

# Oracle® Banking Digital Experience Cloud Service

## Small & Medium Business Originations Term Loans User Manual



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# Preface

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## Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

## Audience

This document is intended for the following audience:

- Customers
- Partners

## 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>.

### Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

## Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

## Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

## Conventions

The following text conventions are used in this document:

Convention	Meaning
<b>boldface</b>	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

## Related Resources

For more information on any related features, refer to the following documents:

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

## Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

## Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

**Table 1 Acronyms and Abbreviations**

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

## Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

**Table 2 Basic Actions and Descriptions**

Action	Description
<b>Back</b>	In case you missed to specify or need to modify the details in the previous segment, click <b>Back</b> to navigate to the previous segment.
<b>Cancel</b>	Click <b>Cancel</b> to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
<b>Next</b>	On completion of input of all parameters, click <b>Next</b> to navigate to the next segment.
<b>Save</b>	On completion of input of all parameters, click <b>Save</b> to save the details.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured. The saved data will be available in <b>View Business Product</b> with <i>In Progress</i> status. You can work on it later by picking it from the <b>View Business Product</b> .
<b>Submit</b>	On completing the input of all parameters, click <b>Submit</b> to proceed with executing the transaction.
<b>Reset</b>	Click <b>Reset</b> to clear the data entered.
<b>Refresh</b>	Click <b>Refresh</b> to update the transaction with the recently entered data.
<b>Download</b>	Click <b>Download</b> to download the records in PDF or XLS format.

## Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

**Table 3 Symbols and Icons**











Symbols and Icons	Description
	Add data segment
	Close

Table 3 (Cont.) Symbols and Icons

Symbols and Icons	Description
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options
	View records in a card format for better visual representation.
	View records in tabular format for better visual representation.



# 1

## Business Term Loans Application

This topic describes the structure of the Business term loan application, which captures information regarding the stakeholders business details, stakeholder details and loan requirements, and disbursement details.

A term loan is a loan that a business takes from a bank or financial institution to finance long-term investments such as to purchase new machinery or tools or to expand the business. These loans are different from working capital loans, in the sense that they typically involve higher amounts of money that is paid back over a longer period of time. As compared to working capital loans, the interest rates on term loans, increase over time which makes them costlier.

The business term loans application of OBDX has been created to enable customers to apply for term loans easily by providing minimal details including business and stakeholder information and loan requirements including collateral information. Applicants can quickly apply for term loans by simply specifying their business details, stakeholder details, loan requirements and other information.

The application form is OCR (Optical Character Recognition) enabled so as to save the applicant's time and effort in filling out the application form. The various sections of the form get prefilled with information fetched through OCR based on the documents uploaded in the inline Upload Documents feature provided against each section for which OCR is supported.

Businesses that are existing digital banking customers can simply provide their online banking credentials to have the Business Details and Business Finances section of the form prefilled with information as maintained with the bank. The applicant will be able to define stakeholder information as required and can add multiple stakeholders. Additional information related to the loan being applied for (including collateral and disbursement & repayment information) will also have to be furnished.

The application tracker has been built so as to enable tracking of the application once it has been submitted. The application tracker also enables the applicant to retrieve and complete an application that has been saved. Additionally, the applicant can view documents that have been uploaded as part of the application form and can also view details as defined in the application form in PDF format.

### Note

In this release, OBDX is integrated solely with Oracle FLEXCUBE Onboarding (OBO), for the submission and processing (including tracking) of SMB application forms. Third party integration is not supported.

Following are the steps involved in the application submission:

- **User Type Selection:** The first step in applying for a product is to select the user type so as to be displayed product categories and subsequently products which are applicable to you. i.e. select tab 'Personal' if you are a retail individual and select tab 'Business' if you are applying on behalf of your small-medium business.

- **Product Category Selection:** Once you have selected a user type, all the product categories that contain products for the specific user type, are displayed. Select any product category of choice.
- **Product Selection:** All the products belonging to the selected product category will be listed here. Each product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product. The additional option to select the product so as to compare it with others within the same category will also be provided on each card. You can select a maximum of three products for comparison.
- **Kick Off:** This page serves as an introduction to the application form. The various steps involved in an application are displayed on this page. You can also view the documents required to be uploaded as part of the application. As a business applicant, you can identify how you are going to proceed with the application. If your business is new to the bank, you can continue as a guest, or if your business has an existing relationship with the bank, you can select the provided option to simply login with your online banking credentials so as to have certain sections such as Business Details and Business Finances pre-populated in the application.
- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered business customer. You will be instructed to enter your registered business mobile number, after which the system will identify whether the mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.
- **Business Details:** This section captures information related to your business which includes information such as the business legal name, date and country of registration, registered address and other contact details.
- **Business Finances:** In this section, you can enter information pertaining to the finances of the business, which will include income, expenses, assets and liabilities.
- **Stakeholder Information:** In this section, you can specify information pertaining to the stakeholders of the business. This will include basic information such as the relationship of the stakeholder with the business, date of association and ownership percentage, depending on the type of stakeholder (relationship with the business). Depending on whether the stakeholder is an existing customer of the bank or if they are new to the bank, you will either be required to simply capture basic information such as customer ID, name, date of birth or extensive information including address and contact details.
- **Upload Documents:** Upload documents is not available as a separate step in the application form, rather it is provided inline with every step that supports OCR and for which document proof would be required. The steps for which the option to upload documents is provided are – Business Details, Business Financials, Stakeholder Information (only in the case of prospect stakeholders).
- **Loan Requirements:** The loan information section in the SMB Loan application forms will capture information pertaining to the purpose of the loan, the estimated cost, customer contribution, etc.
- **Collateral:** In the section you can specify information related to any collateral of the business that can be mentioned to support the loan application. You can add multiple collateral records as required.
- **Disbursement and Repayment:** In this section, you can specify details of the account in which the sanctioned loan amount is to be disbursed along with details of the account from which the regular loan repayments are to be made. This section will be part of the application form only in case the capture of disbursement and repayment information is mandatory for the product selected.

- **Review and Submit:** Once you have filled out all the information required in the application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against each section.
- **Terms of Service:** On having reviewed the application, you can then proceed to view the terms and conditions of the term loan that is being applying for. You can also add a digital signature by means of uploading a document containing your (a stakeholder's) signature or by physically signing the provided space if you are filling out the application from a touchscreen device.
- **Confirmation:** Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a success message along with the application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

#### To apply for a Term Loans:

- Perform anyone of the following navigation for the **Term Loans** application.
  - From the Bank Portal page, goto **Product Offerings** section, and then click **Business** tab, and then click **Term Loans**.
  - From the Bank Portal page, click **Toggle menu**, then click **Menu**, and then click **Our Products**.

From the Bank Portal page, click **Toggle menu**, then click **Menu**, and then click **Our Products**.

Under **Our Products**, click **Product Offerings**, and then click **Term Loans**.

A screen containing the Term Loan products available for online application to Small & Medium Businesses will be displayed.

- [Business Term Loans - Product Listing](#)  
This topic describes the page on which the Business term loan products offered by the bank that can be applied for online are displayed..
- [Business Term Loans - Product Details](#)  
This topic describes the product details page.
- [Business Term Loans - Product Comparison](#)  
This topic describes the functionality that enables users to compare the features of products within a specific product category.
- [Kick Off page](#)  
This describes the product application process that you need to fill out to apply for the product.
- [Mobile Verification](#)  
This topic describes the registration process for guest customers, enabling them to track submitted applications and retrieve abandoned applications.
- [Business Details](#)  
This topic describes the section of the application form where you provide information about your business.
- [Stakeholder Information](#)  
This topic describes the section of the application where you provide information about the business's stakeholders.

- [Business Finances](#)  
This topic describes the section dedicated to capturing the business's financial information, including monthly income and expenses, assets, and liabilities.
- [Loan Requirements](#)  
This topic describes the section of the application form where applicants provide information about the purpose of the loan, the estimated cost, customer contribution.
- [Collateral](#)  
This topic describes the section of the application form related to collateral and its details.
- [Disbursement and Repayment](#)  
This topic describes the section of the application form where you can specify the account for loan disbursement, following successful processing and sanction of your application.
- [Review and Submit](#)  
This topic describes how to review and edit your application summary.
- [Terms of Service](#)  
This topic describes the terms and conditions associated with the product for which you are applying.
- [Submitted Application - Confirmation](#)  
This topic describes the confirmation page that appears after application submission.
- [Existing User](#)  
This topic describes the product application process for existing customers.

## 1.1 Business Term Loans - Product Listing

This topic describes the page on which the Business term loan products offered by the bank that can be applied for online are displayed..

This page is displayed once you select the **Term Loan** category on the bank portal. All the **Term Loan** products of the bank that are available to SMBs for online application are displayed on this page as cards. Each card will display the product name, a short description of the product as well as the key features of each product. You can view all the products and select the best suitable one as per your business' needs. You can directly apply for a specific product on this page or can opt to view a detailed description of any product type by selecting the **Learn More** link provided on each product card. Alternately, you can also compare up to three products at a time so as ensure you are taking an informed decision while applying for a specific product.

This page also displays cross sell cards i.e. cards which enable the user to navigate to the other product offering pages of the bank.

1. Navigate to the **Term Loans** product listing page.

All the working capital loans products offered by the bank, that can be applied for online are displayed on this page in card format.

Figure 1-1 Product Listing

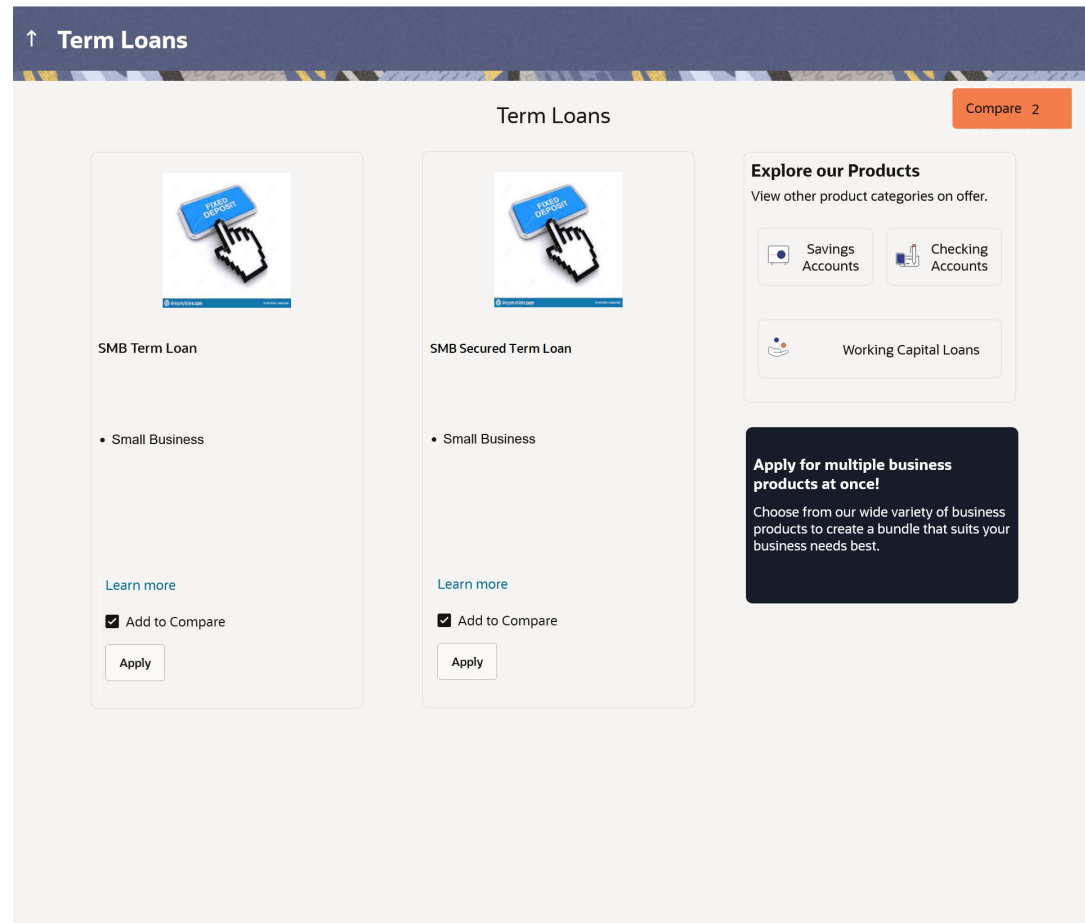


Table 1-1 Product Listing - Field Description

Field Name	Description
<b>Product Name &amp; Image</b>	The name of the product along with an image that represents the product is displayed on each card.
<b>Product Description</b>	The short description of the product is displayed on each card.
<b>Features</b>	The features of the product are listed down on each card.
<b>Cross Sell cards</b>	Cross-sell cards are displayed on this page, allowing users to navigate to the listing page of the selected product. A card to navigate to the bundled application listing page is also displayed.

2. Perform any of the following actions:
  - a. Identify the product for which you want to make an application and click **Apply** provided on the specific card.  
The **Kick Off** page will be displayed.
  - b. Click **Add to Compare** against any (up to three) products to compare them with each other.
  - c. Click the **Learn more** link displayed on any product card to view additional details of that product.

- d. Under the kebab menu, perform any of the following actions:
  - i. Click the **View Other Products** option to navigate to the **Product Offerings** page.
  - ii. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

## 1.2 Business Term Loans - Product Details

This topic describes the product details page.

- 1. Click the **Learn more** link provided on the product cards on the product listing page.

Figure 1-2 Product Details

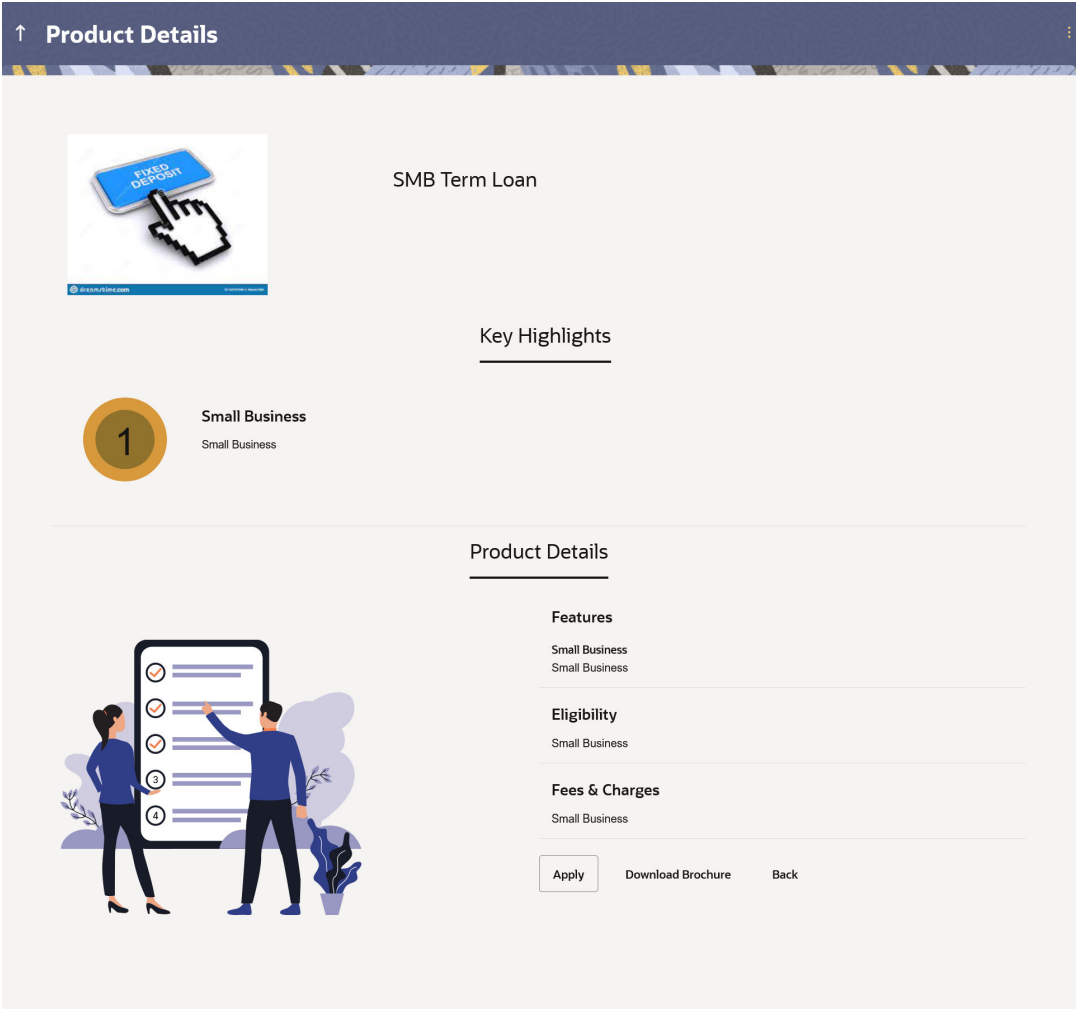


Table 1-2 Product Details - Field Description

Field Name	Description
Product Name & Image	Displays the name of the product along with image.
Product Description	Displays the description of each product.

Table 1-2 (Cont.) Product Details - Field Description

Field Name	Description
<b>Key Highlights</b>	Displays the top three features of the selected product.
<b>Product Details</b>	Displays all the details of the product including features, eligibility and fees and charges.

2. Perform any of the following actions:
  - a. Click **Apply** to apply for the product.  
The **Product Kickoff** page is displayed.
  - b. Click **Download Brochure** link to view and download the product brochure.
  - c. Click **Back** to navigate back to the previous page.
  - d. Under the kebab menu, perform any of the following actions:
    - i. Click the **View Other Products** option to navigate to the **Product Offerings** page.
    - ii. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

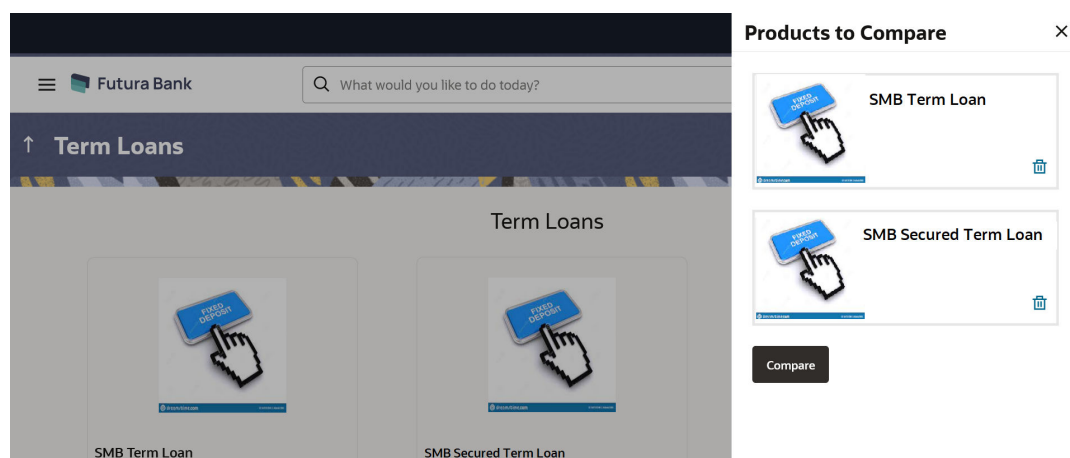
## 1.3 Business Term Loans - Product Comparison

This topic describes the functionality that enables users to compare the features of products within a specific product category.

1. Select the products by selecting the **Add to Compare** checkbox provided on each product card.

A floating button will be displayed which will list down the number of products that have been added for comparison as and when an **Add to Compare** checkbox is selected. The **Products to Compare** overlay screen appears.

Figure 1-3 Products to Compare



2. Once you have selected the products, click **Compare** to proceed to the comparison page.  
The **Compare Products** page will list down the product features, fees and charges for easy comparison.



Figure 1-4 Compare Products

**Compare Products**

Compare and choose a product which suits you best.

**SMB Term Loan**

**SMB Secured Term Loan**

**Eligibility Criteria**

All age group	Applicant should be having Residents nationality Sole Proprietorship Firms are eligible for this product
---------------	---

**Special Features**

<b>Amount Limitation</b>	
Has no maximum limit.	-
<b>Attractive interest rates</b>	
-	Enjoy attractive interest rates on your Fixed Deposit
<b>Minimum investment</b>	
-	Fixed Deposit with minimum investment

**Fees and Bank Charges**

<b>Interest rates</b>	
Never affected by market fluctuations	-
<b>Processing Charge</b>	
-	Processing Charge to start a new Term deposit account


**Apply**


Table 1-3 Compare Products - Field Description

Field Name	Description
<b>Product Name &amp; Image</b>	Displays the name of the product along with image.
<b>Product Description</b>	Displays the description of the product.
<b>Eligibility Criteria</b>	Displays the eligibility criteria that are to be met in order to apply for the product.
<b>Special Features</b>	Displays the features of the product.
<b>Fees and Bank Charges</b>	Displays the fees and bank charges applicable for the product.
<b>Value Added Benefits</b>	Displays the value added benefits of the product.
<b>Option to Remove a product from the comparison list</b>	Click the ✕ to remove the product from the list of products to be compared. This icon is provided against the product name and image.



Table 1-3 (Cont.) Compare Products - Field Description

Field Name	Description
Option to replace a product for comparison	Click the  to replace the product with another product for comparison.

3. Perform any of the following actions:
  - a. Click **Apply** against any product to apply for that product and proceed to the application form for that specific product.  
The **Kickoff** page of that specific product is displayed.
  - b. Click  provided against each product card to delete a specific card.  
The specific product card is removed from the comparison table.

## 1.4 Kick Off page

This describes the product application process that you need to fill out to apply for the product.

This page displays the various steps involved in the Term Loan application and provides the means by which you can proceed with the application. If your business has an existing relationship with the bank, you can select the provided option to Login with the business' login credentials. This will yield an application form that is much shorter than that of the form you would be required to fill, if your business was new to the bank. In this scenario, since the information of your business is already available with the bank, you would not be required to specify Business Details. Additionally, all the existing financial information of your business will be displayed under the Business Finances section and you can update this information as required. If your business is new to the bank, you can select the option as provided, and proceed to provide information related to your business details, business finances, add stakeholders, etc.

Additionally, this page also provides links and information to:

- View the list of supporting documents required to be uploaded as part of a Term Loan application.
- Information pertaining to the application being saved and how you can retrieve it.
- Terms and conditions that need to be met in order to apply for the product.

Figure 1-5 Kick Off page

**Note**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-4 Kick Off page - Field Description

Field Name	Description
<b>I am a Futura Bank online banking customer</b>	Select this checkbox if you are an existing online customer of the bank.

1. Click on the **View List** link.

An overlay window on which the list of documents required to support the application for the selected product, will be listed.

2. Click on the **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.

3. Select the **I am a Futura Bank online banking customer** option;

Perform one of the following actions:

- If you are an existing online banking customer of the bank.

The **Login** page will appear after you click on the **Apply Now** button.

For more information on the application of an existing online banking customer, view the [Existing Online Banking Customer](#) section.

- If you are new to the bank i.e. do not have an existing relationship in terms of accounts, loans or credit cards with the bank.

Select the **Apply Now** button, without selecting the **I am a Futura Bank online banking customer** option.

The **Mobile Verification** page will be loaded.

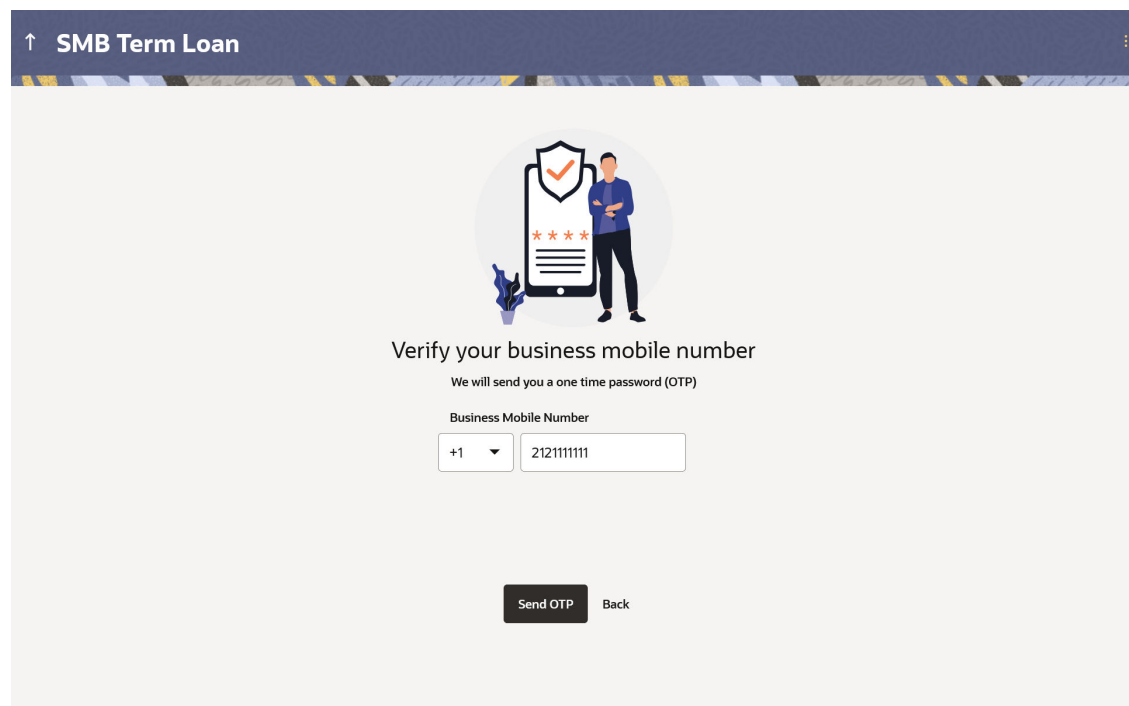
## 1.5 Mobile Verification

This topic describes the registration process for guest customers, enabling them to track submitted applications and retrieve abandoned applications.

This step is applicable only for prospect/guest customers. This check is used to register guest customers so that they can track submitted applications and also retrieve applications that were abandoned before submission. This check is also used to identify whether the applicant is truly a new customer or if he/she is already an existing customer of the bank. Additionally, the system is able to identify if there are any existing applications in draft mode for the mobile number defined and can provide applicants with the option to continue with those applications if they wish to do so.

Once the mobile verification process is completed, the auto save capability of the application is enabled. Any entry/changes you make to the application form will get saved automatically.

**Figure 1-6 Mobile Verification – Enter Mobile Number**



1. In the **Business Mobile Number** field, select the country code and enter your mobile number.

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 1-5 Mobile Verification – Enter Mobile Number - Field Description**

Field Name	Description
<b>Business Mobile Number: Country Code</b>	Select the country code applicable to your mobile number.
<b>Business Mobile Number</b>	Enter the business' registered mobile number. The OTP will be sent to this mobile number. You can proceed with the application only after verifying your mobile number.

2. Click **Send OTP** to receive the OTP on your mobile number.  
The **Enter OTP** screen is displayed.

**Figure 1-7 Mobile Verification – Enter OTP**

↑ SMB Term Loan

Enter OTP

We have sent you an OTP on your mobile number  
+1 (212) 111-1111

• • • •

Didn't receive the OTP?

Resend Back

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 1-6 Mobile Verification – Enter OTP - Field Description**

Field Name	Description
<b>OTP</b>	Specify the OTP send on the mobile number you had specified on the previous page.

3. Perform any of the following actions:
  - a. If you are applying via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.

- b. Click **Resend** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.
  - c. Click **Back** to navigate back to the previous page.
- 4. Under the kebab menu, perform any of the following actions:
  - a. Click the **View Other Products** option to navigate to the **Product Offerings** page.
  - b. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

## 1.6 Business Details

This topic describes the section of the application form where you provide information about your business.

You can opt to upload documents in support of business information. These documents if supported through OCR, will be utilized by the system to prefill details in the **Business Details** section.

**Figure 1-8 Business Details– Business Structure**

The screenshot shows the 'SMB Term Loan' application form. At the top, a progress bar indicates six steps: 1. Business Details, 2. Stakeholder Information, 3. Business Finances, 4. Loan Requirements Term Loan, 5. Collateral Information, and 6. Disbursement and Repayment Term Loan. The 'Business Details' step is currently active. Below the progress bar, there is a section for uploading supporting documents to prefill the section, with a link to 'View list of supporting documents'. The 'Business Details' section has two tabs: 'Business Structure' (selected) and 'Contact'. A message states: 'Please take a moment to verify your business details'. The form fields are as follows:

- Business Legal Structure:** A dropdown menu showing 'Sole Proprietorship'.
- Business Legal Name:** A text field containing 'Samtech Corp'.
- Registration Number:** A text field containing '4532432'.
- Date of Registration:** A date picker showing '5/14/14'.
- Country of Registration:** A dropdown menu showing 'United States'.
- Business Tax ID Number:** A text field containing '342342'.
- Preferred Currency:** A dropdown menu showing 'US DOLLAR'.

At the bottom of the form is a 'Continue' button and a note: 'Scan QR-code anytime to continue on mobile.'

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 1-7 Business Details– Business Structure - Field Description**

Field Name	Description
<b>Business Legal Structure</b>	<p>The type/structure of the business for which the application is being made.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Sole Proprietorship</b></li> <li>• <b>Corporation</b></li> <li>• <b>Limited Liability Company (LLC)</b></li> <li>• <b>Partnership</b></li> <li>• <b>Trust</b></li> <li>• <b>Other</b></li> </ul> <p><b>Note:</b> This field is specific to OBDX and is not available in OBO, as of current release.</p>
<b>Business Legal Name</b>	The business' registered name.
<b>Registration Number</b>	The registration number of the business.
<b>Date of Registration</b>	The date on which the business was registered.
<b>Country of Registration</b>	The country in which the business was registered.
<b>Business Tax ID Number</b>	The tax ID number of the business.
<b>Preferred Currency</b>	The preferred currency i.e. the currency in which the account will be held.

1. Click the **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.

For more information on fields, refer to the field description table.

**Table 1-8 Personal Information – Upload Documents - Field Description**

Field Name	Description
<b>Upload documents to prefill this section</b>	Click this link to upload an ID proof document so as to auto fill this section with the information available in your ID proof. These documents will also serve to support your application.
<b>View list of supporting documents</b>	Click on the link to view the documents supported for this section to be prefilled with data.

2. In the **Business Structure** section, specify the required details.
  - a. From the **Business Legal Structure** list, select the type/structure of the business for which the application is being made.
  - b. In the **Business Legal Name** field, enter the business' registered name.
  - c. In the **Registration Number** field, enter the registration number of the business.
  - d. From the **Date of Registration** date picker list, select the date on which the business was registered.

- e. From the **Country of Registration** list, select the country in which the business was registered.
  - f. In the **Business Tax ID Number** field, enter the tax ID number of the business.
  - g. From the **Preferred Currency** list, select the preferred currency i.e. the currency in which the account will be held.
3. Click **Continue** to move to next sub section.

The **Business Details – Contact** sub section appears.

**Figure 1-9 Business Details– Contact**

The screenshot displays the 'SMB Term Loan' application interface. At the top, a progress bar shows six steps: 1. Business Details, 2. Stakeholder Information, 3. Business Finances, 4. Loan Requirements Term Loan, 5. Collateral Information, and 6. Disbursement and Repayment Term Loan. The 'Business Details' step is currently active. Below the progress bar, there is a section for uploading supporting documents. The 'Business Details' section is divided into 'Business Structure' and 'Contact', with 'Contact' being the active sub-section. A message prompts the user to verify their business details. The 'Business Registered Address' field is populated with '1205, Park Avenue, M G Rd, South Block, Los Angeles, Ca'. Below this, there is a question about whether the business mailing address is the same as the one above, with 'Yes' selected. The 'Business Email ID' field is populated with 'Smith@corptech.com'. The 'Business Mobile Number' field shows a country code of '+1' and a number '(212) 111-1111'. A 'Continue' button is located at the bottom of the form. At the very bottom, there is a note about scanning a QR-code to continue on mobile.

4. In the **Business Details – Contact** sub section, enter the required details.

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-9 Business Details– Contact - Field Description

Field Name	Description
<b>Business Registered Address</b>	The registered physical address of the business.
<b>Click Here</b>	Click on the link to enter address field by field in an overlay window. On this overlay, you can enter business address line by line.
<b>Business Registered Address Overlay</b>	The following fields will be displayed in the overlay.
<b>House/Unit Number</b>	The house or unit number of the building in which the business' registered address is located.
<b>Building Name</b>	Enter the name of the building in which your business' registered address is located
<b>Street</b>	Specify street in which the in which your business' registered address is located.
<b>Locality</b>	Specify locality in which your business' registered address is located.
<b>Zip Code</b>	Enter the zip code in which your business' registered address is located.
<b>City</b>	The city in which your business' registered address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
<b>State</b>	The state in which your business' registered address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
<b>Country</b>	The country in which your business' registered address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
<b>Location</b>	The location of the business.
<b>Is the business mailing address the same as above?</b>	Identify if your business mailing address is the same as the business registered address entered. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Business Mailing Address</b>	Enter your mailing business address in this field.
<b>Click Here</b>	Click on the link to enter the business' address field by field in an overlay window. On this overlay, you can enter the business' mailing address line by line.
<b>Business Mailing Address Overlay</b>	The following fields will be displayed in the overlay.
<b>House/Unit Number</b>	The house or unit number of the building in which the business' mailing address is located.
<b>Building Name</b>	Enter the name of the building in which your business' mailing address is located.
<b>Street</b>	Specify the street in which the in which your business' mailing address is located.
<b>Locality</b>	Specify the locality in which your business' mailing address is located.
<b>Zip Code</b>	Enter the zip code in which your business' mailing address is located.



Table 1-9 (Cont.) Business Details– Contact - Field Description

Field Name	Description
<b>City</b>	The city in which your business' mailing address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
<b>State</b>	The state in which your business' mailing address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
<b>Country</b>	The country in which your business' mailing address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
<b>Location</b>	The location of the business' mailing address.
<b>Business Email ID</b>	Enter your business' email ID.
<b>Business Mobile Number</b>	The business' mobile number as entered on the Mobile Verification page will be displayed here and cannot be edited.
<b>Alternate Business Phone Number</b>	Enter an alternate phone number in addition to the business' mobile number.

5. In the **Contact** sub section;
  - a. In the **Business Registered Address** field, enter your registered physical address of the business.
  - b. Click on the **Click Here** link provided under the **Business Registered Address** field to invoke the overlay on which you can enter your business address line by line.
  - c. If you have clicked the **Add Manually** link, the **Business Registered Address** overlay is displayed. You can specify your permanent address as follows:
    - i. In the **House/Unit Number** field, enter the house or unit number of the building in which the business' registered address is located.
    - ii. In the **Building Name** field, enter the name of the building in which your business' registered address is located.
    - iii. In the **Street** field, enter the name of the street on which your business registered address is located.
    - iv. In the **Locality** field, enter the locality in which your business registered address is located.
    - v. In the **Zip Code** field, enter the zip code of your business's registered address.
    - vi. In the **City** field, enter the name of the city in which your business registered address is located.
    - vii. In the **State** field, enter the name of the state in which your business registered address is located.
    - viii. In the **Country** field, enter the name of the country in which your business registered address is located.
    - ix. Click the **Add** button to add the address.  
  
The overlay window will be closed and the address will be updated in the **Business Registered Address** field under the **Contact** tab on the **Business Details** page.
    - x. From the **Location** list, select the location of the business.

- d. In the **Is business mailing address the same as above?** field, select the option of choice;  
Perform any of the following actions:
  - i. If you select **No**;
    - i. In the **Business Mailing Address** field, enter your business mailing address.  
  
Click the **Click Here** link provided under the **Business Mailing Address** field to invoke the overlay on which you can enter your business mailing address line by line or select it on a map.  
  
If you have clicked the **Add Manually** link, the **Business Mailing Address** overlay is displayed.  
  
You can specify your business mailing address as follows:
      - ii. In the **House/Unit Number** field, enter your house or unit number of the building in which the business' mailing address is located.
      - iii. In the **Building Name** field, enter the name of the building in which your business' mailing address is located.
      - iv. In the **Street** field, enter the street in which the in which your business' mailing address is located.
      - v. In the **Locality** field, enter the locality in which your business' mailing address is located.
      - vi. In the **Zip Code** field, enter the zip code of your business mailing address.
      - vii. In the **City** field, enter the name of the city in which your business mailing address is located.
      - viii. In the **State** field, enter the name of the state in which your business mailing address is located.
      - ix. In the **Country** field, enter the name of the country in which your business mailing address is located.
      - x. Click the **Add** button to add the address. The overlay window will be closed and the address will be updated in the **Business Mailing Address** field under the **Contact Details** section on the **Business Details** page.
      - xi. From the **Location** list, select the location of the business' mailing address.
    - ii. If you select **Yes**, your registered business address will be considered as your business mailing address.
6. In the **Business Email ID** field, enter your business' email ID.
7. In the **Alternate Business Phone Number** field, enter an alternate business phone number by which the bank will be able to contact your business.
8. Perform any of the following actions:
  - a. Click **Continue** to proceed to the next step in the application.
  - b. Click **Back** to navigate back to the previous step in the application.
  - c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  - d. Under the kebab menu, perform any of the following actions:
    - i. Click the **Save and Continue Later** option to save the application.

- ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.7 Stakeholder Information

This topic describes the section of the application where you provide information about the business's stakeholders.

By default, capture of atleast one stakeholder is mandatory. You will be required to first specify information related to the type of stakeholder i.e. whether the stakeholder is an owner or an authorized signatory and specify additional information if the stakeholder is an owner. Additionally, you will also be required to specify whether the stakeholder is new to the bank or has an existing relationship with the bank. Based on this information, you will either be required to specify extensive information including personal, contact and identify, if the stakeholder is new to the bank; or simply specify basic information such as customer ID, name and date of birth, if the stakeholder is an existing customer of the bank.

The following sub sections document the information captured under the stakeholder information section.

**Figure 1-10 Stakeholder Information – Step1 – Stakeholder 1**

↑ SMB Term Loan

Progress: 1 (Completed) → 2 (Active) → 3 → 4 → 5 → 6

Business Details | Stakeholder Information | Business Finances | Loan Requirements Term Loan | Collateral Information | Disbursement and Repayment Term Loan

### Stakeholder 1

Please add details of the stakeholder

Relationship to the Business: Owner

Associated Since: 3/1/18

Ownership Percentage: 100 %

Is the stakeholder an existing customer of the bank?

☐ Yes ☒ No

Scan QR-code anytime to continue on mobile.

### Note

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-10 Stakeholder Information – Step1 – Stakeholder 1 - Field Description

Field Name	Description
<b>Relationship to the Business</b>	Specify the stakeholder type. The options are: <ul style="list-style-type: none"> <li>• <b>Owner</b></li> <li>• <b>Authorized Signatory</b></li> </ul>
<b>Associated Since</b>	The date since when the stakeholder has been associated with the business. This field will be enabled and displayed only if <b>Owner</b> has been selected in the field <b>Relationship to the Business</b> .
<b>Ownership Percentage</b>	The percentage by which the owner owns the business. This field will be enabled and displayed only if <b>Owner</b> has been selected in the field <b>Relationship to the Business</b> .
<b>Is the stakeholder an existing customer of the bank?</b>	Specify whether the stakeholder is an existing customer of the bank or not. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>

1. From the **Relationship to the Business** drop-down list, select the stakeholder type.
2. From the **Associated Since** date picker list, select the date since when the applicant has been associated with the business.

This field will be enabled and displayed only if **Owner** has been selected in the field **Relationship to the Business**.

3. In the **Ownership Percentage** field, enter the percentage by which the owner owns the business.

This field will be enabled and displayed only if **Owner** has been selected in the field **Relationship to the Business**.

4. In the **Is the stakeholder an existing customer of the bank?** field, specify whether the stakeholder is an existing customer of the bank or not.

Perform one of the following actions:

- If you select the option **Yes** and click **Continue** to proceed to the next step in the application.

The **Stakeholder Information- Stakeholder 1 Details** screen appears on which you can specify basic information of the stakeholder which will include Customer ID, First Name, Last Name and Date of Birth.

- If you select the option **No**, and click **Continue** to proceed to the next step in the application.

The steps by way of which you can specify personal information of the stakeholder will be displayed.

### Stakeholder Information – Step 2 – Stakeholder 1 (Existing Customer)

The following screen will be displayed if the option **Yes** has been selected under the field **Is the stakeholder an Existing Customer of the Bank?**.

**Figure 1-11 Stakeholder Information – Stakeholder 1 (Stakeholder is an existing customer of the bank)**

↑ SMB Term Loan

Progress: 1. Business Details (Completed), 2. Stakeholder Information (Current), 3. Business Finances, 4. Loan Requirements Term Loan, 5. Collateral Information, 6. Disbursement and Repayment Term Loan

### Stakeholder 1

Add details of the stakeholder

Customer ID: 233134

First Name: Smith

Middle Name (Optional):

Last Name: John

Date Of Birth: 4/15/94

[Continue](#) [Back](#)

Scan QR-code anytime to continue on mobile.

**Note**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-11 Stakeholder Information – Stakeholder 1 (Stakeholder is an existing customer of the bank) - Field Description**

Field Name	Description
<b>Customer ID</b>	Specify stakeholder's Customer ID.
<b>First Name</b>	The first name of the stakeholder.
<b>Middle Name</b>	The middle name of the stakeholder. This field is optional.
<b>Last Name</b>	The last name of the stakeholder
<b>Date of Birth</b>	The date of birth of the stakeholder

- In the **Customer ID** field, enter the stakeholder's Customer ID.
- In the **First Name** field, enter the first name of the stakeholder.
- In the **Middle Name** field, enter the middle name of the stakeholder.

- d. In the **Last Name** field, enter the last name of the stakeholder.
- e. In the **Date of Birth** field, enter the date of birth of the stakeholder.

**Stakeholder Information- Step 2 - Stakeholder 1 (Stakeholder is new to the bank)**

The following screen along with sub sections defined, will be displayed if the option **No** has been selected under the field **Is the stakeholder and Existing Customer of the Bank?**.

**Figure 1-12 Stakeholder Information – Stakeholder 1 - Primary Information**

SMB Term Loan

1

Business Details

2

Stakeholder Information

3

Business Finances

4

Loan Requirements Term Loan

5

Collateral Information

6

Disbursement and Repayment Term Loan

Upload supporting documents to prefill this section.  
View list of supporting documents

Stakeholder 1

Add details of the stakeholder

Primary Information

Identity

Contact

Title

Mr.

First Name

Smith

Middle Name (Optional)

Last Name

John

Date of Birth

5/14/90

Citizenship

United States

Country of Birth

United States

Continue

Back

Scan QR-code anytime to continue on mobile.

**Note**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-12 Stakeholder Information – Stakeholder 1 - Primary Information - Field Description**

Field Name	Description
<b>Primary Information</b>	
<b>Title</b>	The title of the stakeholder.
<b>First Name</b>	The first name of the stakeholder.
<b>Middle Name</b>	The middle name of the stakeholder. This field is optional.
<b>Last Name</b>	The last name of the stakeholder.
<b>Date of Birth</b>	The date of birth of the stakeholder.
<b>Citizenship</b>	The country in which the stakeholder holds citizenship.
<b>Country of Birth</b>	The country in which the stakeholder was born.

Perform one of the following actions:

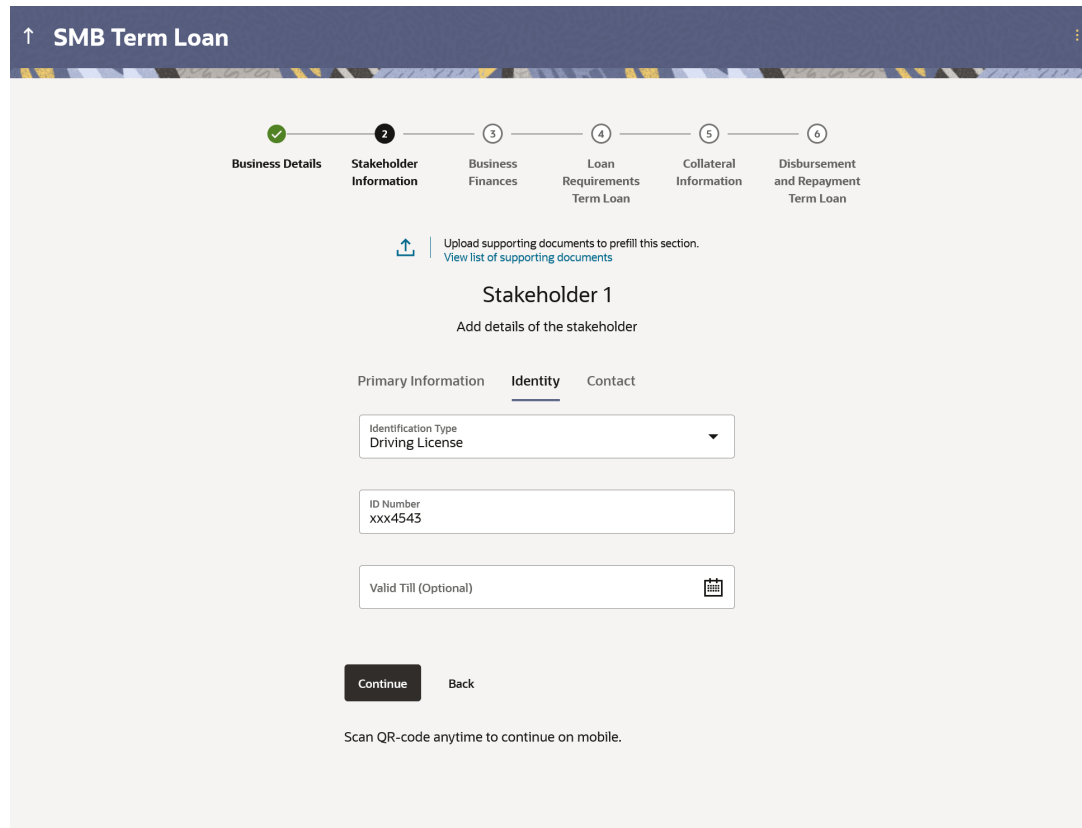
- Click on the link to upload documents in support of stakeholder information, browse and upload documents that contain information of the business.

The system prefill details in the **Stakeholder Information** section.

- In the **Primary Information** section, the required details.
  - a. From the **Title** list, select the title that applies to the stakeholder.
  - b. In the **First Name** field, enter the stakeholder's first name.
  - c. In the **Middle Name** field, enter the stakeholder's middle name, if applicable.
  - d. In the **Last Name** field, enter the stakeholder's last name.
  - e. From the **Date of Birth** date picker, select the stakeholder's date of birth.
  - f. From the **Citizenship** list, select the country in which the stakeholder is a citizen.
  - g. From the **Country of Birth** field, select the country in which stakeholder was born.

5. Click **Continue** to move to next sub section.

The **Stakeholder Information- Stakeholder 1 Identity Details** section appears.

**Figure 1-13 Stakeholder Information – Stakeholder 1 - Identity**


↑ SMB Term Loan

1 ☒ Business Details   2 ☒ Stakeholder Information   3 ☐ Business Finances   4 ☐ Loan Requirements Term Loan   5 ☐ Collateral Information   6 ☐ Disbursement and Repayment Term Loan

[Upload supporting documents to prefill this section.](#)  
[View list of supporting documents](#)

**Stakeholder 1**  
Add details of the stakeholder

Primary Information   **Identity**   Contact

Identification Type  
Driving License

ID Number  
xxx4543

Valid Till (Optional)

**Continue**   Back

Scan QR-code anytime to continue on mobile.

**Note**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-13 Stakeholder Information – Stakeholder 1 - Identity - Field Description**

Field Name	Description
<b>Identity</b>	
<b>Identification Type</b>	The applicant can select an identification document, which will be provided as the stakeholder's proof of identity.
<b>ID Number</b>	The number of the proof of identity selected.
<b>Valid Till</b>	The date till which the identity of the stakeholder is valid.

- a. From the **Identification Type** list, select an identification document which stakeholder would like to provide as proof of identity.
  - b. In the **ID Number** field, enter the identity number of the proof of identity selected.
  - c. From the **Valid till** date picker, select the date till which the identification document is valid.
6. Click **Continue** to move to next sub section.



The **Stakeholder Information- Stakeholder 1 Contact Details** section appears.

**Figure 1-14 Stakeholder Information – Stakeholder 1 - Contact**

The screenshot displays the 'SMB Term Loan' application interface. At the top, a progress bar shows six steps: 1. Business Details (completed), 2. Stakeholder Information (current step), 3. Business Finances, 4. Loan Requirements Term Loan, 5. Collateral Information, and 6. Disbursement and Repayment Term Loan. Below the progress bar, there is a section for 'Stakeholder 1' with the instruction 'Add details of the stakeholder'. Under this, there are three tabs: 'Primary Information', 'Identity', and 'Contact' (selected). The 'Contact' tab contains the following fields: 'Home Address' (text input with a search icon, containing '1205, Park Avenue, M G Rd, South Block, Los Angeles, Ca'), a link 'Prefer to enter the address line by line? Click Here', 'Current Location' (dropdown menu showing 'United States Of America'), 'Email ID' (text input containing 'smith.john@example.com'), and 'Mobile Number' (text input with a country code dropdown showing '+1' and a number input containing '(212) 111-1111'). At the bottom of the form are 'Continue' and 'Back' buttons. A note at the very bottom says 'Scan QR-code anytime to continue on mobile.'

**Note**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-14 Stakeholder Information – Stakeholder 1 - Contact - Field Description**

Field Name	Description
<b>Contact Details</b>	
<b>Home Address</b>	Enter the current residential address of the stakeholder.
<b>Link to enter address field by field</b>	Click the provided link to enter the stakeholder's address field by field in an overlay window.
<b>Home Address Overlay</b>	This overlay window will open when the user clicks on the link to enter fields manually.
<b>House/Unit Number</b>	The house or unit number of the stakeholder.

**Table 1-14 (Cont.) Stakeholder Information – Stakeholder 1 - Contact - Field Description**

Field Name	Description
<b>Building Name</b>	The building name of the stakeholder.
<b>Street</b>	Specify street in which the stakeholder's address is located.
<b>Locality</b>	Specify locality in which the stakeholder's address is located.
<b>Zip Code</b>	Enter the zip code in which the stakeholder's address is located.
<b>City</b>	The city in which the stakeholder's address is located.
<b>State</b>	The state in which the stakeholder's address is located.
<b>Country</b>	The country in which the stakeholder's address is located.
<b>Current Location</b>	Select the current location of the stakeholder.
<b>Email ID</b>	The email ID of the stakeholder.
<b>Mobile Number</b>	The mobile number of the stakeholder.
<b>Alternate Phone Number</b>	The stakeholder's alternate phone number in addition to his/her mobile number. This field is optional.

- a. In the **Home Address** field, enter stakeholder's home address.

OR

Click on the **Add Manually** link provided under the **Home Address** field to invoke the overlay on which you can enter stakeholder's home address line by line.

You can specify the stakeholder's home address as follows:

- b. In the **House/Unit Number** field, enter the stakeholder's house or unit number.
  - c. In the **Building Name** field, enter the building/house name of stakeholder's home address, if applicable.
  - d. In the **Street** field, enter the name of the street on which stakeholder's home address is located.
  - e. In the **Locality** field, enter the locality in which stakeholder's home address is located.
  - f. In the **Zip Code** field, enter the zip code of stakeholder's home address.
  - g. In the **City** field, enter the name of the city in which stakeholder's home address is located.
  - h. In the **State** field, enter the name of the state in which stakeholder's home address is located.
  - i. In the **Country** field, enter the name of the country in which stakeholder's home address is located.
  - j. From the **Current Location** field, select the current location of the stakeholder.
  - k. In the **Email ID** field, enter the stakeholder's email ID.
  - l. In the **Mobile Number** field, enter the stakeholder's mobile number.
  - m. In the **Alternate Phone Number** field, enter an alternate phone number by which the bank will be able to contact the stakeholder.
7. Click **Continue** to proceed to the next step in the application.
- The **Additional Stakeholder** screen will be displayed on which you can specify whether you wish to add an additional stakeholder or not.

#### **Additional Stakeholder**

This screen is displayed once the information of a stakeholder (existing customer or new to the bank) has been specified. Through this option, the applicant will be able to add an additional stakeholder, if he/she wishes to. This option will appear after each stakeholder is added (in case of additional stakeholders being added as well) till the maximum number of stakeholders allowed to be added to a business, has been reached.

**Figure 1-15 Additional Stakeholder**

**Note**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-15 Field Description**

Field Name	Description
<b>Do you want to add an additional stakeholder?</b>	Specify whether you want to add another stakeholder's details. The options are: <ul style="list-style-type: none"> <li><b>Yes</b></li> <li><b>No</b></li> </ul>

- a. Select option **Yes** under the **Do you want to add an additional stakeholder?** field, if you wish to add another stakeholder's details.

The screen on which you can specify basic details of the stakeholder followed by others steps depending on whether the stakeholder is an existing customer of the bank or not, will appear, once you click on **Continue**.

- b. Perform one of the following actions:

- Repeat steps 1 to 7 for the new stakeholder.
- Select option **No** under the **Do you want to add an additional stakeholder?** field, if you do not wish to add another stakeholder.

The next step in the application form will be displayed once you click on **Continue**.

8. Perform one of the following actions:

- Click **Continue** to proceed to the next step in the application.
- Click **Back** to navigate back to the previous step in the application.
- Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
- Under the kebab menu, perform one of the following actions:
  - Click the **Save and Continue Later** option to save the application.
  - Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.8 Business Finances

This topic describes the section dedicated to capturing the business's financial information, including monthly income and expenses, assets, and liabilities.

1. Click the **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.

For more information on fields, refer to the field description table.

**Table 1-16 Financial Profile – Upload Documents - Field Description**

Field Name	Description
<b>Upload documents to prefill this section</b>	Click this link to upload an ID proof document so as to auto fill this section with the information available in your ID proof. These documents will also serve to support your application.
<b>View list of supporting documents</b>	Click on the link to view the documents supported for this section to be prefilled with data.

2. Under **Income & Expenses** section, specify the required details.

Figure 1-16 Business Finances – Income &amp; Expenses

↑ SMB Term Loan

Progress: 1. Business Details (✓), 2. Stakeholder Information (✓), 3. Business Finances (3), 4. Loan Requirements Term Loan (4), 5. Collateral Information (5), 6. Disbursement and Repayment Term Loan (6)

Upload supporting documents to prefill this section.  
[View list of supporting documents](#)

### Business Finances

Please update your business financial information

**Income & Expenses**    Assets & Liabilities

① Please enter income earned and expenses incurred per month in your preferred currency. Please note - input of value in at least one field is mandatory.

**Income**  
Add all your income from different sources.

Income Mode  
Salary

Income Amount  
USD 120,000.00

+ Add another Income Source

**Expenses**  
Add any of your expenses from the given modes.

Expense Type  
Rentals

Expense Amount  
USD 5,600.00

+ Add another Expense

**Please Note**  
Information entered on this screen will impact the final interest rate.

**Continue**    Back

Scan QR-code anytime to continue on mobile.

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-17 Business Finances - Income Information - Field Description

Field Name	Description
<b>Income Mode</b>	Specify the income mode against which you will enter the amount of income earned.
<b>Income Amount</b>	The amount of income earned against the selected income mode.
<b>Add another Income Source</b>	The option to add another income record.  The applicant can select this option to add multiple income records.
<b>Expenses</b>	

**Table 1-17 (Cont.) Business Finances - Income Information - Field Description**

Field Name	Description
<b>Expense Type</b>	Specify the type of expense against which you will enter the expense amount.
<b>Expense Amount</b>	The amount of expense incurred against the specified type of expense.
<b>Add another Expense</b>	The option to add another expense record.  The applicant can select this option to add multiple expense records.

- a. From the **Income Mode** list, select the income mode to specify the amount earned on a monthly basis.
  - b. In the **Income Amount** field, enter the amount of income earned on a monthly basis against the selected income mode.
  - c. Click on the **Add another Income Source** link to add another income record.
  - d. From the **Expense Type** list, select the expense type mode to specify the amount spend on a monthly basis.
  - e. In the **Expense Amount** field, enter the amount of expenditure incurred on a monthly basis against the type selected.
  - f. Click on the **Add another Expense** link to add another expenserecord.
3. Under **Asset & Liabilities** section, specify the required details.

Figure 1-17 Business Finances – Asset & Liabilities

SMB Term Loan

1

Business Details

2

Stakeholder Information

3

Business Finances

4

Loan Requirements  
Term Loan

5

Collateral Information

6

Disbursement and Repayment  
Term Loan

Upload supporting documents to prefill this section.  
[View list of supporting documents](#)

Business Finances

Please update your business financial information

Income & Expenses

Assets & Liabilities

Please enter value of assets owned and outstanding amounts of each liability in your preferred currency.

Assets

Do you want to add your asset information?

Yes

No

Add assets from the given options

Asset Type  
Deposit

Asset Value  
USD 23,000.00

Add another Asset

Liabilities

Do you want to add your liability information?

Yes

No

Add liability from the given options

Liability Type  
Vehicle Loan

Liability Value  
USD 4,500.00

Add another Liability

Please Note

Information entered on this screen will impact the final interest rate.

Continue

Back

Scan QR-code anytime to continue on mobile.

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

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Table 1-18 Financial Profile – Asset &amp; Liabilities - Field Description

Field Name	Description
<b>Do you want to add your asset information?</b>	The applicant can specify whether he/she would like to add information regarding his/her assets. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul> If the option <b>Yes</b> is selected, the fields by way of which you can specify asset information will appear as follows.
<b>Asset Type</b>	Specify the type of asset you wish to add.
<b>Asset Value</b> Asset Type Asset Value Add another Asset	The current value of the asset
<b>Add another Asset</b>	The option to add another asset record.
<b>Do you want to add your liability information?</b>	The applicant can specify whether he/she would like to add information regarding his/her liabilities. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul> If the option <b>Yes</b> is selected, the fields by way of which you can specify liability information will appear as follows.
<b>Liability Type</b>	Specify the type of liability you wish to define.
<b>Liability Value</b>	The value of the liability selected.
<b>Add another Liability</b>	The option to add another liability record.

4. In the **Do you want to add asset information?** field:
  - a. If you select option **Yes**:
    - i. From the **Asset Type** list, select the type of asset you wish to add.
    - ii. In the **Asset Value** field, enter the value of the selected asset.
    - iii. Click the **Add another Asset** link to add another asset record.
  - b. Select option **No**, if you do not wish to add asset information.
5. In the **Do you want to add liability information?** field:
  - a. If you select option **Yes**:
    - i. From the **Liability Type** list, select the type of liability you wish to define.
    - ii. In the **Liability Value** field, enter the value of the selected liability.
    - iii. Click the **Add another Liability** link to add another liability record.
  - b. Select option **No** if you do not wish to add liability information.
6. Perform any of the following actions:
  - a. Click **Continue** to proceed to the next step in the application.
  - b. Click **Back** to navigate back to the previous step in the application.
  - c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  - d. Under the kebab menu, perform any of the following actions:
    - i. Click the **Save and Continue Later** option to save the application.



- ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.9 Loan Requirements

This topic describes the section of the application form where applicants provide information about the purpose of the loan, the estimated cost, customer contribution.

Figure 1-18 Loan Requirements

**SMB Term Loan**

Progress: 1. Business Details (Completed), 2. Business Finances (Completed), 3. Stakeholder Information (Completed), 4. **Loan Requirements Term Loan** (Current), 5. Collateral, 6. Disbursement and Repayment

**Loan Requirements Term Loan**  
Provide your loan details to proceed.

**Loan Details**

Loan Purpose: Other

Estimated Cost:  
Currency: INR, Amount: 78

Customer Contribution

Loan Term:  
Years: 0, Months: 0

① Term for this loan must be within the range of 6 Months to 120 Months.  
Loan Amount: ₹0.00  
② Loan Amount must be within the range of ₹1,000.00 to ₹999,999,999.00

Interest Rate Type:  
Fixed, Floating

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-19 Loan Requirements - Field Description

Field Name	Description
<b>Loan Purpose</b>	<p>The purpose for which the loan is being availed. If this field is a dropdown, the options are:</p> <ul style="list-style-type: none"><li>• <b>Buy new home</b></li><li>• <b>Construct home</b></li><li>• <b>Home renovation</b></li><li>• <b>Other</b></li></ul> <p><b>Note:</b> Depending on the maintenance in OBO, this field can be a dropdown or an input field.</p>

Table 1-19 (Cont.) Loan Requirements - Field Description

Field Name	Description
<b>Estimated Cost</b>	The estimated cost of the machinery being purchased /expansion/ factory, etc.
<b>Customer Contribution</b>	The contribution of the business towards the purchase of the machinery/ factory/expansion, as the case may be.
<b>Loan Term</b>	The tenure of the loan in terms of years, months, and days. <b>Note:</b> The loan term must be within the minimum and maximum allowed range defined at the product level.
<b>Loan Amount</b>	The amount of the loan. <b>Note:</b> The loan amount will be populated once the estimated cost and customer contribution are specified.
<b>Loan Repayment Frequency</b>	Select the frequency from the drop-down list.

1. From the **Loan Purpose** list, select the purpose for which the loan is being applied, if the field is a dropdown. If the field is an input field, enter the purpose of the loan.
2. In the **Estimated Cost** field, enter the estimated cost of the machinery being purchased / expansion/ factory, etc.
3. In the **Customer Contribution** field, enter the contribution of the business towards the purchase of the machinery/factory/expansion.
4. In the **Loan Term** lists and field, define the term of the loan in years, months and/or days.
5. In the **Loan Repayment Frequency** field, select the repayment frequency.
6. Perform any of the following actions:
  - a. Click **Continue** to proceed to the next step in the application.
  - b. Click **Back** to navigate back to the previous step in the application.
  - c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  - d. Under the kebab menu, perform any of the following actions:
    - i. Click the **Save and Continue Later** option to save the application.
    - ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.10 Collateral

This topic describes the section of the application form related to collateral and its details.

Since business loans are secured loans, the loan application forms will contain a section in which the applicant can specify information pertaining the collateral that can be used against the loan. You can add multiple collateral records, as required. The value displayed below Total Collateral Value will keep getting updated as and when a new collateral record is added or deleted. It will be mandatory to tag one collateral as that which is to be considered as the primary collateral.

Figure 1-19 Collateral

↑ SMB Term Loan

✓

Business Details

✓

Stakeholder Information

✓

Business Finances

✓

Loan Requirements  
Term Loan

5

Collateral Information

6

Disbursement and Repayment  
Term Loan

Collateral

Please provide your collateral details here. You can add one or more collaterals to support your business loan application.

Total Collateral Value

USD 0.00

Add Collateral

Collateral Type

Property

Property Type

Residential Property

Property Value

USD 120,000.00

Property Being Purchased

☐

Property Address

1205,Archis Manor,M G Rd,Los Angeles,California,Unit

Q

Enter Manually

Primary Collateral ?

☒

+ Add Another Collateral

No items to display.

Continue

Back

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Figure 1-20 Additional Collateral

SMB Term Loan

Business Details

Stakeholder Information

Business Finances

Loan Requirements  
Term Loan

Collateral Information

Disbursement and Repayment  
Term Loan

Collateral

Please provide your collateral details here. You can add one or more collaterals to support your business loan application.

Total Collateral Value

USD 129,000.00

Add Collateral

Collateral Type

Vehicle

Vehicle Type

Passenger Vehicle

Vehicle Value

USD 9,000.00

Primary Collateral ?

☐

+ Add Another Collateral

Collaterals Added (2)

Property

USD 120,000.00

Residential Property

Primary Collateral

Continue

Back

Scan QR-code anytime to continue on mobile.

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-20 Collateral - Field Description

Field Name	Description
<b>Collateral Type</b>	<p>The type of collateral being defined. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Property</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Precious Metal</b></li> <li>• <b>Deposits</b></li> <li>• <b>Bonds</b></li> <li>• <b>Stocks</b></li> <li>• <b>Life Insurance</b></li> <li>• <b>Accounts Receivable</b></li> <li>• <b>Inventory (Stock of Material)</b></li> </ul> <p><b>Note:</b> <b>Deposits</b> will only appear in the list, for existing business applications.</p>
The following fields are applicable if the <b>Property</b> option is selected in the <b>Collateral Type</b> drop-down list.	
<b>Property Type</b>	<p>The type of property being added as collateral. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Residential Property</b></li> <li>• <b>Vacant Land</b></li> <li>• <b>Under Construction</b></li> </ul>
<b>Property being purchased?</b>	<p>Identify whether the property being added as collateral is being purchased i.e. the loan is being applied to purchase the property. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Property Value</b>	The current market value of the property.
<b>Property Address</b>	The address of the property.
<b>Property Address Overlay</b>	This overlay is displayed when you click on the <b>Click Here</b> link available under the <b>Property Address</b> field. On this overlay, you can enter your address line by line.
<b>House/Unit Number</b>	The house or unit number of the property being added as collateral.
<b>Building Name</b>	Enter the building name of the property being added as collateral.
<b>Street</b>	Specify the street address of the property being added as collateral.
<b>Locality</b>	Specify the locality in which the property being added as collateral, is located.
<b>Zip Code</b>	Enter the zip code of the property being added as collateral.
<b>City</b>	The city in which the property being added as collateral, is located.
<b>State</b>	The state in which the property being added as collateral, is located.
<b>Country</b>	The country in which the property being added as collateral, is located.
The following fields are applicable if the <b>Vehicle</b> option is selected in the <b>Collateral Type</b> drop-down list.	
<b>Type of Vehicle</b>	<p>The type of vehicle being added as collateral. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Passenger Vehicle</b></li> <li>• <b>Commercial Vehicle</b></li> </ul>
<b>Vehicle Value</b>	The estimated value of the vehicle.
The following fields are applicable if the <b>Precious Metal</b> option is selected in the <b>Collateral Type</b> drop-down list.	
<b>Value of Precious Metal</b>	The estimated value of the precious metal.

Table 1-20 (Cont.) Collateral - Field Description

Field Name	Description
The following fields are applicable if the <b>Deposits</b> option is selected in the <b>Collateral Type</b> drop-down list.	
<b>Note:</b> This option will only be provided if the applicant is an existing business customer	
<b>Select Term Deposit</b>	Select any of the term deposits mapped to the business' customer ID. All the active term deposits as mapped to the business' customer ID as maintained in the host system will be displayed and available for selection.
<b>Maturity Date</b>	The maturity date of the term deposit.
<b>Available Term Deposit Amount</b>	The amount of term deposit that is available for linkage.
<b>Amount to be Linked</b>	The amount to be linked as collateral.
The following fields are applicable if the <b>Bonds</b> option is selected in the <b>Collateral Type</b> drop-down list.	
<b>Type of Bond</b>	The type of bond being added as collateral. The options are: <ul style="list-style-type: none"> <li>• <b>Investment Bonds</b></li> <li>• <b>Secured Bonds</b></li> <li>• <b>Unsecured Bonds</b></li> </ul>
<b>Bond Value</b>	The estimated value of the bond.
The following fields are applicable if the <b>Stocks</b> option is selected in the <b>Collateral Type</b> drop-down list.	
<b>Value of Stocks</b>	The estimated value of the stocks.
The following fields are applicable if the <b>Life Insurance</b> option is selected in the <b>Collateral Type</b> drop-down list.	
<b>Insurance Value</b>	The estimated value of the insurance.
The following fields are applicable if the <b>Accounts Receivable</b> option is selected in the <b>Collateral Type</b> drop-down list.	
<b>Type of Accounts Receivable</b>	The type of accounts receivable being added as collateral. The options are: <ul style="list-style-type: none"> <li>• <b>Bills Receivable</b></li> <li>• <b>Trade Receivable</b></li> </ul>
<b>Account Receivable Value</b>	The estimated value of the accounts receivable.
The following fields are applicable if the <b>Inventory</b> option is selected in the <b>Collateral Type</b> drop-down list.	
<b>Type of Inventory</b>	The type of inventory being added as collateral. The options are: <ul style="list-style-type: none"> <li>• <b>Stock of Raw Materials</b></li> <li>• <b>Finished Goods</b></li> <li>• <b>Packaging Materials</b></li> </ul>
<b>Inventory Value</b>	The estimated value of the inventory.
<b>Add another Collateral</b>	Click on this link if you wish to capture details of another collateral.
<b>Total Collateral Value</b>	Displays the total value of collateral i.e. the sum value of all collaterals mentioned. <b>Note:</b> Total Collateral Value must be greater than or equal to the Loan Amount being requested.

1. From the **Collateral Type** list, select the type of collateral being defined.

Perform one of the following actions:

- a. If you have selected the **Property** option;

- i. From the **Property Type** list, select the type of property being added as collateral.
  - ii. In the **Property being purchased?** field, specify whether the property being added as collateral is being purchased or not.
  - iii. In the **Property Value** field, enter the current market value of the property.
  - iv. In the **Property Address** field, enter the address of the property being added as collateral.
- b. Click the **Click Here** link provided under the **Property Address** field to invoke the overlay on which you can enter the property address line by line as follows:
  - i. In the **House/Unit Number** field, enter the house or unit number of the property being added as collateral.
  - ii. In the **Building Name** field, enter the building/house name of the property being added as collateral.
  - iii. In the **Street** field, enter the name of the street on which the property being added as collateral, is located.
  - iv. In the **Locality** field, enter the locality in which the property being added as collateral, is located.
  - v. In the **Zip Code** field, enter the zip code of the property being added as collateral.
  - vi. In the **City** field, enter the name of the city in which the property being added as collateral, is located.
  - vii. In the **State** field, enter the name of the state in which the property being added as collateral, is located.
  - viii. Click **Update** to add the address details. The page displays the newly added address.
- c. If you have selected the **Vehicle** option;
  - i. From the **Type of Vehicle** list, select the type of vehicle being added as collateral.
  - ii. In the **Vehicle Value** field, enter the estimated value of the vehicle.
- d. If you have selected the **Precious Metal** option;
  - i. In the **Value of Precious Metal** field, enter the estimated value of the precious metal.
- e. If you have selected the **Deposits** option;
  - i. From the **Select Term Deposit** list, select any of the term deposits mapped to the business' customer ID.
  - ii. In the **Amount to be Linked** field, enter the amount to be linked as collateral.
- f. If you have selected the **Bonds** option;
  - i. From the **Type of Bond** list, select type of bond being added as collateral.
  - ii. In the **Bond Value** field, enter the estimated value of the bond.
- g. If you have selected the **Stocks** option;
  - i. In the **Value of Stocks** field, enter the estimated value of the stocks.
- h. If you have selected the **Life Insurance** option;
  - i. In the **Insurance Value** field, enter the estimated value of the insurance.
- i. If you have selected the **Accounts Receivable** option;

- i. From the **Type of Accounts Receivable** list, select the type of accounts receivable being added as collateral.
    - ii. In the **Account Receivable Value** field, enter the estimated value of the accounts receivable.
  - j. If you have selected the **Inventory** option;
    - i. From the **Type of Inventory** list, select the type of inventory being added as collateral.
    - ii. In the **Inventory Value** field, enter the estimated value of the inventory.
2. Click the **Add another Collateral** link to add additional collateral details.

The system displays the another set of fields in which you can capture information pertaining to another collateral.
3. Perform any of the following actions:
  - a. Click **Continue** to proceed to the next step in the application.
  - b. Click **Back** to navigate back to the previous step in the application.
  - c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  - d. Under the kebab menu, perform any of the following actions:
    - i. Click the **Save and Continue Later** option to save the application.
    - ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.11 Disbursement and Repayment

This topic describes the section of the application form where you can specify the account for loan disbursement, following successful processing and sanction of your application.

You can also specify information pertaining to the account from which you intend on making loan repayments.

In case you are an existing online banking customer, all the checking and savings accounts that your business holds with the bank will be displayed and available for selection. You can alternately, specify information of accounts that you hold with other banks if you want the loan amount disbursed into an external bank account or wish to make repayments from an account held with another bank.

1. Under the **Disbursement** sub-section, perform any of the following actions:



Figure 1-21 Disbursement Details

↑ SMB Term Loan

Business Details Stakeholder Information Business Finances Loan Requirements Term Loan Collateral Information Disbursement and Repayment Term Loan

### Disbursement & Repayment

Specify account information.

**Disbursement** Repayment

Capture Later ☐

Account Name  
Smith John

Account Number  
●●●●●●

Confirm Account Number  
4455617

Bank Details  
HDFC Bank  
HDFC0000101  
Address Line 1  
Mumbai  
[Reset BIC Code](#)

**Continue** Back

Scan QR-code anytime to continue on mobile.

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-21 Disbursement Details- Field Description

Field Name	Description
<b>Capture Later</b>	The option to capture disbursement account details at a later date.  Select this option if you do not wish to specify information of the account in which the loan is to be disbursed, at present.
<b>Account Name</b>	The name of the account holder.
<b>Account Number</b>	The account number in which the loan is to be disbursed.
<b>Confirm Account Number</b>	Re-enter the account number to confirm the same.
<b>BIC Code</b>	The BIC code through which the transfer is to be made.
<b>Verify</b>	Click on the link to verify the Bank Identifier code (BIC) defined in the <b>BIC Code</b> field.

Table 1-21 (Cont.) Disbursement Details- Field Description

Field Name	Description
<b>Lookup BIC Code</b>	The lookup for the <b>Bank Identifier code (BIC)</b> search. The below fields appears in modal window if the <b>Lookup BIC Code</b> link is selected.
<b>BIC Code</b>	The facility to lookup bank details based on Bank Identifier code through which the transfer is to be made.
<b>Bank Name</b>	The facility to search for the BIC code based on the bank name.
<b>City</b>	The facility to search for the BIC code based on the city name.
<b>Search Results</b>	Based on search criteria or Bank Code (BIC), fetch bank details.
<b>Bank Name</b>	The name of the bank in which the account is held.
<b>City</b>	The city in which the bank is located.
<b>State</b>	The state in which the bank is located.

2. Under the **Disbursement** section;  
Perform one of the following actions:
  - a. Select option **Capture Later** if you wish to specify disbursement account details at a later date.
  - b. In the **Loan amount to be credited in account held with** field, specify in which account the loan amount is to be credited in the **Disbursement Details** section.
  - c. In the **Account Name** field, enter the name of the account holder in whose account the loan is to be disbursed.
  - d. From the **Account Number** list, enter the account number in which the loan is to be disbursed.
  - e. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
  - f. In the **BIC Code** field, enter the BIC code through which the transfer is to be made.
  - g. Perform any of the following actions:
    - i. Click on the **Verify** link to verify the **Bank Identifier Code (BIC)** defined in the **BIC Code** field. The system fetch bank details based on **Bank Identifier Code (BIC)**.
    - ii. Click on **Lookup BIC Code** link, and enter the details to search the **Bank Identifier Code** through the lookup option provided.
3. Click **Continue** to proceed to the next step in the application.  
The **Repayment** tab appears.

Figure 1-22    Repayment Details

SMB Term Loan

✓

Business Details

✓

Stakeholder Information

✓

Business Finances

✓

Loan Requirements  
Term Loan

✓

Collateral Information

6

Disbursement and Repayment  
Term Loan

Disbursement & Repayment

Specify account information.

Disbursement

Repayment

Capture Later

☐

Same as disbursement account details?

Yes

☐ Yes

☒ No

Account Name

Smith John

Account Number

.....

Confirm Account Number

6622123

Bank Details

HDFC Bank

HDFC0000101

Address Line 1

Mumbai

[Reset BIC Code](#)

Continue

Back

Scan QR-code anytime to continue on mobile.

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-22    Repayment Details - Field Description

Field Name	Description
Capture Later	The option to capture repayment account details at a later date.  Select this option if you do not wish to specify information of the account from which the loan is to be repaid, at present.

Table 1-22 (Cont.) Repayment Details - Field Description

Field Name	Description
<b>Same as disbursement account details?</b>	Specify whether loan repayments will be made from the same account defined for disbursement or if the account will be different. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
The following fields will be displayed only if the option <b>No</b> has been selected in the <b>Same as disbursement account details?</b> field.	
<b>Account Number</b>	All the active checking and savings accounts of the business customer will be available for selection.
The following field will be enabled only if the <b>Other Bank</b> option is selected in the <b>Repay loan from account held with</b> field. <b>Note:</b> This section will be displayed by default in case of guest/prospect applications and also if the existing customer applying for the loan does not have active CASA accounts with the bank.	
<b>Account Name</b>	The name of the account holder.
<b>Account Number</b>	The account number from which loan repayments will be made.
<b>Network Code</b>	The payment network code through which the transfer will be made.
<b>Verify</b>	Click on the link to verify the payment network code defined in the <b>Network Code</b> field.
<b>Look up Network Code</b>	The option to search for payment network code. The below fields appears in modal window if the <b>Lookup Network Code</b> link is selected.
<b>Network Code</b>	The facility to lookup bank details based on payment network code through which the transfer is to be made.
<b>Bank Name</b>	The facility to search for the Networkcode based on the bank name.
<b>City</b>	The facility to search for the Networkcode based on the city name.
<b>Search Results</b>	Based on search criteria or NetworkCode, fetch bank details.
<b>Bank Name</b>	The name of the bank in which the account is held.
<b>City</b>	The city in which the bank is located.
<b>State</b>	The state in which the bank is located.

4. Under the **Repayment** sub-section,

Perform one of the following actions:

- a. Select the option **Capture Later** if you wish to specify repayment account details at a later date.
- b. In the **Same as disbursement account details?** field, specify whether the account details specified in the **Disbursement Details** section is same for loan repayment.

Perform one of the following actions:

- i. If you have selected the option **Yes**; the account that you have defined for disbursement will be considered for repayments as well.
- ii. If you have selected the option **No**;
  - i. In the **Repay loan from account held with** field, specify the account from which loan repayments will be made.
  - ii. In the **Account Name** field, enter the name of the account holder in whose account the loan is to be disbursed.
  - iii. From the **Account Number** list, enter the account number in which the loan is to be disbursed.

- i. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
  - iv. In the **Network Code** field, enter the Network Code through which the transfer is to be made.
  - v. Perform any of the following actions:
    - i. Click the **Verify** link to verify the Network Code defined in the **Network Code** field.

The system fetch bank details based on **Network Code**.
    - ii. Click the **Lookup Network Code** link, and enter the details to search the **Network Code** through the lookup option provided.
- 5. Perform any of the following actions:
  - a. Click **Continue** to proceed to the next step in the application.
  - b. Click **Back** to navigate back to the previous step in the application.
  - c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  - d. Under the kebab menu, perform any of the following actions:
    - i. Click the **Save and Continue Later** option to save the application.
    - ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.12 Review and Submit

This topic describes how to review and edit your application summary.

Each step of the application is available as a section.

You can modify the information in any section by selecting the link provided against each section.

Figure 1-23    Review and Submit

↑ SMB Term Loan

Your Application Summary

Business Details

Business Structure

Business Legal Structure

Sole Proprietorship

Business Legal Name

Samtech Corp

Registration Number

4532432

Date of Registration

5/14/14

Business Tax ID Number

342342

Country of Registration

United States

Preferred Currency

US DOLLAR

Contacts

Business Email ID

Smith@corptech.com

Business Registered Address

1205,Park Avenue,M G Rd,South Block,Los Angeles,California,United States,90005

Business Mailing Address

1205,Park Avenue,M G Rd,South Block,Los Angeles,California,United States,90005

Business Phone Number

+1 (212) 111-1111

Stakeholder Information

Stakeholder 1

Relationship to the Business

Owner

Associated Since

3/8/18

Ownership Percentage

100.00%

Is the stakeholder an existing customer of the bank?

No

Primary Details

Title

Mr.

First Name

Smith

Middle Name (Optional)

-

Last Name

John

Date of Birth

5/14/90

Citizenship

United States

Country of Birth

United States

Identity

Identification Type

Driving License

ID Number

1234567890123

Valid Till (Optional)

-

Loan Requirements Term Loan

Loan Details

Loan Purpose  
Purchase of CNC unit

Customer Contribution  
USD 7,000.00

Loan Term  
8 years 7 months days

Loan Amount  
USD 113,000.00

Collateral Details

Collateral 1

Primary Collateral

Collateral Type  
Property  
Property Type  
Residential Property

Collateral Value  
USD 120,000.00

Property Being Purchased  
No

Property Location

Collateral 2

Collateral Type  
Vehicle  
Vehicle Type  
Passenger Vehicle

Collateral Value  
USD 9,000.00

Collateral 3

Collateral Type  
Vehicle  
Vehicle Type  
Passenger Vehicle

Collateral Value  
USD 9,000.00

Collateral 4

Collateral Type  
Vehicle  
Vehicle Type  
Passenger Vehicle

Collateral Value  
USD 9,000.00

Disbursement & Repayment

Disbursement Details

Account Name  
Smith John  
Account Number  
4455617  
Network Code  
HDFC0000101  
Bank Details  
Address Line 1,Mumbai,India


Repayment Details

Account Name  
Smith John  
Account Number  
6622123  
Network Code  
HDFC0000101  
Bank Details  
Address Line 1,Mumbai,India

Confirm

Back

Review the application details.

- Perform any of the following actions:
  - Click **Confirm**, to proceed with application submission.  
The **Terms of Service** page appears.
  - 1. Click the  icon against any section if you wish to update any information in the respective step.
  - 2. Click **Back** to navigate back to the previous step in the application.
  - 3. Click **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  - 4. Under the kebab menu, perform one of the following actions:
    - 1. Click **Save and Continue Later** option to save the application.
    - 2. Click **Continue on Mobile** option to continue the application on a mobile device.

## 1.13 Terms of Service

This topic describes the terms and conditions associated with the product for which you are applying.

The applicant will be required to read the terms and conditions and then click on the checkbox to provide acknowledgment to having agreed to the terms and conditions.

The applicant (in the role of an owner or authorized signatory) can also provide their digital signature at this step. If the application is being made from a touchscreen device, the stakeholder can also digitally sign the area identified. Alternately, the stakeholder can upload a document containing their signature.




Figure 1-24 Terms of Service

↑ SMB Term Loan

### Terms of Service

Please read the following information carefully.

Terms and Conditions

 SMB Term Loan Agreement


- ☒ I have read and agree to the Privacy Notice
- ☒ I have read and agree to the Electronic Signature Card

#### Signature (Optional)


☒ Draw Signature ☐ Upload Signature

(Please ensure that the signature matches the signature on your submitted Identify Proof.)

Please enter your signature in the box below.



[Clear Signature](#)

1. Select each check-box to accept the specific term and condition.
2. Click **Upload Signature** tab to upload a document containing your digital signature.  
The **Upload your Signature** section is displayed.
3. Perform any of the following actions:
  - a. In **Upload Signature Here** card, drag and drop or upload your digital signature document.  
The uploaded signature image is listed.
  - b. Click the  icon to delete the uploaded signature document.
  - a. The formats supported for the uploaded signature document can be configured. By default the supported formats are PDF, PNG, JPG and JPEG.
  - b. The maximum size allowed for the signature document is configurable. By default the maximum size allowed is 5 MB
4. Click **Draw Signature** tab to draw signature.
5. Click **Clear Signature** link to reset the drawn signature.  
The **Draw Signature** option is enabled only if you are applying from a touch screen device.

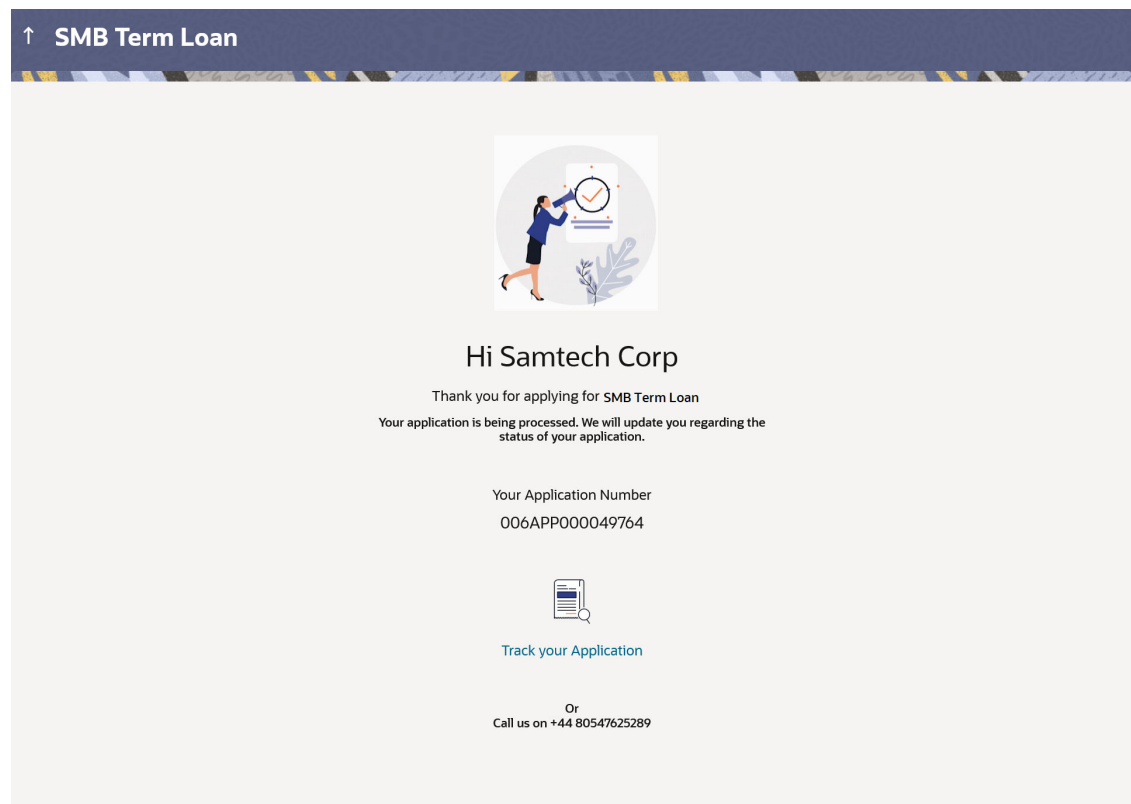
6. Perform any of the following actions:
  - a. Click **Confirm** to proceed with application submission.
  - b. Click **Back** to navigate back to the previous step in the application.
  - c. Under the kebab menu, perform any of the following actions:
    - i. Click **Save and Continue Later** option to save the application.
    - ii. Click **Continue on Mobile** option to continue the application on a mobile device.

## 1.14 Submitted Application - Confirmation

This topic describes the confirmation page that appears after application submission.

The confirmation page appears once you have submitted your application. This page displays the name of the product that you have applied for along with the application number, generated by the bank.

**Figure 1-25 Confirmation**



- Click the **Track your application** link to navigate to the **Application Tracker Login** page. For information on the **Application Tracker**, refer to the **Oracle Banking Digital Experience Retail Originations Application Tracker User Manual**.

## 1.15 Existing User

This topic describes the product application process for existing customers.

An application form being initiated for a business that is an existing online banking customer of the bank (registered user) will differ from that of one being initiated for a business that has no existing relationship with the bank.

You will be able to apply as an existing business customer by selecting the provided option on the kickoff page and proceeding to specify the business' login credentials.

The term loan application form for existing business customers will comprise of the following sections:

1. **Kickoff Page** - Regardless of whether you are applying from the bank's portal (pre-login page) or after having logged into the bank's website/application, you will be displayed a kickoff page. In addition to the eligibility criteria that need to be met in order to apply for the product, you will be displayed the fields applicable to application type (single or joint) and the subsequent fields related to overdraft if you opt to apply for a joint account.
2. **Business Details** – This page will display basic information of the business. There will be no option provided to edit this information as part of the application form.
3. **Business Finances** – This page will display financial information of the business that is already maintained with the bank. The applicant will be able to add additional financial information in the Income, Expenses, Assets and Liabilities sub sections and will also be able to modify information already present, as required.
4. **Stakeholder Information** – This section will enable the business applicant to specify information pertaining to the stakeholders of the business. The applicant can opt to add multiple stakeholders, as required. Please refer the Stakeholder Information sections in this user manual for details.
5. **Loan Requirement Term Loan** - This section will be part of the application form and you will be required to specify information related to the loan such as loan amount and tenure of the loan, etc.
6. **Collateral** - In this section you can specify information pertaining to the collateral to be added against the loan. You can add multiple collateral records.
7. **Disbursement & Repayment** – In this section you will be required to specify information pertaining to the account in which you wish to have the loan amount disbursed and also specify information related to the account from which you will be making regular payments to the bank towards repayment of the loan.
8. **Terms of Service** – You will be required to read through and accept the terms and conditions related to the online application of the product you have selected.
9. **Review** - The details filled in the application form will be displayed. User can edit the information in any section by clicking the edit icon next to the section header.
10. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. The application reference number along with the link to access the Application Tracker will be displayed.

# 2

## FAQ

- 1. Can I proceed with the application if the business is an existing customer of the bank but does not have online banking access?**  
No. In order to apply online, your business needs to have online banking access. Please contact the bank for information on how to gain access to online banking services for business customers.
- 2. How many products can I apply for as part of a bundled application?**  
Out of the box, you can add a maximum of three products in a bundle. This number is configurable by the Bank and may change.
- 3. In case my application is saved as a draft, can I request a bank executive to complete this application on my behalf?**  
Only you can resume and complete a draft application.
- 4. Can I cancel one of the product applications that has been submitted as part of a bundled application?**  
No. Currently, it is not possible to cancel a specific product application that is part of a bundled application. You can however, cancel the entire bundled application, if you wish to do so.
- 5. If I am applying for a product for a business that is an existing customer of the bank, can I update the business' information in the Business Details section while initiating an application?**  
No, you cannot update any information of the business that is displayed as part of the Business Details section when applying on behalf of a business that is an existing online banking customer. You may contact the bank to update this information before applying for a new product.
- 6. For how long I can access and resume my applications that are saved as drafts?**  
This is based on the Bank's purging policy. The draft applications will be available for x days in the application tracker before they are purged by the bank.
- 7. Can I apply for a product that I have already applied for and that the bank is currently processing?**  
Yes, you can still submit an application for the same product. The decision to process or reject either of the two (or more) applications will rest on the bank.
- 8. I have started my application on my laptop. However, I have realized that some of the documents that I need to upload are available on my tablet. Do I need to abandon the application that I started on my laptop to restart the entire process on my tablet?**  
No, you can scan the QR code available on every step of the application form, post the Mobile Verification step, and resume the application from your tablet or mobile device.
- 9. Can bank administrators define the sequence in the steps of the application forms?**  
Yes, bank administrators can configure the sequence of steps in the application forms of all product categories supported for online application, through the Origination Workflow Maintenance feature available on the OBDX platform.
- 10. How does OCR work?**  
The bank can integrate with the third party adapters that provide OCR services, through available hook points. The system will be able to prefill certain fields in the Personal Information section from data fetched from the applicant's uploaded documents.

Similarly, an out of box integration is available with the internal 'Document verification framework'.

Extensibility hooks can be used to support OCR for most identity and financial documents.

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