

Corporate Loans User Manual
Oracle Banking Digital Experience
Release 20.1.0.0.0

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ORACLE®

Corporate Loans User Manual
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Table of Contents

1. Preface	1-1
1.1 Intended Audience.....	1-1
1.2 Documentation Accessibility.....	1-1
1.3 Access to Oracle Support.....	1-1
1.4 Structure	1-1
1.5 Related Information Sources.....	1-1
2. Transaction Host Integration Matrix	2-1
3. Corporate Lending	3-1
4. Loan and Finance Overview	4-1
5. Loan and Finance Details	5-1
6. Loan and Finance Repayment	6-1
6.1 Ad Hoc Repayment.....	6-1
6.2 Installment Repayment.....	6-4
7. Disbursement Inquiry	7-1
8. Schedule Inquiry	8-1
9. View Statement	9-1
9.1 E-Statement.....	9-3
9.2 Pre-Generated Statement	9-4
10. Loan Calculators	10-1
10.1 Loan Installment Calculator	10-1
10.2 Eligibility Calculator.....	10-2
11. Account Nickname	11-1

1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 20.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.8.0.0.0	Oracle FLEXCUBE Universal Banking 14.4.0.0.0	Oracle Banking Corporate Lending (OBCL) 14.4.0.0.0
1	Overview			
	Loan and Finance Overview	✓	✓	✓
	Application Tracker (Integrated with OBCLPM)	✗	✗	✗
	Loan and Finance Summary	✓	✓	✓
	Loans Maturing	✗	✗	✓
	Installments Due and Installment Payment	✗	✗	✓
	Quick Links	NH	NH	NH
	Loan Installment Calculator	✗	✗	✗
	Loan Eligibility Calculator	✗	✗	✗
2	Loan Details	✓	✓	✓
3	Loan Details - Nickname updation	NH	NH	NH
4	Repayment			
	Repayment - With less than or more than installment amount	✗	✓	✓

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.8.0.0.0	Oracle FLEXCUBE Universal Banking 14.4.0.0.0	Oracle Banking Corporate Lending (OBCL) 14.4.0.0.0
	Repayment - With equal to the installment amount	✓	✓	✓
	Full Repayment	×	×	✓
5	Disbursement Inquiry	✓	✓	✓
6	Schedule Inquiry	✓	✓	✓
7	Rate Revision History	×	×	✓
8	View Statement	✓	✓	✓
9	View Statement – Search filters	✓	✓	×
10	View Statement – E-Statement	×	×	×
11	View Statement- Pre-Generated Statement	×	×	×

[Home](#)

3. Corporate Lending

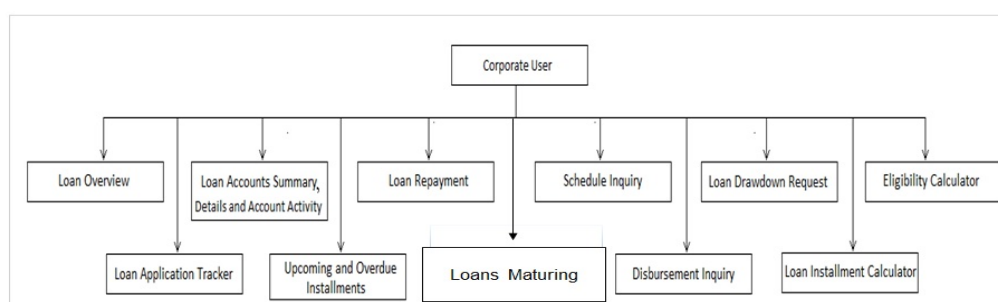
Corporate organizations often need to borrow money to meet their funding requirements, typically to invest in infrastructure, expand business operations at various locations, upgrade to the latest plant and machinery, acquire other assets, maintain inventory, or to increase working capital. Most corporates consider borrowing a business loan from financial institutions as a convenient option because of its flexibility and affordability. OBDX provides a platform by which banks can offer their corporate customers an enriching online banking experience in servicing their existing loans accounts.

Corporates can manage their banking requirements efficiently and effectively through the OBDX self-service channels. The corporate lending module offers a consolidated and easy to understand view of the customer's business loans position with an option to check the detailed view of each loan account. Customers can also view the information of upcoming and overdue loan installments and the detailed loan account activity.

The quick & hassle-free online loan repayment option allows the corporate user to initiate payments using the Digital Banking Platform.

Features Supported In Application

- Initiation of a Loan Drawdown Request (For more details, refer User Manual Oracle Banking Digital Experience Corporate Lending Origination)
- Summary of Loan Drawdown Applications
- Loan Accounts Overview
- Loan Accounts Summary, Details and Account Activity
- Loan Repayment – Partial and Full repayments
- Repayment Schedule Inquiry
- Disbursement Inquiry
- Loan Installment Calculator
- Eligibility Calculator
- Loan Application Tracker
- Loans Maturing
- Installments Due (upcoming and overdue)



Pre-requisites

- Party preference must be maintained
- Corporate users must be created
- Transaction access must be provided to the user
- Approval rule must be set up for the corporate user to perform required actions
- Transaction working window must be maintained
- Transaction limits must be assigned to the user to perform transactions

Mobile Capability

The following screens are supported on mobile devices only for bilateral loan contracts.

- Disbursement Inquiry
- Loan Repayment
- Schedule Inquiry
- To Initiate Loan Installment Payment
- Loan Details
- Dashboard - Loans Overview
- Dashboard - Loan Accounts Summary
- Dashboard - Installment Summary
- Dashboard - Loan Installment Calculator
- Dashboard - Loan Eligibility Calculator
- Loan and Finance > View Statement

4. Loan and Finance Overview

This screen is like a dashboard which provides a summary of the loan accounts that the corporate user, has access to. The Loan Overview displays a summary of the total borrowings in all accounts along with the current outstanding amount. It allows the user to understand the current position with respect to loan accounts.

The Application Tracker section provides a visual representation of the number of applications in various stages, which are in-progress, draft, submitted, and completed.

Through the Quick Links section, the user can launch into the servicing sections of the Loans module namely, repayment of loan, inquiring the repayment schedule, and viewing the disbursement details. A loan drawdown request can also be initiated from the Quick Links section.

In the Loan Accounts Summary, the user can view account details such as party name, account number in masked format, amount financed, interest rate, outstanding amount, auto payment, and maturity date of the loan accounts that the user has access to. Details of each loan account can be viewed by clicking on the account number hyperlink.

Upcoming and overdue installments are also displayed in the dashboard, with the option to make a repayment.

The user can calculate the loan installment using the Loan Installment Calculator at the bottom of the dashboard. An Eligibility Calculator is also available to check for eligibility of a specific loan amount, based on existing income and expenses.

How to reach here:


Toggle menu > Accounts > Loans and Finances > Loan and Finance Overview

Loans and Finance Overview

Amount Financed £9,666,994,460,066.40	Total Loans Financed 56
Amount Repaid £2,991,914.23	Outstanding Balance £9,666,992,006,894.70

0% 100%

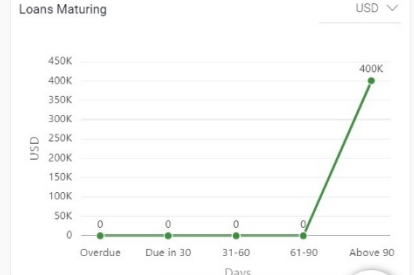
Application Tracker [View Details](#)



- Draft: 15
- Submitted: 80
- In Progress: 0
- Completed: 0

Loan and Finance Summary Search... Download

Loan Account Details	Party Name	Amount Financed	Outstanding	Maturity Date	Rate	Auto Payment
Bearing product with moratorium xxxxxxxxxxxx0001	ACME Corporation	£40,000.00	£40,000.00	29 Sep 2021		Yes
Bearing product with moratorium xxxxxxxxxxxx0002	ACME Corporation	£70,000.00	£30,882.42	23 Sep 2021		Yes
Bearing product with moratorium xxxxxxxxxxxx0003	ACME Corporation	£80,000.00	£68,888.90	29 Sep 2021		No
Version rollover xxxxxxxxxxxx2012	ACME Corporation	£85,000.00	£0.00	29 Mar 2019	10.00%	Yes
Version rollover xxxxxxxxxxxx2013	ACME Corporation	£85,000.00	£0.00	29 Mar 2019	10.00%	Yes



Installments Due Upcoming Overdue
in next 10 days

Due Date	Loan Account Details	Party Name	Auto Payment
24 Nov 2020	Bearing product with moratorium xxxxxxxxxxxx0002	ACME Corporation	Yes
20 Nov 2020	Bearing product with moratorium xxxxxxxxxxxx0003	ACME Corporation	No

Page 1 of 1 (1-2 of 2 items) 1

Quick Links


- Loan and Finance Repayment
- Schedule Inquiry
- Disbursement Inquiry
- Loan Drawdown Request

Installment Calculator

Amount:

Tenure (years):

Interest:



We take care of your finances, so you can focus on growing your business.

[Know More](#)

Eligibility Calculator

Avg Monthly Income:

Avg Monthly Expense:

Tenure (years):

Interest:

Dashboard Overview

Loan and Finance Overview

This widget displays the following figures:

- **Amount Financed:** The total loan amount in local currency that has been lent by the bank to the corporate party.
- **Total Loans Financed:** The total number of loans availed by the party.
- **Amount Repaid:** The total loan amount repaid. This field is only displayed with OBCL.
- **Outstanding Balance:** The outstanding amount in local currency that is yet to be repaid by the corporate customer.

The amount repaid and the outstanding balance are also visually represented on a line graph in percentage form.

Application Tracker


The Application Tracker widget allows the logged-in corporate user to view the progress summary of the various loan drawdown applications submitted from the Digital Banking Platform. Click on the **View Details** link to know the detailed progress of the applications. Refer the **Application Tracker** section in User Manual Oracle Banking Digital Experience Corporate Lending Origination, for more details.

Loan and Finance Summary

This section displays a summary of loan accounts, mapped to the logged in corporate user, along with related information of each account.

Details include:

- **Loan Account Details:** Loan account number (in masked format), product name, along with the account nickname (if set)
- **Party Name:** Name of the party under which the loan account is opened
- **Amount Financed:** The total loan amount in local currency that has been lent by the bank to the corporate party
- **Outstanding:** Current outstanding loan amount in the loan account currency
- **Maturity Date:** Maturity date of the loan account
- **Rate:** The rate of interest on the loan
- **Auto Payment:** Indicates whether the auto payment facility is enabled for the loan account or not

The corporate user can search for a specific loan account by typing either the account number or party name in the search field and clicking . To get the details of each loan account, click on the respective loan account number. Refer **Loan Account Details** screen for more information.

Download: The Loan and Finance summary is downloaded as a password protected file. A message appears regarding the password to be used for opening the file.

Loans Maturing

This widget provides the option of viewing a graphical summary of overdue and upcoming installments of the primary party accounts or linked party accounts that the corporate user has access to. These installments are sorted based on the currency of the loan account and this widget provides an option to view graphical summary of loan account(s) of the primary party accounts or linked party accounts (if present) by using a currency selection drop-down in the top right corner of the widget.

Clicking on **View All Details** link redirects to **Loan Account Details** screen.

Installments Due

This widget provides the option of viewing a summary of upcoming installments or overdue installments of the primary party accounts or linked party accounts that the corporate user has access to. An option is provided to pay the selected installment/overdue amount. This redirects the user to the **Repayment** screen.

Click on the loan account number to view the respective loan account details. Refer **Loan Account Details** screen for more information.

Click the **Installment Details** link. The Installment Details pop-up screen appears. Click **Pay Now** to repay the installment. Refer the **Repayment** screen for more information.

Quick Links

This section displays the quick links available for loan transactions. Click the particular link to access the specific loan transaction, namely,

- Loan Repayment
- Schedule Inquiry
- Disbursement Inquiry
- Loan Drawdown Request (Refer User Manual Oracle Banking Digital Experience Corporate Lending Origination, for more details.)

Loan Installment Calculator

This widget displays the loan calculator. It enables the user to calculate the installment for a particular loan amount, tenure and interest rate.

Eligibility Calculator

This widget enables the user to check the eligibility for a specific loan amount, given the income, the expenses, the required tenure and interest rate.

Loan Offers

This widget displays any offers on loans provided by the bank.

[Home](#)

5. Loan and Finance Details

The Loan and Finance Details screen displays all details of a specific loan account. The details include the Account Details, Loan Amounts details, Repayment details, Installment details, Arrears details, and Linked Facilities.

- **Account Details:** This section displays the customer ID, the loan account opening date, the maturity date, the current status, the interest rate, the branch in which the account is held.
- **Loan Amounts:** This section displays the disbursement details like the sanctioned loan amount, the total disbursed amount, the outstanding amount, the amount re-paid till date.
- **Repayment:** This section displays the repayment mode, the principal amount frequency, the interest amount frequency, late payment charges, pre-payment charges.
- **Installments:** This section displays the loan term, total installments, remaining installments, next installment due date, next installment amount.
- **Arrears:** This section displays details pertaining to arrears including the principal arrears, the interest arrears, late payment charges, other fees.
- **Linkage Details:** This section displays details of each facility linked to the loan. This section is displayed only if the application is integrated with OBCL and the selected loan account has linked facilities

The corporate user can also do the following on this screen - add/update/delete the nickname; perform loan repayment, schedule inquiry, disbursement inquiry, and to view statements.

The corporate user can click **More Information** to view the full loan details.

How to reach here:

Toggle menu > Accounts > Loans and Finances > Loan and Finance Overview > Loan and Finance Summary > Loan account number link > Loan and Finance Details

OR

Dashboard > Loans and Finances widget > Loan and Finance Summary > Loan account number link > Loan and Finance Details

OR

Toggle menu > Accounts > Loans and Finances > Loan and Finance Overview > Loans Maturing > Loan details link > Loan and Finance Details

Loan and Finance Details

futura bank
Welcome, Last login 18 Dec 05:28 PM

Loan and Finance Details

Select Account
xxxxxxxxxxxx0001 - asax...

Net Outstanding Balance
£38,950.00

Disbursed Amount
£40,000.00

Amount Re-paid till date
£1,423.33

Nickname
asaxsadasda

Disbursed On 29 Jan 2019 | Maturing On 29 Sep 2021 Active

Repayment

Interest Frequency Monthly	Principal Frequency Monthly
Repayment Mode ACC	Late Payment Penalty 0.0%
Interest Rate 7.0%	Payment Penalty 0.0%

Installments

Loan Tenure 32 months 14 days	Total Installments 33
Remaining Installments 31	Next Installment Date 02 Apr 2019
Next Installment Amount £316.06	

Arrears

Principal Arrears £38,950.00	Interest Arrears £0.00
Late Payment Charges £0.00	Other Charges £0.00

Show Less Information

View Statement
Loan and Finance Repayment
Disbursement Enquiry
Schedule Enquiry

Account number
xxxxxxxxxxxx0001 - asax...

View Options
Current Month

Transaction
All

Reference Number

Apply Filter
Reset

E-Statement

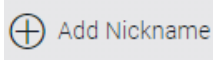
Pre-Generated Statement

Download

Date	Description	Reference No	Transaction Type	Amount
29 Mar 2019	Liquidation For Cls/Cheques	AT30LAC1855723	Credit	£166.00
29 Mar 2019	Liquidation For Cls/Cheques	AT30LAC1854374	Credit	£1,200.00
29 Mar 2019	Liquidation For Cls/Cheques	AT30LAC1854375	Credit	£10.00

Page 1 of 5 (1-10 of 41 items) | < 1 2 3 4 5 >

Field Description

Field Name	Description
Select Account	A list of loan account numbers in masked format that the user can select from, along with the account nicknames, if set. The account number can be either the primary party account or any linked party account that the user has access to.
Product Name	The product under which the account is opened.
Nickname / Add Nickname	If a nickname is not already added, then the  option appears. Click this button to add a nickname. If a nickname is already added, then it is displayed along with options to edit and delete it. For more information on Account Nickname, refer the Account Nickname section .

Account Details

Customer ID	The primary account holder's customer ID in masked format.
Opening Date	The date on which the loan account was opened.
Maturity Date	The date of maturity of the loan account.
Status	The current status of the loan account.
Interest Rate	The interest rate charged on the loan.
Facility ID	The facility ID under which the loan account has been opened. This field is displayed, only when OBDX application is integrated with Oracle FLEXCUBE Universal Banking.
Branch	The branch in which the loan account is held.

Loan Amounts

Sanctioned Loan Amount	The amount of loan that the bank has agreed upon to provide to the customer.
Total Amount Disbursed	The actual amount of loan that the bank has given the customer till date.
Amount Re-paid Till Date	The total loan amount repaid by the customer till date.
Outstanding Amount	The total amount due to be paid by the customer.

Repayment

Interest Frequency	The intervals at which the interest is to be paid. It can be: <ul style="list-style-type: none">• Daily• Weekly• One Time Payment• Monthly• Bi monthly• Quarterly• Semi-annually• Annually
---------------------------	--

Principal Frequency	The intervals at which the principal is to be repaid. It can be: <ul style="list-style-type: none"> • Daily • Weekly • One Time Payment • Monthly • Bi monthly • Quarterly • Semi-annually • Annually
Repayment Mode	The mode through which loan repayments are to be made as set up in the processing system. For example, repayments can be made via account transfer, direct debit or cheque.
Late Payment Penalty	The percentage rate charge applicable in case of late payment.
Prepayment Penalty	The percentage charge applicable in case the loan is prepaid.
<u>Installments</u>	
Loan Tenure	The duration for which the loan amount is sanctioned in terms of years/months/days.
Total Installments	The total number of scheduled payments to be made towards repaying the loan.
Remaining Installments	The number of scheduled payments remaining towards repaying the loan completely.
Next Installment Date	The date on which the next loan payment is due.
Next Installment Amount	The amount to be paid as next installment.
<u>Arrears</u>	
Principal Arrears	The amount due on the loan principal if one or more installment repayments have been missed.
Interest Arrears	The amount due on the loan interest if one or more installment repayments have been missed.
Late Payment Charges	The charges levied on any late payment of a loan installment.
Other Fees	The other / miscellaneous fees applicable on the loan account.

Linkage Details

This section is displayed, only when OBDX application is integrated with Oracle Banking Corporate Lending (OBCL) and the account has existing facilities linked.

Linkage Type	Displays whether a facility or a collateral is linked with the loan.
Reference Number	The reference number of the linkage.
Description	A description of the facility or the collateral linked with the loan account.
Branch	The branch in which the facility or the collateral is opened.
Amount	The amount of the facility or the collateral linked to the loan account.
Percent	The percentage of facility or collateral linked to the loan account.

The user can perform the following account related transactions in **Loan and Finance Details** screen:

- To make a repayment in the loan account, click Loan Repayment.
- To view loan repayment schedule, click Schedule Inquiry.
- To view disbursement details, click Disbursement Inquiry.
- To view loan account statements, click View Statement.

6. Loan and Finance Repayment

The quick and hassle-free online loan repayment option allows the corporate user to initiate payments against outstanding amounts using the Digital Banking platform. The repayment can be an ad hoc repayment or an installment repayment.

Note: If the user makes a payment equal to the total outstanding loan amount (inclusive of arrears), it may lead to settlement of the loan account. Depending upon the configuration at the host system, premature penalty / charges may be applicable.

Note: If approver wants to modify the Loan and Finance Repayment, then **Send to Modify** option can be used instead of rejecting the repayment. Later, maker can make necessary changes to Loan and Finance Repayment and send for approval.

6.1 Ad Hoc Repayment

Ad hoc repayments can be made by a corporate user at any point of time, against a loan account mapped to him. It need not necessarily be when an installment is due. The amount being repaid need not be equal to the installment due either. In case there are surplus funds available at the corporate user's disposal, they can initiate an ad hoc repayment.

How to reach here:

Toggle menu > Accounts > Loans and Finances > Loan and Finance Repayment
OR

Toggle menu > Accounts > Loans and Finances > Loan and Finance Overview > Quick Links > Loan and Finance Repayment

Loan and Finance Repayment (for ad hoc repayments)

Full Payment

The screenshot shows the 'Loan and Finance Repayment' page on the Futura Bank digital banking platform. The page is titled 'Loan and Finance Repayment' and features a navigation bar with 'Viewer', 'ATM/Branch', and 'English' options. The user is logged in as 'imperial2 checker' with a last login time of '04 May 08:44 AM'. The main content area is divided into two sections. On the left, there is a form for selecting a repayment type and account. The 'Full Payment' option is selected. The form displays the following details: Amount Financed: £78,500.00; Amount Overdue: £0.00; Source Account: xxxxxxxxxxxx0023; Balance: \$1,200,000.00; Principal Outstanding: £78,500.00; Interest: -; Charges: -; Repayment Amount: £78,500.00. At the bottom of the form, there are 'Repay' and 'Back' buttons. On the right, there is a notification box titled 'Missed to pay your installment?' with a lightbulb icon. The notification text reads: 'Quick & hassle-free online loan repayment option just for you! You can pay your overdue loan installments through this option. It is worth mentioning that making payments ahead of schedule is the best way to lower your overall cost of borrowing. We allow full and partial pre-payment of the loan at a charge indicated in the agreement. Make sure you read all the terms and condition set for loan pre-payment.' At the bottom of the page, there is a copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Part Payment

The screenshot shows the 'Loan and Finance Repayment' page on the Futura Bank website. At the top, there are navigation options for 'Viewer', 'ATM/Branch', and 'English'. The user is logged in as 'imperial2 checker' with a last login time of 01 May 11:50 AM. The main content area is titled 'Loan and Finance Repayment' and contains the following elements:

- What do you want to do?**: Radio buttons for 'Part Payment' (selected) and 'Full Payment'.
- Select Account**: A dropdown menu showing 'xxxxxxxxxxxx0101 - Impe...'.
- Amount Financed**: £78,900.00
- Principal Outstanding**: £78,900.00
- Amount Overdue**: £0.00
- Source Account**: A dropdown menu showing 'xxxxxxxxxxxx0023'.
- Balance**: \$1,200,000.00
- Repayment Amount**: £1,000.00
- Buttons**: 'Repay' and 'Back'.
- Note**: 'Repayment amount will be first adjusted against the total loan overdue amount, if applicable.'
- Message Box**: 'Missed to pay your installment?' with a lightbulb icon. Text: 'Quick & hassle-free online loan repayment option just for you! You can pay your overdue loan installments through this option. It is worth mentioning that making payments ahead of schedule is the best way to lower your overall cost of borrowing. We allow full and partial pre-payment of the loan at a charge indicated in the agreement. Make sure you read all the terms and condition set for loan pre-payment.'
- Footer**: Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions.

Field Description

Field Name	Description
------------	-------------

Loan and Finance Repayment

The user can access this screen from the **Quick Links** section in the Loan Account Details screen, or from the Toggle menu.

What do you want to do ?	The options of paying off the loan partially or completely. The options are: Part Payment and Full Payment.
---------------------------------	---

The order in which the fields below are displayed, will vary based on the option selected in this field.

Select Account / Loan Account Number	The loan account number (in masked format), that the logged-in user has access to, for repayment. The account nickname (if set) is also displayed. For more information on Account Nickname, refer the Account Nickname section.
---	--

If this screen is accessed from the toggle menu, then the loan account numbers that the user has access to, are available as a list to select from.

Amount Financed	The total loan amount in local currency that has been lent by the bank to the corporate party.
------------------------	--

Principal Outstanding	The outstanding principal balance, which is yet to be repaid.
------------------------------	---

Amount Overdue	The overdue amount, if any. This amount is the summation of the principal, interest and charges (if any).
-----------------------	---

Field Name	Description
Source Account	<p>A list of current and savings accounts (in masked format) mapped to the logged-in user. The account nicknames (if set) are also displayed.</p> <hr/> <p>Note: The list displays all active accounts that the logged-in corporate user has access to – including those of the primary party and the linked parties.</p> <hr/>
Balance	The balance amount in the selected source account.
Interest	The interest component of the amount that is due. This field appears if the user selects the Full Payment option in the Repayment Type field.
Charges	The charge that is due. This field appears if the user selects the Full Payment option in the Repayment Type field.
Repayment Amount	<p>The amount to be repaid. Payment currency is defaulted to loan account currency.</p> <p>This field is editable only if the user selects the Part Payment option. This amount should be less than the outstanding principal balance, in this case. If the user selects the Full Payment option, then this field displays the total outstanding amount, which will include the principal, the interest and pre-payment charges.</p> <hr/> <p>Note: The Source Account should have sufficient balance to cover the repayment amount.</p> <hr/>

To repay the loan partially or completely:

1. From the **What do you want to do ?** field, select whether the loan must be paid off partially or fully.
2. From the **Select Account** list (if available), select the appropriate loan account to be repaid.
3. From the **Source Account** list, select the appropriate CASA account number, to make the repayment from.
4. If the **Partial Payment** option has been selected, then in the **Repayment Amount** field, enter the repayment amount.
5. Click **Repay**.
OR
Click **Back** to go to the previous screen.
6. The **Review** screen appears. Verify the details, and click **Confirm**. A message confirming the repayment appears, along with the transaction reference number.
OR
Click **Back** to make changes if any. The user is directed back to the **Loan Repayment – screen** with values in editable form.
OR
Click **Cancel** to cancel the transaction.

7. Click **Go To Dashboard** to go to the dashboard.
OR
Click **Go to Account Details** to go to the **Loan Account Details** screen.

6.2 Installment Repayment

Installment repayment varies from an ad hoc repayment in that, it is the paying of an installment that is due, as per the amortization schedule. The installment amount is also specified by the schedule. If an installment is overdue, that is, it is paid post the due date, then a late fee may be charged. Distinct tabs are provided to view upcoming installments and overdue installments. **How to reach here:**

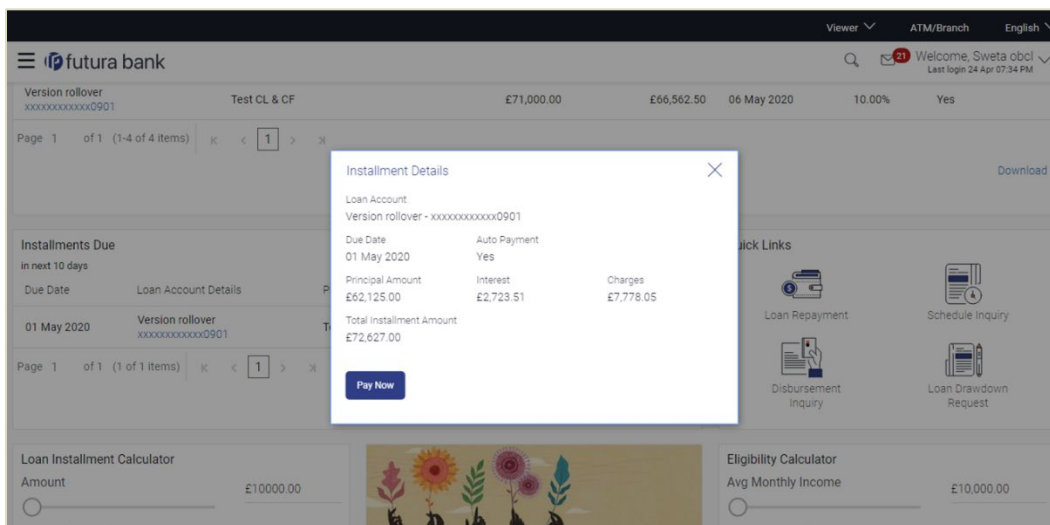
Upcoming Installments:

Toggle menu > Accounts > Loans and Finances > Loan and Finance Overview > Installments Due > Upcoming tab > Installment Details link > Pay Now > Loan and Finance Repayment

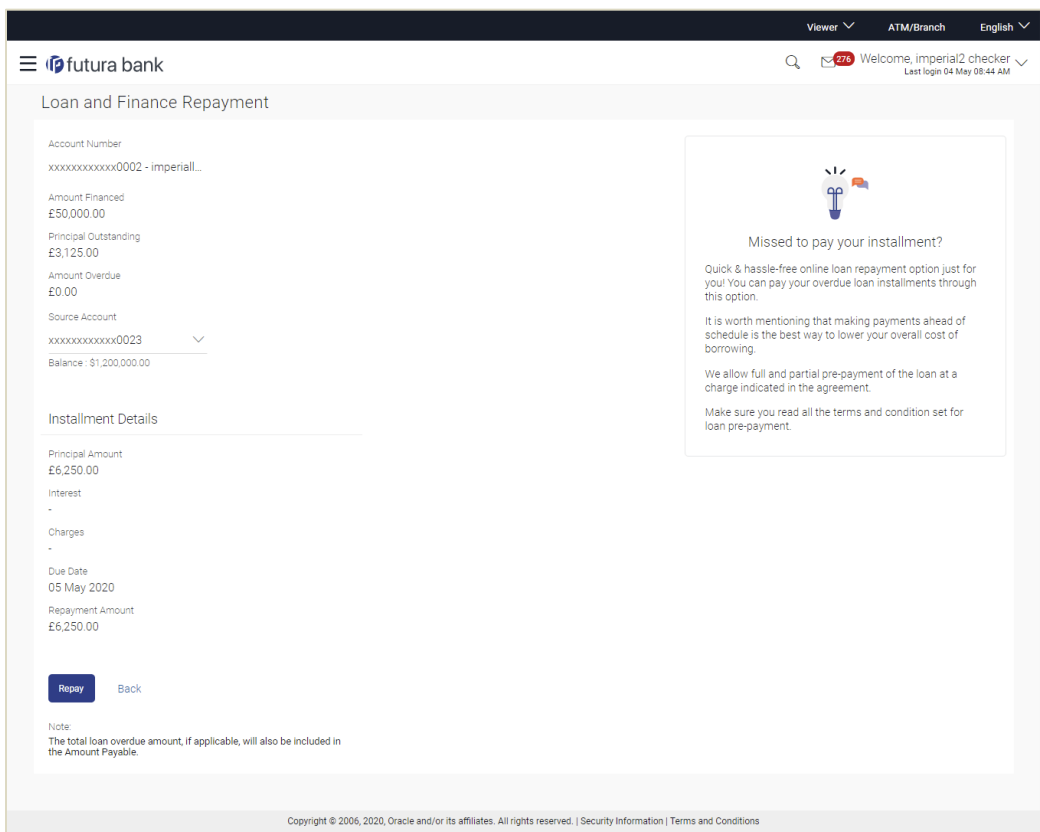
Overdue Installments:

Toggle menu > Accounts > Loans and Finances > Loan and Finance Overview > Installments Due > Overdue tab > Installment Details link > Pay Now > Loan and Finance Repayment

Installment Details Pop-up



Installment Repayment (for upcoming or overdue installments)



Field Description

Field Name	Description
Loan and Finance Repayment	The user can access this screen from the Installments Due widget in the loan Overview screen. The fields are common for both upcoming and overdue installment repayments.
Loan Account Number	The loan account number in masked format along with the account nickname (if set).
Amount Financed	The total loan amount in local currency that has been lent by the bank to the corporate party.
Principal Outstanding	The outstanding principal amount, which is yet to be repaid.
Amount Overdue	The overdue amount. This amount is the summation of the principal, interest and charges (if any).

Field Name	Description
Source Account	<p>A list of current and savings accounts (in masked format) that the user can select from to source the repayment. The account nickname (if set by the user) is also displayed.</p> <hr/> <p>Note: The list displays all active accounts that the logged-in corporate user has access to – including those of the primary party and the linked parties.</p>
Balance	The balance amount in the selected source account.
Installment Details	
Principal Amount	The outstanding principal amount due on the installment date. This amount does not include any interest or charges.
Interest	The interest on the amount due on the installment date.
Charges	The charge or penalty (if applicable) due on the installment date.
Due Date	The date on which the installment is due.
Repayment Amount	<p>The total installment amount to be paid. This amount is the sum of the principal amount, the interest and the charges.</p> <hr/> <p>Note: The Source Account should have sufficient balance to cover the repayment amount.</p>

To repay an upcoming installment or an overdue installment of the loan:

1. In the **Loan Repayment** screen, select the appropriate CASA account number, to make the repayment from the **Source Account** list. The balance in the account appears.
2. Click **Repay**.
OR
Click **Back** to go to the previous screen.
3. The **Review** screen appears. Verify the details, and click **Confirm**. A message confirming the repayment appears, along with the transaction reference number.
OR
Click **Back** to make changes if any. The user is directed back to the **Loan Repayment screen** with values in editable form.
OR
Click **Cancel** to cancel the transaction.
4. Click **Go To Dashboard** to go to the dashboard.
OR
Click **Go to Account Details** to go to the **Loan Account Details** screen.

[Home](#)

7. Disbursement Inquiry

Disbursement of the loan amount depends on the type of loan product availed by the customer.

Especially, in case of multiple disbursements of loan product, user may need to understand the disbursement details of the loan account. This feature allows the user to view the disbursement details such as disbursed amount, disbursal date and sanctioned amount. It helps the user to analyze the current position of the loan account with respect to the disbursed amount. How to reach here:

Toggle menu > Accounts > Loans and Finances > Disbursement Inquiry
OR

Dashboard > Loans and Finances widget > Loan and Finance Summary > Loan account number link > Loan and Finance Details > Quick Links > Disbursement Inquiry

To view disbursement details of a loan account:

1. From the **Select Account** list, select appropriate account number.
The disbursement details appear on the screen.

Disbursement Details

The screenshot displays the 'Disbursement Inquiry' interface for Futura Bank. It includes a navigation bar with 'Viewer', 'ATM/Branch', and 'English' options. The main content area shows a 'Select Account' dropdown menu with a masked account number 'xxxxxxxxxxxx0101 - Over...'. Below this, the 'Sanctioned Amount' is listed as £78,500.00 and the 'Disbursed Amount' is also £78,500.00. A table with two columns, 'Date' and 'Amount', contains one entry: '06 May 2019' and '£78,500.00'. A 'Back' button is located below the table. To the right, a 'Tips' section provides guidance on interpreting multiple disbursement entries and the difference between sanctioned and actual amounts. A blue button at the bottom right says 'Hey, I am here to help if you need it!'. The footer contains copyright information for Oracle and its affiliates.

Field Description

Field Name	Description
Select Account	Loan account number (in masked format) along with the account nickname.
Sanctioned Amount	Sanctioned loan amount along with the currency.
Disbursed Amount	Disbursed loan amount on the date of disbursement.

Field Name Description

Date Disbursement date.

Note: If there are multiple disbursements in the account, the last disbursement will be displayed first and thus, the last entry in this list will be the first disbursement date.

Amount Amount disbursed as on the respective disbursement date.

2. Click **Back** to go back to previous screen.

[Home](#)

8. Schedule Inquiry

OBDX enables the corporate user to view the amortization schedule of a specific loan account.

The graphical representation of payment overview gives information like principal and interest of paid amount, and principal and interest of unpaid amount.

This screen displays a detailed installment summary of each installment including the interest and principal amounts along with any charges, if applicable, and the total installment amount due on each specific date throughout the loan tenure.

This helps the corporate user to get important information such as the frequency in which repayment installments are made, the total number of installments, the number of installments paid and those that are pending. How to reach here:

Toggle menu > Accounts > Loans and Finances > Schedule Inquiry

OR

Dashboard > Loans and Finances widget > Loan and Finance Summary > Loan account number link > Loan and Finance Details > Quick Links > Schedule Inquiry

Schedule Inquiry

The screenshot displays the 'Schedule Inquiry' interface for a Futura Bank account. At the top, there is a navigation bar with 'futura bank' logo, a search icon, and user information: 'Welcome, Sweta obcl' and 'Last login 08 May 05:33 PM'. Below the navigation bar, the page title 'Schedule Inquiry' is followed by a 'Select Account' dropdown menu showing 'xxxxxxxxxxxx5002 - acct...'. The main content area is divided into two columns. The left column contains an 'Installment Summary' box with the following data: First installment on 22 Feb 2019, Last installment on 27 Jun 2019, Total installments of 6, 1 installment paid, and an amount paid till date of £7,493.34. A 'Rate Revision History' link is also present. The right column features a 'Payment Overview' section with a donut chart and a table of financial metrics. The chart shows a large red segment for 'Unpaid Amount' and a smaller green segment for 'Paid Amount'. The table lists: Paid Amount (£7,493.34), Unpaid Amount (£87,571.66), Principal (£6,666.67), Principal (£83,333.33), Interest (£826.67), and Interest (£4,238.33). Below these sections is a 'Date Range' selector set to '22 Feb 2019' to '27 Jun 2019' with a 'Download' link. A table of installments follows, with columns for Sr No., Due Date, Principal, Interest, Installment, and Unpaid Installment. The table contains 6 rows of installment data. At the bottom of the table, there is a pagination control showing 'Page 1 of 1 (1-6 of 6 items)' and navigation arrows. Below the table are 'Cancel' and 'Back' buttons. At the very bottom of the page, a small copyright notice reads: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Note: Details to show graph as a part of loan schedule is not integrated with OBCLPM.

Field Description

Field Name	Description
Select Account	The loan account number (in masked format) along with the account nickname (if set by the user). By default, the details of the first account in the dropdown list are shown on the screen.

Installment Summary

First Installment	The date of the first installment payment of the loan account.
Last Installment	The date of the last installment payment of the loan account.
Total Installments	The total number of installments applicable for the loan account.
Installments Paid	The number of installments paid till date for the loan account.
Amount Paid Till Date	The total amount repaid till date for the loan account.

Rate Revision History

This pop-up window appears if you click the **Rate Revision History** link in the **Installment Summary** section. It displays each instance of interest rate revision, with the corresponding date.

Date	The date on which the interest rate has been revised.
Rate	The revised interest rate.

Payment Overview

Paid Amount	The total amount repaid till date in the loan account.
Principal	The principal amount repaid till date in the loan account.
Interest	The interest amount repaid till date in the loan account.
Unpaid Amount	The total amount pending for repayment in the loan account.
Principal	The principal amount pending for repayment in the loan account.
Interest	The interest amount pending for repayment in the loan account.

Schedule Summary

Field Name	Description
Date Range	The start and end dates for which the user wants to view the installment schedule.
Sr. No.	The serial number of the schedule record.
Due Date	The date of scheduled installment payment.
Principal	The principal component of the amount that is due, on the installment date.
Interest	The interest component of the amount that is due, on the installment date.
Charges	The charge (fee) amount that is due as on the installment date.
Installment	The total installment amount that is due as on the installment date.
Unpaid Installment	The unpaid installment amount.

To view and download the loan schedule:

1. From the Select Account list, select the appropriate loan account number. The system displays the Installment Summary, Payment Overview, and Schedule Summary.
2. From the Date Range field, select the start and end dates to view the schedule. The schedule summary appears accordingly.
3. Click Download.
The schedule is downloaded as a password protected file. A message appears regarding the password to be used for opening the file.

[Home](#)

9. View Statement

The user can view loan account statements, download the statements in a specific format (csv, pdf, qif, ofx), subscribe to e-statements, and request for pre-generated statements from this screen.

How to reach here:

Dashboard > Loans and Finances widget > Loan and Finance Summary > Loan account number link > Loan and Finance Details > Quick Links > View Statement

View Statement

The screenshot displays the 'View Statement' interface. At the top, there's a navigation bar with 'futura bank' logo, search, and user information. The main content area includes a search for 'Account number' (masked as xxxxxxxxxxx0130) and a 'Download' button. Below this is a table of transactions:

Date	Description	Reference No	Transaction Type	Amount
22 Mar 2019	SERVICE_TAX Liquidation	AT32TRF1908100XZ	Credit	£0.15
22 Mar 2019	PROC_CHARGE Liquidation	AT32TRF1908100XX	Credit	£3.00

Below the table, there are pagination controls showing 'Page 1 of 1 (1-2 of 2 items)' and navigation arrows. There are also buttons for 'Apply Filter' and 'Reset'. At the bottom, there are links for 'E-Statement' and 'Pre-Generated Statement'. A help bubble is visible in the bottom right corner.

Field Description

Field Name	Description
------------	-------------

View Statement

Account Number

The account number of the account for which statements are required. It appears in masked format.

Field Name	Description
View Options	<p>The options to filter and search for specific statements. The following options are available:</p> <ul style="list-style-type: none"> • To filter based on time period. The options are: <ul style="list-style-type: none"> • Current Month • Previous Month • Previous Quarter • Date Range • To filter based on type of transaction: <ul style="list-style-type: none"> • Credit • Debit • All • To use the Reference Number to find a specific statement. <p>In case of OBCL, only Date Range filter is supported.</p>
Results	
Opening Balance	The opening balance of the account.
Closing Balance	The closing balance of the account.
Date	Date on which the activity was performed.
Description	Short description of the transaction.
Reference No	Reference number for the transaction.
Transaction Type	Indicates the type of transaction, whether debit or credit.
Amount	The transaction amount.

To view and download the loan account statements:

1. In the **View Statement** screen, select the required options from the **View Options** list, as follows:
 - a. Select the time period from the list, for which the statement is required.
 - b. Select the type of transaction required, whether debit, credit, or both.
 - c. If the reference number of the statement is known, then enter the number in the **Reference Number** field.

2. Click **Apply Filter**. The relevant transactions are displayed as per the filters set.
OR
Click **Reset** to reset the filters.
3. Click **Download** and select the format in which you require the statement.
The statement gets downloaded.
OR
Click **Back** to navigate to the previous screen.

The following actions can also be performed in the **View Statement** screen:

- Subscribe to E-Statements.
- Download Pre-Generated Statements.

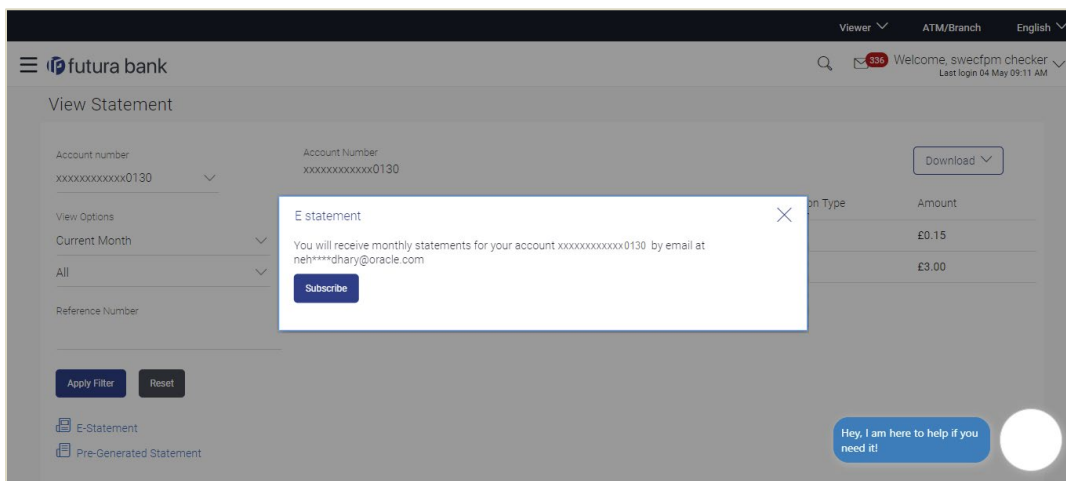
9.1 E-Statement

The user might wish to receive regular e-statements at his email address instead of physical copies. In this case, the customer can select the option to subscribe for an e-statement. Once a request for an e-statement is made, the customer will begin to receive regular statements at his email address maintained with the bank.

How to reach here:

Dashboard > Loans and Finances widget > Loan and Finance Summary > Loan account number link > Loan and Finance Details > Quick Links > View Statement > E-Statement

E-Statement



To subscribe to e-statements:

1. In the **View Statement** screen, click **E-Statement** to subscribe to e-statements.
2. The **E-Statement** pop-up screen appears with a message stating, 'You will receive monthly statements for your account <Number in masked format> by email at <User's email address in masked format>'.
'

- a. Click **Subscribe** to opt for receiving monthly statements on your registered email ID. A confirmation message for the request submission appears.
- b. Click the **Go To Dashboard** link to go to the Dashboard.
OR
Click the **Go To Account Details** link to go to the **Loan Overview** screen.

Note:

If you want to unsubscribe to e-statements, that you have already subscribed to, do the following:
(1) In the **View Statement** screen of the specific account, click **E-statement** to unsubscribe to e-statements.

A pop-up message appears stating, 'Unsubscribe - You will stop receiving monthly statements for your account <Number in masked format> on email <User's email address in masked format>'.

(2) Click **Unsubscribe** if you wish to stop receiving monthly statements on the registered email ID. A confirmation message appears stating that the request for unsubscribing to e-Statement is submitted successfully.

(3) Click **Ok**.

9.2 Pre-Generated Statement

Pre-generated statements are statements that have already been generated by the core banking application, for an account. Through this option, the user can view a statement that was generated previously – he may want to do this if he has missed a past statement for some reason. (Like accidentally deleting e-statements or misplacing his mail in case of a physical copy).

How to reach here:

Dashboard > Loans and Finances widget > Loan and Finance Summary > Loan account number link > Loan and Finance Details > Quick Links > View Statement > Pre-Generated Statement

Pre-Generated Statement

The screenshot displays the 'View Statement' page for a Futura Bank account. A modal window titled 'Pre-Generated Statement' is open, providing instructions on how to generate a password-protected statement. The instructions state that the password is a combination of the first 4 letters of the user's name (in capital letters) followed by their date of birth in DDMM format. An example is provided: 'Example, if your name is Roopa Lal and date of birth is 23-12-1980, then your password is ROOP2312'. The modal also includes a section to 'Select a period to download your pre-generated Statements.' with dropdown menus for 'Year' (set to 2020) and 'Month' (set to All Months), and a 'Search' button.

The background interface shows the 'View Statement' page with the following elements:

- Account number: xxxxxxxxxxxx0130
- View Options: Current Month (dropdown), All (dropdown)
- Reference Number
- Buttons: Apply Filter, Reset
- Navigation: E-Statement, Pre-Generated Statement
- Table (partially visible):

Type	Amount
	£0.15
	£3.00
- Header: Welcome, swecfpm checker (Last login 04 May 09:11 AM)

Field Description

Field Name	Description
Pre-Generated Statement	
Year	The year for which the pre-generated statement is required.
Month	The month for which the pre-generated statement is required. The All Months option can be selected from this list, to obtain statements for the entire year.
The following fields appear once the user enters the year and month/s and clicks Search .	
Statement Number	The statement number assigned to the statement.
From	The start date of the statement.
To	The end date of the statement.
Download	A link to download the statement in pdf format.

To download a pre-generated statement:

1. In the **View Statement** screen, click **Pre-Generated Statement** to download a pre-generated statement.
The **Pre-Generated Statement** pop-up screen appears.
2. From the **Year and Month** lists, select the desired year and month for which the pre-generated statement is to be searched.
3. Click **Search** to search for the statement.
4. Click on the **PDF** link to download the statement.

[Home](#)

10. Loan Calculators

The application provides calculators to the user, to get an indicative estimate of:

- Loan Installment Amount
- Loan Eligibility Amount

Through the;

- Loan Installment Calculator
- Eligibility Calculator

Calculation is done by the application and results are displayed to the user.

The installment calculator enables users to identify the installment amount payable on a loan of a certain amount for a specific duration. This calculator enables users to identify whether applying for a loan for a specific amount and duration is suitable or not.

The loan eligibility calculator enables users to compute the amount of loan that they are eligible for based on their monthly income and expenses and also the desired loan tenure and estimated interest rate.

10.1 Loan Installment Calculator

Repayment of a loan includes both the repayment of the principal amount of the loan, and the interest. These two components, together add up to the loan installment amount, which is typically an equated amount paid monthly to the lender (bank).

Loan installment calculator is a simple calculator which calculates the installment value of the loan, for specific amount, tenure and rate of interest. It helps users to understand the monthly outlay, if they were to borrow a sum of money, for a specific time.

How to reach here:

Toggle menu > Accounts > Loans and Finances > Loan and Finance Overview > Loan Installment Calculator

Loan Installment Calculator

The screenshot shows a web-based calculator interface. At the top, it is titled 'Installment Calculator'. Below the title, there are three input fields, each with a slider and a corresponding value: 'Amount' set to £300000.00, 'Tenure (months)' set to 10, and 'Interest' set to 3%. A blue 'Calculate' button is located at the bottom left. To the right of the button, the result is displayed as 'Installment Amount £2,896.82'.

Field Description

Field Name	Description
Amount	The loan amount that the user wants to apply for, from the bank.
Tenure (months)	The tenure of loan in terms of months.
Interest	The interest rate that bank will charge on the applied loan.
Installment Amount	The calculated monthly installment that the user will have to pay towards loan settlement (for the given loan amount, interest rate, and loan tenure).

To calculate the installment for a particular loan amount, tenure and interest rate:

1. In the **Amount** field, click and drag for the desired loan amount, or input the amount manually.
2. In the **Tenure** field, click and drag for the appropriate loan tenure, or input the tenure manually.
3. In the **Interest** field, click and drag for the interest rate, or input the interest rate manually.
4. Click **Calculate**, to view the **Installment Amount**, which the user will have to pay regularly towards the loan (for the given loan amount, interest rate, and loan tenure).

10.2 Eligibility Calculator

The eligibility calculator enables users to understand the maximum amount of loan that they are eligible for, considering their average monthly income and expenditure. The calculator computes the eligible loan amount and average installment per month.

Loan Eligibility Amount calculation is performed by the application and results are displayed.

The eligibility is calculated on the basis of:

- The user's average Monthly Income
- The user's average Monthly Expenses
- Tenure of the loan
- Estimated rate of interest

How to reach here:

Toggle menu > Accounts > Loans and Finances > Loan and Finance Overview > Eligibility Calculator

Eligibility Calculator

Eligibility Calculator

Avg Monthly Income £173,430.00

Avg Monthly Expense £62,150.00

Tenure (months) 12

Interest 1%

Calculate

Eligible Amount	Average Installment
£15,088,016.00	£111,280.01 / month

Field Description

Field Name	Description
Avg Monthly Income	Monthly income of the user, on an average.
Avg Monthly Expense	Monthly expenses of the user, on an average.
Tenure (months)	The tenure of the loan in terms of months.
Interest	Interest rate on the loan.
Eligible Amount	Eligible loan amount.
Average Installment	Displays the estimated monthly installment amount.

To obtain the eligible loan amount:


1. In the **Avg Monthly Income** field, click and drag for the monthly income, or input the amount manually.
2. In the **Avg Monthly Expenses** field, click and drag for the monthly expenses, or input the amount manually.
3. In the **Tenure (months)** field, click and drag for the loan tenure of loan, or input the tenure manually.
4. In the **Interest** field, click and drag for the applicable rate of interest, or input the interest rate manually.
5. Click **Calculate** to view the eligible loan amount and the average installment / month.

[Home](#)

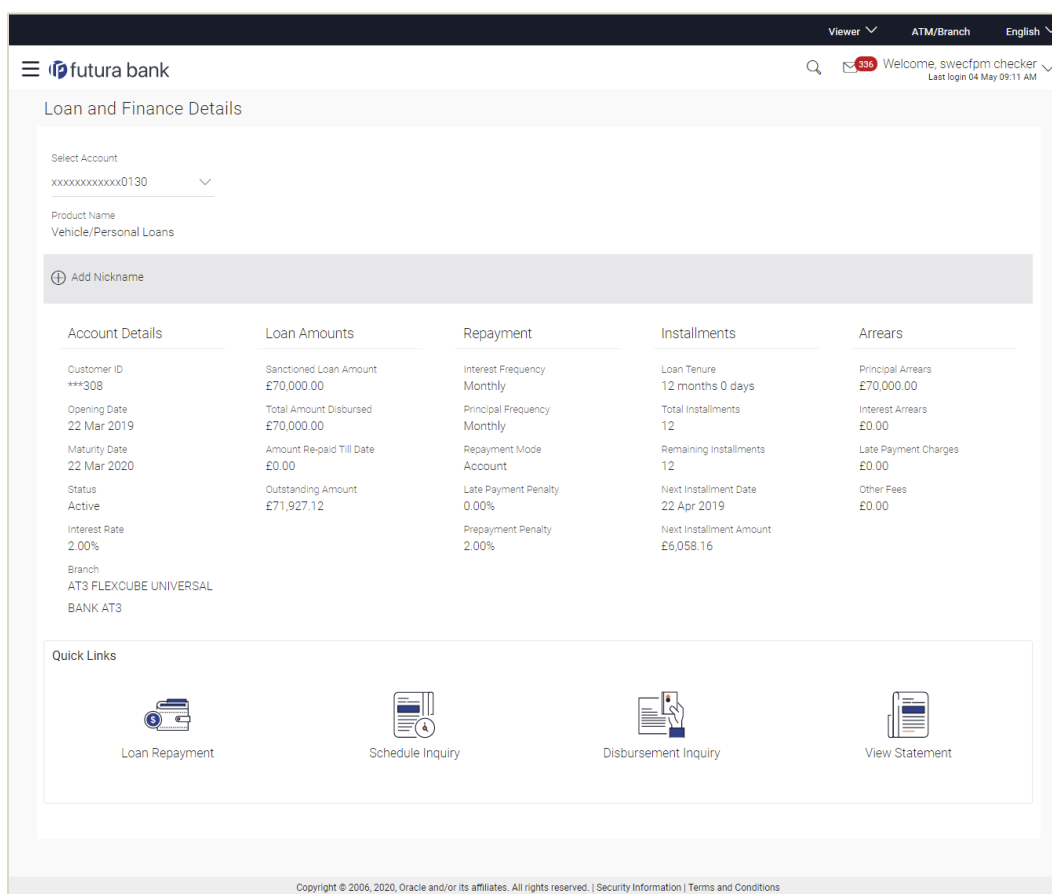
11. Account Nickname

A user can assign their own description or name to all savings, checking, term deposits, and loan accounts. A nickname is a unique user defined description for an account. Nicknames will be displayed, along with the account number in all enquiry and transaction screens. The user can also modify or delete the nickname, if required. In case of account with nickname, the account number will get displayed with the nickname.

To add nickname to an account:

1. Click  , to add nickname to an account, in the **Loan Account Details** screen.
2. In the **Add Nickname** field, enter the nickname you want to use.

Add Nickname- Example




The screenshot displays the 'Loan and Finance Details' page for Futura Bank. At the top, there are navigation options for 'Viewer', 'ATM/Branch', and 'English'. The user is identified as 'Welcome, swecfpm checker' with a last login time of '04 May 09:11 AM'. The main content area is titled 'Loan and Finance Details' and includes a 'Select Account' dropdown menu showing 'xxxxxxxxxxxx0130' and a 'Product Name' of 'Vehicle/Personal Loans'. A large grey button labeled 'Add Nickname' is positioned above a table of account details. The table is organized into five columns: Account Details, Loan Amounts, Repayment, Installments, and Arrears. Below the table, there is a 'Quick Links' section with four icons: Loan Repayment, Schedule Inquiry, Disbursement Inquiry, and View Statement. The footer contains copyright information for Oracle and its affiliates.

Account Details	Loan Amounts	Repayment	Installments	Arrears
Customer ID ***308	Sanctioned Loan Amount £70,000.00	Interest Frequency Monthly	Loan Tenure 12 months 0 days	Principal Arrears £70,000.00
Opening Date 22 Mar 2019	Total Amount Disbursed £70,000.00	Principal Frequency Monthly	Total Installments 12	Interest Arrears £0.00
Maturity Date 22 Mar 2020	Amount Re-paid Till Date £0.00	Repayment Mode Account	Remaining Installments 12	Late Payment Charges £0.00
Status Active	Outstanding Amount £71,927.12	Late Payment Penalty 0.00%	Next Installment Date 22 Apr 2019	Other Fees £0.00
Interest Rate 2.00%		Prepayment Penalty 2.00%	Next Installment Amount £6,058.16	
Branch AT3 FLEXCUBE UNIVERSAL BANK AT3				

Field Description

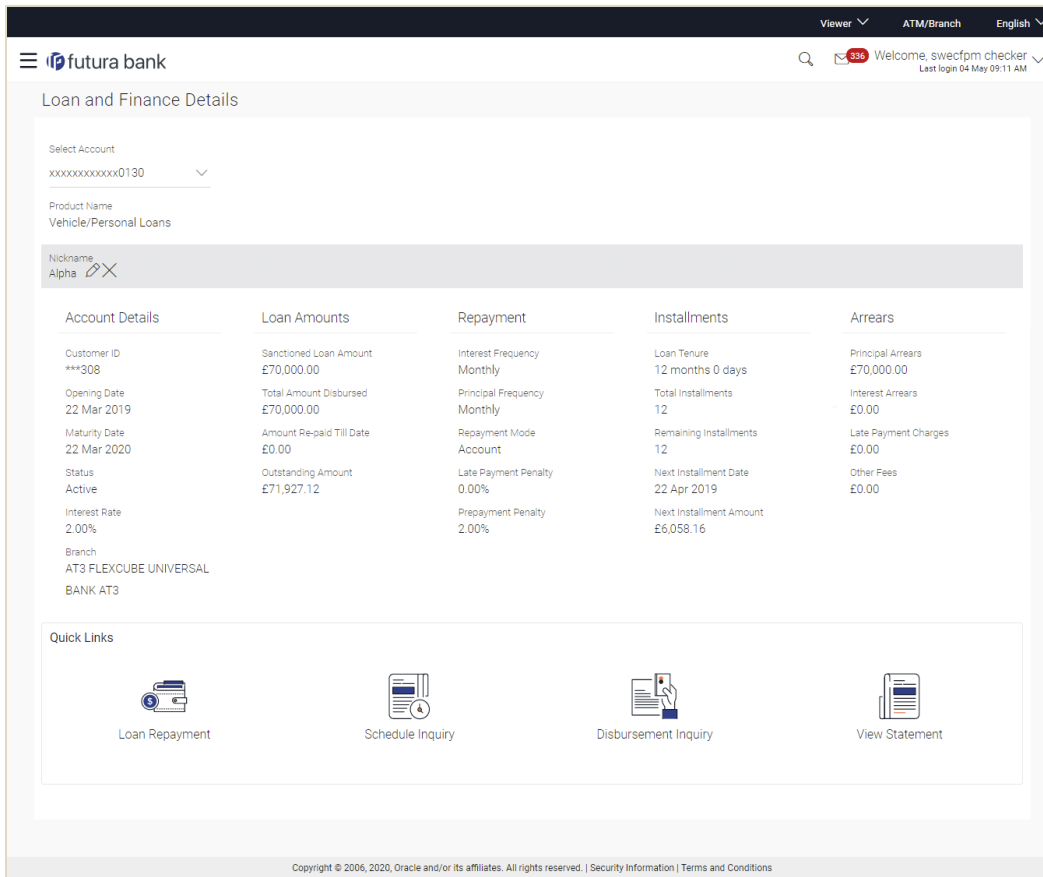
Field Name	Description
------------	-------------

Add Nickname	The user defined description or name assigned to CASA/ TD/ Loan accounts, is displayed.
---------------------	---

3. Click  to save your changes.
Nicknames will be displayed along with account number, in all enquiry and transaction screens.

To edit / delete the nickname assigned to an account:




Add Nickname - Edit/ Delete



The screenshot displays the 'Loan and Finance Details' page for Futura Bank. At the top, there is a navigation bar with 'Viewer', 'ATM/Branch', and 'English' options. The main content area is divided into several sections:

- Select Account:** A dropdown menu showing 'xxxxxxxxxxxx0130'.
- Product Name:** 'Vehicle/Personal Loans'.
- Nickname:** 'Alpha' with an edit icon (pencil) and a delete icon (X).
- Account Details:**
 - Customer ID: ***308
 - Opening Date: 22 Mar 2019
 - Maturity Date: 22 Mar 2020
 - Status: Active
 - Interest Rate: 2.00%
 - Branch: AT3 FLEXCUBE UNIVERSAL BANK AT3
- Loan Amounts:**
 - Sanctioned Loan Amount: £70,000.00
 - Total Amount Disbursed: £70,000.00
 - Amount Re-paid Till Date: £0.00
 - Outstanding Amount: £71,927.12
- Repayment:**
 - Interest Frequency: Monthly
 - Principal Frequency: Monthly
 - Repayment Mode: Account
 - Late Payment Penalty: 0.00%
 - Prepayment Penalty: 2.00%
- Installments:**
 - Loan Tenure: 12 months 0 days
 - Total Installments: 12
 - Remaining Installments: 12
 - Next Installment Date: 22 Apr 2019
 - Next Installment Amount: £6,058.16
- Arrears:**
 - Principal Arrears: £70,000.00
 - Interest Arrears: £0.00
 - Late Payment Charges: £0.00
 - Other Fees: £0.00

At the bottom, there is a 'Quick Links' section with four icons: Loan Repayment, Schedule Inquiry, Disbursement Inquiry, and View Statement.

- Click , to modify the nickname.
 - Update the nickname and click  to save the changes.
- Click , to delete the nickname.

FAQ

1. Who all can view a nickname that a user has set?

One account can have multiple nicknames set by different users, who have access to that account – however only the logged in user can view the nickname he has set.

2. Are nicknames displayed in all places, where an account number is displayed?

No, Approvers can only view the account number, but not nicknames set by makers. Further Review screens contain the account number (where applicable), but not the nickname.

3. Can I initiate full loan settlement and closure of loan account from digital banking platform?

OBDX do not restrict the user from initiating a full loan settlement, provided the configuration is available in the host to calculate final settlement amount and accept the request.

4. Can I access closed loan accounts from digital banking platform?

Corporate users can access closed loan accounts from the digital banking platform from the Loan Summary widget.

5. As a corporate user, what are the loan accounts that I can view?

A corporate user can view all the accounts that he has access to. This includes the accounts of his primary party as well as those of the linked parties.

6. Can I perform repayment of the Loan 24/7, on the Online Platform?

Financial Transactions, such as repayment of loan will be allowed within the business hours (or the working window of the transaction).

[Home](#)