

Retail Loans User Manual  
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**ORACLE®**

Retail Loans User Manual

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Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

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# 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

<b>NH</b>	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
1	Overview	✓	✓
2	Loan Details	✓	✓
3	Loan Details - Nickname updation	<b>NH</b>	<b>NH</b>
<b>4</b>	<b>Repayment</b>		
	With lesser than or more than installment amount	×	✓
	With equal to the installment amount	✓	✓
5	Disbursement Inquiry	✓	✓
6	Schedule Inquiry	✓	✓
7	View Statement	✓	✓
8	View Statement- Request Statement	×	×
9	View Statement- E-statement	×	×
10	View Statement- Pre-Generated Statement	×	×
11	Closed Loans	✓	✓
12	Loan Installment Calculator	<b>NH</b>	<b>NH</b>
13	Loan Eligibility Calculator	<b>NH</b>	<b>NH</b>

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## 3. Loans And Finances

A loan is nothing but an amount of money that is lent by a bank to a borrower for a certain period of time. Banks charge borrowers interest for the amount lent. Hence, loan accounts are valuable income generating assets for banks. It is therefore important for banks to enrich the end user's loan servicing experience so as to increase user satisfaction and retention. In order to achieve this, banks are constantly making efforts to enhance the online channel banking experience for their users by introducing and revamping loans servicing features on the digital platform.

The application provides a platform by which banks are able to offer their users an enriching online banking experience in servicing their loans.

Users can manage their banking requirements efficiently and effectively through the OBDX self-service channels. The loan module offers users a host of services that include, but are not limited to, viewing their loan account details, schedules and balances and also the facility to make loan repayments.

### Features Supported In the Application

The retail loans module of the OBDX application supports the following features:

- Loans Widget
- View Loan Details
- Loan Repayment
- Loan Disbursement Inquiry
- Loan Schedule Inquiry
- Loan Statements
- View Closed Loans
- Loan Calculator and Loan Eligibility Calculator

### Pre-requisites

- Transaction access is provided to retail user.
- Loan accounts are maintained in the host system under a party ID mapped to the user.

## 3.1 Overview

The retail overview/dashboard page displays an overview of the user's holdings with the bank as well as links to various transactions offered to the user. The 'My Accounts' widget displays the user's holdings in each account type such as Current and Savings Accounts, Term Deposits, Loans and Credit Cards. On clicking on any account type record, the widget displaying details specific to that account type is displayed. One such widget is the Loans widget which is displayed on selection of account type, 'Loans' under the My Accounts widget.

The loans widget has been designed to showcase the lending profile of a user. By viewing the loans widget, the user should be able to gain an insight into the current position of the loans he holds with the bank.

The screenshot displays the Futura Bank dashboard for user Ryan Bohr. The dashboard is organized into several key sections:

- My Net Worth:** Shows a total of £65,555,433,576.50 as of 25 Apr 2020. Breakdown includes Current & Savings (£65,555,415,243.18), Term Deposit (£18,333.33), Recurring Deposit (£0.00), and Wallet (£0.00).
- Recent Activity:** Lists transactions for 'Current And S...' account. Recent entries include a £5,000.00 debit on 26 Mar 2020 and a £1,000.00 credit on 26 Mar 2020.
- My Spends:** Shows a total spend of £177,333.27 over the last 30 days, categorized as 100% Uncategorized.
- Loans and Finances:** A dedicated section for 7 active accounts. It lists three vehicle/personal loans with balances of £22,000.00, £23,000.00, and £113,630.08.
- My Bills:** Indicates 'No bills presented due for payment'.
- Upcoming Payments:** Shows a payment of £12.10 due on 31 Mar 2020 for KeiraBohr.
- Payments:** Offers quick actions like Transfer Money, Pay Bills, and Manage Payees & Billers.
- Service Request:** Shows 0 open requests and 37 recently closed requests.
- Notifications:** A notification from 'test monica mailer' received on 20 Apr at 8:11 PM.
- My Advisors:** A prompt to contact Futura Bank for advisor details at 1800-000-000.
- Available Balance:** Shows an available balance of £0.00.

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## Loans and Finances Widget Overview

Loans and Finances widget showcases the following:

### Active Loans

The loans and finances widget provides the user with the option to view the summary of both the active loans and closed loans individually. On selecting the status option 'Active', all the active loan accounts of the user held with the bank are listed down. Each account is displayed along with the outstanding amount, the name of the primary holder (along with nickname if enabled), the loan offer name, as well as the type of loan i.e. conventional or Islamic. The user is able to view further details and perform various tasks on any loan account by selecting a specific loan from the widget.

### Inactive/Closed Loans:

On selecting the status option 'Inactive/Closed', all the loans of the user that have been closed are listed down in the widget. The total number of closed loans is displayed and each loan account is listed along with the name of the primary holder (along with nickname if enabled), the loan offer name, loan type i.e. conventional or Islamic and outstanding balance as zero. The user is able to view further details of any closed loan by selecting a loan from the widget.

### Eligibility Calculator:

The loans and finances widget also contains a link for eligibility calculator, by clicking on which, the user can navigate to the loan eligibility calculator. This calculator enables users to compute the amount of loan they are eligible for based on certain criteria.

### Installment Calculator:

In addition to the link provided to navigate to the loan eligibility calculator, the loans and finances widget also contains a link for installment calculator, by clicking on which the user can navigate to the loan installment calculator. The installment calculator enables the user to identify the installment amount payable on a loan of a certain amount for a specific duration.

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## 4. Loan Details

The loan details page displays important information pertaining to a loan account such as the current status of the loan, interest rate, sanctioned amount and total amount outstanding, the branch in which the loan is held as well as important dates associated with the loan such as the opening date and maturity date.

- **Account Details** – This section displays the basic details about the loan such as the opening date, maturity date, current status, etc.
- **Loan Amounts** – This section comprises of information such as the sanctioned loan amount, total amount disbursed, the amount repaid till date and the total outstanding amount.
- **Repayment** – This section displays repayment details that comprise of repayment frequency, repayment mode and the penalty charge rates for late payment and prepayment.
- **Installments** – This section displays loan installment details such as the tenure of the loan, total installments, the number of installments remaining as well as the next installment date and amount.
- **Arrears** – This section displays information pertaining to arrears including amount of principal and interest arrears, late payment charges and any other fees applicable.

### How to reach here:

Dashboard > My Accounts > Loans and Finances > More Options > Loan and Finance Details  
 OR  
 Toggle Menu > Accounts > Loans and Finances > Loan Details

### To view loan account details:

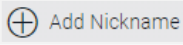
#### Loan Account Details

Customer Name	Account Number	Net Outstanding Balance	⊕ Add Nickname		
RyanCCBohr	xxxxxxxxxxxx0008	€168,135.56			

Account Details	Loan Amounts	Repayment	Installments	Arrears
Customer ID ***424	Sanctioned Loan Amount €182,000.00	Interest Frequency Monthly	Loan Tenure 26 months 0 days	Principal Arrears €168,135.56
Opening Date 26 Jan 2020	Total Amount Disbursed €182,000.00	Principal Frequency Monthly	Total Installments 26	Interest Arrears €0.00
Maturity Date 26 Mar 2022	Amount Re-paid Till Date €13,864.44	Repayment Mode Account	Remaining Installments 24	Late Payment Charges €0.00
Status Active	Outstanding Amount €168,135.56	Late Payment Penalty 0.00%	Next Installment Date 26 Mar 2020	Other Fees €0.00
Interest Rate 1.00%		Prepayment Penalty 4.00%	Next Installment Amount €0.00	
Branch HEL FC UNIVERSAL BANK HEL				

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Customer Name</b>	The name of the primary account holder is displayed here.
<b>Account Number</b>	The loan account number in masked format. The account number is masked as per account number masking configurations.
<b>Net Outstanding Balance</b>	The total amount outstanding on the loan is displayed here.
<b>Nickname</b>	<p>The nickname given to the loan account by the account holder. This nickname can be changed or deleted.</p> <p>Click  , to add nickname.</p> <p>For more information on Account Nickname, refer <a href="#">Account Nickname</a>.</p>
<b><u>Account Details</u></b>	
<b>Customer ID</b>	The primary account holder's customer ID in masked format.
<b>Opening Date</b>	The date on which the loan account was opened.
<b>Maturity Date</b>	The date on which the loan account will mature.
<b>Status</b>	The current status of the loan account.
<b>Interest Rate</b>	The interest rate charged on the loan.
<b>Facility ID</b>	The facility ID under which the loan account has been opened.
<b>Branch</b>	The branch in which the loan account is held.
<b><u>Loan Amounts</u></b>	
<b>Sanctioned Loan Amount</b>	The amount of loan that the bank has agreed to provide to the customer/s.
<b>Total Amount Disbursed</b>	The actual amount of loan that the bank has given the customer till date.
<b>Amount Re-paid till Date</b>	Total loan amount repaid by the customer till date.
<b>Outstanding Amount</b>	The total amount due to be paid by the customer.

<b>Field Name</b>	<b>Description</b>
<b><u>Repayment</u></b>	
<b>Interest Frequency</b>	Intervals at which the interest is to be paid. It could be: <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• One Time Payment</li> <li>• Monthly</li> <li>• Bi monthly</li> <li>• Quarterly</li> <li>• Semi-annually</li> <li>• Annually</li> </ul>
<b>Principal Frequency</b>	Intervals at which the principal is to be repaid. It could be: <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• One Time Payment</li> <li>• Monthly</li> <li>• Bi monthly</li> <li>• Quarterly</li> <li>• Semi-annually</li> <li>• Annually</li> </ul>
<b>Repayment Mode</b>	The mode through which loan repayments are to be made as set up in the processing system. For e.g. repayments could be made via account transfer, direct debit or cheque.
<b>Late Payment Penalty</b>	The percentage rate charge applicable in case of default in repayment.
<b>Prepayment Penalty</b>	The percentage charge applicable in case the loan is prepaid.
<b><u>Installments</u></b>	
<b>Loan Tenure</b>	The duration for which the loan amount is sanctioned in terms of years/months/days.
<b>Total Installments</b>	The total number of scheduled payments to be made towards repaying the loan.

<b>Field Name</b>	<b>Description</b>
<b>Remaining Installments</b>	The number of scheduled payments remaining towards repaying the loan completely.
<b>Next Installment Date</b>	The date on which the next loan payment is due.
<b>Next Installment Amount</b>	Amount to be paid as next installment.
<b><u>Arrears</u></b>	
<b>Principal Arrears</b>	The amount due on the loan principal after having missed one or more repayment installments.
<b>Interest Arrears</b>	The amount due towards loan interest payment.
<b>Late Payment Charges</b>	The charges levied on any late payment of a loan installment.
<b>Other Fees</b>	Other/ miscellaneous fees applicable on the loan account.

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## 5. Repayment

Customers can make a payment equal to the installment amount, lower than or more than the installment amount of the loan account. If the amount is higher than the installment amount, it can be considered as partial payoff or full settlement (depending upon the penalties and charges settings at the host).

Note: If customer 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 (premature penalty/any charges) at the host system.

### How to reach here:

*Dashboard > My Accounts > Loans and Finances > More Options > Repayment*

*OR*

*Dashboard > Toggle Menu > Accounts > Loans and Finances > Loan and Finance Repayment*

### Loan Repayment

My Dashboard ATM/Branch English

futura bank Welcome, Ryan Bohr  
Last login 25 Apr 06:41 PM

### Loan Repayment

Loan and Finance Details View Statement **Repayment** Disbursement Inquiry Schedule Inquiry

What do you want to do?  
 Part Payment  Full Payment

Select Account  
 xxxxxxxxxxxx0008

Amount Financed  
 €182,000.00

Principal Outstanding  
 €168,135.56

Amount Overdue  
 €0.00

Source Account  
 xxxxxxxxxxxx0021

Balance: €9,999,926,243.11

Repayment Amount  
 €1,000.00

**Repay** Back

Note:  
 Repayment amount will be first adjusted against the total loan overdue amount, if applicable.

Missed to pay your installment?  
 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.

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## Field Description

Field Name	Description
<b>What do you want to do?</b>	<p>The options of paying off the loan partially or completely. The options are:</p> <ul style="list-style-type: none"> <li>• Part Payment</li> <li>• Full Payment</li> </ul> <p>The order in which the fields below are displayed, will vary based on the option selected in this field.</p>
<b>Select Account</b>	<p>All the loan accounts of the user will be listed in a drop-down in masked format along with nicknames, if defined. The user can select the loan account which is to be repaid. The account number will be masked as per account number masking configurations.</p> <p>If the user has accessed this page via the <b>My Accounts</b> widget, the account number selected will be pre-selected and the user can change selection as required.</p> <p>For more information on Account Nickname, refer <b>Account Nickname</b>.</p>
<b>Amount Financed</b>	The total loan amount, in local currency, that has been lent by the bank to the corporate party.
<b>Principal Outstanding</b>	The outstanding principal balance that is yet to be repaid.
<b>Amount Overdue</b>	The overdue amount, if any. This amount is the summation of the principal, interest and charges (if any).
<b>Source Account</b>	<p>The user's linked current and savings accounts that can be debited to make the loan prepayment, will be listed in a lists. The account number will be masked as per account number masking configurations and nicknames, if set, will be displayed against each account.</p> <p>For more information on Account Nickname, refer <b>Account Nickname</b>.</p> <hr/> <p><b>Note:</b> All the active CASA accounts that the logged-in corporate user has access to – including those of the primary party and the linked parties, will be listed.</p> <hr/>
<b>Balance</b>	The current balance of the selected source account. This amount will be displayed against the source account field when an account has been chosen from the list.
<b>Interest</b>	<p>The interest component of the amount that is due.</p> <p>This field appears if the user selects the <b>Full Payment</b> option in the <b>Repayment Type</b> field.</p>

Field Name	Description
<b>Charges</b>	The charge that is due.  This field appears if the user selects the <b>Full Payment</b> option in the <b>Repayment Type</b> field.
<b>Repayment Amount</b>	The amount to be repaid. Payment currency is defaulted to loan account currency.  This field is editable only if the user selects the <b>Part Payment</b> option. In this case, the amount should be less than the outstanding principal balance. If the user selects the <b>Full Payment</b> option, then this field displays the total outstanding amount, which will include the principal, the interest and pre-payment charges.  <b>Note:</b> The Source Account should have sufficient balance to cover the repayment amount.

#### 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, select the loan account which is to be repaid.
3. From the **Source Account** list, select the CASA account from which the repayment is to be made.
4. If the **Part Payment** option has been selected,
  - a. 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**.  
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. A message confirming the repayment appears, along with the transaction reference number.
8. Click **Go To Dashboard** to go to the dashboard.  
OR  
Click **Go to Account Details** to go to the **Loan Account Details** screen.

## **FAQs**

### **1. Can I make partial prepayment towards my loan using the repayment option?**

This depends on the features of the loan you have applied for. If enabled, you will be subject to pre-payment charges applicable as per your loan type.

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## 6. Disbursement Inquiry

Disbursement of the loan amount depends on the type of loan product availed by the user. Some loan products such as personal loan and auto loan have single disbursement policies. Certain loan products such as housing loan or education loan have multiple disbursement policies.

Especially in case of multiple loan disbursements, the user needs to be aware of 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 as to how much is disbursed and how much is yet to be disbursed.

### How to reach here:

*Dashboard > My Accounts > Loans and Finances > More Options > Disbursement Inquiry*  
 OR  
*Toggle Menu > Accounts > Loans and Finances > Disbursement Inquiry*

### Disbursement Inquiry

The screenshot displays the 'Disbursement Inquiry' page for Futura Bank. The page header includes 'My Dashboard', 'ATM/Branch', and 'English'. The user is identified as 'Welcome, Ryan Bohr' with a last login of '25 Apr 06:41 PM'. The page title is 'Disbursement Inquiry' and it has several tabs: 'Loan and Finance Details', 'View Statement', 'Repayment', 'Disbursement Inquiry' (selected), and 'Schedule Inquiry'. The main content area shows 'Select Account' as 'xxxxxxxxxxxx0008'. Below this, it lists 'Sanctioned Amount' as '€182,000.00' and 'Disbursed Amount' as '€182,000.00'. A table shows a single entry: '26 Jan 2020' with an amount of '€182,000.00'. A 'Back' link is present. A 'Tips' section on the right explains that multiple disbursement entries may appear if partial disbursements were chosen and that the actual amount may differ from the sanctioned amount. A copyright notice at the bottom reads: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Select Account</b>	<p>All the loan accounts of the user will be listed in a drop-down in masked format along with nicknames, if defined. The user can select the loan account of which disbursement details are to be viewed. The account number will be masked as per account number masking configurations.</p> <p>If the user has accessed this page via the <b>My Accounts</b> widget, the account number selected will be pre-selected and the user can change selection as required.</p> <p>For more information on Account Nickname, refer <a href="#">Account Nickname</a>.</p>
<b>Sanctioned Amount</b>	The amount of loan that the bank has agreed to provide to the customer/s.
<b>Disbursed Amount</b>	The amount of loan that the bank has given the customer till date.
<b>Date</b>	<p>The date on which the specific amount was disbursed.</p> <hr/> <p><b>Note:</b> If there are multiple disbursements in the account, the last disbursement will be displayed first followed by others accordingly in that order. The last entry in this list will be of the first disbursement date.</p> <hr/>
<b>Amount</b>	The amount disbursed on the specific date.

**FAQs****1. Can I view the partial disbursements on my loan?**

Yes, you can view partial disbursements made towards your loan using the disbursement inquiry function.

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## 7. Schedule Inquiry

Through this feature, the user is able to gain an understanding of the loan repayment life cycle. This page displays details 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.

The user is able to identify important information such as the frequency in which repayment installments are made, the total number of installments and the number of installments paid and those that are pending.

### How to reach here:

Dashboard > My Accounts > Loans and Finances > More Options > Schedule Inquiry  
 OR  
 Dashboard > Toggle Menu > Accounts > Loans and Finances > Schedule Inquiry

### Schedule Inquiry

The screenshot displays the 'Schedule Inquiry' page for a Futura Bank account. At the top, there are navigation links for 'My Dashboard', 'ATM/Branch', and 'English'. The account name 'futura bank' and user information 'welcome, Ryan Bonr' are visible. The page title is 'Schedule Inquiry'.

Below the title, there are tabs for 'Loan and Finance Details', 'View Statement', 'Repayment', 'Disbursement Inquiry', and 'Schedule Inquiry'. The 'Schedule Inquiry' tab is selected.

A 'Select Account' dropdown menu shows 'xxxxxxxxxxxx0008'. Below this, there are two summary cards:

- Installment Summary:**
  - First Installment: 26 Feb 2020
  - Last Installment: 26 Mar 2022
  - Total Installments: 26
  - Installments Paid: 2
  - Amount Paid Till Date: €14,158.12
- Payment Overview:**
  - Paid Amount:** €14,158.12 (Principal: €13,864.44, Interest: €293.68)
  - Unpaid Amount:** €169,897.44 (Principal: €168,135.56)

A 'Date Range' selector shows '26 Feb 2020' to '26 Mar 2022'. A 'Download' link is available. Below this is a table of installments:

Sr No	Due Date	Principal	Interest	Charges	Installment	Unpaid Installment
1	26 Feb 2020	€6,924.48	€154.58	€0.00	€7,079.06	€0.00
2	26 Mar 2020	€6,939.96	€139.10	€0.00	€7,079.06	€0.00
3	26 Apr 2020	€6,936.26	€142.80	€0.00	€7,079.06	€7,079.06
4	26 May 2020	€6,946.57	€132.49	€0.00	€7,079.06	€7,079.06
5	26 Jun 2020	€6,948.05	€131.01	€0.00	€7,079.06	€7,079.06
6	26 Jul 2020	€6,957.99	€121.07	€0.00	€7,079.06	€7,079.06
7	26 Aug 2020	€6,959.86	€119.20	€0.00	€7,079.06	€7,079.06
8	26 Sep 2020	€6,965.77	€113.29	€0.00	€7,079.06	€7,079.06
9	26 Oct 2020	€6,975.15	€103.91	€0.00	€7,079.06	€7,079.06
10	26 Nov 2020	€6,977.61	€101.45	€0.00	€7,079.06	€7,079.06

At the bottom, there is a pagination control showing 'Page 1 of 3 (1-10 of 26 items)' and a 'Cancel' button.

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Select Account</b>	<p>All the loan accounts of the user will be listed in a drop-down in masked format along with nicknames, if defined. The user can select the loan account of choice. The account number will be masked as per account number masking configurations.</p> <p>If the user has accessed this page via the <b>My Accounts</b> widget, the account number selected will be pre-selected and the user can change selection as required.</p> <p>For more information on Account Nickname, refer <b>Account Nickname</b>.</p>
<b>First Installment</b>	The date on which the first installment payment is due on the loan.
<b>Last Installment</b>	The date on which the last installment payment is due on the loan.
<b>Total Installments</b>	The total number of installments of the loan.
<b>Installments Paid</b>	The number of installments paid till date.
<b>Amount paid till date</b>	The total amount paid in installments till date.
<b>Payment Overview</b>	
<p>The following three fields and values will display the amounts that have been paid, by the user, towards the loan repayment.</p>	
<b>Paid Amount</b>	The total loan amount that has been repaid till date.
<b>Principal</b>	The principal amount repaid till date.
<b>Interest</b>	The interest amount repaid till date.
<p>The following three fields and values will display the amounts that are yet to be paid, by the user, towards the loan.</p>	
<b>Unpaid Amount</b>	The total loan amount pending for repayment.
<b>Principal</b>	The principal amount pending for repayment.
<b>Interest</b>	The interest amount pending for repayment.
<b>Schedule Summary</b>	
<b>Date Range</b>	The customer can select the period for which he intends to view installment details.

Field Name	Description
<b>Sr. No.</b>	The serial number of each installment will be displayed against the installment record.
<b>Due Date</b>	The date on which the specific installment is due.
<b>Principal</b>	The principal amount that is due on the installment date.
<b>Interest</b>	The interest amount that is due on the installment date.
<b>Charges</b>	The charge (fee) amount that is due on the installment date.
<b>Installment</b>	The total installment amount that is due on the installment date.
<b>Unpaid Installment</b>	Any amount that remains to be paid, if at all, on the specific installment date.

**To view the loan schedule:**

1. From the **Select Account** list, select the loan account number for which the schedule is to be viewed. The system displays the Installment Summary, Payment Overview, and Schedule Summary.
2. In the **Date Range** field select the period for which installment details in the repayment schedule are to be viewed.  
Based on the specified period, the set of installments in the loan repayment schedule are displayed. To view the next set of entries in the Loan Schedule of the account, click on the pagination options available.
3. Click [Download](#) to download the details in .pdf format.

[Home](#)

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## 8. View Statement

Users should be able to keep track of transactions that are performed on their loan accounts. The account statement feature enables user to view details of all transactions made in their loan accounts. The account statement feature displays all debit and credit entries along with the transaction amount and reference details.

Transaction filters are provided to enable search based on certain criteria. A user can search transactions on the basis of period and transaction type (debit only, credit only or both).

Transaction details are fetched online and displayed on the screen. The **Download** link provided, enables saving a copy of the activities displayed on the page.

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

- Subscribe to E-Statements
- Request Statement
- Download Pre-Generated Statements

### How to reach here:

*Dashboard > My Accounts > Loans and Finances > More Options > View Statement*

*OR*

*Dashboard > Toggle Menu > Accounts > Loans and Finances > View Statement*

### To view the statement:

1. From the **Select Account** list, select the appropriate deposit account for which you want to view the statement. The **View Statement** screen appears.  
This step is required only if this screen has been navigated to from the Toggle Menu.
2. From the **View Options** list, select the appropriate transaction period and transaction type.
  - a. From the **Transaction Period** list, select the time period for which the statement is required. If the option **Date Range** has been selected in the **Transaction Period** list, specify the date range in the provided fields.
  - b. From the **Transaction Type** list, select the type of transactions i.e. debit, credit or all, for which to view the statement.
3. Click **Apply Filter** to generate statement based on criteria.  
OR  
Click **Reset** to clear the details entered.
4. Click **Download** and select the format in which the statement is to be downloaded. The statement gets downloaded.  
OR  
Click **Back** to navigate to the previous screen.

## View Statement

The screenshot displays the 'View Statement' page for Futura Bank. At the top, there's a navigation bar with 'My Dashboard', 'ATM/Branch', and 'English'. Below that, the user is logged in as 'Ryan Bohr' with the last login time '25 Apr 06:41 PM'. The main heading is 'View Statement', with sub-tabs for 'Loan and Finance Details', 'View Statement', 'Repayment', 'Disbursement Inquiry', and 'Schedule Inquiry'. The 'View Statement' tab is active, showing two 'Account Number' fields, both containing 'xxxxxxxxxxxx0011', and a 'Download' button. On the left, there are 'View Options' for 'Current Month' and 'All', along with 'Apply Filter' and 'Reset' buttons. Below these are links for 'E-Statement', 'Request Statement', and 'Pre-Generated Statement'. The main area contains a table with columns: Date, Description, Reference No, Transaction Type, and Amount. The table lists five transactions on 22 Mar 2019, all 'PRINCIPAL Liquidation' with a credit amount of £100.00. At the bottom, there's a pagination control showing 'Page 1 of 1 (1-5 of 5 items)' and a footer with copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

## Field Description

Field Name	Description
<b>Account Number</b>	<p>The customer can select the loan account number for which to view the account statement.</p> <p>If this screen is navigated to from the <b>Loan and Finances</b> widget after having selected the <b>View Statement</b> option against a specific loan account, that account number is defaulted in this field.</p>
<b>Filter/ Options</b>	
<b>Transaction Period</b>	<p>Filters to view the transactions of a particular period.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Current Period</li> <li>• Previous Month</li> <li>• Previous Quarter</li> <li>• Date Range</li> </ul>
<b>Date Range</b>	<p>The search option by which to view transactions for a specific period. This option is enabled when <b>Date Range</b> is selected as <b>Transaction Period</b>.</p>

Field Name	Description
<b>Transaction Type</b>	Filters to view the transactions based on transaction type. The options are: <ul style="list-style-type: none"> <li>• All</li> <li>• Credits Only</li> <li>• Debits Only</li> </ul>
<b>Results</b>	
<b>Date</b>	The date on which the transaction took place.
<b>Description</b>	A short description of the transaction.
<b>Reference No.</b>	The transaction reference number.
<b>Transaction Type</b>	The type of transaction, i.e. whether it was a debit or credit transaction.
<b>Amount</b>	The amount for which the transaction took place.

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

- Subscribe for E-Statements.
- Request for a specific statement
- Download Pre-Generated Statements.

## 8.1 E-statements

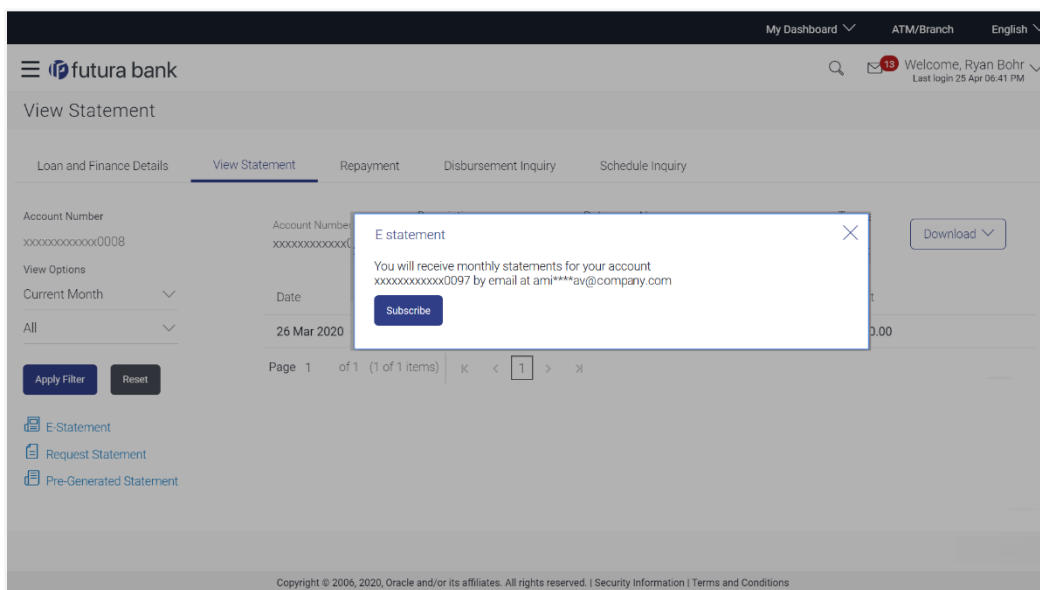
A customer might wish to receive regular e-statements at his email address instead of physical copies. In this case, the customer can select the option to subscribe for an e-statement. Once a request for an e-statement is made, the customer will begin to receive regular statements at his email address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

### **To subscribe / unsubscribe to e-statements:**

1. In the **View Statement** screen, click the **E-Statement** link.



## E-statement



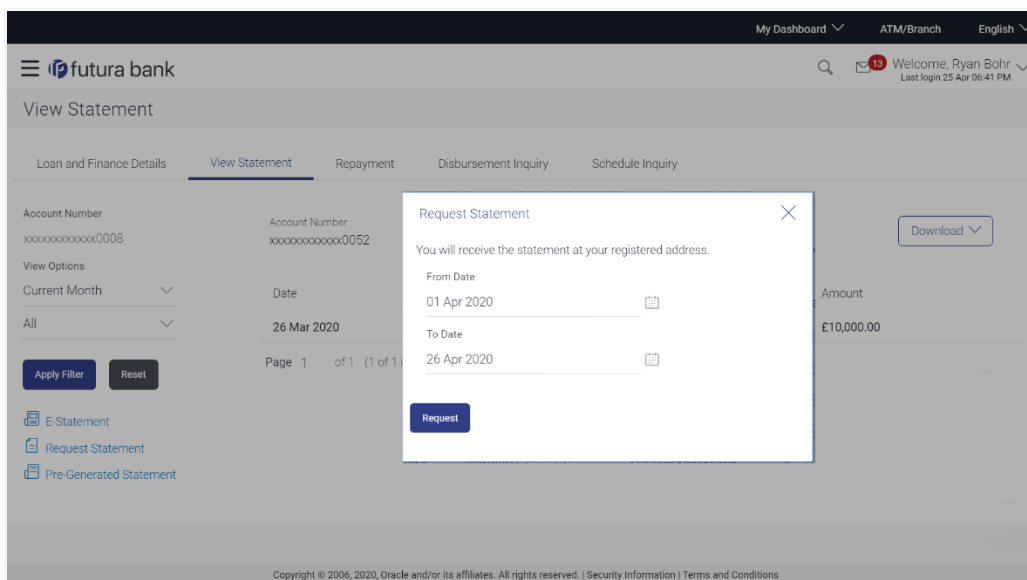
2. The E-Statement pop-up screen appears with a message stating, 'You will receive monthly statements for your account <Number in masked format> by email at <User's email address in masked format>'.
  - c. Click **Subscribe** to opt to receive monthly statements on your registered email address.  
The success message of request submission appears. Click **OK** to complete the transaction.
3. If the user has already subscribed for e-statements, the pop up message contains a message stating that the user is subscribed to receive e-statements. The option to unsubscribe for e-statements is provided.
  - a. Click **Unsubscribe** to opt out of receiving monthly statements on your registered email address.  
The success message of request submission appears. Click **OK** to complete the transaction.
  - b. Click **Proceed** to Unsubscribe.
4. The success message of request submission appears.

## 8.2 Request Statement

**To request for a physical statement:**

1. Click the **Request Statement** link in the **View Statement** screen.

### **Request Statement**



## Field Description

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

<b>From Date</b>	The customer is required to specify the start date from which the account statement is required.
------------------	--

<b>To Date</b>	The customer is required to specify the date until when the statement is required.
----------------	--

2. The Request Statement pop up screen appears.
  - a. From the **From Date** list, select the start date of the account statement.
  - b. From the **To Date** list, select the end date of the account statement.
  - c. Click **Request**.
3. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to make changes, if any. The user is directed to the **Request Statement** screen with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.
4. The success message of **Request Statement** appears along with the transaction reference number.

## 8.3 Pre-Generated Statement

Pre-generated statements are statements that have been generated by the system for an account in the past. Through this option, the user can view statements that have been generated in the past.

**To request for a pre-generated statement:**

1. Click the **Pre-Generated Statement** link in the **View Statement** screen.

**Pre-Generated Statement**

The screenshot shows the Futura Bank 'View Statement' interface. A pop-up window titled 'Pre-Generated Statement' is displayed. It contains the following text: 'The document is password protected, it is a combination of the first 4 letters of your name (in capital letters) followed by your date of birth (in DDMM format). Example, if your name is Roopa Lal and date of birth is 23-12-1980, then your password is ROOP2312'. Below this, it says 'Select a period to download your pre-generated Statements.' and provides dropdown menus for 'Year' (set to 2018) and 'Month' (set to All Months), along with a 'Search' button. At the bottom of the pop-up, there is a table with columns for 'Statement Number', 'From', 'To', and 'Download'.

Statement Number	From	To	Download
AT3MSOG190811297	4/1/18	3/22/19	PDF

**Field Description**

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

**Select a period to download your pre-generated statements.****Period**

**Year** The user is required to select a year as the first step in selecting a period.

**Months** The user is required to specify the month, after having specified a year, so as to be displayed the statements generated for that particular month of the defined year.

**Statement Number** Statement reference number.

**From** Start date of the date period for which the statement is generated.

**To** End date of the date period for which the statement is generated.

**Download** Click the link to download the specific statement.

2. The **Pre-Generated Statements** pop up screen appears.
  - a. From the **Period** lists, select the desired year and month to be displayed all the statements generated within that period.
  - b. Click **Search** to be displayed all statements generated within the specified period.
  - c. Click on the link (.pdf) available against any statement record to **Save** that particular statement.

View Statement

[Home](#)

## 9. Closed Loans

Users should be able to view details of all loans held with the bank including those that are currently closed. The dashboard, hence, displays a widget containing a summary of such closed loan accounts. The account details page of closed accounts displays information similar to that of active loans. Additional features available on the details page of active loans such as the facility to view loan schedule, disbursement details or repay the loan are not available on the closed loans details page.

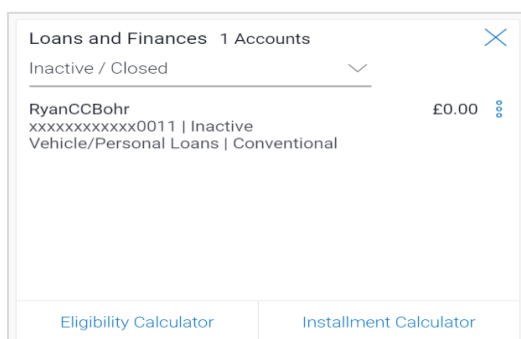
### How to reach here:

*Dashboard > My Accounts > Loans and Finances > Inactive / Closed*

### To view closed loan card details:

1. Select the option **Inactive/Closed** from the provided filter option on the loans widget.
2. All the closed loans cards held by a user are displayed.

### Closed Loan Account Card



### Field Description


Field Name	Description
<b>Customer Name</b>	Names of the primary holder of the loan.
<b>Account Number</b>	The loan account number in masked format along with the account nickname. The account number will be masked as per account number masking configurations.
<b>Product/Offer Name</b>	The name of the loan product or offer.
<b>Loan Type</b>	The type of loan i.e. conventional or Islamic.
<b>Outstanding Amount</b>	The outstanding loan amount.

3. To view further details of any closed loan account, click on the specific record in the widget. The **Loans Details** screen is displayed.

## Closed Loan Details

Account Details	Loan Amounts	Repayment	Installments	Arrears
Customer ID ***424	Sanctioned Loan Amount €182,000.00	Interest Frequency Monthly	Loan Tenure 26 months 0 days	Principal Arrears €168,135.56
Opening Date 26 Jan 2020	Total Amount Disbursed €182,000.00	Principal Frequency Monthly	Total Installments 26	Interest Arrears €0.00
Maturity Date 26 Mar 2022	Amount Repaid Till Date €13,864.44	Repayment Mode Account	Remaining Installments 24	Late Payment Charges €0.00
Status Closed	Outstanding Amount €168,135.56	Late Payment Penalty 0.00%	Next Installment Date 26 Mar 2020	Other Fees €0.00
Interest Rate 1.00%		Prepayment Penalty 4.00%	Next Installment Amount €0.00	
Branch HEL FC UNIVERSAL BANK HEL				

### Field Description

Field Name	Description
<b>Customer Name</b>	The name of the primary holder of the loan.
<b>Account Number</b>	The loan account number in masked format along with the account nickname. The account number will be masked as per account number masking configurations.  For more information on Account Nickname, refer <b>Account Nickname</b> .
<b>Net Outstanding Balance</b>	The net outstanding amount due to be paid by the user. The outstanding balance includes outstanding principal, interest, penalties, and premature closure charges if any.
<b>Add Nick Name</b>	Click  <b>Add Nickname</b> , to add nickname, for more information click <b>Account Nickname</b> .
<b>Account Details</b>	
<b>Customer ID</b>	The primary holder’s customer ID in masked format.
<b>Opening Date</b>	The date on which the loan account was opened.
<b>Maturity Date</b>	The date on which the loan account matured.

<b>Field Name</b>	<b>Description</b>
<b>Status</b>	The current status of the loan account. Since the details of a loan account that has been closed are being viewed, the status will be 'Closed'.
<b>Interest Rate</b>	The interest rate charged on the loan.
<b>Facility ID</b>	The facility ID under which the loan account has been opened.
<b>Branch</b>	The branch in which the loan account was held.
<b>Loan Amounts</b>	
<b>Sanctioned Loan Amount</b>	The amount of loan that the bank had agreed to provide the user/s.
<b>Total Amount Disbursed</b>	The total amount of loan given to the user.
<b>Amount Re-paid Till Date</b>	The total loan amount repaid by the user till date.
<b>Outstanding Amount</b>	The total amount due to be paid by the user.
<b>Repayment</b>	
<b>Interest Frequency</b>	Intervals at which the interest has been paid. The value could be any of the following: <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• One Time Payment</li> <li>• Monthly</li> <li>• Bi monthly</li> <li>• Quarterly</li> <li>• Semi-annually</li> <li>• Annually</li> </ul>

<b>Field Name</b>	<b>Description</b>
<b>Principal Frequency</b>	<p>Intervals at which the principal has been repaid.</p> <p>The value could be any of the following:</p> <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• One Time Payment</li> <li>• Monthly</li> <li>• Bi monthly</li> <li>• Quarterly</li> <li>• Semi-annually</li> <li>• Annually</li> </ul>
<b>Repayment Mode</b>	The mode through which loan repayments have been made.
<b>Late Payment Penalty</b>	The percentage rate charge applicable in case of default in repayment.
<b>Prepayment Penalty</b>	The percentage charge that was applicable if the loan was prepaid.
<b>Installments</b>	
<b>Loan Tenure</b>	The duration for which the loan amount was sanctioned in terms of years/months/days.
<b>Total Installments</b>	The total number of scheduled payments made towards repaying the loan.
<b>Remaining Installments</b>	The number of scheduled payments remaining towards repaying the loan completely.
<b>Next Installment Date</b>	The date on which the next installment is to be paid.
<b>Next Installment Amount</b>	The amount to be paid as next installment.
<b>Arrears</b>	
<b>Principal Arrears</b>	The amount due on the loan principal after having missed one or more repayment installments.
<b>Interest Arrears</b>	The amount due towards loan interest payment.
<b>Late Payment Charges</b>	The charges levied on any late payment of a loan installment.



<b>Field Name</b>	<b>Description</b>
<b>Other Fees</b>	Other/miscellaneous fees applicable on the loan account.

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## 10. Installment Calculator and Eligibility Calculator

The application provides users with two types of loan calculators – Installment Calculator and Eligibility Calculator.

Installment calculator enables users to identify the installment amount payable on a loan of a certain amount for a specific duration. This calculator is beneficial to users as it gives the user an opportunity to identify whether applying for a loan for a specific amount and duration is preferable or not.

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.

### How to reach here:

*Dashboard > My Accounts > Loans and Finances > Installment Calculator*

OR

*Dashboard > My Accounts > Loans and Finances > Eligibility Calculator*

### Field Description

Field Name	Description
Tab	The options are: <ul style="list-style-type: none"> <li>• Installment Calculator</li> <li>• Eligibility Calculator</li> </ul>

1. Select the desired tab.

## 10.1 Installment Calculator

The loan installment calculator is a simple calculator which identifies the monthly installment amount payable on a loan based on the loan amount, tenure in years and interest percentage.

### Installment Calculator

The screenshot displays the 'Loan Installment Calculator' interface on the Futura Bank website. The page header includes 'My Dashboard', 'ATM/Branch', and 'English'. The user is logged in as 'Ryan Bohr' with a last login of '27 Apr 09:18 AM'. The calculator is split into two tabs: 'Eligibility Calculator' and 'Installment Calculator'. The 'Installment Calculator' tab is active, showing input fields for 'Amount' (£1,200.00), 'For' (15 Years), and '@Interest' (10%). A 'Calculate' button is located below the input fields. On the right side, there is a 'Loan Calculator' section with a graphic of a calculator and text explaining that getting a loan from Futura Bank is quick and easy, and that users can opt for the EMI (Equated Monthly Installment) facility to ease the burden of paying off the loan. It also states that users can use a loan calculator to estimate their monthly installment amount.

### Field Description

Field Name	Description
<b>Amount</b>	The user is required to specify the amount that he/she wants to borrow from the bank.
<b>For</b>	The user should specify the desired tenure of the loan in terms of years.
<b>@ Interest</b>	The user must specify the desired interest rate that is to be charged on the loan.
<b>Installment Amount</b>	The monthly installment payable on the loan calculated on the basis of the loan amount, tenure and interest rate specified by the user.

2. In the **Amount** field, enter the loan amount.
3. In the **For** field, enter the loan tenure in years.
4. In the **@Interest** field, enter the interest rate.
5. The system calculates and displays the monthly installment for the loan required.

## 10.2 Eligibility Calculator

The loan eligibility calculator plays an important role in helping users understand their current position with respect to their borrowing capacity. The eligibility is calculated on the basis of:

- The user’s average monthly income
- The user’s average monthly expenditures
- Tenure of the loan
- Estimated rate of interest

### Eligibility Calculator

The screenshot displays the Futura Bank website's Eligibility Calculator. At the top, there is a navigation bar with 'My Dashboard', 'ATM/Branch', and 'English'. Below this, the Futura Bank logo and a user greeting 'Welcome, Ryan Bohr' are visible. The main content area is titled 'Eligibility Calculator' and features two tabs: 'Eligibility Calculator' (selected) and 'Installment Calculator'. The calculator form includes the following fields:
 

- How Much Loan Can You Get?** (Section Header)
- Your Average Monthly Income:** £8,000.00
- Your Average Monthly Expenses:** £2,000.00
- For How Many Years:** 5
- @Interest:** 9%

 A blue 'Calculate' button is positioned below the interest field. To the right of the form is a sidebar titled 'Loan Eligibility Calculator' which states: 'Futura Bank calculator provides quick results regarding your eligibility for the loan considering factors like your monthly income and expenses.' At the bottom of the page, a copyright notice reads: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

Field Name	Description
<b>How Much Loan Can You Get?</b>	
<b>Your Average Monthly Income</b>	The user is required to specify his monthly income.
<b>Your Average Monthly Expenses</b>	The user is required to specify the amount spent per month towards expenses.
<b>For How Many Years</b>	The user is required to specify the desired loan tenure.
<b>@ Interest</b>	The user should specify the desired interest rate of the loan.

Field Name	Description
<b>You can get a loan of</b>	Based on all the values defined by the user in the previous fields, the system will calculate the amount of loan that the user is eligible to borrow.

**Average Installment** The system will display the estimated monthly installment amount.


1. In the **Your Average Monthly Income** field, enter your monthly income.
2. In the **Your Average Monthly Expenses** field, enter your monthly expenses.
3. In the **For How Many Years** field, enter the desired loan tenure.
4. In the **@Interest** field, enter the rate of interest.  
The application calculates and displays the eligible loan amount and the installment amount.

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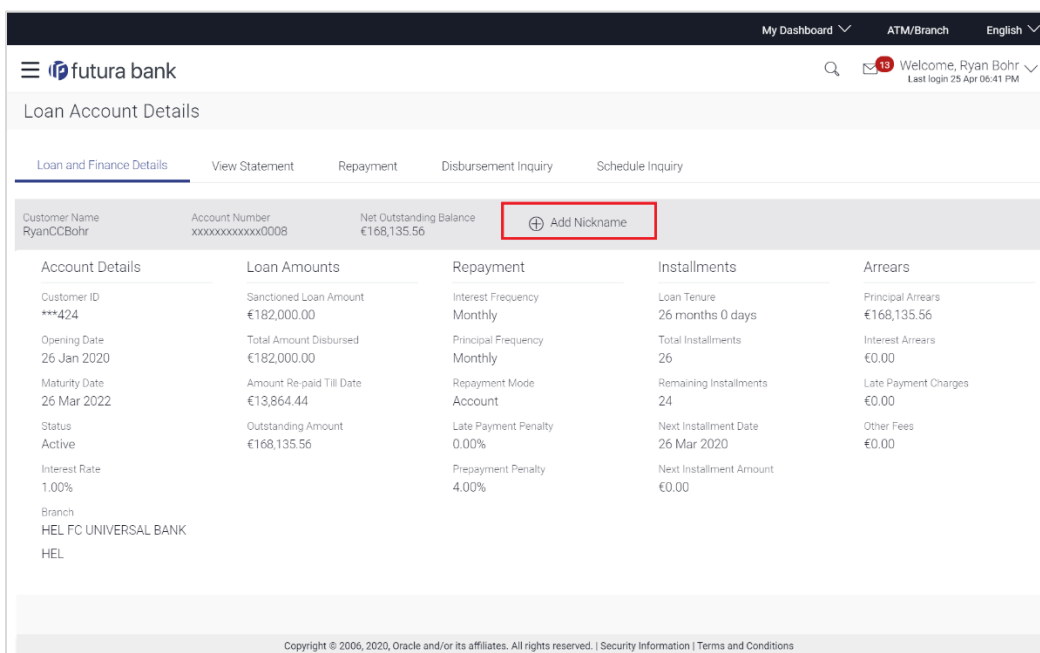
# 11. Account Nickname

A user may wish to assign nicknames to loan accounts so as to be able to easily identify them. The **Add Nickname** feature enables users to easily assign nicknames to any loan account. Once a nickname is assigned to a loan account, it is displayed on various transactions instead of the standard account description. This option also allows the user to modify or delete the nickname whenever required.

## To assign a nickname to a loan account:

- Click the  **Add Nickname** option to assign a nickname to the loan account.
- In the **Add Nickname** field, enter the nickname you want to assign to the loan account.

## Add Nickname- Example



The screenshot shows the 'Loan Account Details' page for a customer named RyanCCBohr. The page includes a navigation bar with 'My Dashboard', 'ATM/Branch', and 'English'. Below the navigation bar, there are tabs for 'Loan and Finance Details', 'View Statement', 'Repayment', 'Disbursement Inquiry', and 'Schedule Inquiry'. The main content area displays account information in a table format:

Customer Name	Account Number	Net Outstanding Balance	<a href="#">+ Add Nickname</a>
RyanCCBohr	xxxxxxxxxxxx0008	€168,135.56	

Below this table, there are five columns of details: Account Details, Loan Amounts, Repayment, Installments, and Arrears. Each column contains various financial and operational metrics such as Customer ID, Sanctioned Loan Amount, Interest Frequency, Loan Tenure, and Principal Arrears.

## Field Description

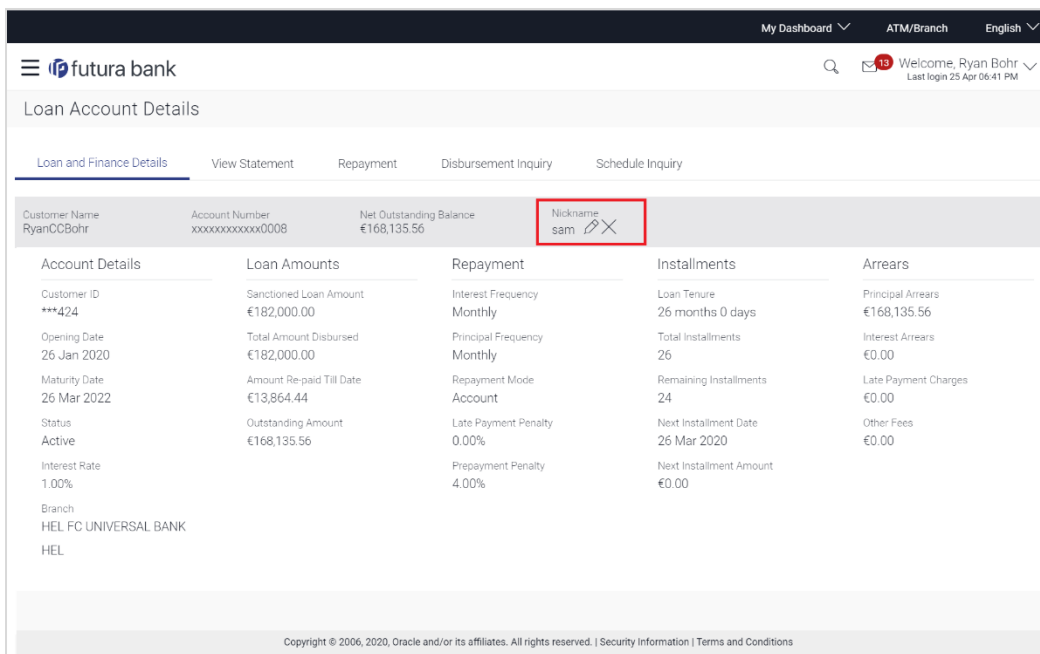
Field Name	Description
------------	-------------

<b>Add Nickname</b>	On clicking on the Add Nickname link, a field is displayed in which the user can specify a nickname to be assigned to the account.
---------------------	--

- Click  to save your changes. The specified nickname will be displayed on various transaction screens.

**To edit / delete a nickname:**

### Add Nickname - Edit/ Delete





My Dashboard ATM/Branch English

futura bank Welcome, Ryan Bohr  
Last login 25 Apr 06:41 PM



Loan Account Details

Loan and Finance Details View Statement Repayment Disbursement Inquiry Schedule Inquiry

Customer Name RyanCCBohr	Account Number xxxxxxxxxxxx0008	Net Outstanding Balance €168,135.56	Nickname sam  
-----------------------------	------------------------------------	--	---

Account Details	Loan Amounts	Repayment	Installments	Arrears
Customer ID ***424	Sanctioned Loan Amount €182,000.00	Interest Frequency Monthly	Loan Tenure 26 months 0 days	Principal Arrears €168,135.56
Opening Date 26 Jan 2020	Total Amount Disbursed €182,000.00	Principal Frequency Monthly	Total Installments 26	Interest Arrears €0.00
Maturity Date 26 Mar 2022	Amount Re-paid Till Date €13,864.44	Repayment Mode Account	Remaining Installments 24	Late Payment Charges €0.00
Status Active	Outstanding Amount €168,135.56	Late Payment Penalty 0.00%	Next Installment Date 26 Mar 2020	Other Fees €0.00
Interest Rate 1.00%		Prepayment Penalty 4.00%	Next Installment Amount €0.00	
Branch HEL FC UNIVERSAL BANK HEL				

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8. Click the  link displayed against the nickname in order to modify the nickname. Modify the nickname as required and save your updates.  
OR  
Click the  link to delete the nickname.

## FAQs

### 1. Can I make a partial prepayment towards my loan using the repayment option?

This depends on the features of the loan you have applied for. If enabled, you will be subject to pre-payment charges applicable as per your loan type.

### 2. Can I view the partial disbursements on my loan?

Yes, you can view partial disbursements made towards your loan using the disbursement inquiry function.

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