank statements (personal & corporate) are lower by 3 months. 5. Approval validity extension (beyond offer letter date) is up to 75 days.
Any one of the above approver (VP / HOD , COO, MD & CEO or Board)	<p>If none of the above-mentioned conditions are met, then system shall perform pool based routing for following deviations.</p> <ol style="list-style-type: none"> 1. Credit Deviation – Employment with current employer is less than 6 months (for confirmed employees only) 2. Credit Deviation – Salary is in cash. 3. Credit Deviation – Consideration of 100% of guaranteed incentives. 4. Credit Deviation – CPV / Call report waiver (with justification) 5. Credit Deviation – Waiver of external valuation with full inspection (with justification). 6. Credit Deviation – Documents not verified against original. 7. Credit Deviation – Pay slip old / bank statement > 3 months old 8. Credit Deviation – Salary certificate not provided / expired. 9. Credit Deviation – Tax returns not provided. 10. Credit Deviation – Waiver of corporate guarantee. 11. Credit Deviation – Other non-financial documents not available. 12. Credit Deviation – Validity of passport / resident visa / emirates ID / trade license is less than 3 months from the date of application 13. Credit Deviation – Liabilities with other banks not supported with documentary proof.

- | | |
|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | <p>14. Credit Deviation – Waiver of life insurance.</p> <p>15. Credit Deviation – Reconsideration of credit applications approved by MD and variation is within finance approval authority of COO & VP – C&R.</p> |
|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Wireframe



The wireframe illustrates the 'Comments' section of the Finance Origination System. On the left, a sidebar lists various application components. The main area contains a form with the following fields:

- Comments:** A section labeled 'Comments' with input fields for Recommended Finance Amount, Tenure, Profit Rate, Security coverage, and Security Offered.
- Deviations:** A section labeled 'Deviations' with a dropdown menu showing 'Deviation 1' through 'Deviation 8'. A double-headed arrow button connects this list to another list on the right.
- Comments:** A large text area for additional comments.
- Buttons:** Buttons for 'Reject Reason' (dropdown), 'Revert To' (dropdown), and actions (Revert, Cancel, Submit, Reject).

Figure 48: Finance Approval

Business Rules

Field	Type	Remarks
Recommended Finance Amount	Text	Approver shall have provision to update finance amount. This field is only applicable for Developer finance.
Tenure	Text	Approver shall have provision to update tenure. This field is only applicable for Developer finance.

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Profit Rate	Text	Approver shall have provision to update profit rate. This field is only applicable for Developer finance.
Security Coverage	Text	Field shall be read only. This field is only applicable for Developer finance.
Security Offered	Text	Field shall be read only. This field is only applicable for Developer finance.
Deviations	Text	Field shall be read only.
Comments	Text	Field is mandatory if reviewer is reverting application back to previous stage.
Reject / Revert Reason	Drop Down	<p>This is the reason that the user keys in for the rejection of the finance application. This is a mandatory field when the user rejects an application.</p> <p>The list of values for the reject reason is configurable by the system admin. Some of the possible values for rejections / reverting are as follows:</p> <ul style="list-style-type: none"> 1. Unsatisfactory credit report (CB,AECB, etc) 2. Incomplete documentation from customer 3. Incomplete documentation/file from initiator 4. Documents not verified by initiator 5. Documents not self attested by customer 6. Outdated documents 7. Proof of liabilities not provided 8. Applicable fee not collected 9. Customer not eligible as per policy 10. Incomplete application form 11. Others <p>When selected reason is "Others", user shall have provision to write description of other reason.</p>

Revert To	Drop Down	User shall have provision to revert application to any of the previous participants.
Reject	Button	On click, system shall reroute application as per Revert – Resubmit Matrix.
Revert	Button	On click, system shall reroute application as per “Revert To” selection.
Cancel	Button	On click, system shall reset all the fields to default value without saving any data.
Submit	Button	On click, system shall: <ul style="list-style-type: none"> • Route application to next stage, i.e. offer letter preparation. • Update status as “Application Approved”. • Update stage as “Submitted for initiator”.

Revert - Resubmit Matrix

Currently Assigned To	Can Revert/ Resubmit To	Application Stage / Status Displayed	Remarks
Revert			
CEO	COO	Reverted to COO	CEO can revert back to COO if there is any concern with finance amount, tenure, profit rate etc.
CEO	Credit HOD	Reverted to Credit HOD	CEO can revert back to Credit HOD if there is any concern with finance amount, tenure, profit rate etc.
CEO	Credit Analyst	Reverted to Credit Analyst	CEO can revert back to Credit Analyst if there is any concern with finance amount, tenure, profit rate etc.
CEO	REPPA	Reverted REPPA to	CEO can revert back to REPPA if there is any concern with valuation / analysis report from REPPA.
CEO	Compliance	Reverted compliance to	CEO can revert back to compliance if there is any concern with compliance endorsement.
CEO	Initiator	Reverted Initiator to	CEO can revert back to Initiator if there is any concern with application form

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			details or documents submitted with the application.
COO	Credit HOD	Reverted to Credit HOD	COO can revert back to Credit HOD if there is any concern with finance amount, tenure, profit rate etc.
COO	Credit Analyst	Reverted to Credit Analyst	COO can revert back to Credit Analyst if there is any concern with finance amount, tenure, profit rate etc.
COO	REPPA	Reverted REPPA to	COO can revert back to REPPA if there is any concern with valuation / analysis report from REPPA.
COO	Compliance	Reverted compliance to	COO can revert back to compliance if there is any concern with compliance endorsement.
COO	Initiator	Reverted Initiator to	COO can revert back to initiator if there is any concern with application form details or documents submitted with the application.
Credit HOD	Credit Analyst	Reverted to Credit Analyst	Credit HOD can revert back to Credit Analyst if there is any concern with finance amount, tenure, profit rate etc.
Credit HOD	REPPA	Reverted REPPA to	Credit HOD can revert back to REPPA if there is any concern with valuation / analysis report from REPPA.
Credit HOD	Compliance	Reverted compliance to	Credit HOD can revert back to compliance if there is any concern with compliance endorsement.
Credit HOD	Initiator	Reverted Initiator to	Credit HOD can revert back to initiator if there is any concern with application form details or documents submitted with the application.
Resubmit			
Credit Analyst	Credit HOD	Submitted to credit HOD	System shall route application submitted by Credit Analyst to Credit HOD after making corrections based on comments provided when application was reverted back.

			Resubmitted application shall follow the same route as new application.
REPPA	Credit Analyst	Submitted to credit analyst	Resubmitted application shall follow the same route as new application. REPPA shall resubmit retail application to Credit Analyst.
REPPA	Compliance	Submitted to compliance	Resubmitted application shall follow the same route as new application. REPPA shall resubmit developer application to compliance.
Compliance	Credit Analyst	Submitted to credit analyst	Resubmitted application shall follow the same route as new application.
Sales HOD (Developer application)	REPPA	Submitted to REPPA	Resubmitted application shall follow the same route as new application.
Sales VP (Retail Application)	Compliance	Submitted to compliance	Resubmitted application shall follow the same route as new application.
Sales Manager	Sales HOD	Submitted to Sales HOD	Resubmitted application shall follow the same route as new application.
Initiator	Reporting Manager (Sales Manager)	Submitted to Sales Manager	Resubmitted application shall follow the same route as new application.

6.14 Create Customer

This screen will only be displayed for creating new applications and shall not be applicable for Top-Ups.

The initiator of the finance application is notified when the credit team approves an application. At this point the initiator calls up the customer and gets his verbal agreement on the approved amount of finance as well as the disbursement timelines.

Once the customer is agreeable to these terms, the initiator now requests branch for CIF and Settlement account creation. The CAD team requires CIF and settlement account number for the final offer letter preparation.

In case of an existing customer, initiator shall only request for a new settlement account to be created in Flex cube, as the CIF number is pre-existing.

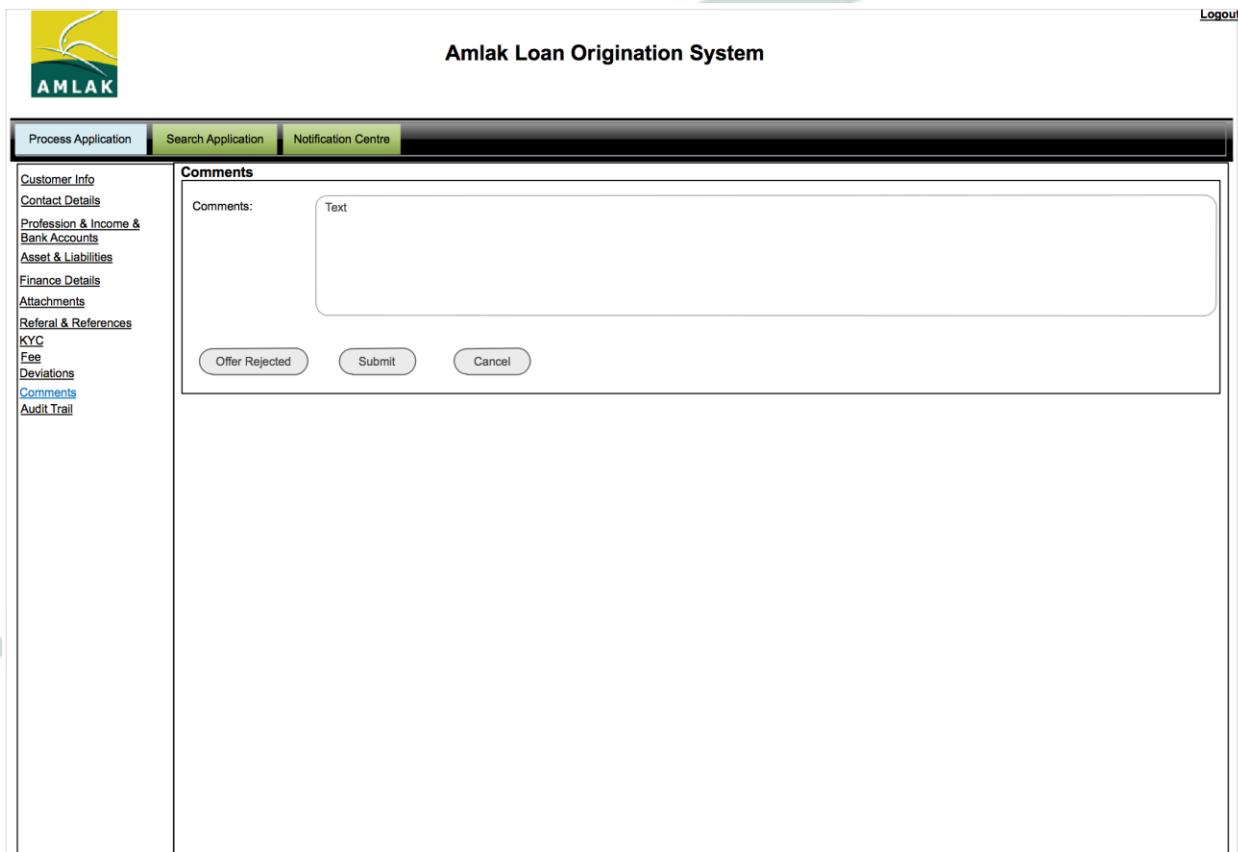
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Note: Each co-applicant listed in the finance application must have his own CIF created in the system. However, a new settlement account has to be created for each property in the finance application, regardless of whether the finance applicant is submitted by an existing customer.

Once the credit team approves finance, system shall disable all the fields except for “comments” and the “revert to” options fields. Participants of stages after credit approval shall not be allowed to modify application data. However, if an application is reverted to any of the previous stages, then it shall follow the existing routing process again.

In case of developer finance, initiator is responsible for creation of customer and settlement account number. System shall not route application to branch for customer creation in this scenario.

Wireframe – Retail Initiator



The wireframe shows a user interface for the 'Amlak Loan Origination System'. At the top, there is a logo for 'AMLAK' and a 'Logout' link. Below the header, there are three tabs: 'Process Application' (which is selected), 'Search Application', and 'Notification Centre'. On the left, a sidebar lists various application components: Customer Info, Contact Details, Profession & Income & Bank Accounts, Asset & Liabilities, Finance Details, Attachments, Referral & References, KYC, Fee Deviations, Comments, and Audit Trail. The main content area is titled 'Comments' and contains a text input field labeled 'Comments:' with the placeholder 'Text'. Below the input field are three buttons: 'Offer Rejected', 'Submit', and 'Cancel'.

Figure 49: Create Customer Confirmation

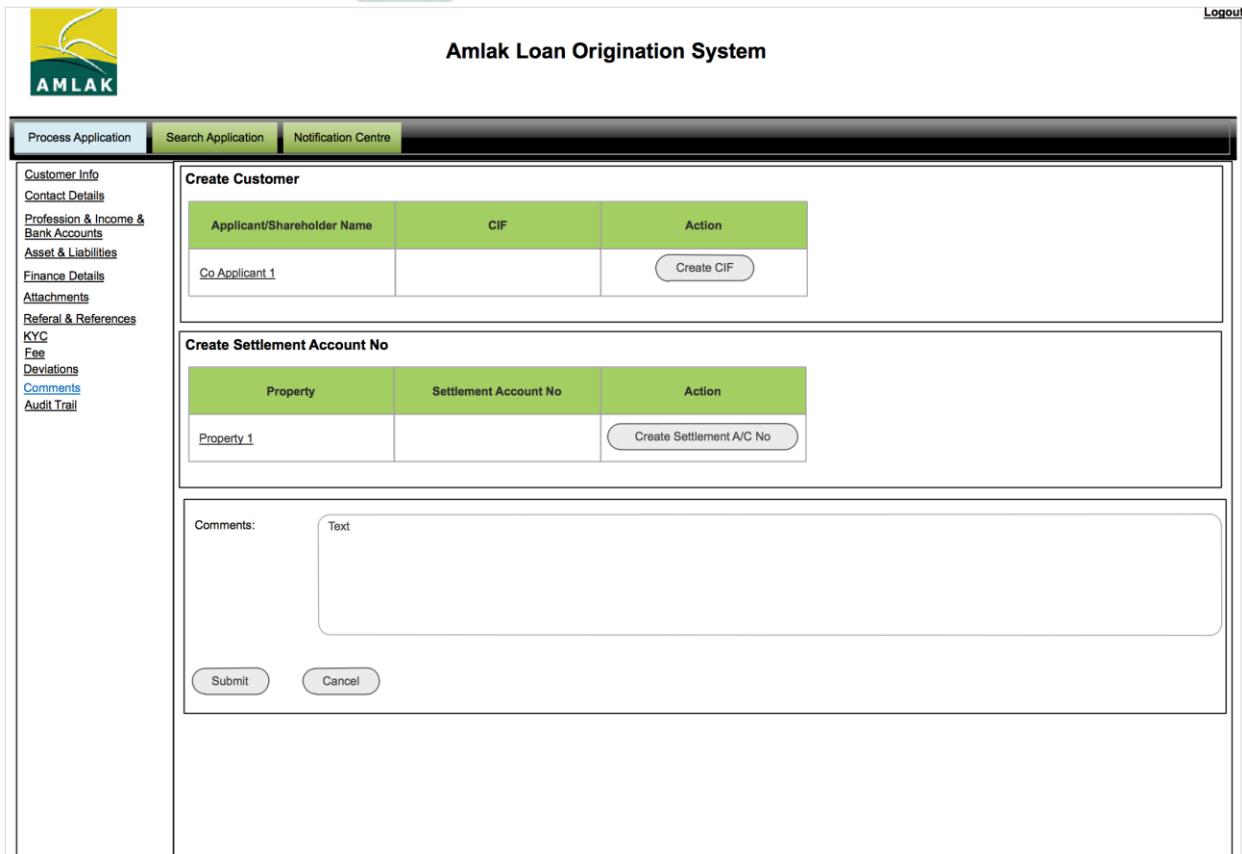
Business Rules – Retail-Initiator

Field	Type	Remarks
Comments	Text	The initiator keys-in the summary of the conversation that the initiator had with the customer.
Offer Rejected	Button	If the customer is not agreeable to either the approved finance amount or to the terms of disbursement, the

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		initiator clicks this button to return this application back to the credit team.
Submit	Button	On click, the application is sent to the branch user in order to create CIF(s) and settlement account number(s).
Cancel	Button	On click, system shall reset fields to default and not save any data entered by user. This application is still retained in the initiator's queue upon click of cancel.
Close	Button	This will close existing application in the system. User can choose to create and submit new application again with modified values.

Wireframe – Branch / DR



The wireframe illustrates the 'Create Customer' screen of the Amlak Loan Origination System. The interface includes a navigation bar with links for Process Application, Search Application, and Notification Centre. On the left, a sidebar lists various application components such as Customer Info, Contact Details, Profession & Income & Bank Accounts, Asset & Liabilities, Finance Details, Attachments, Referral & References, KYC, Fee, Deviations, Comments, and Audit Trail. The main content area features two tables: 'Create Customer' and 'Create Settlement Account No'. The 'Create Customer' table has columns for Applicant/Shareholder Name, CIF, and Action, with a 'Co Applicant 1' row and a 'Create CIF' button. The 'Create Settlement Account No' table has columns for Property, Settlement Account No, and Action, with a 'Property 1' row and a 'Create Settlement A/C No' button. Below these tables is a comments section with a 'Comments:' label and a large text input field. At the bottom are 'Submit' and 'Cancel' buttons.

Figure 50: Create Customer

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Business Rules – Branch / DR

Field	Type	Remarks
Create Customer	Table	All the applicants that are part of this application need to have their own CIF numbers created in Flexcube. Each co-applicant must have his/her own CIF number created, one by one.
Applicant/ Shareholder Name	Text	The name of the primary or co-applicant.
CIF	Text	The CIF number is displayed for existing customers. For new customers, this value is populated after the creation of CIF
Action	Button	If any of the applicants are existing customers, then the “Create CIF” button is disabled. Instead the CIF number for the applicants is displayed. Once CIF creation request has been posted to flex cube, system shall send email notification to sales manager to approve CIF creation request in flex cube.
Create Settlement Account Number	Table	This table allows a branch user to create settlement accounts for each of the properties that are to be financed under the current finance application.
Property	Text	Property reference number
Settlement Account Number	Text	The settlement account number is displayed for the property
Action	Button	Upon clicking the “Create Settlement Account No” an account number is obtained from Flex Cube. This number is populated and displayed in the text column. Each property must have a settlement account number. Once settlement account number creation request has been posted to flex cube, system shall send email notification to sales manager to approve account creation request in flex cube.
Comments	Text	Any comment that the branch user wants to key in is included here.
Submit	Button	On click, system shall:

		<ul style="list-style-type: none"> • Validate that - a) CIF exists for each of the applicants and b) settlement account number exists for each of the properties. • Update status as “Customer & Settlement account created”. • Update stage as “Submitted to CAD”. • Route application to CAD team for offer letter preparation.
Cancel	Button	On click, system shall reset fields to default and not save any data entered by user.

6.15 Prepare Offer Letter

After creation of CIF and settlement account number, user submits application and system shall route application to CAD team for preparation of offer letter. For developer financing there is no TAT associated with offer letter preparation. Once offer letter and related documents are ready, CAD shall attach documents along with the application and submit for initiator to get customer signature.

Preparation of documents from CAD team requires internal maker checker process. Maker is responsible for creation of offer letter and other supporting documents. Checker is responsible for verifying all the documents and shall have provision to either:

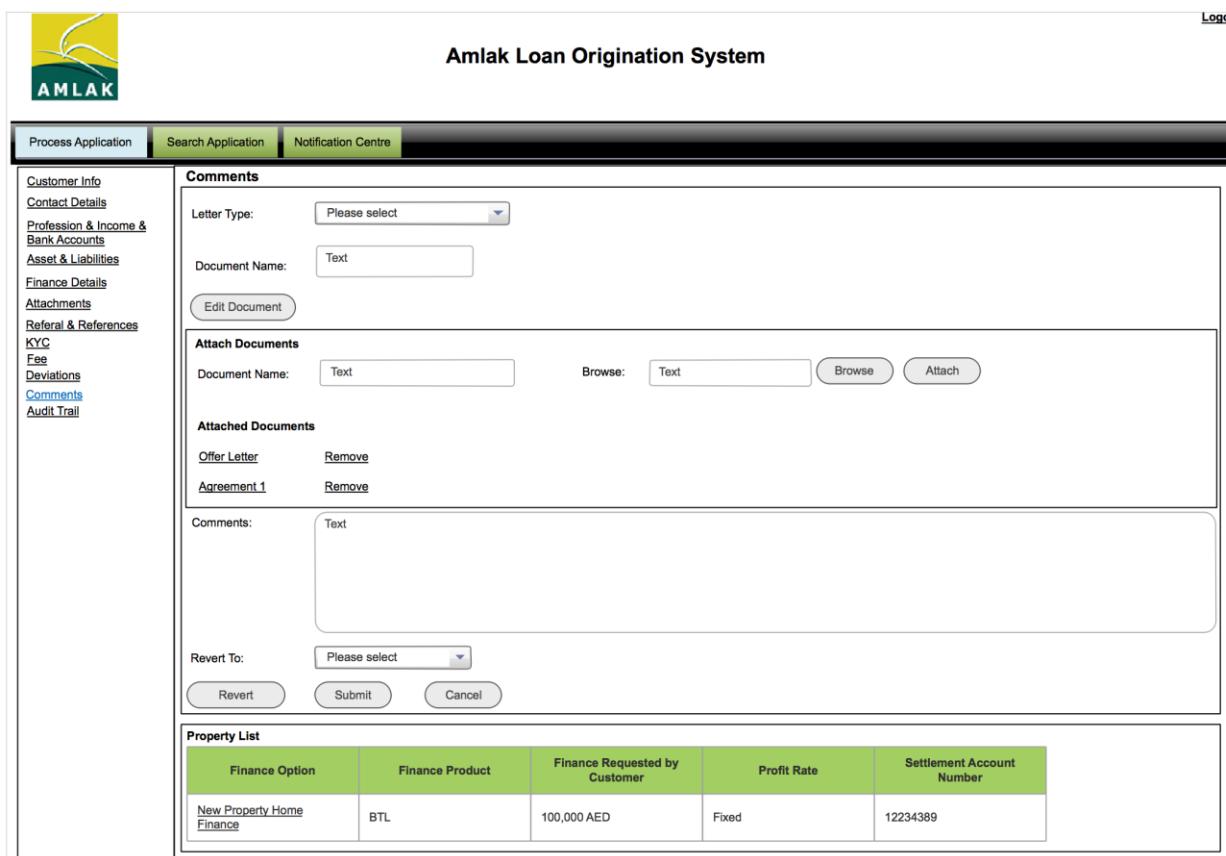
- Revert back to maker for making corrections, or
- Make corrections and submit application to next level.

System must route application within CAD team in such a way that maker and checker are different users.

Currently CAD team prepares document in word format and takes printout for initiator to take customer signature. When the new BPM system is in place, CAD team shall prepare document via user interface for document preparation.

All document templates shall be made available to CAD team via maintenance screen and user shall be allowed to only update the unlocked fields of the document.

Wireframe



The wireframe shows the 'Amlak Loan Origination System' interface. On the left is a sidebar with links: Process Application, Search Application, Notification Centre, Customer Info, Contact Details, Profession & Income & Bank Accounts, Asset & Liabilities, Finance Details, Attachments, Referral & References, KYC, Fee, Deviations, Comments, and Audit Trail. The main area has tabs: Comments, Attach Documents, Attached Documents, and Property List.

Comments Tab:

- Letter Type: Please select
- Document Name: Text
- Edit Document button

Attach Documents Tab:

- Document Name: Text
- Browse: Text, Browse, Attach buttons

Attached Documents:

- Offer Letter, Remove link
- Agreement_1, Remove link

Comments:

Text area for comments.

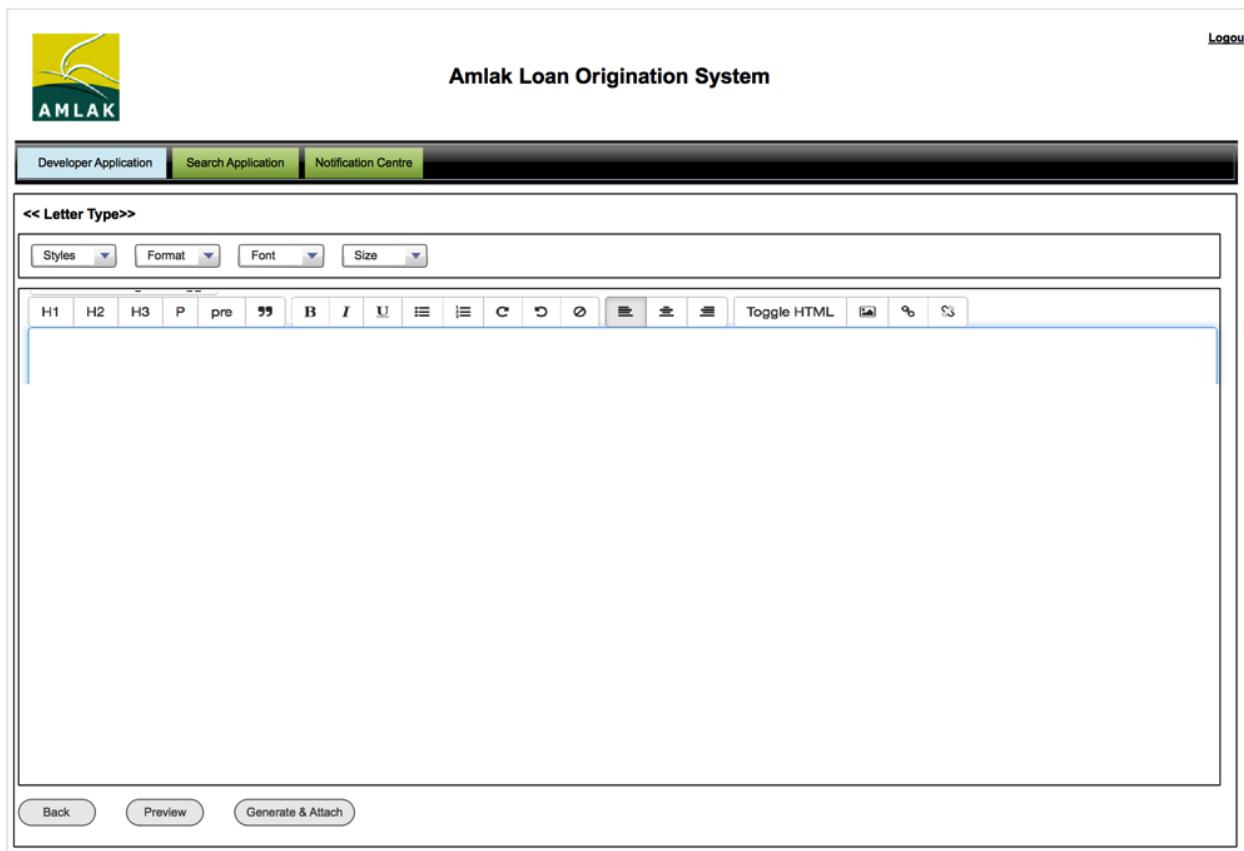
Revert To:

Please select dropdown, Revert, Submit, Cancel buttons.

Property List:

Finance Option	Finance Product	Finance Requested by Customer	Profit Rate	Settlement Account Number
New Property Home Finance	BTL	100,000 AED	Fixed	12234389

Figure 51: Prepare Offer Letter



Amlak Loan Origination System

[Logout](#)

[Developer Application](#) [Search Application](#) [Notification Centre](#)

<< Letter Type>>

Styles Format Font Size

H1 H2 H3 P pre **B** *I* U **C** **D** **O** **E** **F** **G** **H** **I** **J** **K** **L** **M** **N** **O** **P** **Q** **R** **S** **T** **U** **V** **W** **X** **Y** **Z** Toggle HTML %

Back Preview Generate & Attach

Figure 52: Edit Offer Letter

Business Rules

Field	Type	Remarks
Letter Type	Drop Down Menu	<p>Some of the possible values include:</p> <ul style="list-style-type: none"> • Freehold Doc 1 - Conditional Offer Letter-BTL • Freehold Doc 2 - Offer Letter-BTL 1 • Freehold Doc 3 - Facility Acceptance-BTL
Document Name	Textbox	<p>User shall enter document name for future reference of the application form.</p> <p>By default, system shall display letter type as document name.</p> <p>Field is mandatory if letter type is selected.</p>

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Edit Document	Button	On click, system shall navigate user to another screen where user shall edit document before attaching it with the application.
Attach Document		
Document Name	Textbox	User shall enter document name for future reference of the application form. Field is mandatory, if user selects to attach document from local directory.
Document Tag	Drop Down	This is the reference tag that will be added to the document while saving, This is required to access the documents based on the Type, By default while uploading the this will be "Application Documents" Some of the Possible names includes Security Documents, Identity Documents, Legal Documents
Browse Document	Button	On click, system shall provide provision for user to brose through the local directory and attach documents.
Attached Documents	List Hyperlink with	List of documents attached by user in current session. Later on, these documents shall be available under attachments with all other documents linked to the application. On click, user shall be able to open the document.
Remove	Hyperlink	On click, document shall be removed from the list.
Comments	Textbox	User shall have provision to enter comments. Field is mandatory if user is reverting application.
Revert To	Drop Down	System shall reroute application as per Revert – Resubmit Matrix.
Revert	Button	On click, system shall reroute application as per Revert – Resubmit Matrix.
Submit	Button	On click, system shall: <ul style="list-style-type: none"> • Validate relevant field level validations • Route application to initiator for customer signature.
Cancel	Button	On click, system shall: <ul style="list-style-type: none"> • Reset fields to default values. • Not capture any data entered by user.

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Edit Document		
Document Content	Rich Text Box	System shall display content of letter selected by user. User shall have provision to amend document w.r.t. Finance application.
Back	Button	On click, system shall navigate back to the previous screen without saving any data.
Preview	Button	On click, system shall open document in preview mode for user to view the amended document.
Generate & Attach	Button	On click, system shall: <ul style="list-style-type: none"> • Generate dynamic document with updated content. • Attach generated document to the application. • Retain original template without saving any changes.

Revert - Resubmit Matrix

Currently Assigned To	Can Revert/ Resubmit To	Application Stage / Status Displayed	Remarks
CAD Checker	CAD Maker	Reverted to CAD maker	CAD checker can revert back to CAD maker in case some correction or additional documents are required.
CAD Maker	Credit Analyst	Reverted to Credit Analyst	CAD maker can revert back to credit analyst if there are any concerns or additional documents are required.
Credit Analyst	CAD Maker	Submitted to CAD	Resubmitted application shall follow the same route as new application.

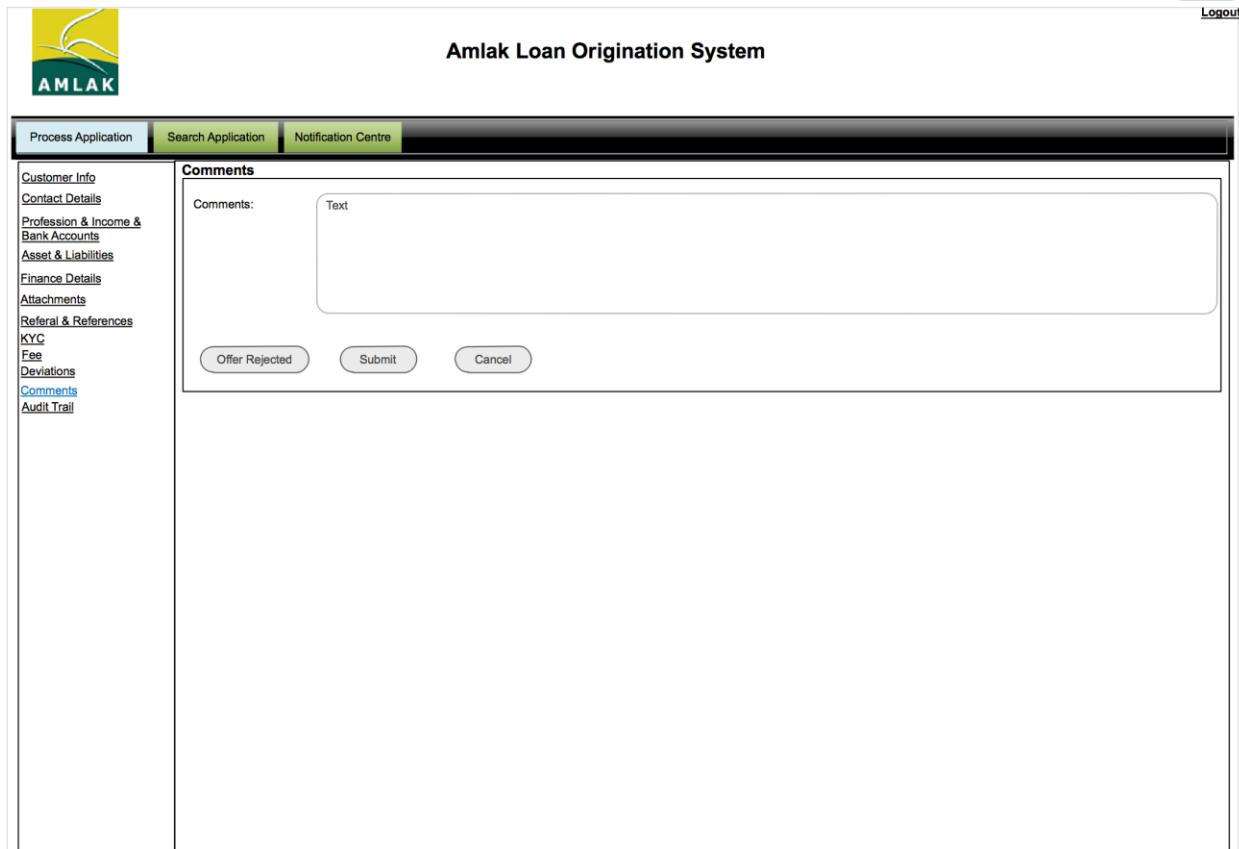
6.16 Get Customer Signature

Once CAD team has finalized the offer letter, the CAD team proceeds to print these documents on Amlak Finance letterhead. This letter shall contain all of the details relevant to the finance application. This document now needs to be physically reviewed by the applicant and signed. The initiator now schedules a meeting with the customer for this purpose. After the customer signs this offer letter, initiator shall –

1. Attach scanned copy of the lodging sheet.
2. Attach all the signed physical documents

3. Route the application to the CAD team for verification.

Wireframe



The wireframe shows the 'Amlak Loan Origination System' interface. At the top right is a 'Logout' link. Below the title are three tabs: 'Process Application' (selected), 'Search Application', and 'Notification Centre'. On the left is a sidebar with links: Customer Info, Contact Details, Profession & Income & Bank Accounts, Asset & Liabilities, Finance Details, Attachments, Referral & References, KYC, Fee, Deviations, Comments, and Audit Trail. The main content area is titled 'Comments' and contains a text input field labeled 'Text' with placeholder 'Comments:' above it. Below the input field are three buttons: 'Offer Rejected', 'Submit', and 'Cancel'.

Figure 53: Get Customer Signature

Business Rules

Field	Type	Remarks
Comments	Text	The initiator keys-in the summary of the conversation that the initiator had with the customer.
Offer Rejected	Button	If the customer is not agreeable to either the approved finance amount or to the terms of disbursement, the initiator clicks this button to return this application back to the credit team.

Submit	Button	<p>On click, the application is sent to the CAD for Verifying Customer Signature.</p> <p>System shall:</p> <ul style="list-style-type: none"> Route application to next stage, which is verify customer signature. Update stage as “Submitted for customer signature verification”.
Cancel	Button	<p>On click, system shall reset fields to default and not save any data entered by user.</p> <p>This application is still retained in the initiator's queue upon click of cancel.</p>
Close	Button	This will close Application. The user if required can resubmit the case.

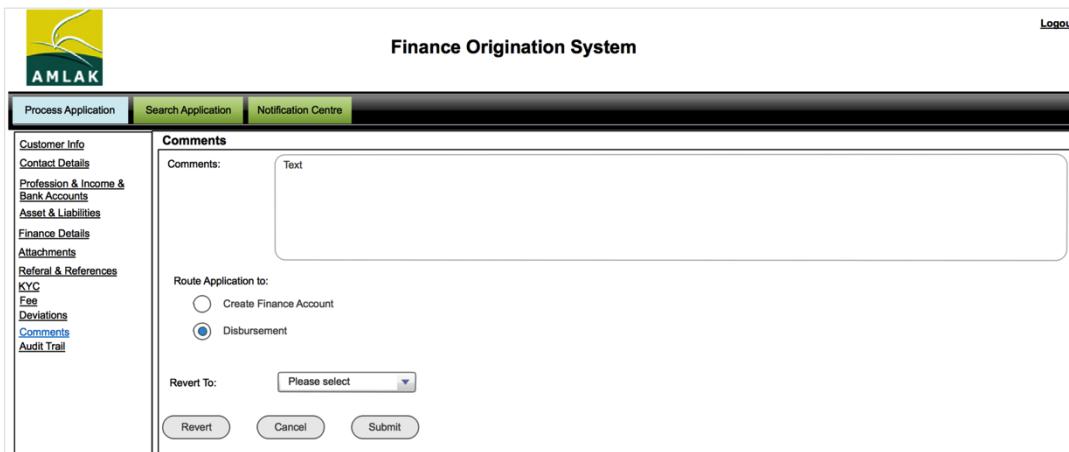
Revert – Resubmit Matrix

Currently Assigned To	Can Revert/Resubmit To	Application Stage / Status Displayed	Remarks
Initiator	CAD Maker	Reverted to CAD maker	Initiator can revert back to CAD maker in case some correction or additional documents are required.
CAD Maker	CAD Checker	Resubmit to CAD checker	Resubmitted application shall follow the same route as new application.

6.17 Verify Customer Signature

Once customer signs physical copy of offer letter documents, it is responsibility of initiator to submit application in new system for verification of signed documents by CAD team. Along with submitting request via system, initiator must submit physical documents for verification.

Wireframe



The wireframe shows a user interface for the Finance Origination System. At the top right is a 'Logout' link. Below the header are three tabs: 'Process Application' (selected), 'Search Application', and 'Notification Centre'. On the left, a sidebar menu lists: Customer Info, Contact Details, Profession & Income & Bank Accounts, Asset & Liabilities, Finance Details, Attachments, Referal & References, KYC, Fee Deviations, Comments (which is selected), and Audit Trail. The main content area contains a 'Comments' section with a text input field labeled 'Comments:' and a 'Route Application to:' section with two radio button options: 'Create Finance Account' (unchecked) and 'Disbursement' (checked). Below these are 'Revert To:' dropdown and 'Revert', 'Cancel', and 'Submit' buttons.

Figure 54: Verify customer signature

Business Rules

Field	Type	Remarks
Comments	Text	Field is mandatory if user is reverting application back to previous stage.
Route Application To	Radio Button	The CAD team is now required to choose the route that this application is to take. There are two options presented 1. Create Finance Account 2. Disbursement
Revert To	Drop Down	In this stage, user shall have option to revert back based on revert matrix.
Revert	Button	On click, system shall reroute application based on revert matrix.
Cancel	Button	On click, system shall reset all the fields to default value without saving any data.
Submit	Button	On click, system shall: <ul style="list-style-type: none">• Validate that one of the "Route Application To" radio button options is selected• Route application to next stage, which is create finance account.

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		<ul style="list-style-type: none"> • Update stage as “Customer signature verification complete”.
--	--	-----------------------------------------------------------------------------------------------------------------

Revert – Resubmit Matrix

Currently Assigned To	Can Revert/ Resubmit To	Application Stage / Status Displayed	Remarks
CAD Maker	Initiator	Reverted to Initiator	CAD maker can revert back to initiator in case some correction or additional documents are required.
Initiator	Reporting Manager	Submitted for review	Resubmitted application shall follow the same route as new application.

6.18 Create Finance Account

Once CAD has verified all of the signed documents, system shall route application to operations for creation of finance account number in the system. Using new system, operations must submit new account creation request to core banking system (Flexcube).

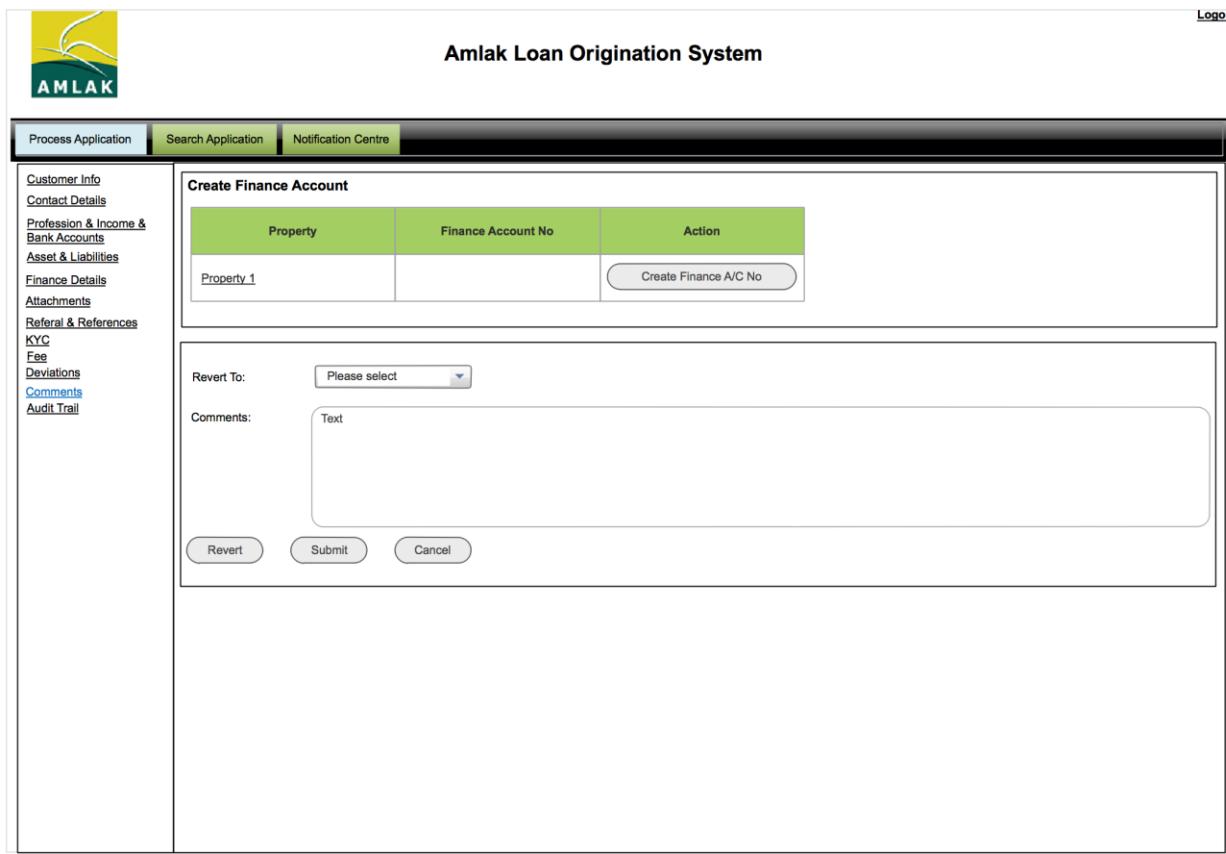
Operations team shall only create a new finance account if the financed product type changes from one to another. If the product type remains the same, then there is no need to create a finance account. (Applicable for addendums)

While creating account most of the fields is Auto populated and if there is any correction require then it will be reverted back to the concerned user. The vital fields for account creation such as a) property details, b) price, c) Emirates ID, d) passport details, e) Trade License, f) customer category, etc. are mandatory fields and shall be flowed through to this stage.

Note: After the account is created, if any changes are to be done (including top-up and addendums), then this change shall be done through the VAMI process outside of the BPM system in Flexcube.

It is responsibility of the operations team to verify customer information entered by initiator matches with submitted documents before creating finance account. Where needed, the operations team can add additional details to the application (for example – Expiry date of passport, issue date, home phone number, etc.).

Wireframe – Create Account


Figure 55: Create Account

Business Rules – Create Account

Field	Type	Remarks
List of Properties	Table	System shall display list of properties associate with the application.
Create Finance Account	Button	On click, system shall open pop up window to enter /View details for account creation request to flex cube.
Comments	Text	Field is mandatory if user is reverting application back to previous stage.
Revert To	Drop Down	In this stage, user shall have option to revert back based on revert matrix.
Revert	Button	On click, system shall reroute application based on revert matrix.

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Cancel	Button	On click, system shall reset all the fields to default value without saving any data.
Submit	Button	On click, system shall: <ul style="list-style-type: none"> • User shall be allowed to submit application only when finance account has been generated for all of the properties. • Route application to next stage, which is secure documents. • Update stage as "Finance account created".

The final summary screen (shown below) shall show all of the fields that are sent from the BPM system to Flexcube, as part of Account Creation.

Wireframe – Create Account Pop Up

Create Account							
Finance Details							
Branch:	Text	Application No.:	Text	Product Code:	Text	Settlement A/C No.:	Text
Product Category:	Text	CIF:	Text	CCY:	Text	Settlement A/C Branch:	Text
Amount Financed:	Text	No. of Installments:	Text	Frequency:	Text	Profit Rate:	Text
Property Details							
Property Type:	Text	Villa / Apartment No.:	Text	Title Deed Issue:	Text	Property Address::	Text
Property Area (sqft):	Text	Street Name:	Text	Title Deed From:	Text	Text	
Reg. Date:	Text	Plot No.:	Text	Title Deed No.:	Text	Text	
Estimated Current Market	Text	Building Name:	Text	Downpayment:	Text	Property Value:	Text
Developer & Project Details							
Developer Name:	Text	Developer Address:	Text	Project Address:	Text	Text	
Project Name:	Text		Text		Text	Text	
Project Description:	Text		Text		Text	Text	
<input type="button" value="Save"/>		<input type="button" value="Cancel"/>					

Figure 56: Create Account Pop Up

Business Rules – Create Account Pop Up

Field	Type	Remarks
Finance Details		
Branch	Text	System shall auto populate this field based on customer creation.
Application No	Text	System shall auto populate this field.

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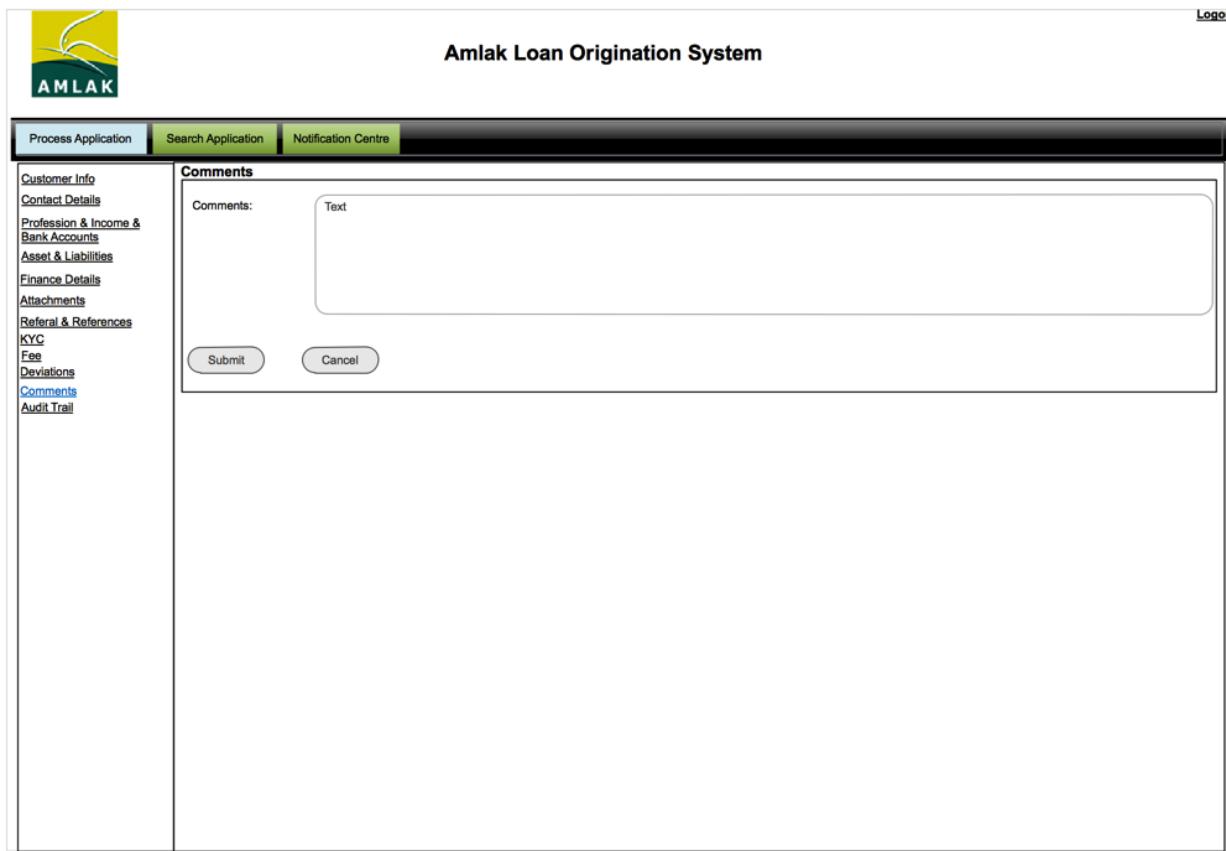
Product Code	Text	System shall auto populate this field based on application form.
Product Category	Text	System shall auto populate this field based on application form.
CIF	Text	System shall auto populate this field based on customer creation.
CCY	Text	Default AED.
Amount Financed	Text	System shall auto populate this field based on finance approved by credit team.
No. Of Instalments	Text	System shall auto populate this field based on finance approved by credit team.
Frequency	Text	System shall auto populate this field based on finance approved by credit team.
Settlement Account Branch	Text	System shall auto populate this field based on settlement account creation.
Profit Rate	Text	System shall auto populate this field based on finance approved by credit team.
Property Details		
Property Type	Text	System shall auto populate this field based application form.
Property Area	Text	System shall auto populate this field.
Registration Date	Date	System shall auto populate this field.
Current Market Price	Text	System shall auto populate this field. This is the value Provided by REPPA.
Down payment	Text	System shall auto populate this field.
Property Value	Text	System shall auto populate this field.
Villa / Apartment No	Text	System shall auto populate this field.
Street Name	Text	System shall auto populate this field.
Plot No.	Text	System shall auto populate this field.

Building Name	Text	System shall auto populate this field.
Property Address	Text	System shall auto populate this field.
Title Deed Issue	Date	System shall auto populate this field.
Title Deed From	Date	System shall auto populate this field.
Title Deed No.	Text	System shall auto populate this field.
Developer & Project Details		
Developer Name	Text	Read only field. System shall auto populate this field.
Project Name	Text	Read only field. System shall auto populate this field.
Project Description	Text	System shall auto populate this field.
Developer Address	Text	System shall auto populate this field.
Project Address	Text	System shall auto populate this field.
Save	Button	On click, system shall: Validate field level validations Capture and submit account creation request to Flexcube. Return control back to parent screen.
Cancel	Button	On click, system shall close pop up window and return control back to parent screen without saving any data.

6.19 CAD – Mortgage Registration

The CAD team initiates the mortgage registration process so that the property is legally transferred/owned for Amlak Finance's legal ownership. This step is only applicable for real estate finance.

Wireframe



The wireframe shows the Amlak Loan Origination System interface. At the top right is a "Logout" link. Below it is the system title "Amlak Loan Origination System". The main menu bar includes "Process Application", "Search Application", and "Notification Centre". On the left, a sidebar lists various application sections: Customer Info, Contact Details, Profession & Income & Bank Accounts, Asset & Liabilities, Finance Details, Attachments, Referral & References, KYC, Fee Deviations, Comments, and Audit Trail. The central content area is titled "Comments" and contains a text input field labeled "Comments:" with the placeholder "Text". Below the input field are two buttons: "Submit" and "Cancel".

Figure 57: Mortgage Registration

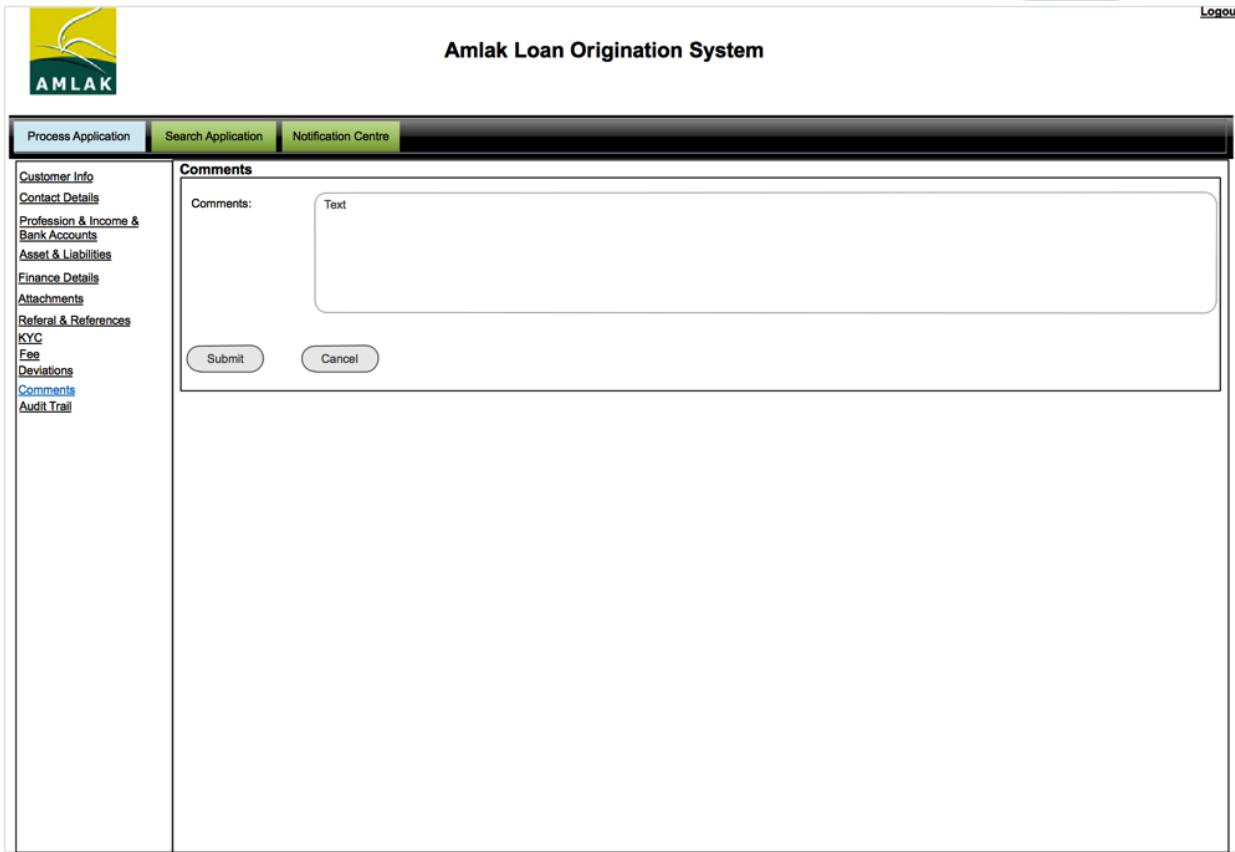
Business Rules

Field	Type	Remarks
Comments	Text	System shall have provision for user to enter comments, if any.
Cancel	Button	On click, system shall reset all the fields to default value without saving any data.
Submit	Button	On click, system shall: <ul style="list-style-type: none"> • User shall be allowed to submit application only when finance account has been generated for all of the properties. • Update stage as “Documents secured, application completed”.

6.20 Disbursement

System shall route application for disbursement only when property type is “Ready Property” or application type is “Top Up”. User shall update comment once funds are released physically to the customer.

Wireframe



The wireframe shows the Amlak Loan Origination System interface. At the top right is a 'Logout' link. Below it is the system title 'Amlak Loan Origination System'. A navigation bar at the top includes 'Process Application', 'Search Application', and 'Notification Centre'. On the left, a sidebar lists various application details: Customer Info, Contact Details, Profession & Income & Bank Accounts, Asset & Liabilities, Finance Details, Attachments, Referral & References, KYC, Fee Deviations, Comments, and Audit Trail. The main content area is titled 'Comments' and contains a 'Comments:' label followed by a large text input field. Below the input field are two buttons: 'Submit' and 'Cancel'.

Figure 58: Disbursement

Business Rules

Field	Type	Remarks
Comments	Text	System shall have provision for user to enter comments, if any.
Cancel	Button	On click, system shall reset all the fields to default value without saving any data.
Submit	Button	On click, system shall:

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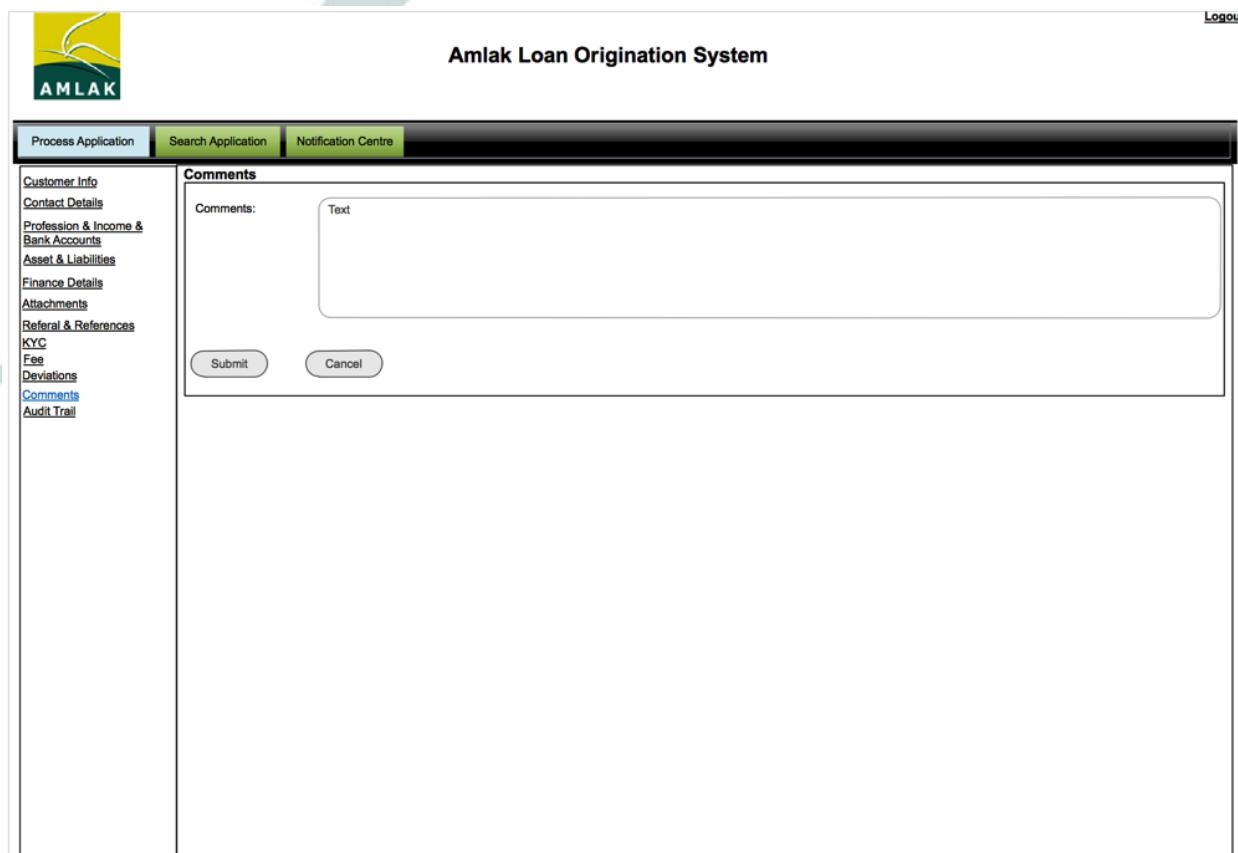
		<ul style="list-style-type: none"> • User shall be allowed to submit application only when finance account has been generated for all of the properties. • Update stage as "Funds disbursed".
--	--	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

6.21 RMU – Secure Documents

Once finance account has been created for all properties, system shall route application to RMU to segregate physical documents linked with the applications into various folders and store at secure location. Also, RMU shall scan signed offer letter and attach document in new system for storing into Filenet system. In new system, RMU shall update submit application after the documents have been stored physically. In order to upload any new document, RMU team shall use attachment section of the application. Documents before finance approval will be scanned and uploaded by business and all these documents will be filled in customer file.

Once the finance is approved and customer has provided the full set of documents, these documents will be handed over to the RMU team. The operations team will create security folder and upload all of these documents to the Filenet system.

Wireframe



The wireframe shows the Amlak Loan Origination System interface. At the top right is a 'Logout' link. The main title is 'Amlak Loan Origination System'. Below the title is a navigation bar with three tabs: 'Process Application' (highlighted in green), 'Search Application', and 'Notification Centre'. On the left, there is a sidebar with a tree icon and a list of links: Customer Info, Contact Details, Profession & Income & Bank Accounts, Asset & Liabilities, Finance Details, Attachments, Referral & References, KYC, Fee Deviations, Comments, and Audit Trail. The main content area contains a 'Comments' section with a text input field labeled 'Text', and two buttons: 'Submit' and 'Cancel'.

Figure 59: RMU - Secure Documents

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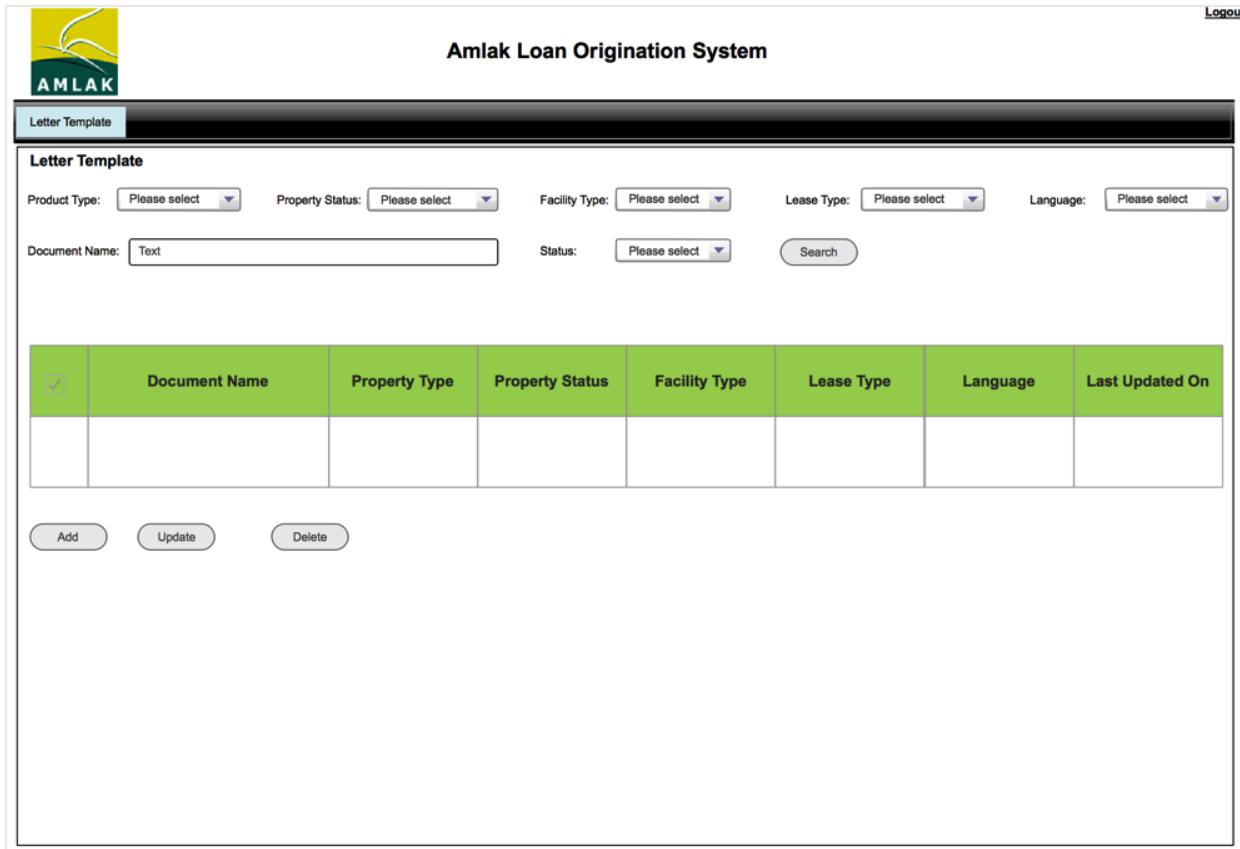
Business Rules

Field	Type	Remarks
Comments	Text	System shall have provision for user to enter comments, if any.
Cancel	Button	On click, system shall reset all the fields to default value without saving any data.
Submit	Button	On click, system shall: <ul style="list-style-type: none">• User shall be allowed to submit application only when finance account has been generated for all of the properties.• Update stage as "Documents secured, application completed".

6.22 Manage Offer Letter Template

Templates for letters prepared by CAD team are required to be maintained in new system. This shall be done by system admin using maintenance screen.

Wireframe – Search



The wireframe shows a search interface for 'Letter Template'. At the top right is a 'Logout' link. Below it is the 'Amlak Loan Origination System' logo. The main area has a header 'Letter Template' with dropdown menus for 'Product Type', 'Property Status', 'Facility Type', 'Lease Type', and 'Language', all set to 'Please select'. Below this are input fields for 'Document Name' (text) and 'Status' (dropdown), with a 'Search' button. The central part is a table with columns: Document Name, Property Type, Property Status, Facility Type, Lease Type, Language, and Last Updated On. The first row has a checked checkbox in the first column. Below the table are three buttons: 'Add', 'Update', and 'Delete'.

Figure 60: Offer Letter Template

Business Rules – Search

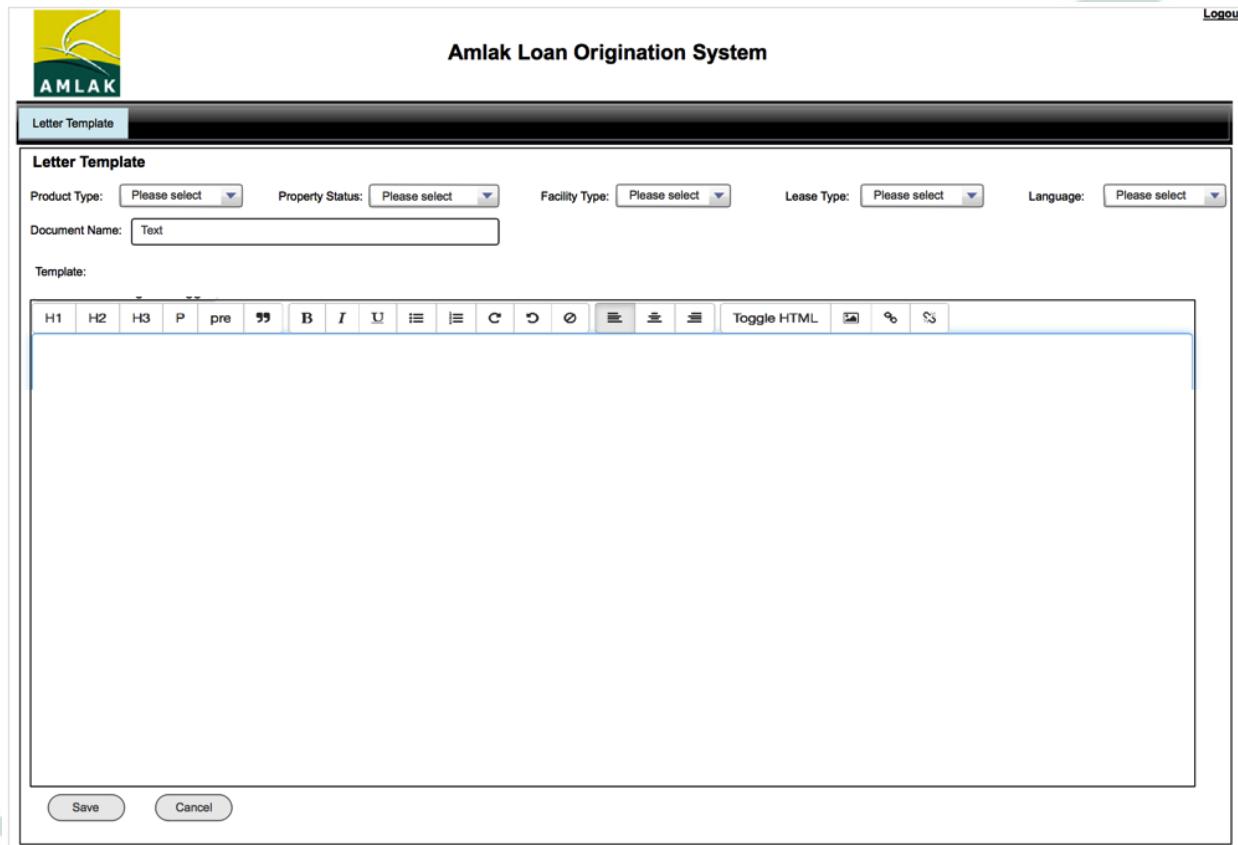
Field	Type	Remarks
Search Criteria		
Product Type	Drop Down Menu	System shall display list of all the products offered by Amlak. Configurable list shall be maintained for future
Property Status	Drop Down Menu	Possible values include: <ul style="list-style-type: none"> • Ready • Under Construction • Private Construction
Facility Type	Drop Down Menu	Possible values include: <ul style="list-style-type: none"> • New • Top Up

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		<ul style="list-style-type: none"> • Reschedulement
Lease Type	Drop Down Menu	<p>Possible values include:</p> <ul style="list-style-type: none"> • Lease Hold • Free Hold
Language	Drop Down Menu	<p>Possible values include:</p> <ul style="list-style-type: none"> • Arabic • English
Document Name	Text box	<p>Field is mandatory.</p> <p>Document name should be unique.</p>
Status	Drop Down Menu	<p>Possible values include:</p> <ul style="list-style-type: none"> • Active • Inactive
Search	Button	<p>On click, system shall search letter templates based on criteria entered by user.</p> <p>If there are no search criteria from user, system shall display all records.</p>
Search Result	Table	<p>System shall display list of templates based on search criteria in tabular form with following information</p> <p>Checkbox (to select document for deletion)</p> <p>Document Name (with hyperlink to view document)</p> <ul style="list-style-type: none"> • Product Type • Property Status • Facility Type • Lease Type • Language • Last Updated On • Status
Add	Button	<p>On click, system shall navigate user to add template screen.</p>
Update	Button	<p>On click, system shall:</p> <p>Validate that exactly one document is selected by user.</p>

		Navigate user to update template screen.
Delete	Button	On click, system shall mark template as inactive.

Wireframe – Add / Update



The wireframe shows the 'Letter Template' section of the Amlak Loan Origination System. At the top, there is a logo and a 'Logout' link. Below the header, the title 'Amlak Loan Origination System' is displayed. The main area is titled 'Letter Template'. It contains several dropdown menus for 'Product Type', 'Property Status', 'Facility Type', 'Lease Type', and 'Language', all set to 'Please select'. There is also a text input field for 'Document Name' with the placeholder 'Text'. Below these fields is a rich text editor toolbar with buttons for H1, H2, H3, P, pre, B, I, U, and various alignment and style options. A large text area for the template content is present, followed by 'Save' and 'Cancel' buttons at the bottom.

Figure 61: Add/Update Offer Letter Template

Business Rules – Add / Update

Field	Type	Remarks
Product Type	Drop Down Menu	System shall display list of all the products offered by Amlak. Configurable list shall be maintained for future. Some of the possible values include: <ul style="list-style-type: none"> • Ijara • BTL
Property Status	Drop Down Menu	Possible values include: <ul style="list-style-type: none"> • Ready

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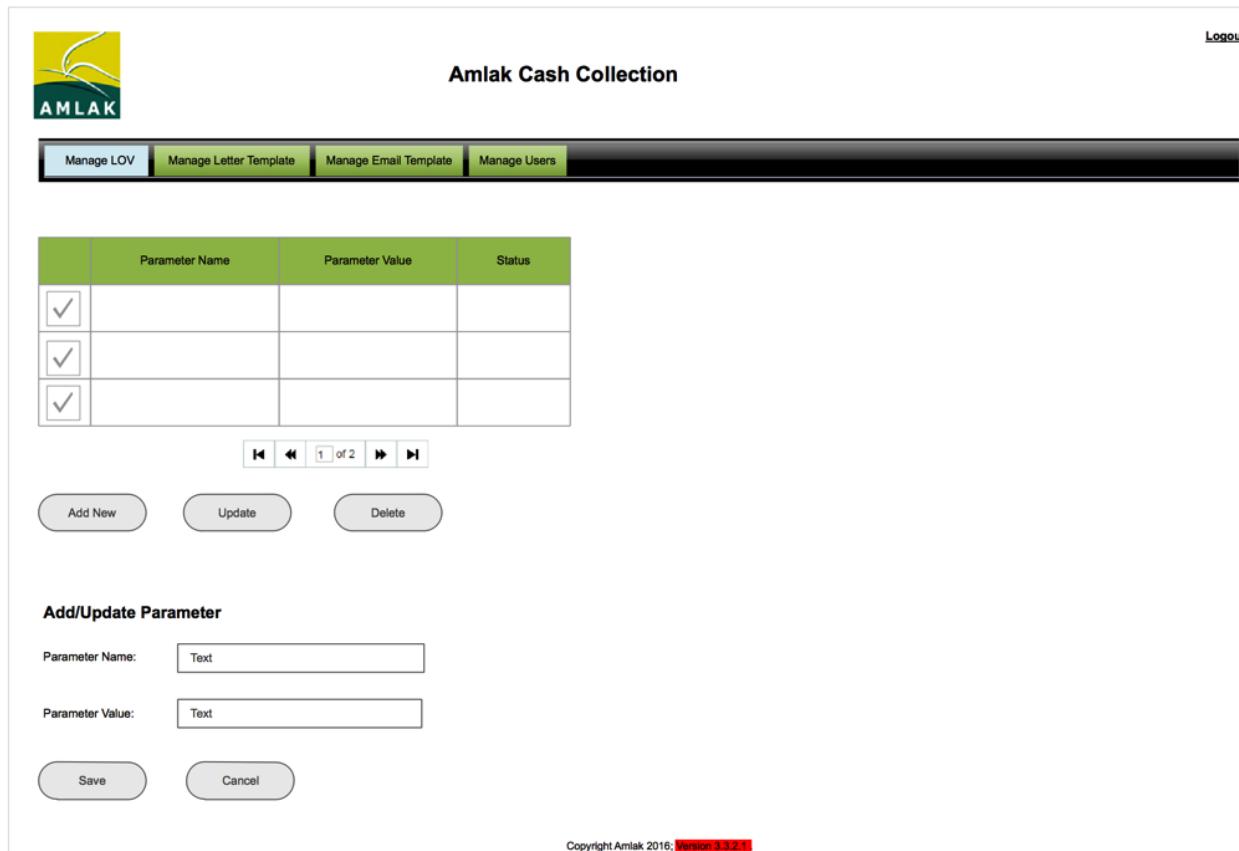
		<ul style="list-style-type: none"> • Under Construction • Private Construction
Facility Type	Drop Down Menu	Possible values include: <ul style="list-style-type: none"> • New • Top Up • Reschedulement
Lease Type	Drop Down Menu	Possible values include: <ul style="list-style-type: none"> • Lease Hold • Free Hold
Language	Drop Down Menu	Possible values include: <ul style="list-style-type: none"> • Arabic • English
Document Name	Text box	Field is mandatory. Document name should be unique.
Document Template	Rich Text Box	Field is mandatory.
Save	Button	On click, system shall capture and save the new template. By default all new templates shall be marked as active.
Cancel	Button	On click, system shall reset all the fields to default value without saving any data.

6.23 Manage List of Values (LOV)

System admin will manage all the configurable parameters from LOV maintenance screen. All configurable parameters shall be maintained via this screen. Some of the examples of configurable parameters are explained below:

- TAT
- SLA Alert Time

Wireframe



The wireframe shows the 'Amlak Cash Collection' application interface. At the top, there is a logo and a navigation bar with links for 'Manage LOV', 'Manage Letter Template', 'Manage Email Template', and 'Manage Users'. On the right side of the header is a 'Logout' link. Below the header is a table titled 'Manage LOV' with columns for 'Parameter Name', 'Parameter Value', and 'Status'. Three rows are shown, each with a checked checkbox in the first column. Below the table are navigation arrows and buttons for 'Add New', 'Update', and 'Delete'. At the bottom of the page is an 'Add/Update Parameter' form with fields for 'Parameter Name' and 'Parameter Value', and buttons for 'Save' and 'Cancel'. A copyright notice at the bottom right reads 'Copyright Amlak 2016, Version 3.3.2.1'.

Figure 62: Manage LOV

Business Rules

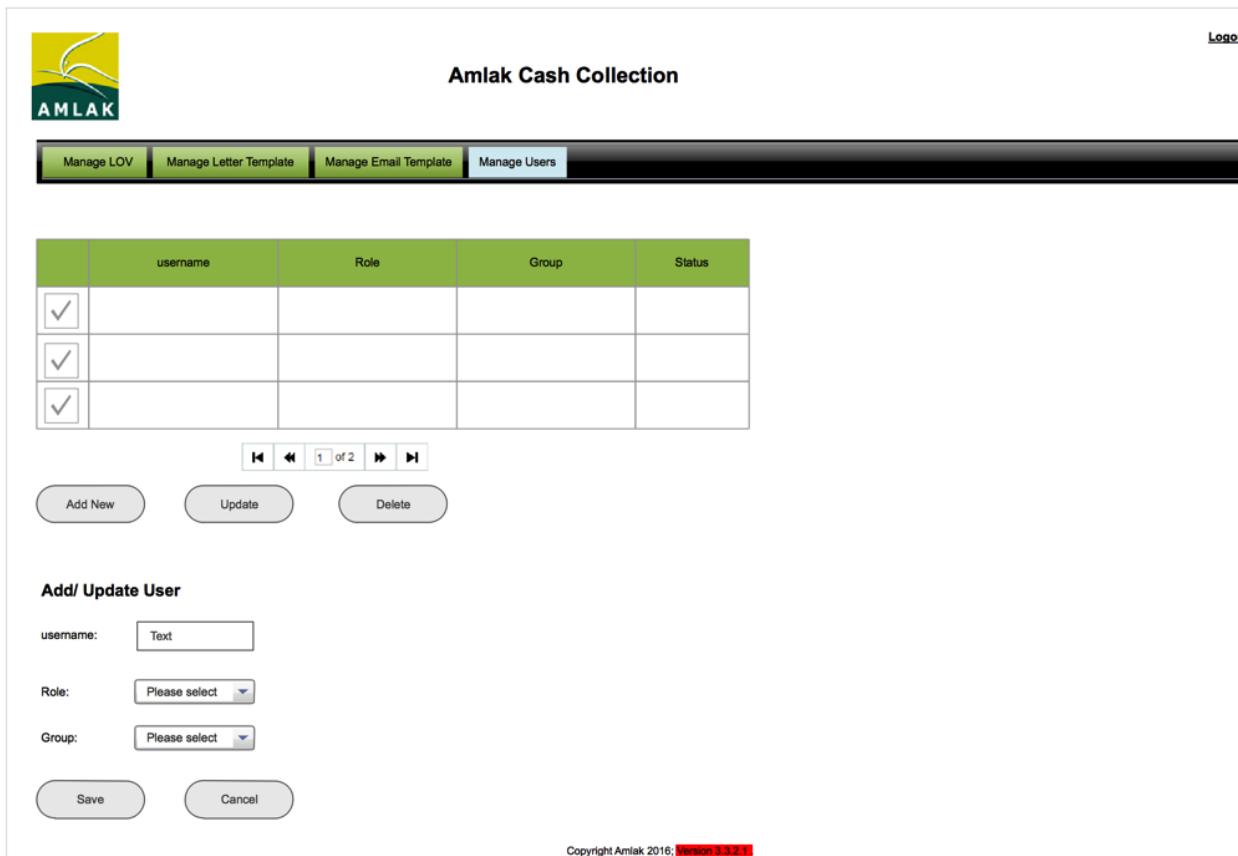
Fields	Control Type	Notes
List of Values		
Parameter	Label	Name of parameter.
Value	Label	Value of parameter.
Status	Label	Possible values include: <ul style="list-style-type: none"> • Active • Inactive
Is Default	Label	Possible values include: <ul style="list-style-type: none"> • Yes • No

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		<ul style="list-style-type: none"> • NA
Add New	Button	On click system shall display provision to create new configurable parameter.
Update	Button	<ol style="list-style-type: none"> 1. On click of update button, system shall allow user to change parameter value. 2. System should not allow user to save if value is empty. 3. Only one record can be updated at a time. 4. Updated record should be reflected in the list.
Delete	Button	On click, system shall perform soft delete and change status of parameter to Inactive.
Add New Parameter		
Parameter Name	Textbox	<p>Parameter name cannot be empty.</p> <p>Parameter name must be unique.</p>
Parameter Value	Textbox	Parameter value cannot be empty.
Is Default	Drop Down Menu	<p>Possible values include:</p> <ul style="list-style-type: none"> • Yes • No • NA
Save	Button	<ol style="list-style-type: none"> 1. On click, system shall create new configurable parameter. 2. New parameter info should be reflected in the list.
Cancel	Button	On click, system to reset fields back to default values and no data shall be saved in the system.

6.24 Manage User and Access

Wireframe



Amlak Cash Collection

Logout

Manage LOV Manage Letter Template Manage Email Template Manage Users

	username	Role	Group	Status
<input checked="" type="checkbox"/>				
<input checked="" type="checkbox"/>				
<input checked="" type="checkbox"/>				

[Back] [Forward] 1 of 2 [Next]

Add New Update Delete

Add/ Update User

username: Text

Role:

Group:

Save Cancel

Copyright Amlak 2016; Version 3.3.2.1

Figure 63: Manage User

Business Rules

Fields	Control Type	Notes
List of Users		
User Name	Label	Username
Role	Label	Role of user in new system.
Supervisor Name	Label	Group to which user belongs in new system.
Status	Label	Possible values include: <ul style="list-style-type: none"> • Active • Inactive

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Add New	Button	On click, system shall provide provision to add new user in the system.
Update	Button	On click, system shall provide provision for system admin to update user role and group assigned to the user.
Delete	Button	On click, system shall perform soft delete and change status of user to Inactive.
Add New User		
Username	Textbox	Username cannot be empty. Name must be unique.
Role:	Drop down	Possible values include: <ul style="list-style-type: none"> • REF SALES AGENT • DR • Sales Manager • Sales HOD • Credit Analyst • Credit HOD • Credit COO • MD & CEO • CAD Maker • CAD Checker • Operations • RMU • Branch Maker • System Admin
Group	Drop down	Please refer to Appendix B for more details with regards to user to group mapping.
Add	Button	On click, system shall display fields required for adding new user in the system.
Update	Button	On click, system must validate that exactly one user has been selected by system admin for updating information. User shall not be allowed to update user name.
Delete	Button	On click, system shall mark selected users as inactive in database.
Save	Button	<ol style="list-style-type: none"> 1. On click system should create new user (for add new user). 2. System shall not allow duplicate usernames. 3. By default user status shall be active. 4. New user shall be reflected in the list.

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Cancel	Button	On click fields should reset back to default values and no data shall be saved in the system.
--------	--------	-----------------------------------------------------------------------------------------------

6.25 Manage Use case to Group Access

Refer the Appendix C

6.26 Manage Report to Group Name

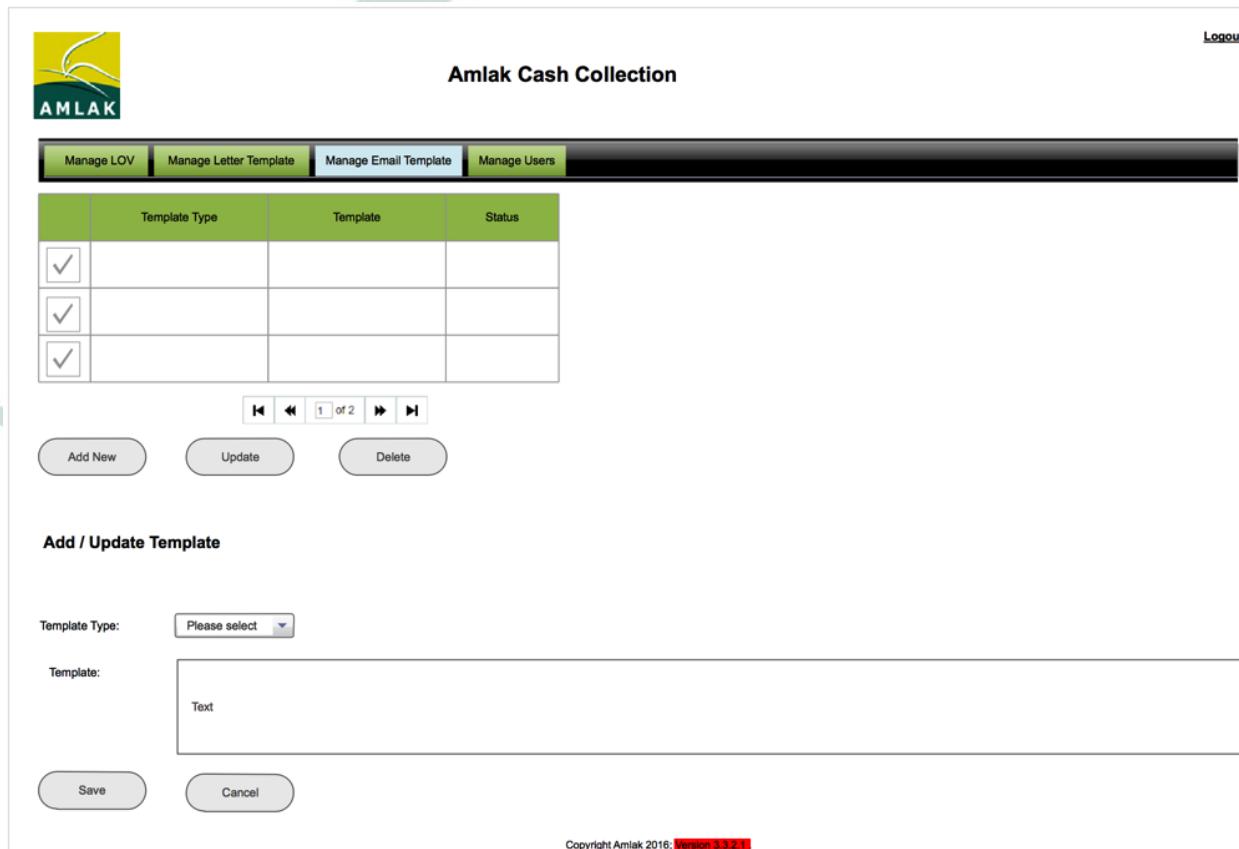
Mapping of reports with user groups to control report access.

6.27 Items in Appendix

Items Listed in the Appendix A,B,C,D are in the scope for the Implementation.

6.28 Manage Template

Wireframe



The wireframe shows the 'Manage Template' interface. At the top right is a 'Logout' link. The main title is 'Amlak Cash Collection'. Below the title is a navigation bar with tabs: 'Manage LOV', 'Manage Letter Template', 'Manage Email Template', and 'Manage Users' (which is currently selected). The main content area contains a table with columns: 'Template Type', 'Template', and 'Status'. Three rows are shown, each with a checked checkbox in the 'Template Type' column. Below the table are navigation arrows and buttons for 'Add New', 'Update', and 'Delete'. At the bottom left is a 'Save' button and a 'Cancel' button. The footer displays the copyright notice: 'Copyright Amlak 2016. Version 3.3.2.1'.

Figure 64: Manage Template

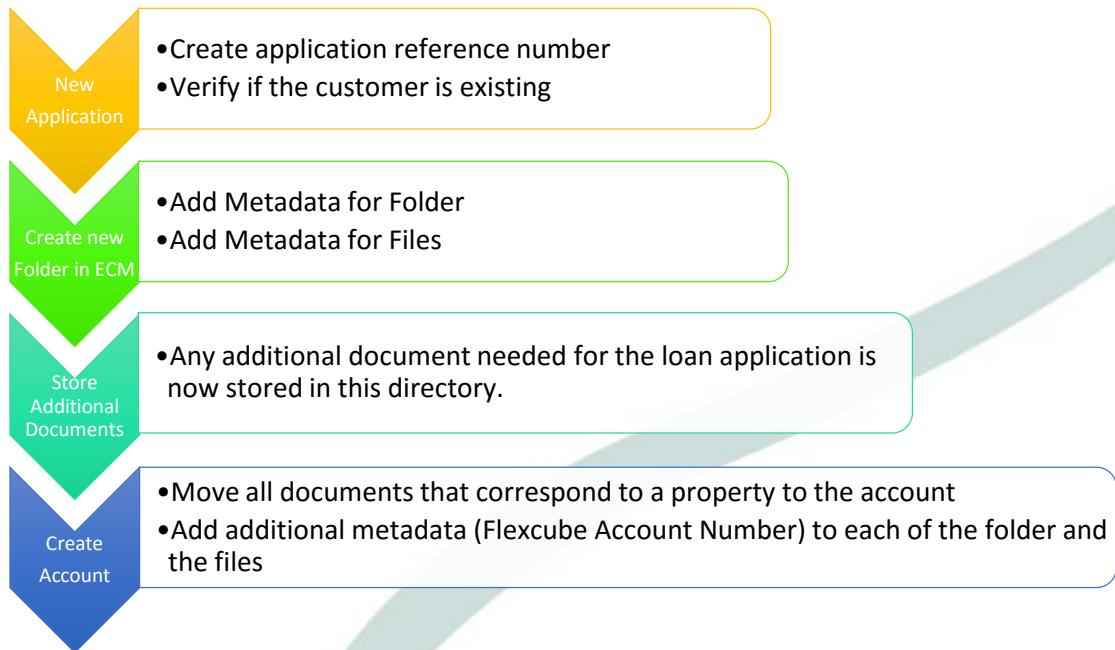
Business Rules

Field	Control Type	Notes
List of Templates		
Template Type	Label	Some of the possible values are: <ul style="list-style-type: none">• Application Status Alert.
Template	Label	Actual template content shall be displayed here.
Status	Label	By default, all templates shall be active unless system admin choose to delete template.
Add New	Button	On click, system shall display “Add/Update Template” section.
Update	Button	On click, system shall display “Add/Update Template” section. System shall validate that exactly one template is selected by user to update.
Delete	Button	On click, system shall soft delete selected template(s). Deleted templates shall have status as Inactive.
Add/Update Template		
Template Type	Drop Down Menu	Some of the possible values include: <ul style="list-style-type: none">• Application Status Alert. System shall keep field as read only in case of Update.
Template Description	Text	User to enter template text here.
Save	Button	System shall validate that there is unique record for template type. System shall capture and save template data into system.
Cancel	Button	System shall reset all the values without saving any data.

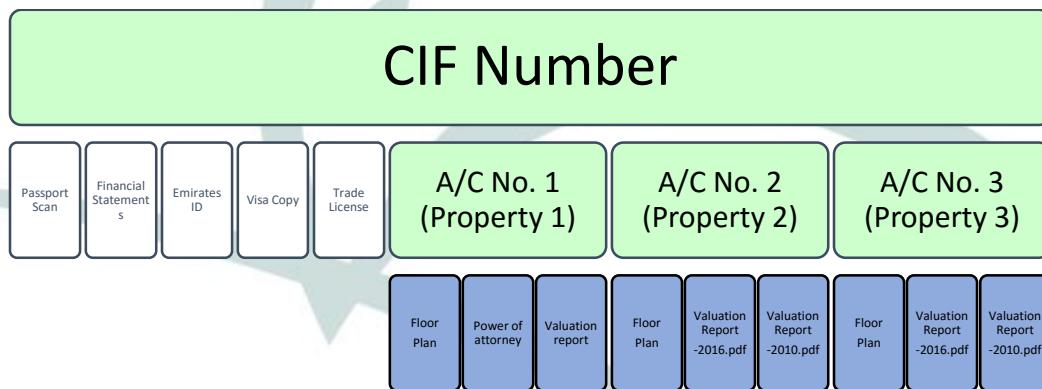
6.29 Filenet Integration

This section details the high-level integration between the new Finance origination system (FOS) and the Filenet Enterprise content management (ECM) Solution that is currently used in Amlak.

At a high level, the BPM to ECM integration shall happen via CMIS web services.

**Figure 65: FOS Filenet Integration**

The target state of how files shall be stored in Filenet ECM is structured in the following way

**Figure 66: Filenet Proposed Folder Structure**

All customer related information such as Passport Scan, Financial statements, that are relevant to a customer's credit-worthiness are stored in a folder that is named the CIF number of the target system.

Any documents that a customer submits throughout the duration of his relationship with Amlak, such as, KYC documents, up-to-date financial statements, updated passport copy are always stored in this folder.

The set of documents that a customer submits with regards to his application for property finance are stored in a folder named with the account number. Any additional documents that are submitted during the timeline of this finance – such as, request for waivers, application for top-ups, etc. shall be stored in this folder.

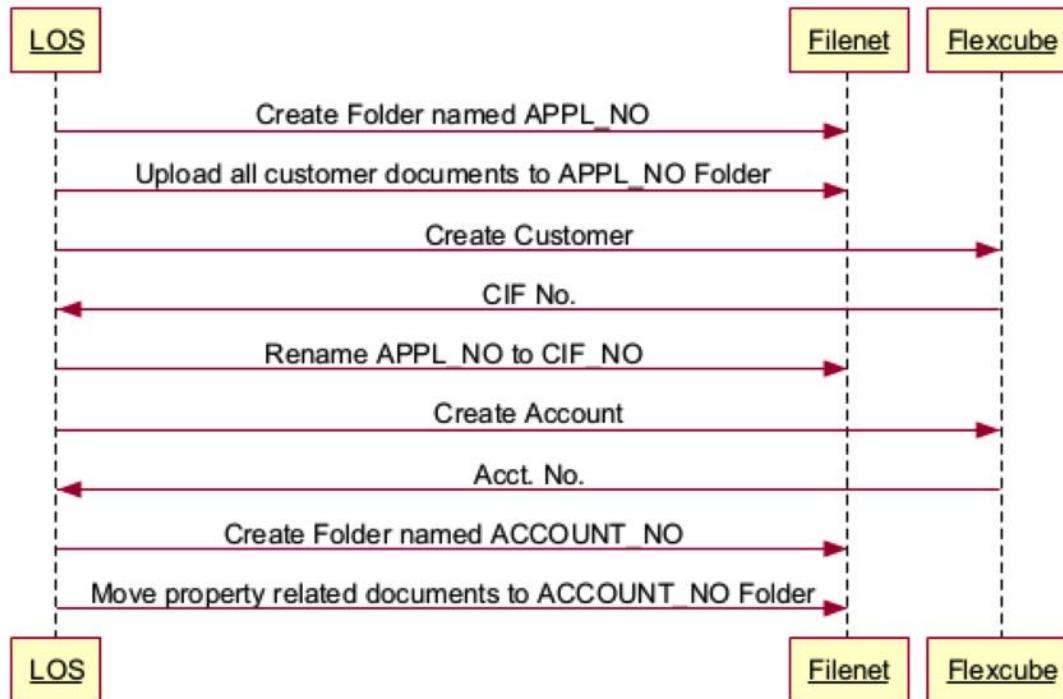


Figure 67: FOS Filenet Interaction (New Customer)

The above diagram shows the interaction between the FOS system and the Filenet system during the course of creating a new customer and storage of the provided documentation on the Filenet system.

For an existing customer, the FOS system queries for the CIF No. from Flexcube. The system now queries for the CIF number from Filenet, thereby retrieving the list of files and folders that are created. If a new document is uploaded at the customer level, then FOS uploads this to the CIF Folder and if documents are uploaded for a particular property, then the system uploads this to the account folder (for that property).

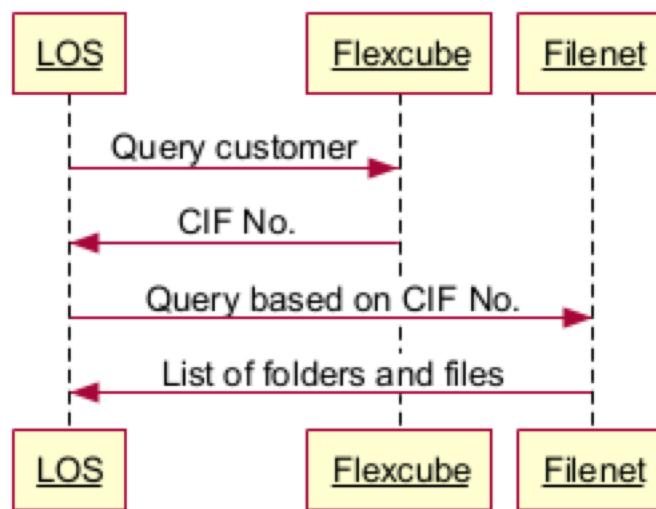


Figure 68: FOS Filenet Interaction (Old Customer)

The legacy way of how these documents are stored in Filenet ECM is shown below. Prior to the rollout of the new BPM-based origination system, these documents shall be moved to the target file structure format.

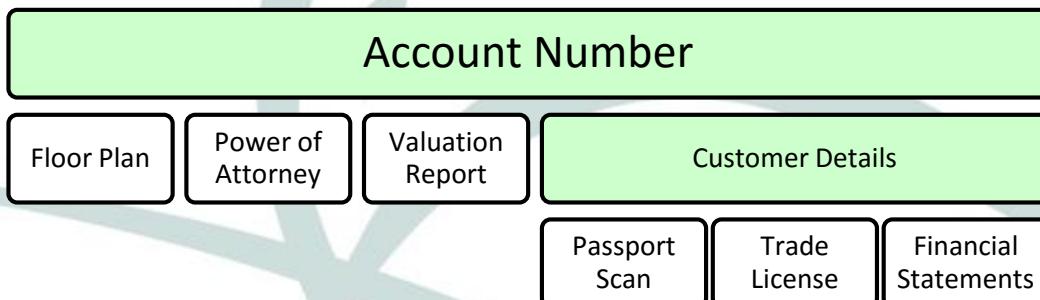


Figure 69: Filenet Existing Folder Structure

7. Reports

The various participants in the origination system will need different reports that provide them the necessary insights into the business processes that are currently in place. Each of these reports must further provide the ability to drill down to a level of detail that the system user wishes to understand.

The reporting requirements for the origination system can be categorized into the following themes:

1. Turnaround time (TAT) reports for the participants of a process – that determines how much time is spent actually doing a task vis-à-vis the amount of time needed to wait for inputs or feedback from others.
2. Business reports – that enables stakeholders to accurately understand how well the FOS system is progressing. Some of the examples are
 - a. How many applications were submitted.
 - b. How many cases were disbursed (finance amount has been disbursed to the customer)
 - c. Reports on pending leads.
3. Rejection reports – the report of all applications that were rejected, and the ability to drill down on the causes for the rejection such as
 - a. Credit score is not good
 - b. Central bank regulations
 - c. Compliance recommendations
 - d. Bad credit history
 - e. Willful defaulter
 - f. Ineligible for the amount requested
 - g. Insufficient documentation
 - h. Other reasons

Users shall have provision to generate all reports and download in Excel and/or PDF format logging into new system.

The frequency of generation of each of the reports, and the email distribution list shall be configurable in the new system. The Report Access should be Configurable based on the Group Name (group names as specified in Appendix B)

7.1 Turnaround time

The lead-time a process takes to process an input and return the output to the original source, such as documents submitted to a department that returns them after entry or approval is known as turnaround around. In BPM processes, turnaround time (TAT) is the total time taken between the submission of a task to a user or a group of users, and the return of the completed task to the originator or to the next person in the process chain. Every sub-stage of the origination process needs to be tracked in terms of time taken. Some of the steps in the business process have a pre-agreed TAT whereas the others have to be measured as part of the process flow.

Consider the below example of a process that involves 3 participants, namely A, B and C. This process is assumed to complete within 10 minutes. These 10 minutes are further broken down into wait time and the turn around time needed to accomplish a task. In the new system, there must be the ability to measure – a) Total time taken, b) wait time and c) turn around time for each participant in the process.

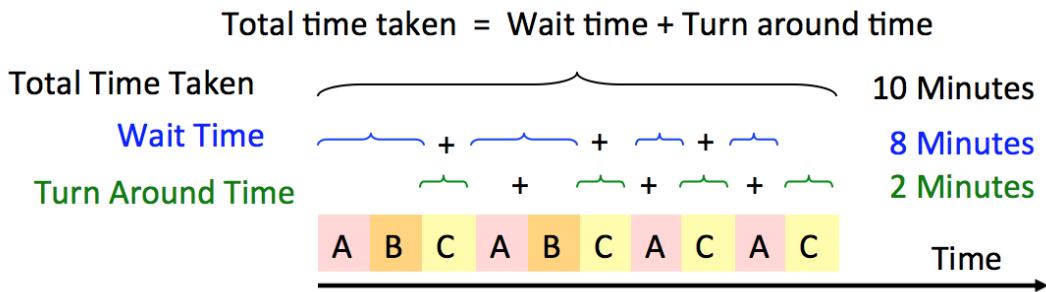
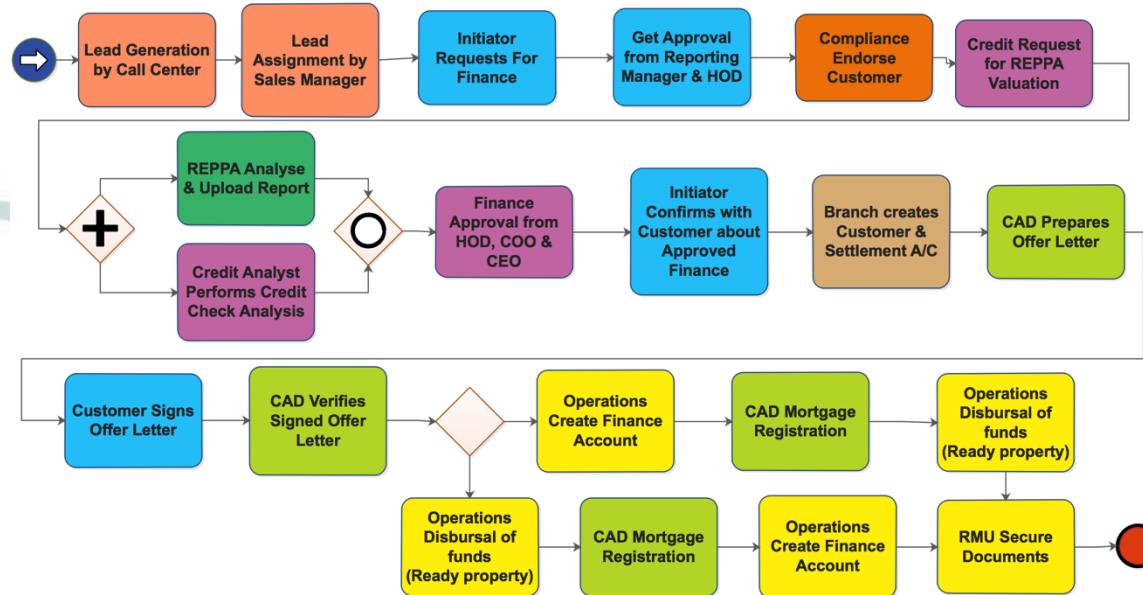


Figure 70: TAT Calculation

For all BPM processes, TAT for a user is measured in minutes. If a task takes more than 1 business day, then the TAT representation must include the day-wise and hour-wise representation that the said task has taken. For example – if user A needed 21 hours and 42 minutes to finish a task, then the TAT for this user must be reported as 2 Days, 5 Hours, 42 Minutes. It is to be noted that only business hours and working days are to be counted in the TAT report. While calculating TAT, scheduled holidays, weekends, unscheduled holidays, must be excluded on the basis of the holidays that are configured in the Flexcube system.

In the following sections, the TAT requirements for the various phases of the origination process have been tabulated. Where needed, sufficient examples are provided. Please note that TATs for all departments will be based on SLAs signed with respective departments.

7.1.1 TAT for New Finance



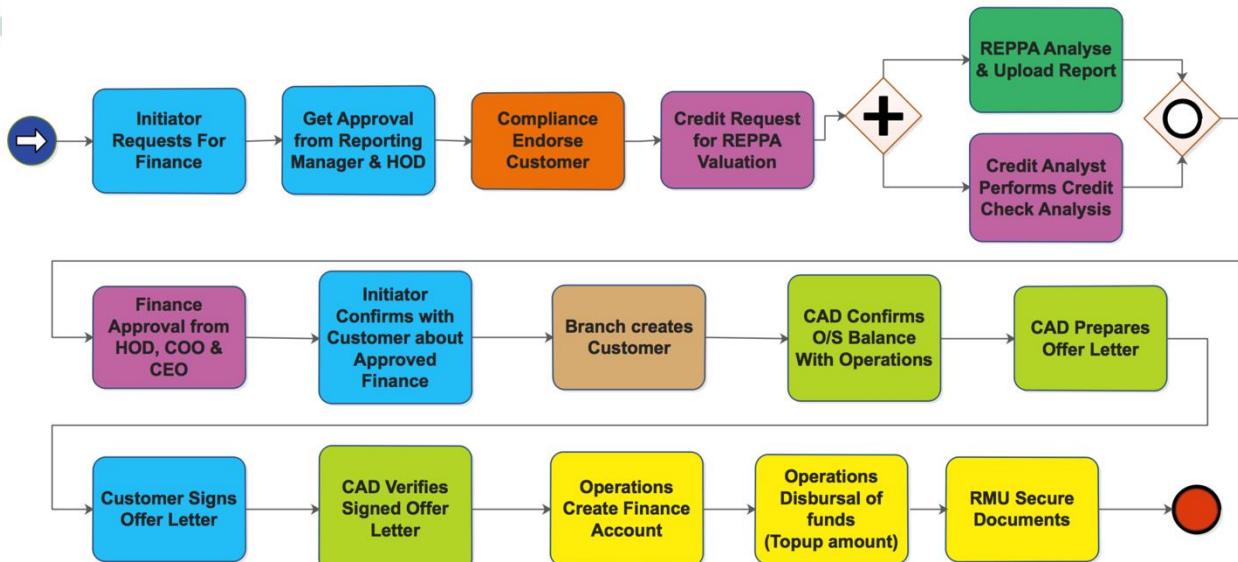
Step	Team	Reference in diagram	TAT
Initiation	Sales	Lead Assignment By Manager	1 Day
	Sales	Initiate Request For Finance	

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REF Approval	Sales	Get Approval From Manager &HOD	Not Defined
Compliance Endorsement	Compliance	Compliance Endorse Customer	Salaried=1 Day, Self Employed /Corporate=3 Days
Initial Credit Screening	Credit	Credit Request For REPPA Valuation	1 Day
Valuation	REPPA	REPPA Analyse &Upload Report	4 Days (Both External &Internal Valuation)
Credit Analysis	Credit	Credit Analyst Performs Check Analysis	Salaried=2 Day, Self Emp /Corporate=3 Days
Credit Approval	Credit	Finance Approval From HOD, COO & CEO	Not Defined
Customer Confirmation	Sales	Initiator Confirms with Customer about Approved Finance	1 Day
Customer Creation	Branch	Branch Creates Customer & Settlement A/C	4 Hours
Offer Letter Preparation	CAD	CAD prepares Offer Letter	3 Days
Offer Letter Signoff	Sales	Customer Signs Offer Letter	1 Day
Offer Letter Verification	CAD	CAD Verifies Offer Letter	4 Hours
Finance Account Creation	Operations	Operations Creates Finance Account	2 Day
Lodging	RMU	RMU Secures Documents	2 Day

Please note that TATs for all departments will be based on SLAs signed with respective departments.

7.1.2 TAT for Top-up/Addendum

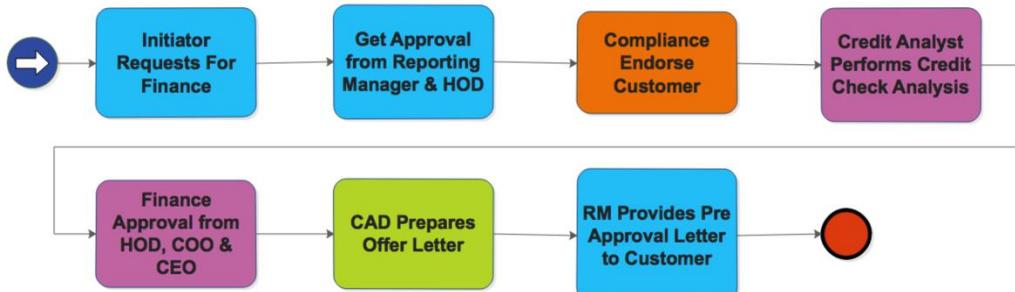


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Step	Team	Reference in diagram	TAT
Initiation	Sales	Lead Assignment By Manager	1 Day
	Sales	Initiate Request For Finance	
Initiation	System	Lead Assignment By System	1 Day
	Branch	Initiate Request For Finance	
REF Approval	Sales	Get Approval From Manager &HOD	Not Defined
Compliance Endorsement	Compliance	Compliance Endorse Customer	Salaried=1 Day, Self Emp /Corporate=3 Days
Initial Credit Screening	Credit	Credit Request For REPPA Valuation	1 Day
Valuation	REPPA	REPPA Analyse &Upload Report	4 Days (Both External &Internal Valuation)
Credit Analysis	Credit	Credit Analyst Performs Check Analysis	Salaried=3 Day, Self Emp /Corporate=4 Days
Credit Approval		Finance Approval From HOD, COO & CEO	Not Defined
Customer Confirmation	Sales	Initiator Confirms with Customer about Approved Finance	1 Day
Customer Creation	Branch	Branch Creates Customer & Settlement A/C	4 Hours
Offer Letter Preparation	CAD	CAD confirms Outstanding Balance with Operations	3 Days
		CAD prepares Offer Letter	
Offer Letter Signoff	Sales	Customer Signs Offer Letter	1 Day
Offer Letter Verification	CAD	CAD Verifies Offer Letter	4 Hours
Finance Account Creation	Operations	Operations Creates Finance Account	2 Day
Lodging	RMU	RMU Secures Documents	2 Day

Please note that TATs for all departments will be based on SLAs signed with respective departments.

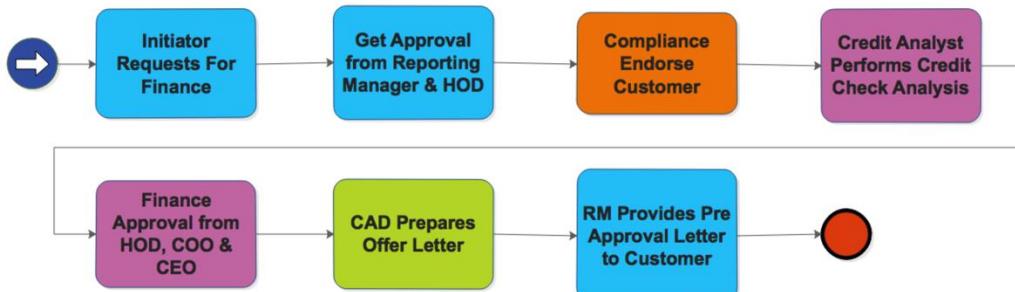
7.1.3 TAT for Pre-Approval



Step	Team	Reference in diagram	TAT
Initiation	Sales	Lead Assignment By Manager	1 Day
	Sales	Initiate Request For Finance	
REF Approval	Sales	Get Approval From Manager &HOD	Not Defined
Compliance Endorsement	Compliance	Compliance Endorse Customer	Salaried=1 Day, Self Emp /Corporate=3 Days
Credit Analysis	Credit	Credit Analyst Performs Check Analysis	Salaried=3 Day, Self Emp /Corporate=4 Days
Credit Approval	Credit	Finance Approval From HOD, COO & CEO	Not Defined
Customer Confirmation	Sales	Initiator Confirms with Customer about Approved Finance	1 Day
Offer Letter Preparation	CAD	CAD prepares Offer Letter	3 Days
Offer Letter Signoff	Sales	Customer Signs Offer Letter	1 Day

Please note that TATs for all departments will be based on SLAs signed with respective departments.

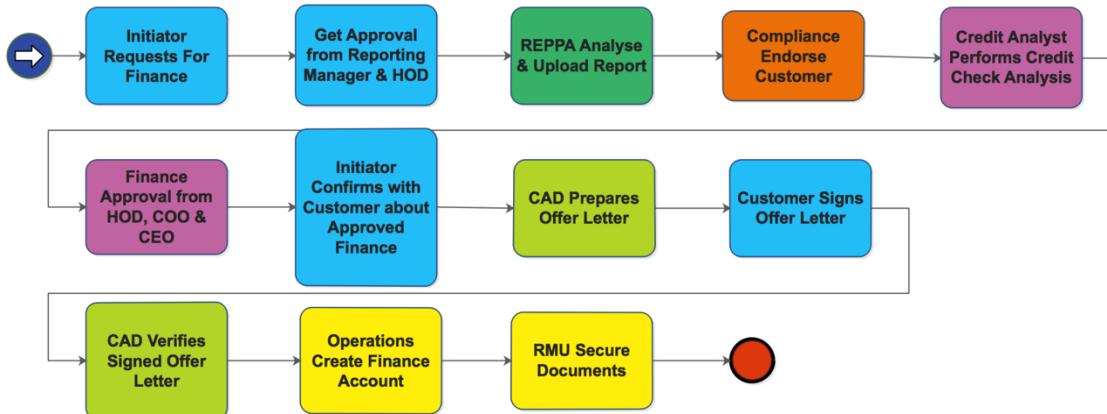
7.1.4 TAT for Pre-Approval



Step	Team	Reference in diagram	TAT
Initiation	Sales	Lead Assignment By Manager	1 Day
	Sales	Initiate Request For Finance	
REF Approval	Sales	Get Approval From Manager &HOD	Not Defined
Compliance Endorsement	Compliance	Compliance Endorse Customer	Salaried=1 Day, Self Emp /Corporate=3 Days
Credit Analysis	Credit	Credit Analyst Performs Check Analysis	Salaried=3 Day, Self Emp /Corporate=4 Days
Credit Approval	Credit	Finance Approval From HOD, COO & CEO	Not Defined
Customer Confirmation	Sales	Initiator Confirms with Customer about Approved Finance	1 Day
Offer Letter Preparation	CAD	CAD prepares Offer Letter	3 Days
Offer Letter Signoff	Sales	Customer Signs Offer Letter	1 Day

Please note that TATs for all departments will be based on SLAs signed with respective departments.

7.1.5 TAT for Developer and Construction Finance



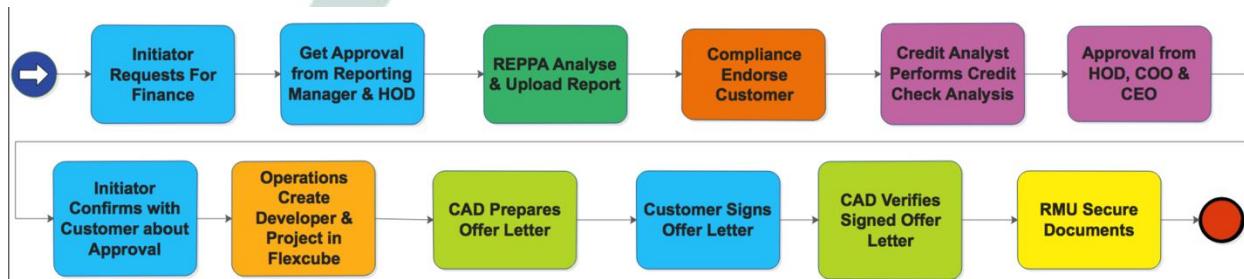
Step	Team	Reference in diagram	TAT
Initiation	DR	Initiate Request For Finance	Not Defined
DR Approval	DR	Get Approval From Manager &HOD	Not Defined
REPPA Analysis	Reppa	REPPA Analyse and Upload Report	4 Days
Compliance Endorsement	Compliance	Compliance Endorse Customer	3 Days

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Credit Analysis	Credit	Credit Analyst Performs Check Analysis	Not Defined
Credit Approval	Credit	Finance Approval From HOD, COO & CEO	Not Defined
Customer Confirmation	Sales	Initiator Confirms with Customer about Approved Finance	1 Day
Customer Creation	Branch	Initiator Confirms with Customer about Approved Finance	4 Hours
Offer Letter Preparation	CAD	CAD prepares Offer Letter	3 Days
Offer letter sign off	Sales	Customer Signs offer letter	1 Day
Offer letter verification	CAD	CAD verifies offer letter	4 Hours
Finance account creation	Operations	Operations creates finance account	2 Days
Lodging	RMU	RMU Secures documents	3 Days

Please note that TATs for all departments will be based on SLAs signed with respective departments.

7.1.6 TAT for Project Listing



Step	Team	Reference in diagram	TAT
Initiation	DR	Initiate Request For Finance	Not Defined
DR Approval	DR	Get Approval From Manager & HOD	Not Defined
REPPA Analysis	Reppa	REPPA Analyse and Upload Report	4 Days
Compliance Endorsement	Compliance	Compliance Endorse Customer	3 Days
Credit Analysis	Credit	Credit Analyst Performs Check Analysis	Not Defined
Credit Approval	Credit	Finance Approval From HOD, COO & CEO	Not Defined
Customer Confirmation	Sales	Initiator Confirms with Customer about Approved Finance	1 Day

Please note that TATs for all departments will be based on SLAs signed with respective departments.

Customer Creation	Branch	Initiator Confirms with Customer about Approved Finance	4 Hours
Offer Letter Preparation	CAD	CAD prepares Offer Letter	3 Days
Offer letter signoff	Sales	Customer signs offer letter	1 Day
Offer letter verification	CAD	CAD verifies offer letter	4 Hours
Finance account creation	Operations	Operations creates developer and project in Flexcube	2 Days
Lodging	RMU	RMU Secures documents	3 Days

Sample Report Format attached.



Pages - TAT Report.xlsx

7.1.7 TAT Breach Alerts

Whenever a TAT breach occurs, an alert should be sent to the supervisor of the process. TAT breach alerts are generated when a task is close to 70% of the pre-defined TAT for a task. The alert is sent to the group owner as well as the participant for the said task. The alert contains the details of the last action taken, when the application was initiated on, the steps/stages that the application has been successfully processed as well as the phases that are still outstanding.

The above TAT can only be honoured for straight-through processing. This is not applicable to cases where an application has been reverted to a previous stage. If an application has been reverted back to the previous stages, then the TAT for the stage restarts from 0. For example a credit officer has a predefined TAT of 2 Days. At the end of 1.5 days, the application is rerouted back to the initiator for want of additional documents. When the initiator resubmits this application to the credit team, the credit team again has 2 full days to process this application (and not 0.5 days pending from the previous time this application was processed).

7.2 Business Reports

Business reports help a stakeholder or a management participant to visually understand the state of the business in the current month, quarter or year. The reports are further subdivided into various metrics depending on business needs. Common examples of business reports are how many applications were successful/rejected. What percentages of the approved loans are profitable, etc.? In the following sections, each of the business reports is discussed in greater detail.

7.2.1 Approval Average Processing Time

This report displays the average processing time taken for approving a finance application. This report is updated in real-time on a daily basis. The graph shows the average number of applications that are processed on a per-day basis. It is to be noted that an approved finance application might not necessarily result in funds disbursal, in which case the average calculation time could get skewed. The Approval Time

measures the number of days it takes for a finance application to go from the status "New" to the status "Approved".

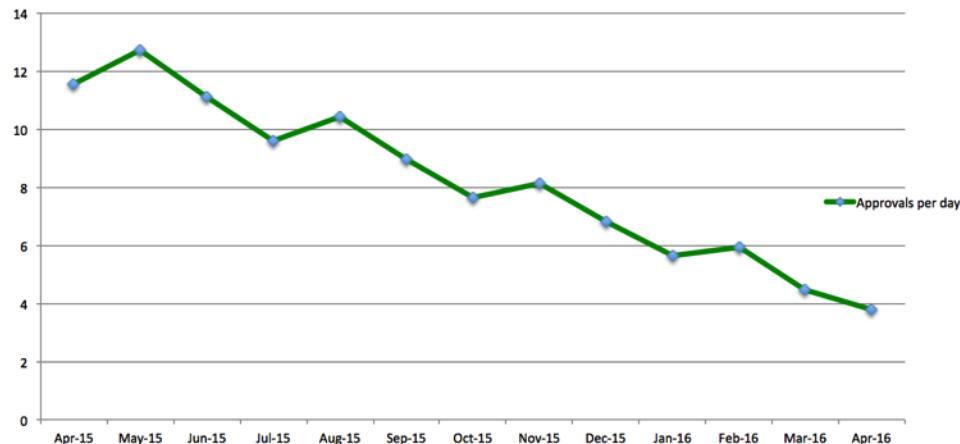


Figure 71: Approval Average Processing Time Report

7.2.2 Monthly finance report

The monthly finance report allows a stakeholder to identify the status of the finances that are applied to date as well as the performance of the various departments. This report shall be automatically generated on a monthly basis by the new system and sent to all the stakeholders via email. List of email recipients shall be configurable and maintained in the new FOS system. The user is provided the ability to drill-down to a lower level of detail to understand the various metrics. Ad-hoc generation of the report is also possible. The report consists of the following columns –

Field	Description
Total No. Of Applications	The indicates the total of approved and rejected applications
Total No. Of Approved applications	This indicates the number of applications approved
Total No. Of Rejected applications	This indicates the number of applications rejected
Percentage Approved	This indicates the percentage of total applications that have been approved
Total approved amount	Amount of funds that have been approved in the current month
Total amounts applied for	The sum total of amounts that were applied for in the current month
No. Of repeat customers	The count of new customers that applied for finance in the current month
No. Of new customers	The count of existing customers that applied for finance in the current month
Total profit possible	The sum of profits that Amlak Finance stands to make from the monies that are approved. This rate is usually 5.75% of the approved amount as per the application. In the case of approved applications, this is the rate keyed-in by the credit analyst.

For Adhoc Generation during the Month Beginning , The Report will show data of Previous Month

Ex If report is generated on 4th Of a Month then the Data will be from 1St of Previous month to Monthed date of previous Month.

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	Total No. of Applications	No. of Approved applications	No. of Rejected applications	Percentage Approved	Total approved amount	Total amounts applied for	No. of repeat customers	No. of new customers	Total profit possible
Apr-16	132	79	53	60%	123,456,789.00	148,148,146.80	81	3	11,111,111.01
Mar-16	145	94	51	65%	987,654,321.00	1,185,185,185.20	83	5	88,888,888.89
Feb-16	178	125	53	70%	1,111,111,110.00	1,333,333,332.00	22	7	99,999,999.90
Jan-16	198	119	79	60%	864,197,532.00	1,037,037,038.40	76	9	77,777,777.88
Dec-15	221	143	77	65%	1,975,308,642.00	2,370,370,370.40	47	11	177,777,777.78
Nov-15	244	171	73	70%	246,913,578.00	296,296,293.60	39	9	22,222,222.02
Oct-15	267	160	107	60%	1,851,851,853.00	2,222,222,223.60	31	7	166,666,666.77
Sep-15	290	188	101	65%	2,716,049,385.00	3,259,259,262.00	24	5	244,444,444.65
Aug-15	313	219	94	70%	4,567,901,238.00	5,481,481,485.60	16	3	411,111,111.42
Jul-15	336	201	134	60%	864,197,532.00	1,037,037,038.40	9	2	77,777,777.88
Jun-15	359	233	126	65%	5,432,098,770.00	6,518,518,524.00	22	6	488,888,889.30
May-15	382	267	115	70%	3,703,703,706.00	4,444,444,447.20	31	4	333,333,333.54
Apr-15	405	243	162	60%	3,580,246,917.00	4,296,296,300.40	47	8	322,222,222.53

Figure 72: Monthly Finance Report

7.2.3 Developer Listing Report

This report will consists of All Listed Developers with Amlak and Reflect the Finance Capping Approved against each. Users shall generate report after logging into new FOS system. All users shall have provision to download report in excel and PDF format.

Developer Name	Project Name	Listing Date	Approved Capping (AED Millions)

7.2.4 Deviation Report for applications

There is a well-defined list of documents that are needed for a finance application. However, it is possible that the applicant might not provide these documents. This is known as a deviation. For example, an expatriate that has newly arrived in UAE might not have six months of financial statements. Other possibilities of a deviation are where the credit team does an approval on a case-by-case basis, where a finance exposure might be higher than the recommended amount as specified by the valuation teams. The deviation report allows the line of business user to understand on average how many applications are processed. The information that is so aggregated can be used to refine the list of mandatory documents that are needed for the various products. The deviation report shall have the following fields

Field	Description
Application ID	Reference number of the finance application
Type of Finance	The type of finance (product type) that the applicant wishes to apply for.
Deviation type	The type of deviation encountered
Application Approved by	The highest approving authority for the application.
Approved finance amount	The amount of finance that the applicant has applied for

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Application ID	Type of Finance	Deviation type	Provided justification	Deviation Approved by	Approved finance amount
Applicant 1	Murabaha	No Salary Certificate	New to UAE	Supervisor 1	321,456.78
Applicant 2	Ijarah	No Power of Attorney	In progress	Supervisor 3	212,789.32
Applicant 3	BTL1	No Emirates ID	In progress	Supervisor 1	534,246.10
Applicant 4	BTL2	No Emirates ID	New to UAE	Supervisor 3	108,667.46
Applicant 5	Murabaha	No Salary Certificate	In progress	Supervisor 1	104,121.86
Applicant 6	Ijarah	No Power of Attorney	In progress	Supervisor 3	321,456.78
Applicant 7	BTL1	No Emirates ID	New to UAE	Supervisor 1	212,789.32
Applicant 8	BTL2	No Emirates ID	New to UAE	Supervisor 1	534,246.10
Applicant 9	BTL1	No Salary Certificate	In progress	Supervisor 3	108,667.46
Applicant 10	BTL2	No Power of Attorney	In progress	Supervisor 1	104,121.86

Figure 73: Deviation Report – Application level

Report shall be generated on monthly basis by the new system and sent to all the stakeholders via email. List of email recipients shall be configurable and maintained in the new FOS system.

7.2.5 Deviation reports- Department/approval levels

Based on the credit policy of Amlak Finance, certain deviations in the finance application can only be approved by certain roles in the organization. For example – board level approval is needed for an application that seeks more than 35 Million AED in mortgage finance. The deviation report for approval levels provides a summary of the total number of deviations that each approver has approved as per the credit policy. The approval level against each of the deviation is as shown in the Finance Approval Use Case

Deviation Type	Approval Level	Approver	Count
Pay slip/Old bank statement	Anyone	Anderson	23
Salary is in cash	Anyone	Smithsonian	12
Waiver of insurance	Anyone	Jake	6
Financials not audited	HOD	Mohammad	6
Approval validity extension	HOD	Omar	2
Property age higher than 10 years	COO	Mary	4
Min. no of years in business	MD & CEO	Ishmael	5
Max. customer exposure > 35 Million AED	Board		3

Figure 74: Deviation Report - Approval Levels

7.2.6 Finance Applications Dashboard

This dashboard provides a quick snapshot of the status of the origination system to a supervisor. The supervisor has the ability to select either of the TAT Dashboard or the performance Dashboard.

The TAT dashboard displays the set of activities that are within TAT as well as the ones that are expected to breach the TAT.

The performance dashboard displays the amount of work each department has done so far in the current month.

7.2.7 In-Progress Applications Status Report

This report provides up to date details for all of the applications that are currently in-progress. The aging how many days has this application been pending with Amlak Finance is also displayed along with the previous approver, as well as the current action pending on fields.

Application ID	Created On	Aging	Last Updated	Last Updated By	Current Stage	Currently assigned to
APP-IJH-0098	13/6/2015	12 Days	17/6/2015	Arnold	Branch	Matthew
APP-IJH-0102	28/4/2016	8 Days	2/5/2016	Wallace	CAD	Earl
APP-MBH-9800	11/3/2016	4 Days	3/11/2016	Oliver	Compliance	Elizabeth
APP-MBH-9802	19/6/2015	18 Days	6/19/2015	Freeman	Credit	Christopher
APP-IJH-0106	4/8/2016	12 Days	4/8/2016	Rogers	REPPA	Julie
APP-IJH-0110	16/5/2016	8 Days	5/16/2016	Campbell	RMU	Jonathan
APP-MBH-9804	23/4/2016	4 Days	4/23/2016	Arnold	Sales	Virginia
APP-MBH-9806	24/7/2015	18 Days	7/24/2015	Larson	Branch	Jean
APP-IJH-0114	18/10/2015	12 Days	10/18/2015	Carr	CAD	David
APP-IJH-0118	14/10/2015	8 Days	10/14/2015	Ray	Compliance	Brian

Figure 75: In-Progress Application Summary Report

Users shall generate report after logging into new FOS system. All users shall have provision to download report.

7.2.8 In-progress applications summary report

The cumulative summation of all products is displayed using various color codes for the user to determine the breakdown of the various applications. A legend for each finance type is shown below the report. This real-time report gets updated on a daily basis and displays all of the finance applications that are in the pipeline. This report details all of the in-progress applications as well as the current stage of application processing that the applications are currently in. The report is used to identify on a daily basis the total department wise breakdown of outstanding work that is to be completed.

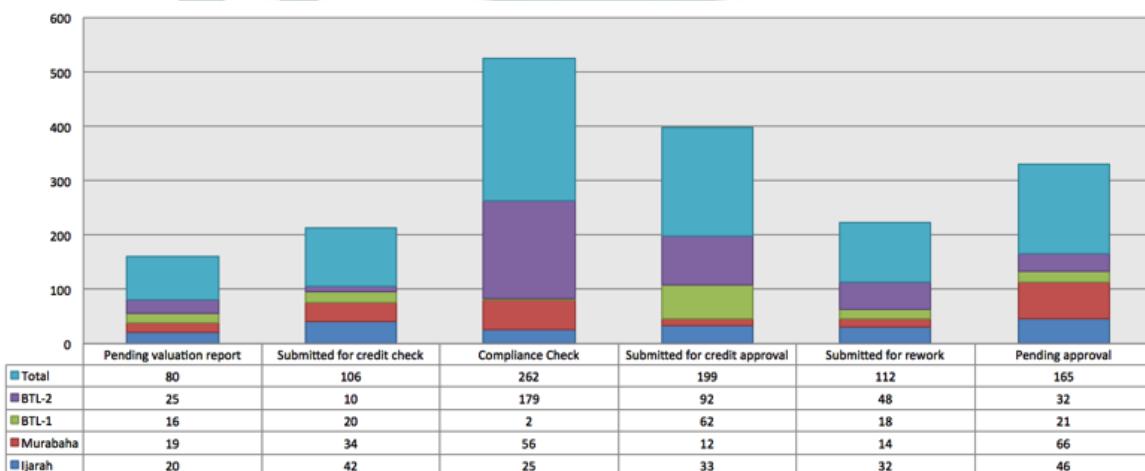


Figure 76: In Progress Application Report

Users shall generate report after logging into new FOS system. All users shall have provision to download report.

7.2.9 Pending Applications Report

This report displays the number of cases that are allocated to a participant or a group of participants. The report is applicable for in-progress finance applications.

Department	Pending Applications
Branch	32
CAD	41
Compliance	22
Credit	17
REPPA	89
RMU	11
Sales	13
Total Pending applications	225

Figure 77: Pending Applications Report

Users shall generate report after logging into new FOS system. All users shall have provision to download report.

7.2.10 Product Performance Dashboard

This dashboard allows an officer to monitor the performance of a specific product during the current quarter. Understanding the most popular products helps in planning for future updates and modifications needed for the products. The officer must be provided the flexibility to change the period for the products.

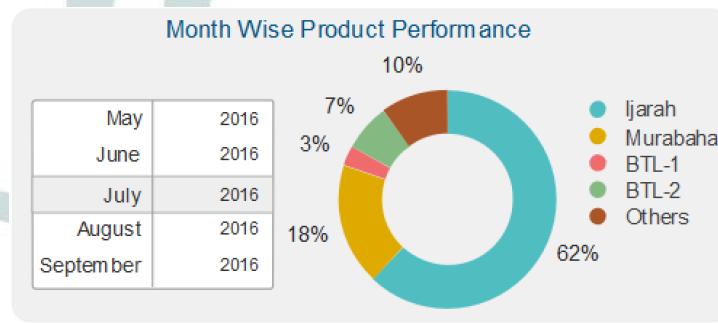


Figure 78: Product Performance Dashboard

Users shall generate report after logging into new FOS system. Users shall have provision to download report.

7.2.11 New Finance Application Volume

This dashboard provides the number of applications that has been submitted for the current day. This dashboard also has a view for all of the applications that have been submitted for the current week, month and quarter.

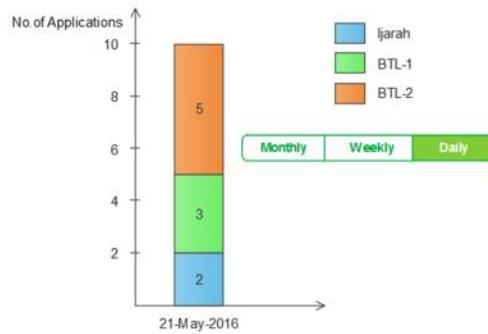


Figure 79: New Finance Application Volume

7.2.12 Applications Approved

This report provides the number of finance applications that have been approved for the current month. There must be a facility to show the total number of applications that have been approved for the weeks, as well as present and previous quarters.

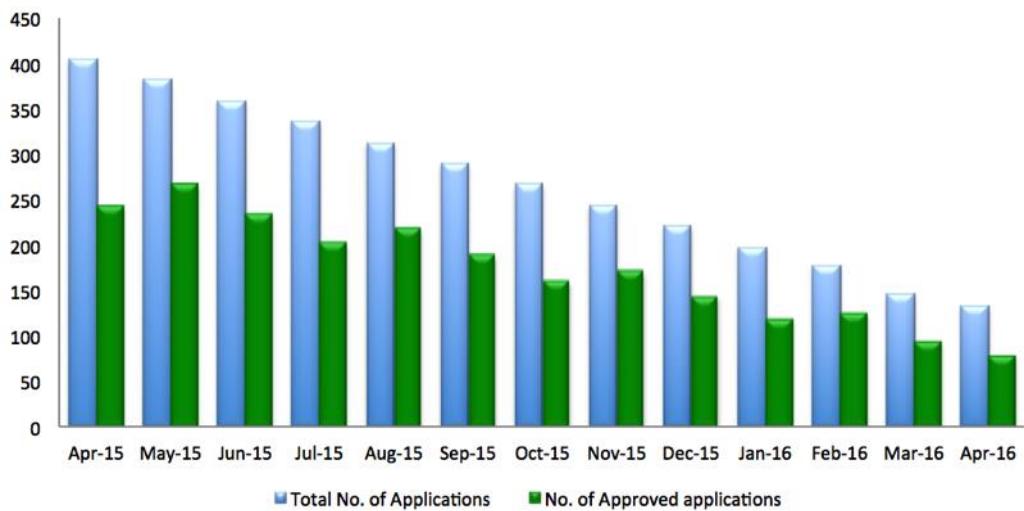


Figure 80: Approved Applications Report

7.2.13 Pre-Approvals Report

A pre-approval application allows an applicant to determine how much finance can be obtained on the basis of his submitted documents. The pre-approvals report illustrates the number of pre-approval finance applications that have been approved for the current month. There must be a facility to show the total number of pre-approvals that have been given to applicants in the current week, month and quarter.

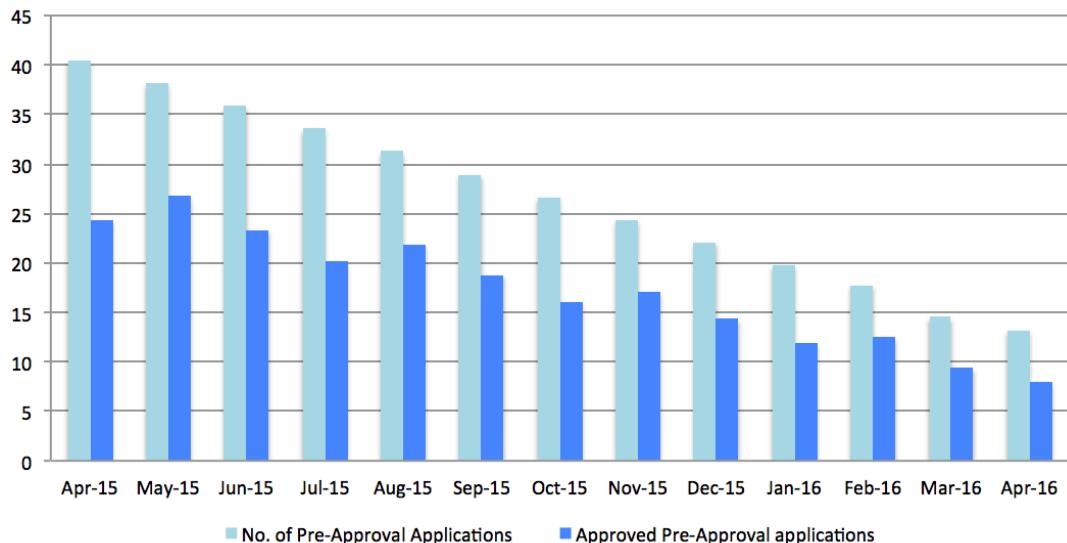


Figure 81: Pre-Approvals for the current period

7.2.14 Sales leads tracking report

This report provides the tracking of all the sales leads that are generated by the call center team. This report is generated every Sunday and circulated to all of the recipients. The call center agents are also allowed to extract this report on an ad-hoc basis by keying in the begin- and end-date for which the ad-hoc report is to be generated. This report contains all of the fields that are in the document attached below.



New Consolidated Sales
Leads MIS.xlsx

This report will consist of All fields contained from the Lead Generation data entry stage. The Report will have the From date and To date Date Fields and a Submit bummitt butti to generate the report. The use can filter the leads created between a particular time frame using the From date and To Date fields. When Report is generated on Sunday it will consists of leads generated from Last Sunday to This Saturday. The Report will Display the Date Time when report is generated and the header in addition to the Name of the report will consist of the date on which report is generated.

Example "Sales Leads Tracking Report"

From 19 June 2016 to 25 June 2016

7.2.15 Average Approved Finance Amount

This report provides average finance amount that have been approved for the month. The report must contrast how this average compares with the past months. The report must have the flexibility to be modified to show weekly reports as well as the quarterly comparison.

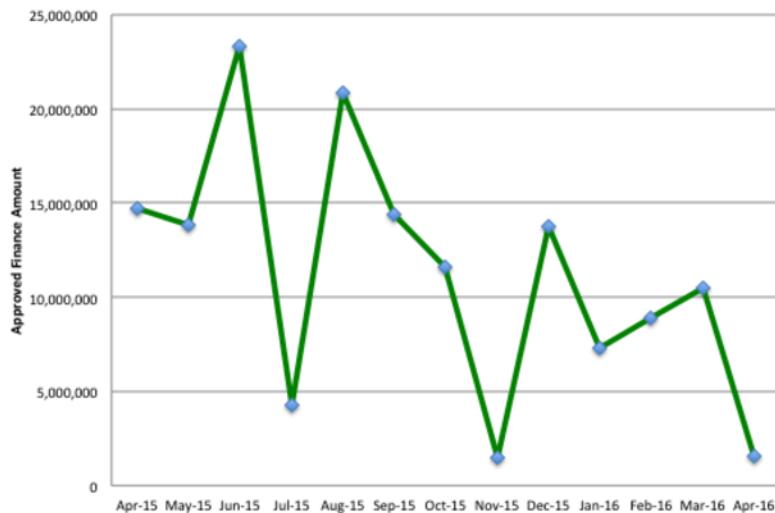


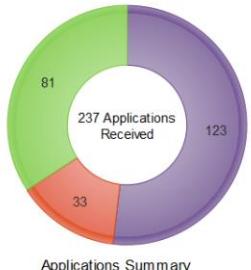
Figure 82: Average Approved Finance Amount Report

7.3 Performance Dashboard

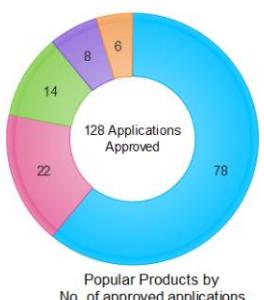
The performance dashboard consists of four views that display the most popular products as well as the top contributors to Amlak's business for the current month. The dashboard can be redrawn to see the performance on a quarterly, or a yearly basis.

1. Monthly: Information pertaining to cases logged in for 1st of the Month to Current Date
2. Quarterly: Information pertaining to cases logged in for 1st of the quarter till date
3. Yearly: Information pertaining to cases logged in for 1st of January to current Date

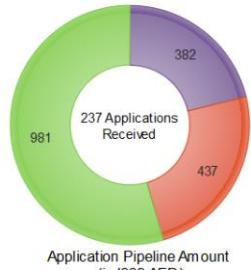
This report will be scheduled on a Monthly Basis and delivered via email on the First Of the Month to all the Recipients

[Logout](#)**Amlak Loan Origination System**[Dashboard](#)[My Work-plan](#)[Cases referred to me](#)[Supervisor Alerts](#)[Customer Search](#)

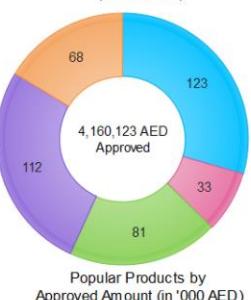
- In-Progress
- Rejected
- Approved

Performance Dashboard - Retail[Yearly](#)[Quarterly](#)[Monthly](#)

- Ijarah
- Standard
- BTL-1
- BTL-2
- Others



- In-Progress
- Rejected
- Approved



- Ijarah
- Standard
- BTL-1
- BTL-2
- Others

Figure 83: Performance Dashboard

8. Appendices

8.1 Appendix – A - Document Upload and Search Screen

This screen is outside Application for users to Upload Documents in File Net System from LOS.

Navigation

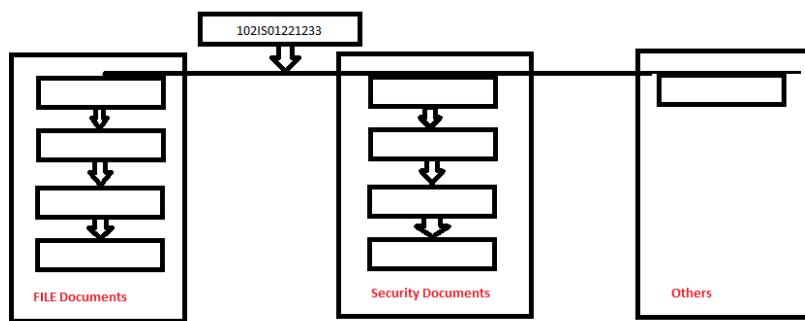
Main Option	File net
	Sub Option1
	Sub Option2
	Sub Option3
	Search
	Add Document
	Approve

User should be Able to Search / Upload Documents based on the below Parameters

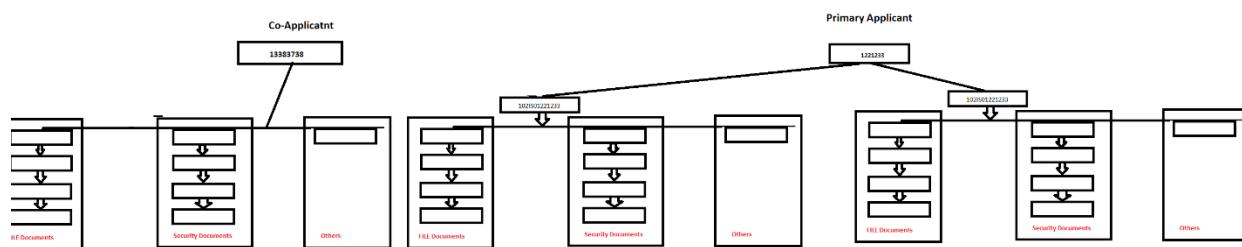
- CIF
- Account Number (Flexcube/Bancs)
- Category (File Documents/Security Documents/Others)
- Document Type (Cascading Drop Down Based on Category Selection)

These parameters will be saved as Tags against each document as shown below in search section.

Currently the Setup is as below.



Proposed



Tags against a particular document in the Above Scenario will be

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Tags: APPLICATION_NO-PROPERTYNO-CIF-FLEXCUBE_ACCOUNT- BANCS_ACCOUNT_NUMBER-CATEGORY-DOCUMENT TYPE

In Above Tags FLEXCUBE_ACCOUNT, BANCS_ACCOUNT_NUMBER is only wherever applicable

Mapping of Document Type (i.e. File Documents, Security Documents and Others) and the Corresponding Category

Category	Document Type
File Documents	Disbursement memo
	Analysis Sheet
	Application Form
	Balance Sheet
	Bank Statement
	Brochure
	Calculator
	Call Report
	Cancellation Letter
	Checklist
	Compliance Documents
	CPV Sheet
	Credit Facility Letter From Other Banks
	Fax
	Lodging Document or Checklist
	NOC
	Order
	Identity Documents
	PhotoSignature
	Processing Fee Receipt
	Quote
	Salary Certificate
	Salary Transfer Letter
	Signature
	Statement Request Form
	Target List Export
	Trade License Copy or MOA
	Valuation Fee Receipt
	Valuation Report
	WorkSheet

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	Correspondence
	Payment details
	Sales Agreement or MOU
	Audit finance
	Amendment fees
	Tenancy contracts or Other income
	Personal bank statement
	Company bank statement
	Emails Cm to CRA communications
	Interview sheet or Ijara calculator
	Undertaking
	Finance Request
	Correspondence
	Application form
	Legal Documents
	Property documents
	Income Documents
	Bank
	CBRB Reports
	EM Credit Reports
	Pre-approval Letter
	Tax Returns
	Credit Analysis Documents
	Disbursement Documents
	Receipts - Cheque Copy
	Customer Details Amendments
	Refund
	Disbursal Advice
	Legal Notice
	Final Payment Notice
	DDA Forms
	Balance Confirmation
	ARP
	Manual Calculations
	RMD Documents
	Restructuring Documents
	Summarized Account statement
	Profit rate amendment
	LRF/SF Deferment

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	BTL
	Arrear Break Up
	KYC Form
Security Folder	Addendum or Assignment agreement
	Lease Agreement
	Offer Letter
	Sale Agreement
	Security Cheques
	Security Folder Undertaking
	Signature verification
	STL
	Corporate guarantee
	Promise to take on lease
	Indemnity
	Final payment confirmation
	Standing order instruction
	Customer contribution receipt
	Lodging Docs Checklist
	Compliance Certificate
	Security Document
	Returned Cheques
	Regularization Checklist
	Property Insurance
	Property Management
	Title Deed
	Liability Letter
	Final Settlement
	Partial Settlement
	Foreclosure
	Cancellation
Other	Others

Existing Search Screen with Parameters

Default Value for Search of Document is Document Category = All and Category="All"



Amlak Document Search x

Search Criteria: Class: Amlak Customer Document... Search in: AMLAK Accounts Documents **Search options:** Released version Pr

Bancs Account Number: ?	Equals	2000030665
FCUB Account Number: ?	Starts With	2000030665
Customer Category: ?	Equals	
Category: ?	Equals	
DocumentType: ?	Equals	

Field Name	Description
CIF	Search To be Performed Based on the CIF
Bancs Account Number	
Flexcube Account Number	Search To be Perform by Fetching both The Flexcube account Number and Bancs Account Number. First Fetch From Flexcube Both Bancs No and Flexcube No and based ON That Perform Search
Customer Category	
Category	
Document Type	

In above case the Bancs account number is the OLD/Legacy Account Number and the FCUBS account Number is the corresponding new account number.

When the User Enters say flexcube Account Number and Hits search Button. System should check with both the flex cube account number and corresponding Bancs Account Number (which will be internally queried from a Table consisting of Mapping of Bancs and Flexcube account Number) and show the related match.

Search Results

	Name	Category	DocumentType	Size	Modified By	Modified On	Major Version
1	1000142415	Security Folder	Property Insurance	661 KB	P8admin	2/18/2015, 2:51 PM	1
2	1000142415	Security Folder	Property Insurance	820 KB	P8admin	8/31/2015, 6:12 PM	1
3	1000142415	Security Folder	Property Insurance	161 KB	P8admin	2/23/2016, 3:34 PM	1
4	1000142415_1	File Documents	NOC	48 KB	P8admin	12/21/2014, 10:13 PM	1
5	1000142415_1	Security Folder	Security Document	590 KB	P8admin	12/18/2014, 1:00 AM	1
6	1000142415_1	Security Folder	Security Cheques	24 KB	P8admin	12/18/2014, 12:59 AM	1
7	1000142415_1	File Documents	Disbursement Documents	187 KB	P8admin	12/18/2014, 3:00 AM	1
8	1000142415_1	File Documents	Lodging Document or Checklist	17.0 MB	P8admin	12/21/2014, 2:40 PM	1
9	1000142415_1	File Documents	Credit Analysis Documents	87 KB	P8admin	12/18/2014, 3:00 AM	1
10	1000142415_1	File Documents	Receipts - Cheque Copy	59 KB	P8admin	12/18/2014, 3:00 AM	1
11	1000142415_1	Security Folder	Regularization	94 KB	P8admin	12/21/2014, 12:20 PM	1

Document Upload

Document Upload by this screen will follow a Maker Checker Concept. The Maker cannot be the same user as the Checker. While uploading documents the Maker will select the Checker via a Drop Down List consisting of All other users from that team.

While Uploading the Document the User has to mandatorily mention the CIF Number – and/Or - Account Number (Enter Bancs / Flex-cube). The System should check if this CIF / Account Exists and Throw Message Accordingly if it doesn't exist.

The Location of the Document within the CIF/Account Folder is decided by the Category and the Document Type which will be added as Tags to the Document along with the CIF and Account Number Tag.

Current File Net Maker Screen to Upload the Document

General

* Entry template:

What do you want to save?

* File name:

Properties

* Class:

* Bancs Account Number

* Category

Customer Category

* Approver

FCUB Account Number

* DocumentType

Addendum or Assignment ag
Lease Agreement
Offer Letter
Sale Agreement
Security Cheques
Security Folder Undertaking
Signature verification
STL



Current File Net Maker will then select the approver

General

* Entry template: Add Amlak Documents
Local document

* File name: C:\Users\jsocoro\Desktop\EMPIDocument List.xlsx Browse...

Properties

* Class: Amlak Customer Documents

Bancs Account Number	FCUB Account Number
1000080669	
Category	DocumentType
File Documents	Analysis Sheet
Customer Category	Document Status
Regular	NEW
Approver	P8Admin
Sheila Dado Rony Varghese Paresh Kapadia P8Admin	

Screen of the Checker

Inbox

Refresh Open Actions

DefaultApplication > Inbox > Inbox

F_EnqueueTime	F_Subject	F_StepName	F_Overdue
12/29/2014, 5:02 PM	trtr	Activity	In Process
12/31/2014, 10:16 AM	eddeddedede	Activity	In Process
12/31/2014, 10:20 AM		Activity	In Process
8/5/2015, 1:29 PM	Check Document Uploaded by P8admin	Checker	In Process
8/5/2015, 1:56 PM	Check Document Uploaded by P8admin	Checker	In Process
8/6/2015, 9:55 AM	Check Document Uploaded by P8admin	Checker	In Process
8/6/2015, 9:55 AM	Check Document Uploaded by P8admin	Checker	In Process
9/30/2015, 4:08 PM	Check Document Uploaded by ronyv	Checker	In Process
6/9/2016, 3:52 PM	Check Document Uploaded by ronyv	Checker	In Process

6/9/2016, 3:52 PM - The in-basket returned 8 work items.

Checker will then Accept Or Reject

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AMLAK ECM Process Work Item - Internet Explorer
<http://amk-mdc-fretapp.amlakfinance.com:9080/navigator/stepprocessor.jsp?queueName=Inbox&wobNum=006954F31E75FE4E8CA775F50DE5164F&stepName=Checker&isoRegion=1>

Check Document Uploaded by rony

Due date: Not set | Started by: Rony Varghese | Received on: 6/9/2016, 3:52 PM | Step: Checker

Properties **Attachments** **History**

Bancs_Account_Number: ?	1000080669
Category: ?	File Documents
Customer_Category: ?	Regular
Document_Type: ?	Analysis Sheet
FCUB_Account_Number: ?	
Comment: ?	

Get next work item **Reject** **Accept** **Save** **Cancel**

100%

8.2 Appendix – B – Group to user mapping

The groups to users mapping is shown below:

Groups	Users
Telesales	
Telesales-Manager	
DR	
DR-Manager	
Retail	
Retail-Manager	
HOD-Retail	
HOD-DR	
Compliance	
Compliance Manager	
REPPA	

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REPPA Manager
Credit
Credit Manager
HOD-Credit
COO
MD
Board
Branch
Branch-Manager
Operations
Operations-Manager
CAD
CAD-Manager
RMU
RMU-Manager

8.3 Appendix – C – Group to Use case mapping

System Admin should be able to map the Groups as listed in the Appendix B to the Use Cases.

8.4 Appendix – D – Ijarah Calculator

There will be a Link to the Ijarah Calculator, On Click This will Show the Ijarah calculator which is an excel file.

9. Signoff

Sl. No.	Stakeholder Name	Designation	Signature	Date
1	Flavian Himal Fernando	Senior Credit Analyst		
2	Jemshina Ameen	Senior Credit Analyst		
3	Diana Maalouf	Manager Sales		
4	Ammar Amir Ahmed	Sr. Manager REF		
5	Abdul Rahman	Customer Service Officer		
6	Elham Afrand	AM, Customer Care REF		
7	Awais Akhtar Butt	Sr. RM DR		
8	Amira Adi	Specialist -Compliance		
9	Saba Asif	Officer CAD		
10	Darshana Shah	TL Operations		
11	Reji Varughese	TL Property Registration		
12	Rony Varghese	Officer, Record Management		
13	Pares J Kapadia	AM, Operations		
14	Fahmi Ayashi	Sr. Manager, Operations		
15	Payal Khandelwal	Business Analyst		
16	Harish Thungani Durgaiah	Business Analyst		

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Sl. No.	Stakeholder Name	Designation	Signature	Date
17	John Socoro	Senior IT Analyst		
18	Prabhu Sundaram	Business Analyst		
18	Prakash Inbasekaran	Sr. Manager, Applications		
19	Ibrahim Hassan	VP - Operations		
20	Yasser Mohamed Assar	AVP REPPA		
21	Abdulla Ahmad Ahli	VP - REF		
22	Mohammad Omar Al Aidaroos	SVP - Corporate Finance & Investment - DR		
23	Asmahan Al Zarooni	VP -IT		
24	Ali Alshamali	Acting - Chief Operations Officer		