Oracle FLEXCUBE Direct Banking

Corporate Loans User Manual
Release 12.0.2.0.0

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Corporate Loans User Manual
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1. Preface

1.1. Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2. Documentation Accessibility

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

1.3. Access to OFSS Support

https://flexsupp.oracle.com/

1.4. Structure

This manual is organized into the following categories:

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

Transaction Host Integration Matrix provides information on host integration requirements for the transactions covered in the User Manual.

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

Chapters post Introduction are dedicated to individual transactions and its details, covered in the User Manual

1.5. Related Information Sources

For more information on Oracle FLEXCUBE Direct Banking Release 12.0.2.0.0, refer to the following documents:

- Oracle FLEXCUBE Direct Banking Licensing Guide

Oracle FLEXCUBE Direct Banking Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Transaction Name	FLEXCUBE UBS	Third Party Host System
Loan Details	×	★
Loan Account Activity	×	★
Loan Schedule	×	★
Loan Settlement	×	★
Loan Repayment Inquiry	×	★
Loan Interest Rate	×	★
Loan Calculator	✓	★
Mortgage Rate Calculator	×	★

3. Introduction

The loans module includes transactions which enable you to view loan details, loan transaction activity, repayments done, repayment schedule and the available loan interest rates for various loan products. The Loan module also includes transactions for calculation of Loan amount and calculation of mortgage amount that you can avail.

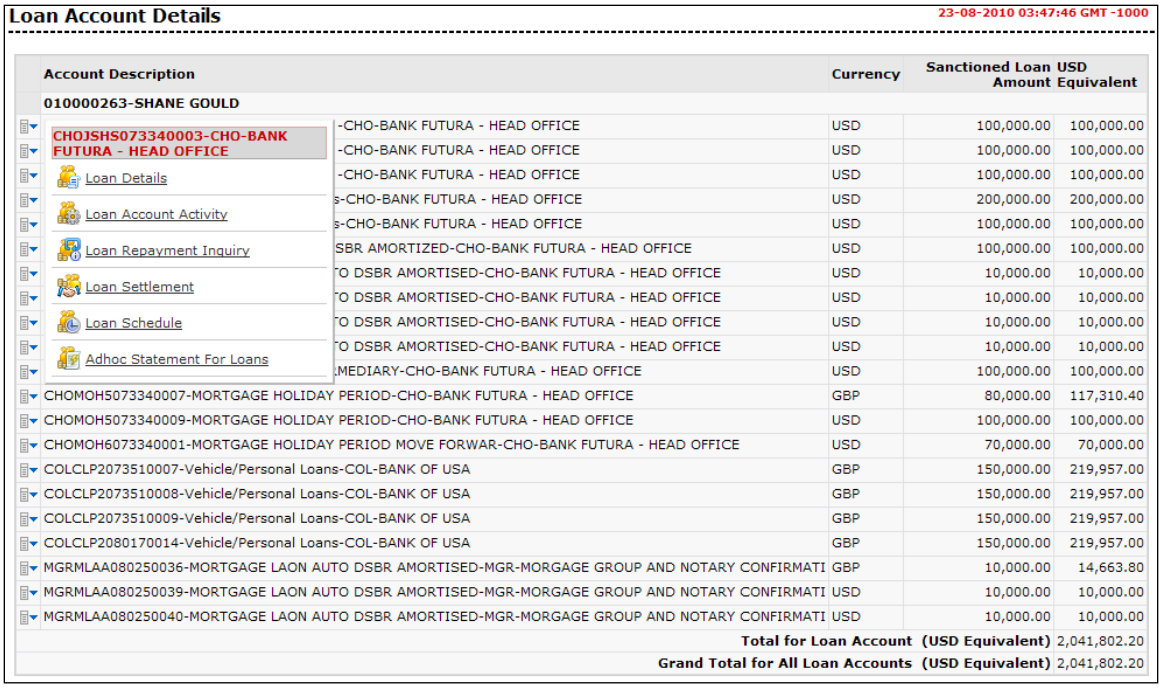
4. Loan Details

The **Loan Details** option allows you to view the details of loan accounts. Loan Repayment Inquiry, Loan Details, Loan account activity, Loan settlement all these transactions can be viewed through Loan details. You can view the details of individual loan account number by clicking the account number link.

To view the Loan Details

Navigate through **Loans > Conventional Loans > Loan Details**. The system displays the **Loan Details** screen.

Loan Account Details

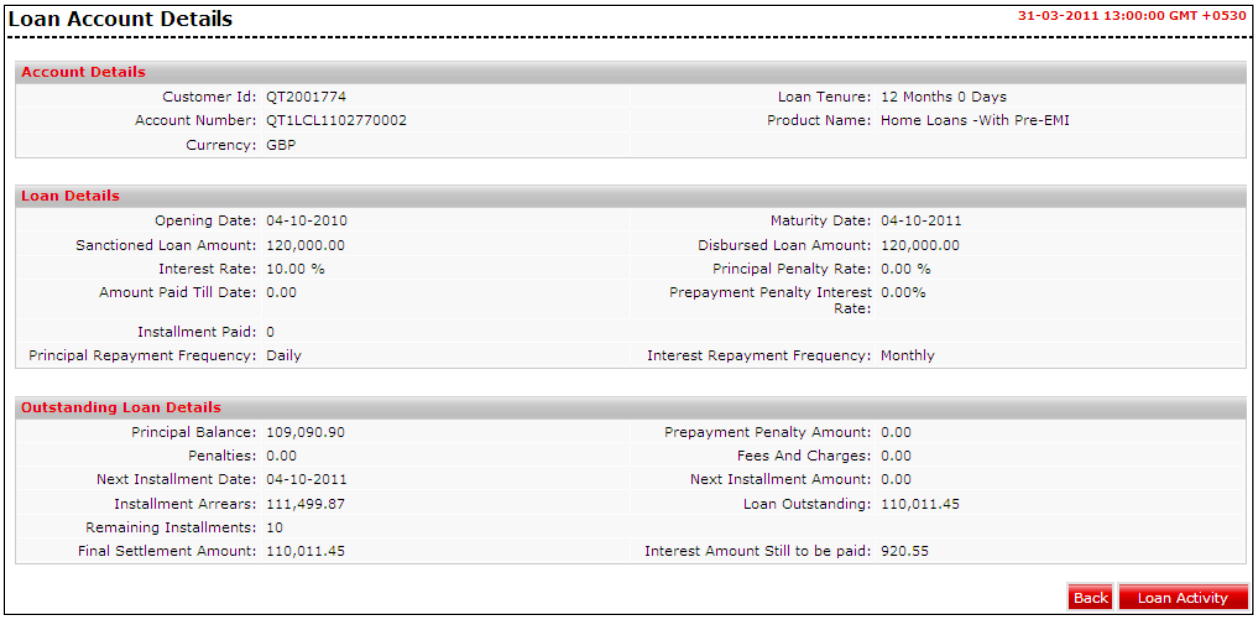


Field description

Field Name	Description
Account Number	[Display] This column displays the Account Number for the Loan accounts.
Currency	[Display] This column displays the base currency of the loan account.
Sanctioned Loan Amount	[Display] This field displays the sanctioned loan amount.
Base Currency Equivalent	[Display] This field displays the sanctioned loan amount in Base Currency.

1. Click the **Account details** link on the pop up to view the individual loan account details. The system displays the **Loan Account Details** screen.

Loan Account Details



Field Description

Field Name	Description
Account Details	
Customer Id	[Display] This field displays the customer ID's mapped.
Loan Tenure	[Display] This field displays the total tenure of the Loan.
Account Number	[Display] This field displays the Loan account numbers under the customer ID.
Product Name	[Display] This field displays the loan product name.
Currency	[Display] This field displays the base currency of the loan account.
Loan Details	
Opening Date	[Display] This field displays the opening date of the loan account.
Maturity Date	[Display] This field displays the maturity date of the loan account.

Field Name	Description
Sanctioned Loan Amount	[Display] This field displays the sanctioned loan amount.
Disbursed Loan Amount	[Display] This field displays the loan amount disbursed till date.
Interest Rate	[Display] This field displays the interest rate applicable to the loan account.
Principal Penalty Rate	[Display] This field displays the rate of penalty on the principal amount.
Amount paid till date	[Display] This field displays the total amount paid out of the total Loan amount till date.
Prepayment penalty interest rate	[Display] This field displays the penalty interest rate on the prepayment of the loan amount.
Installment Paid	[Display] This field displays the total number of installments paid till date..
Principal Repayment Frequency	[Display] This field displays the payment frequency of the principal.
Interest Repayment Frequency	[Display] This field displays the payment frequency of the interest.
Outstanding Loan Details	
Principal Balance	[Display] This field displays the outstanding Principle balance on the loan account as on date.
Prepayment penalty amount	[Display] This field displays the prepayment penalty amount on the loan amount.
Penalties	[Display] This field displays the number of penalties charged on the loan.
Fees And Charges	[Display] This field displays the fees and service charges applied on the loan account.

Field Name	Description
Next Installment Date	[Display] This field displays the due date of the next installment.
Next Installment Amount	[Display] This field displays the next installment amount.
Installment Arrears	[Display] This field displays the unpaid installment amount.
Loan Outstanding	[Display] This field displays the cumulated principal outstanding, penalty interest, fees/service charges and installment amount.
Remaining installments	[Display] This field displays the total number of remaining installments.
Final Settlement Amount	[Display] This field displays the final settlement amount.
Interest amount still to be paid.	[Display] This field displays the total interest applicable to the loan account.

2. Click the **Back** button. The system displays the initial **Loan Account Details** screen.

5. Loan Schedule

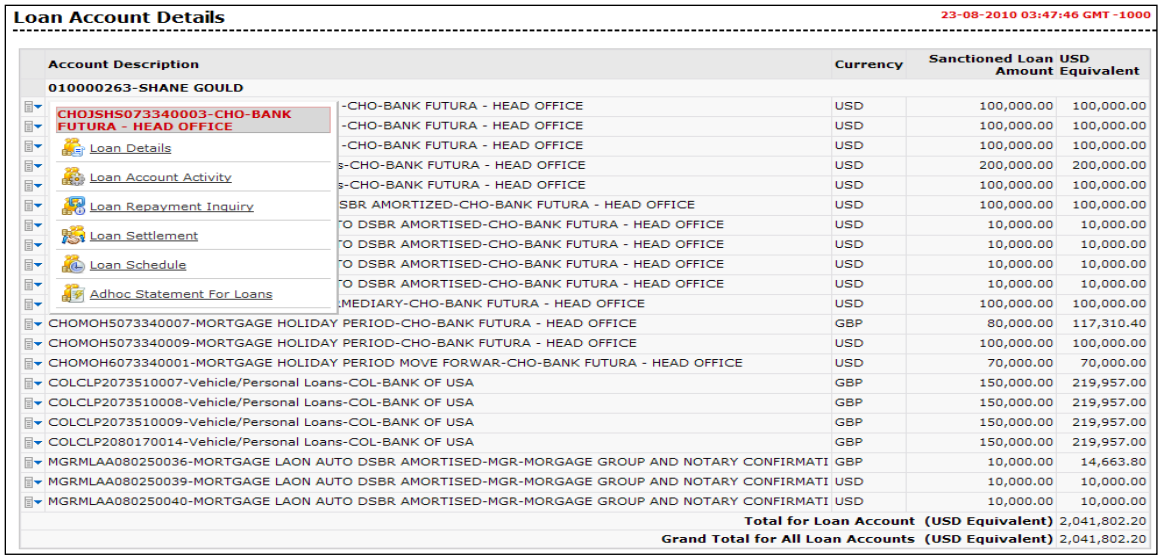
Customers may have loan accounts pertaining to different products, amounts and variants. This option allows you to view individual loan parameters.

This is similar to the amortization schedule prepared for every loan. Every equated monthly installment consists of majorly two components:

- Principal
- Interest

The schedule shows how every installment is part interest and part principal..

Loan Account Details



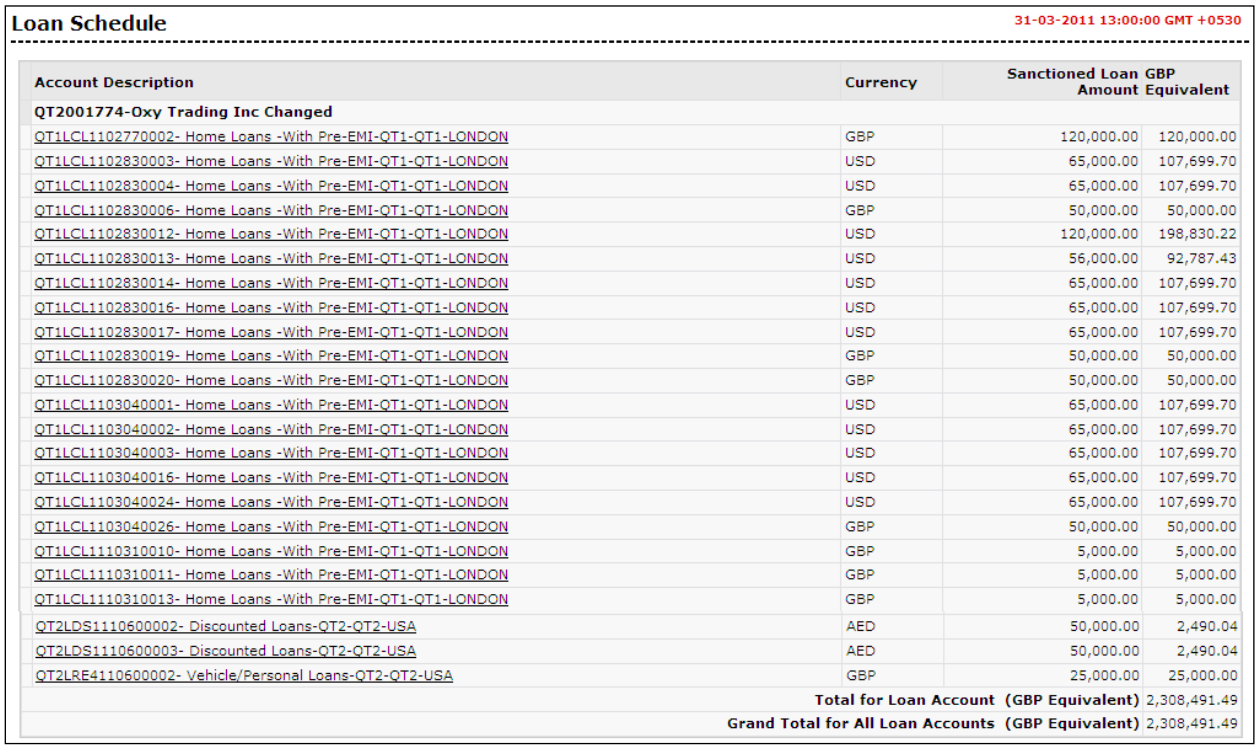
1. Click the **Loan Schedule** hyperlink on the pop up**.** The system displays the. **Loan Schedule** screen.

OR

To view the Loan Schedule

2. Navigate through **Loans > Conventional Loans > Loan Schedule**. The system displays the **Loan Schedule - List** screen.

Loan Schedule

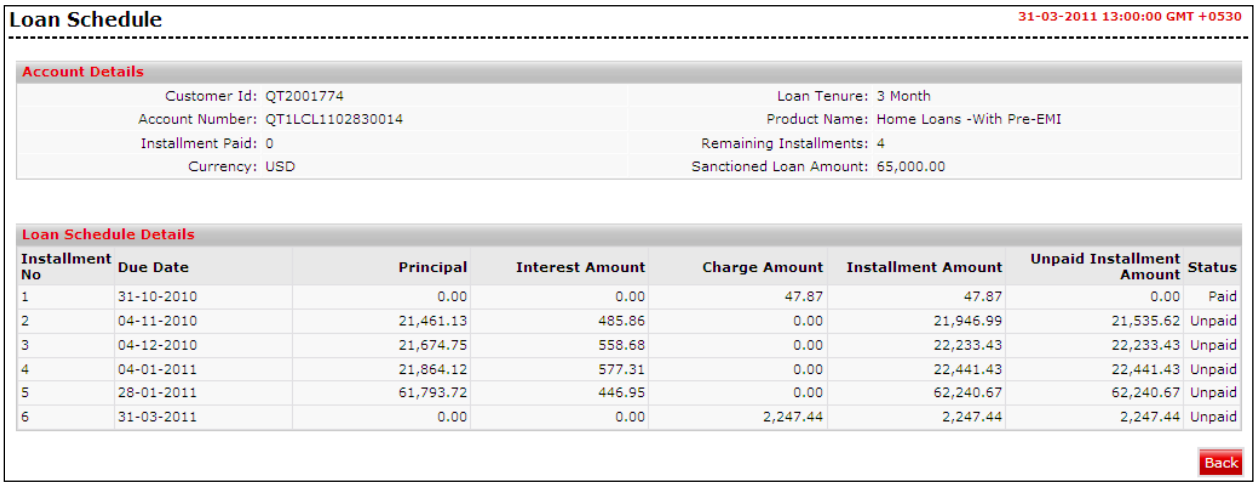


Field Description

Column Name	Description
Account Number	[Display] This column displays the account number of the loan.
Currency	[Display] This column displays the currency of the Loan.
Sanctioned Loan Amount	[Display] This column displays the total sanctioned Loan amount.
Base Currency Equivalent	[Display] This column displays the total sanctioned Loan amount in base Equivalent currency.

3. To view the schedule of a particular account, click on the appropriate link under the **Account Number** column. The system displays the schedule details of the loan in the **Loan Schedule** screen.

Loan Schedule



Loan Schedule 31-03-2011 13:00:00 GMT +0530

Account Details

Customer Id:	QT2001774	Loan Tenure:	3 Month
Account Number:	QT1LCL1102830014	Product Name:	Home Loans -With Pre-EMI
Installment Paid:	0	Remaining Installments:	4
Currency:	USD	Sanctioned Loan Amount:	65,000.00

Loan Schedule Details

Installment No	Due Date	Principal	Interest Amount	Charge Amount	Installment Amount	Unpaid Installment Amount	Status
1	31-10-2010	0.00	0.00	47.87	47.87	0.00	Paid
2	04-11-2010	21,461.13	485.86	0.00	21,946.99	21,535.62	Unpaid
3	04-12-2010	21,674.75	558.68	0.00	22,233.43	22,233.43	Unpaid
4	04-01-2011	21,864.12	577.31	0.00	22,441.43	22,441.43	Unpaid
5	28-01-2011	61,793.72	446.95	0.00	62,240.67	62,240.67	Unpaid
6	31-03-2011	0.00	0.00	2,247.44	2,247.44	2,247.44	Unpaid

Back

Field Description

Field Name	Description
Account details	
Customer Id	[Display] This field displays the Customer id of the.
Loan tenure	[Display] This field displays the total tenure of the Loan.

Field Name	Description
Account Number	[Display] This field displays the Account number of the Loan account.
Product Name	[Display] This field displays the name of the product of the Loan.
Installment Paid	[Display] This field displays the number of installments paid.
Remaining installments	[Display] This field displays the total number of remaining installments.
Currency	[Display] This field displays the currency of the Loan account.
Sanctioned Loan amount	[Display] This field displays the total sanctioned loan amount.

Column Name	Description
Installment No.	[Display] This column displays the serial number of the installment. The schedule lists all the installments in serial order.
Due Date	[Display] This column displays the date on which the installment becomes payable. If paid after this date, it might attract a penalty.
Principal	[Display] This column displays the Principal amount due on the due date.
Interest Amount	[Display] This column displays the interest component of the installment amount.
Charge Amount	[Display] This column displays any penalty or additional charges levied on the loan account.
Installment Amount	[Display] This column displays the total installment amount payable.
Unpaid installment amount	[Display] This column displays the total unpaid installment amount from the total loan amount.
Status	[Display] This column displays the status of the loan.

4. Click the **Back** button to navigate to the **Loan schedule** main screen.

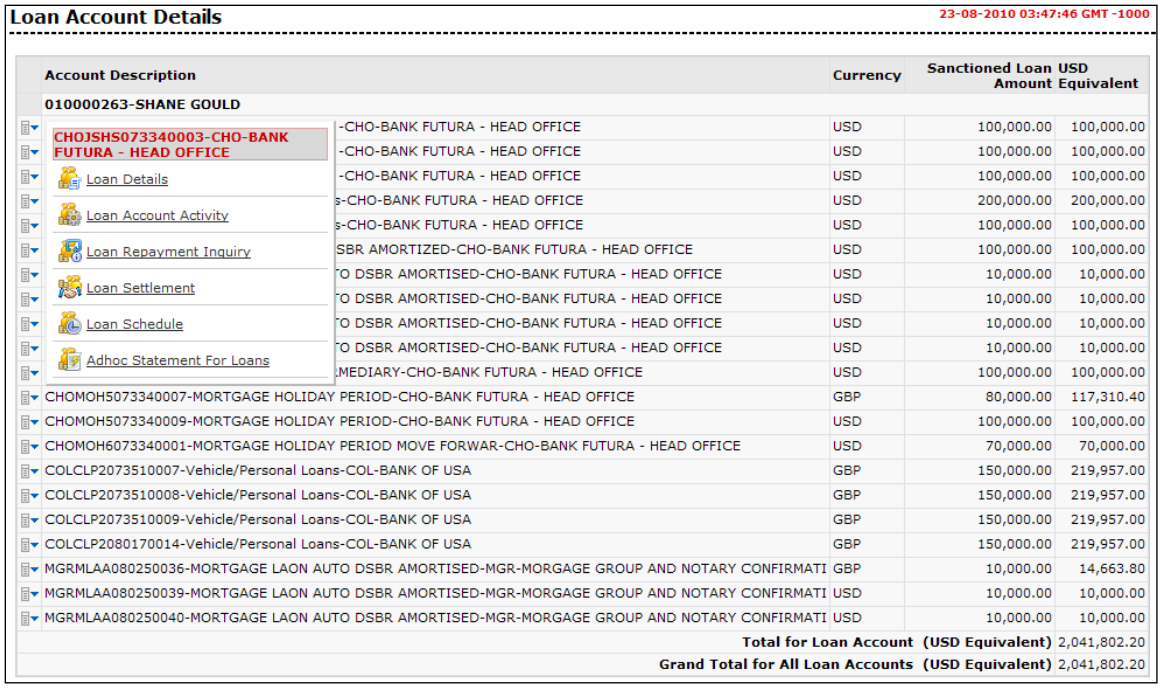
6. Loan Repayment Inquiry

Using this option allows you to inquire and view the loan repayment details along with the outstanding balance. The Loan Repayment inquiry can be done directly from the Loan details screen.

To inquire loan Repayment Inquiry details.

1. Navigate through the menus to **Loans > Loan Details**. The system displays the **Loan Account Details** screen.

Loan Account Details



2. Click the **Loan Repayment Inquiry** hyperlink on the pop up of a particular loan account. The system displays the **Loan Repayment Inquiry** screen with details.

   OR

3. Navigate through **Loans > Conventional Loans > Loan Repayment Inquiry**. The system displays the **Loan Repayment Inquiry** screen.

Loan Repayment Inquiry

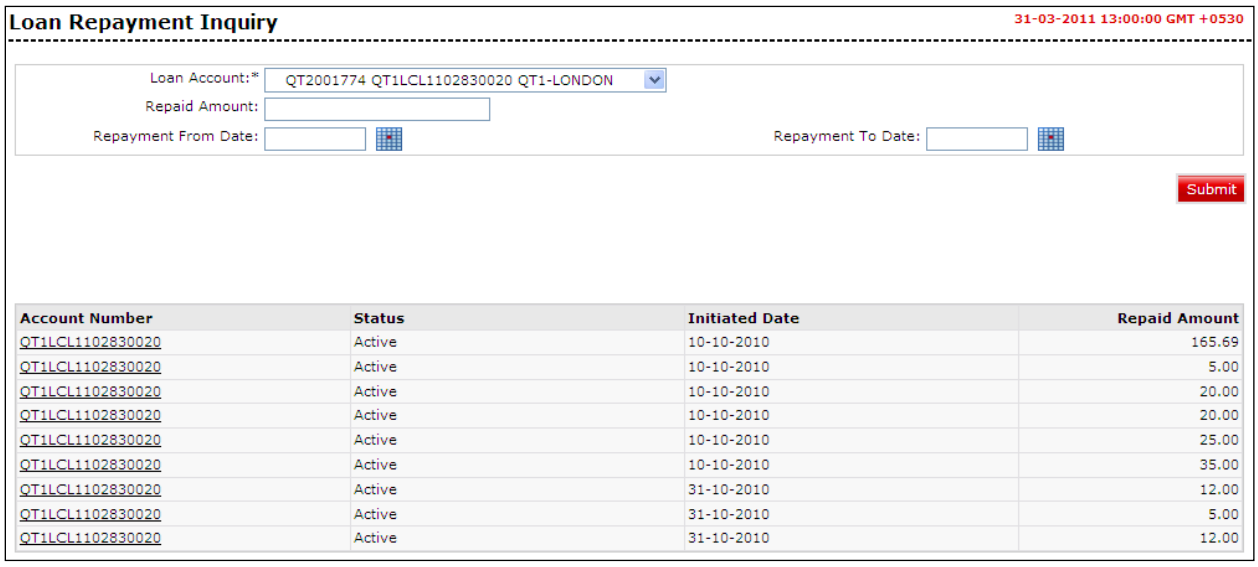
Field Description

Field Name	Description
Loan Account	[Mandatory, Drop-Down] Select the loan account for which the Repayment inquiry is to be done from the drop-down list.

Field Name	Description
Repaid Amount	[Optional, Numeric, 10] Type the repaid amount for search criterion.
Repayment From Date	[Conditional, Pick List] Select the start date of the period for the search criterion.
Repayment To Date	[Conditional, Pick List] Select the end date of the period for the search criterion.

5. Enter the search criteria.
6. Click the **Submit** button. The system displays the the **Loan Repayment Inquiry** screen with the details.

Loan Repayment Inquiry



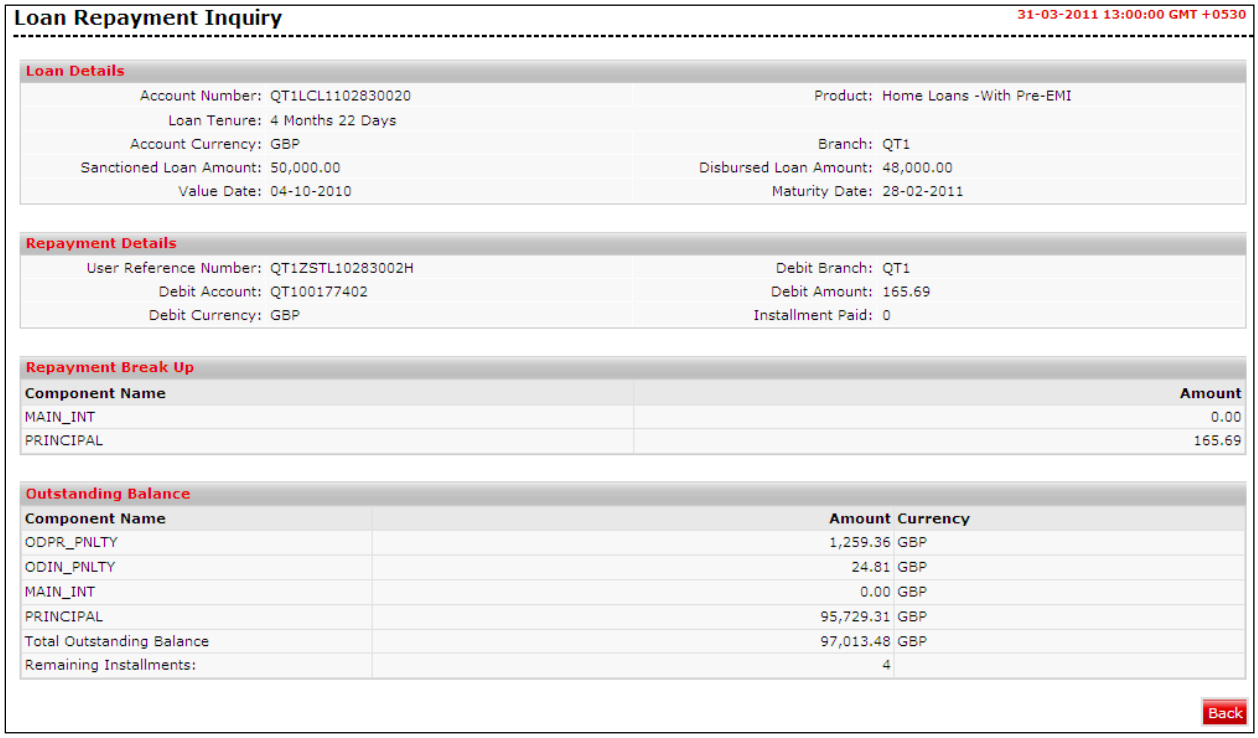
Field Description

Column Name	Description
Account Number	[Display] This column displays the selected loan account numbers.
Status	[Display] This column displays the loan account status.
Initiated Date	[Display] This column displays the loan repayment initiation date.

Column Name	Description
Repaid Amount	[Display] This column displays the repaid loan amount.

5. Click the **Account Number** hyperlink to view the individual loan account repayment details. The system displays the **Loan Repayment** Inquiry screen with the details.

Loan Repayment Inquiry



Loan Repayment Inquiry 31-03-2011 13:00:00 GMT +0530

Loan Details

Account Number:	QT1LCL1102830020	Product:	Home Loans -With Pre-EMI
Loan Tenure:	4 Months 22 Days		
Account Currency:	GBP	Branch:	QT1
Sanctioned Loan Amount:	50,000.00	Disbursed Loan Amount:	48,000.00
Value Date:	04-10-2010	Maturity Date:	28-02-2011

Repayment Details

User Reference Number:	QT1ZSTL10283002H	Debit Branch:	QT1
Debit Account:	QT100177402	Debit Amount:	165.69
Debit Currency:	GBP	Installment Paid:	0

Repayment Break Up

Component Name	Amount
MAIN_INT	0.00
PRINCIPAL	165.69

Outstanding Balance

Component Name	Amount	Currency
ODPR_PNLTY	1,259.36	GBP
ODIN_PNLTY	24.81	GBP
MAIN_INT	0.00	GBP
PRINCIPAL	95,729.31	GBP
Total Outstanding Balance	97,013.48	GBP
Remaining Installments:	4	

Back

Field Description

Field Name	Description
Loan Details	
Account Number	[Display] This field displays the loan account number.
Product	[Display] This field displays the loan product name.
Loan Tenure	[Display] This field displays the total loan tenure of the Loan..

Account Currency [Display]

This field displays the base currency of the loan account.

Branch [Display]

This field displays the branch of the loan account.

Sanctioned Loan Amount [Display]

This field displays the sanctioned loan amount for the loan account.

Disbursed Loan Amount [Display]

This field displays the disbursed loan amount for the loan account.

Value Date [Display]

This field displays the value date of the loan account.

Maturity Date [Display]

This field displays the maturity date of the loan account.

Repayment Details

User Reference Number [Display]

This field displays the user reference number associated with the loan account.

Debit Branch [Display]

This field displays the debit branch name.

Debit Account [Display]

This field displays the debit account number.

Debit Amount [Display]

This field displays the loan amount debited.

Debit Currency [Display]

This field displays the currency in which the loan amount is debited.

Installment Paid [Display]

This field displays the total number of installments paid.

Repayment Break Up

Component Name [Display]

This column displays the various components under which the loan repayment amount is divided.

Amount [Display]

This column displays the component-level breakup of the loan repayment amount.

Outstanding Balance

Component Name [Display]

This column displays the various components under which the loan amount is outstanding.

Amount [Display]

This column displays the component-level breakup of the outstanding loan amount.

Currency [Display]

This column displays the currency of the outstanding loan amount.

7. Click the **OK** button. The system displays the initial **Loan Repayment Inquiry** screen.

7. Loan Settlement

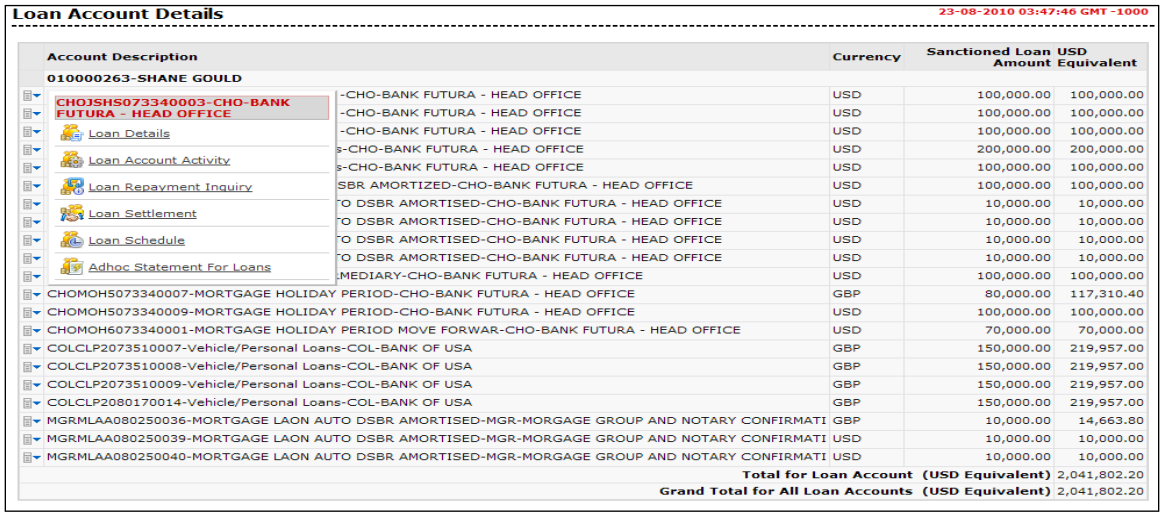
This option allows you to pay off outstanding balance in your loan account. You can transfer funds from another account to pay off the balance amount.

You can settle the loan by repaying the amount from the account and thus the settlement will be done. This settlement could be the settlement of complete amount or the partial amount as per the amount of repayment done.

To view loan details.

1. Navigate through the menus to **Loan Details**. The system displays the **Loan Account Details** screen.

Loan Account Details



2. Click the **Loan Settlement** hyperlink on the pop up of the particular loan account. The system displays the **Loan Settlement – detail** screen with the details of that loan account.

OR

3. Navigate through **Loans > Conventional Loans > Loan Settlement**. The system displays the **Loan Settlement** screen.

Loan Settlement

Loan Settlement 23-08-2010 03:26:39 GMT -1000

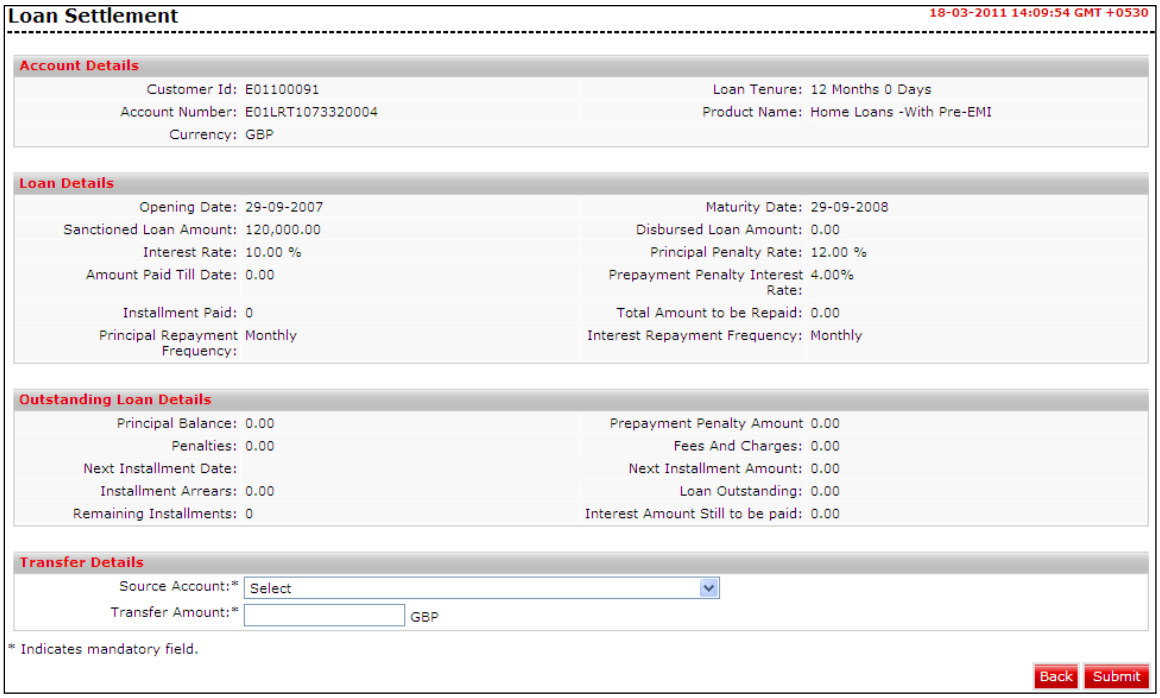
Account Description	Currency	Sanctioned Loan Amount	USD Equivalent
010000263-SHANE GOULD			
CHOJSHS073340003- AMMOTISED PENALTY -CHO-BANK FUTURA - HEAD OFFICE	USD	100,000.00	100,000.00
CHOJSHS073340006- AMMOTISED PENALTY -CHO-BANK FUTURA - HEAD OFFICE	USD	100,000.00	100,000.00
CHOJSHS073340007- AMMOTISED PENALTY -CHO-BANK FUTURA - HEAD OFFICE	USD	100,000.00	100,000.00
CHOLRT2073340001- Vehicle/Personal Loans-CHO-BANK FUTURA - HEAD OFFICE	USD	200,000.00	200,000.00
CHOLRT2073340003- Vehicle/Personal Loans-CHO-BANK FUTURA - HEAD OFFICE	USD	100,000.00	100,000.00
CHOLSAA073340002- LINKING SAV AUTO DSBR AMORTIZED-CHO-BANK FUTURA - HEAD OFFICE	USD	100,000.00	100,000.00
CHOMLAA073340001- MORTGAGE LAON AUTO DSBR AMORTISED-CHO-BANK FUTURA - HEAD OFFICE	USD	10,000.00	10,000.00
CHOMLAA073340009- MORTGAGE LAON AUTO DSBR AMORTISED-CHO-BANK FUTURA - HEAD OFFICE	USD	10,000.00	10,000.00
CHOMLAA073340010- MORTGAGE LAON AUTO DSBR AMORTISED-CHO-BANK FUTURA - HEAD OFFICE	USD	10,000.00	10,000.00
CHOMLAA073340013- MORTGAGE LAON AUTO DSBR AMORTISED-CHO-BANK FUTURA - HEAD OFFICE	USD	10,000.00	10,000.00
CHOMLFI073340006- MORTGAGE FOR INTERMEDIARY-CHO-BANK FUTURA - HEAD OFFICE	USD	100,000.00	100,000.00
CHOMOH5073340007- MORTGAGE HOLIDAY PERIOD-CHO-BANK FUTURA - HEAD OFFICE	GBP	80,000.00	117,310.40
CHOMOH5073340009- MORTGAGE HOLIDAY PERIOD-CHO-BANK FUTURA - HEAD OFFICE	USD	100,000.00	100,000.00
CHOMOH6073340001- MORTGAGE HOLIDAY PERIOD MOVE FORWAR-CHO-BANK FUTURA - HEAD OFFICE	USD	70,000.00	70,000.00
COLCLP2073510007- Vehicle/Personal Loans-COL-BANK OF USA	GBP	150,000.00	219,957.00
COLCLP2073510008- Vehicle/Personal Loans-COL-BANK OF USA	GBP	150,000.00	219,957.00
COLCLP2073510009- Vehicle/Personal Loans-COL-BANK OF USA	GBP	150,000.00	219,957.00
COLCLP2080170014- Vehicle/Personal Loans-COL-BANK OF USA	GBP	150,000.00	219,957.00
MGRMLAA080250036- MORTGAGE LAON AUTO DSBR AMORTISED-MGR-MORGAGE GROUP AND NOTARY CONFIRMATI	GBP	10,000.00	14,663.80
MGRMLAA080250039- MORTGAGE LAON AUTO DSBR AMORTISED-MGR-MORGAGE GROUP AND NOTARY CONFIRMATI	USD	10,000.00	10,000.00
MGRMLAA080250040- MORTGAGE LAON AUTO DSBR AMORTISED-MGR-MORGAGE GROUP AND NOTARY CONFIRMATI	USD	10,000.00	10,000.00
		Total for Loan Account (USD Equivalent)	2,041,802.20
		Grand Total for All Loan Accounts (USD Equivalent)	2,041,802.20

Field Description

Column Name	Description
Account Number	[Display] This column displays the account number of the loan.
Currency	[Display] This column displays the currency of the Loan.
Sanctioned Loan Amount	[Display] This column displays the total sanctioned Loan amount.
Base Currency Equivalent	[Display] This column displays the total sanctioned Loan amount in base currency.

4. Click on the appropriate link under the **Account Number** column. The system displays the **Loan settlement details** screen

Loan Settlement - Details



Field Description

Field Name	Description
Account Details	
Customer Id	[Display] This field displays the customer ID of the customer.
Loan Tenure	[Display] This field displays the total tenure of the loan.
Account Number	[Display] This field displays the loan account number.
Product Name	[Display] This field displays the loan product name.
Currency	[Display] This field displays the currency of the outstanding loan amount.
Loan Details	
Opening Date	[Display] This field displays the Opening date of the loan account.

Field Name	Description
Maturity Date	[Display] This field displays the maturity date of the loan account.
Sanctioned Loan Amount	[Display] This field displays the Sanctioned Loan Amount for the loan account.
Disbursed Loan Amount	[Display] This field displays the disbursed Loan amount for the loan account.
Interest rate	[Display] This field displays the interest rate for the Loan.
Principle penalty Rate	[Display] This field displays the penalty rate for the principal amount.
Amount Paid till date	[Display] This field displays the Loan amount that has been paid till date for the loan account.
Prepayment penalty interest rate	[Display] This field displays the prepayment penalty interest rate for the loan account.
Installment Paid	[Display] This field displays the total number of installments paid till date..
Total Amount to be Repaid	[Display] This field displays the final settlement amount.
Principal Repayment Frequency	[Display] This field displays the payment frequency of the principal.
Interest Repayment Frequency	[Display] This field displays the payment frequency of the interest.
Outstanding Loan details	
Principal Balance	[Display] This field displays the outstanding Principle balance on the loan account.
Prepayment Penalty amount	[Display] This field displays the prepayment penalty amount applicable if the loan amount is paid in advance or before maturity.
Penalties	[Display] This field displays the penalties that have been paid till date.

Field Name	Description
Fees And Charges	[Display] This field displays the fees and service charges applied on the loan account.
Next Installment Date	[Display] This field displays the due date of the next installment.
Next Installment Amount	[Display] This field displays the next installment amount.
Installment Arrears	[Display] This field displays the unpaid installment amount.
Loan Outstanding	[Display] This field displays the cumulated principal outstanding, penalty interest, fees/service charges and installment amount.
Remaining installments	[Display] This field displays the total number of remaining installments.
Interest amount still to be paid	[Display] This field displays the total interest applicable to the loan account.
Transfer Details	
Source Account	[Mandatory, Drop-Down] Select the appropriate account from the drop-down list. The account should have the necessary funds for debit and transfer to the loan account.
Transfer Amount	[Mandatory, Numeric, 15] Type the amount that is to be transferred from the source account to the loan account..

4. Click the **Submit** button. The system displays the **Loan Settlement - Verify** screen.
   OR
   Click the **Back** button to return to the previous screen.

Loan Settlement - Verify

5. Click the **Confirm** button. The system displays the **Loan Settlement - Confirm** screen.
   OR
   Click the **Change** button to change any of the parameters of payment.

Loan Settlement - Confirm

6. Click the **Settle Another Loan** button. The system returns you to the **Loan Summary** screen.

8. Loan Account Activity

This option allows you to view all the activity that has occurred in your account for a given period. The option allows you to select a transaction type (debit, credit or both), a date range, and a sorting order. It allows you to view the outstanding balance in your loan account.

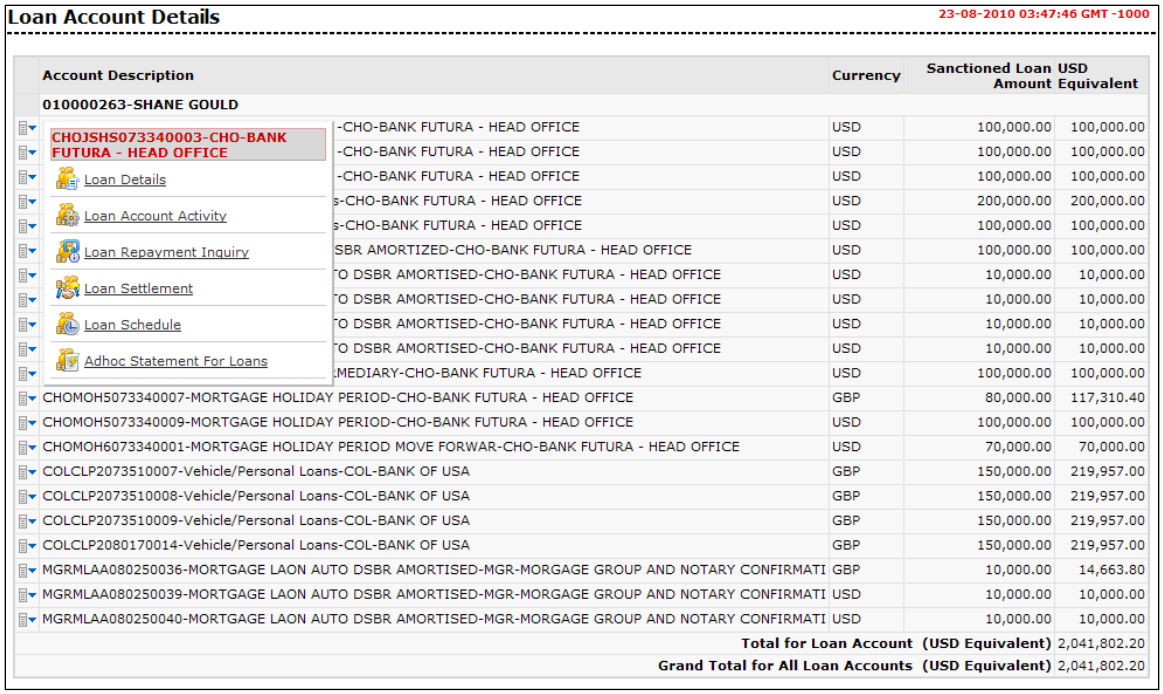
The statement displays the transaction date, the value date and the amount of debit or credit depending on what you have selected. It also gives you an option of downloading the statement in Microsoft Excel format.

This option should ideally used when you want to check the activity in your loan account over a period of time. It is a useful method of tracking any discrepancies or reconciling it with other budgetary activities.

To view the loan account activity

1. Navigate through the menus to **Loan Details**. The system displays the **Loan Account Details** screen.

Loan Account Details

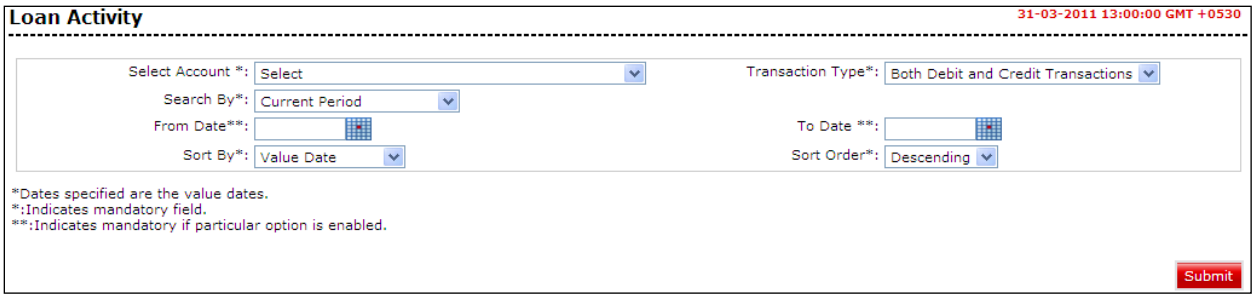


2. Click the **Loan Account Activity** hyperlink on the pop up**.** The system displays the. **Loan Account Activity** screen.

OR

3. Navigate through **Loans > Conventional Loans > Loan Account Activity**. The system displays the **Loan Account Activity** screen.

Loan Activity



Field Description

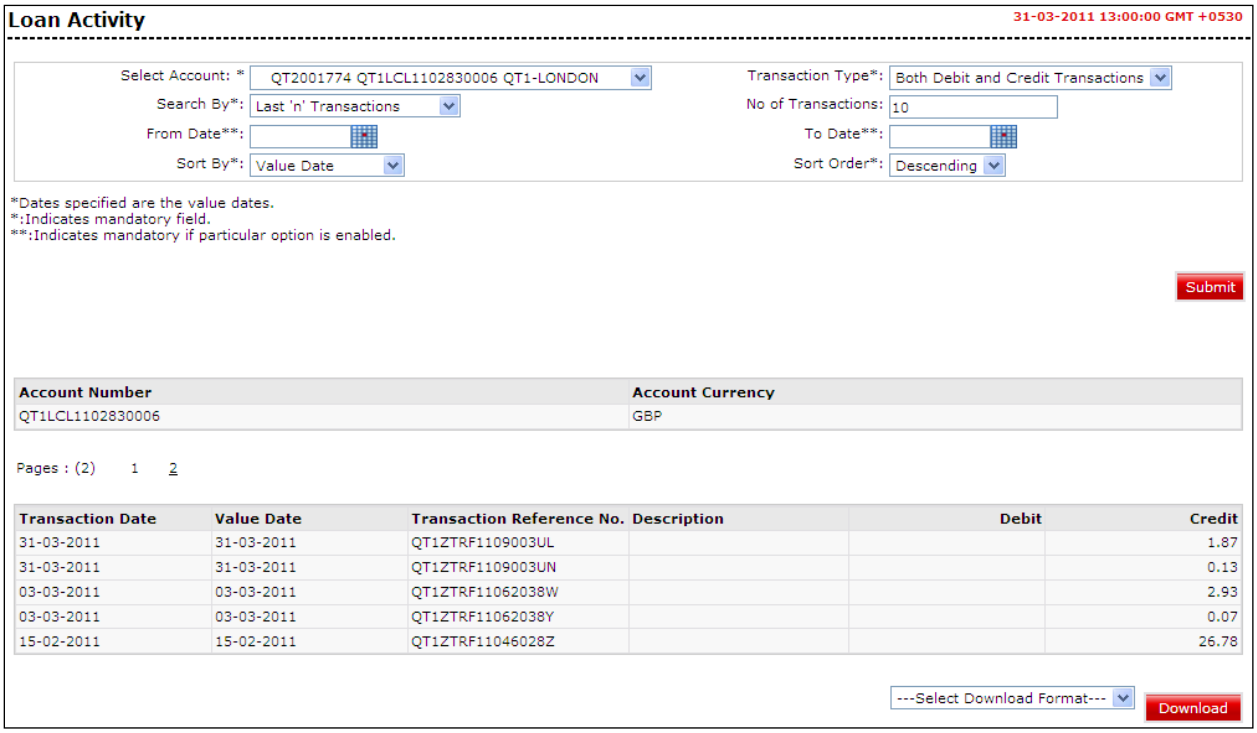
Field Name	Description
Select Account	[Mandatory, Drop-Down] Select the loan account for which you will view the activity/ statement from the drop-down list.

Field Name	Description
Transaction Type	[Mandatory, Drop-Down] Select the type of transaction from the dropdown list. The options are as follows: • Both Debits and Credits • Only Debits • Only Credits
Search By	[Mandatory, Drop-Down] Select the search period from the dropdown list. The options are as follows: • Current Period • Previous Period • Last n Transactions • Last n days • Today's Transactions • Yesterdays transactions • Previous week • Previous fortnight • Previous month • Previous Quarter • Last 6 months • Specified Period:
No of days/ Transactions	[Conditional, Numeric, 15] Type the number of days/ transaction depending upon the type of selection for days or transaction This field is enabled if you have selected no of days/transactions in the search by field.
From Date	[Conditional, Pick List] Select the start date of the period. This field is enabled if the **Specified Period** is selected from the **Search By** drop-down list.
To Date	[Conditional, Pick List] Select the end date of the period. This field is enabled if the **Specified Period** is selected from the **Search By** drop-down list.

Field Name	Description
Sort By	[Mandatory, Drop-Down] Select the type of sorting from this drop-down list. The options are as follows: • Transaction Date • Amount • Value Date
Sort Order	[Mandatory, Drop-Down] Select the sort order from the drop-down list. The options are as follows: • Ascending • Descending

4. Select the search criteria from the drop-down list.
5. Click the **Submit** button. The system displays the **Loan Activity** screen with the search results.

Loan Activity



Field Description

Field Name	Description

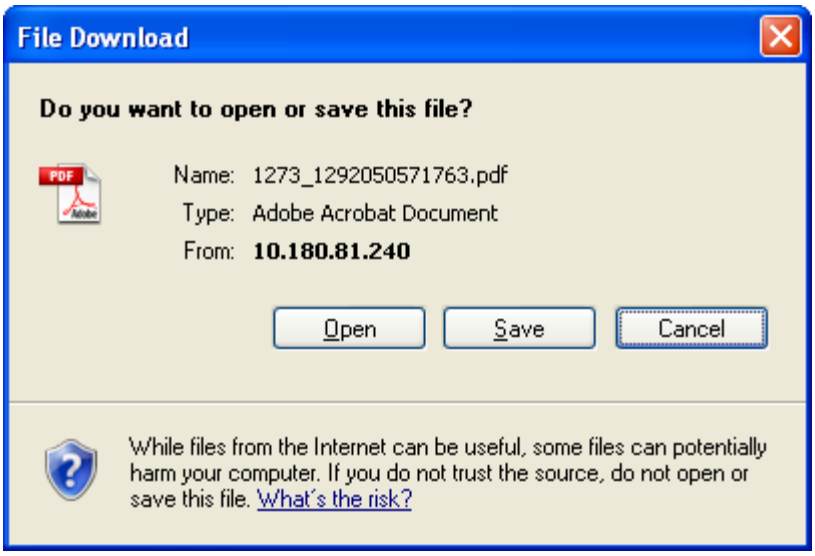
Field Name	Description
Account Number	[Display] This field displays the loan account number for which you have generated the statement.
Account Currency	[Display] This field displays the default currency in which the account transactions are conducted.

Column Name	Description
Transaction Date	[Display This column displays the date on which the transaction has taken place.
Value Date	[Display] This column displays the date on which the transaction has actually been credited or debited into the account. This date could be different from the transaction date.
Transaction Reference Number	[Display] This column displays Transaction Reference Number for the said transaction.
Description	[Display] This column displays description about the transaction.
Debit	[Display] This column displays the amount of debit.
Credit	[Display] This column displays the amount of credit.

Field Name	Description
Select Download Format	[Optional, Drop-Down] Select the appropriate format in which you want to download the activity statement from the drop-down list. The options are: • Excel Format • PDF Format

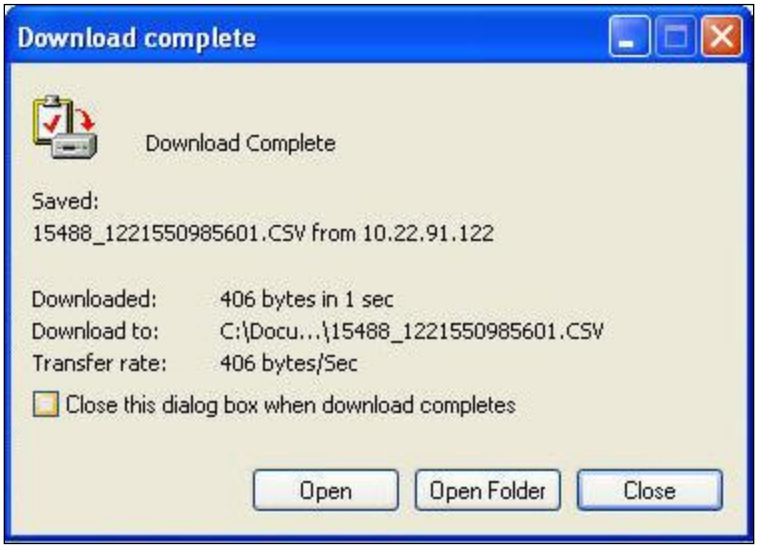
6. Select the format from the **Select Download Format** drop-down list.
7. Click the **Download** button. The system displays the **File Download** dialog box.

File Download



8. Click the **Open** button to open the file.
   OR
   Click the **Save** to download and save. The system will save the file at the specified location.
9. Specify the name for the file and the location and click on the **Save** button. Once the download is complete, the system displays the **Download complete** message box.

Download Complete



10. Click the **Open** button to open the file or click the **Close** button to view the file later.
    OR
    Click the **Open Folder** button to open the folder in which the file is saved
    OR
    Click the **Close** button to close the Download dialog box.

9. Loans Interest Rates

This option allows you to view the different interest rates of loan.

To view Loan interest rates:

1. Navigate through **Tools > Loan Interest Rates Inquiry**. The **sys**tem displays the **Loan Interest Rates Inquiry** screen.

Loan Rate Inquiry

Loan Rate Inquiry 31-03-2011 13:00:00 GMT +0530

<< >>

Discounted Loans			
Product Name	**Interest Rate**	**Interest Rate Type**	**Effective Date**
MAIN_INT	12.00%	FIXED	28-11-2005

Discounted Loans			
Product Name	**Interest Rate**	**Interest Rate Type**	**Effective Date**
PENALTY ON PRINCIPAL OVDU	12.00%	FIXED	28-11-2005

Home Loans -With Pre-EMI			
Product Name	**Interest Rate**	**Interest Rate Type**	**Effective Date**
PENALTY ON INTEREST OVDU	12.00%	FIXED	01-10-2010

Home Loans -With Pre-EMI			
Product Name	**Interest Rate**	**Interest Rate Type**	**Effective Date**
PENALTY ON PRINCIPAL OVDU	10.00%	FIXED	01-10-2010

Vehicle/Personal Loans			
Product Name	**Interest Rate**	**Interest Rate Type**	**Effective Date**
MAIN_INT	10.00%	FIXED	28-11-2005

Field Description

Field Name	Description
Product Name	[Display] This field displays the name of the product.
Interest rate	[Display] This field displays the Rate of interest for the product.
Interest rate type	[Display] This field displays the type of the interest rate for the product.
Effective date	[Display] This field displays the effective date for the interest rate to be applicable.

2. Click the >> button to go to the next page of Loan Rate Inquiry.
   OR
   Click the **<<** button to go the previous page of Loan Rate inquiry.

10. Loan Calculator

This option allows you to inquire the installment amount, on the basis of Rate of interest and the installment amount you are willing to pay for the loan amount and the period for which you want the loan.

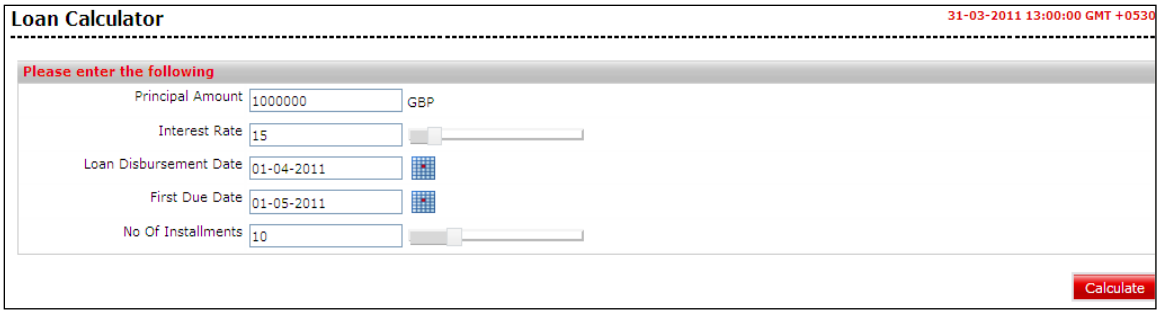
This option allows you to estimate the total interest payable and monthly instalment on specifying total loan amount, interest rate and period of loan.

A loan amortization schedule can also be generated on the basis of the details provided by you. A loan amortization schedule displays the interest and principal component and the due date of each installment.

To view Loan Calculator:

1. Navigate through **Tools** > **Loan Calculator.** The system displays the Loan calculator screen.

Loan calculator

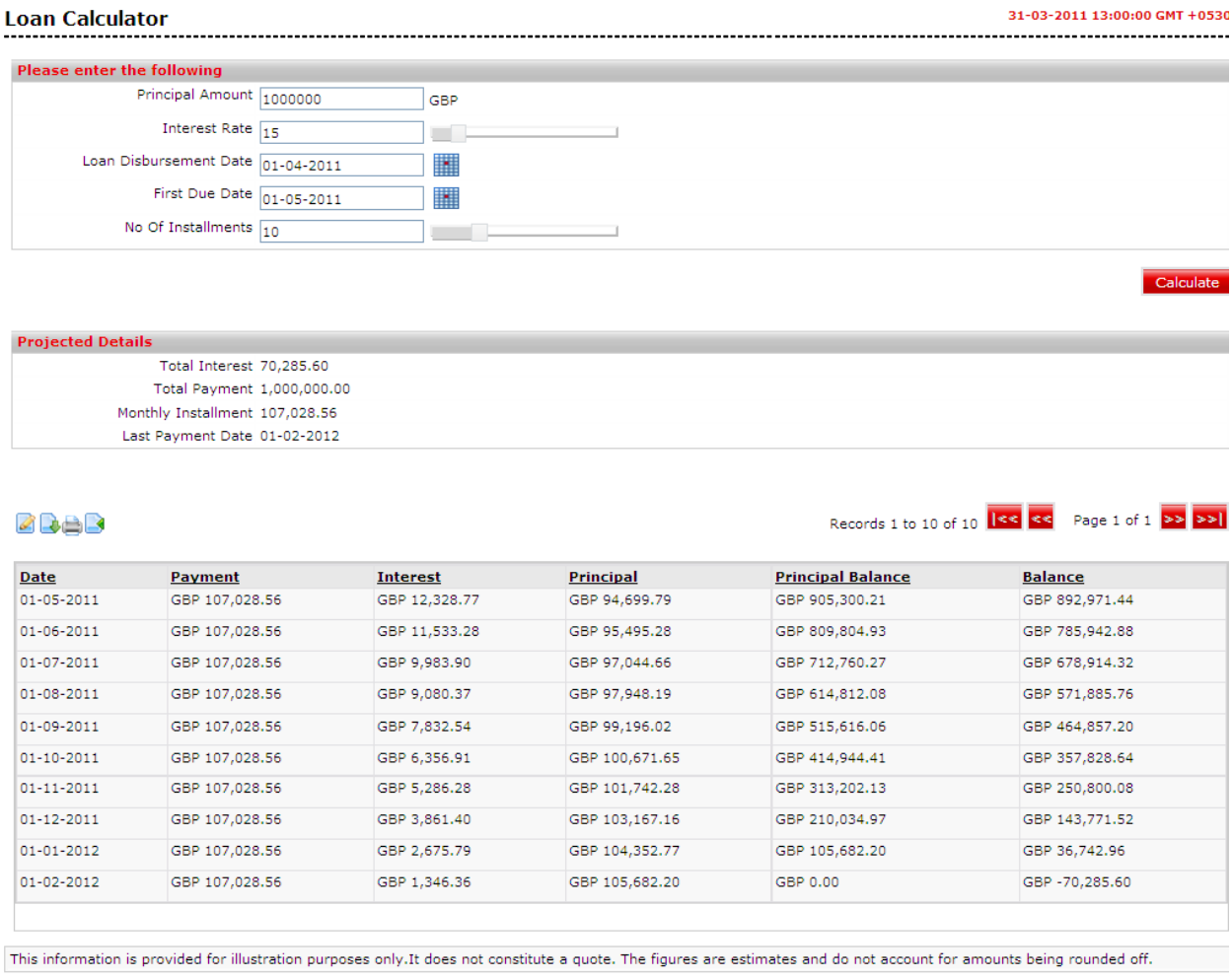


Field Description

Field Name	Description
Principal Amount	[Mandatory, Numeric,18,2] Type the principal amount to be taken as loan.
Interest rate	[Mandatory, Numeric,13,2] Type the interest rate at which the amount will be calculated.
Loan Disbursement Date	[Mandatory, Pick list] Select the date on which the loan disbursement is to be done.
First due date	[Mandatory, Pick list] Select the first due date of the loan.
No of installments	[Mandatory, Numeric] Type the number of installments for the loan.

2. Click the **Calculate** button. The system displays the **Loan calculator** with projected details screen.

Loan Calculator



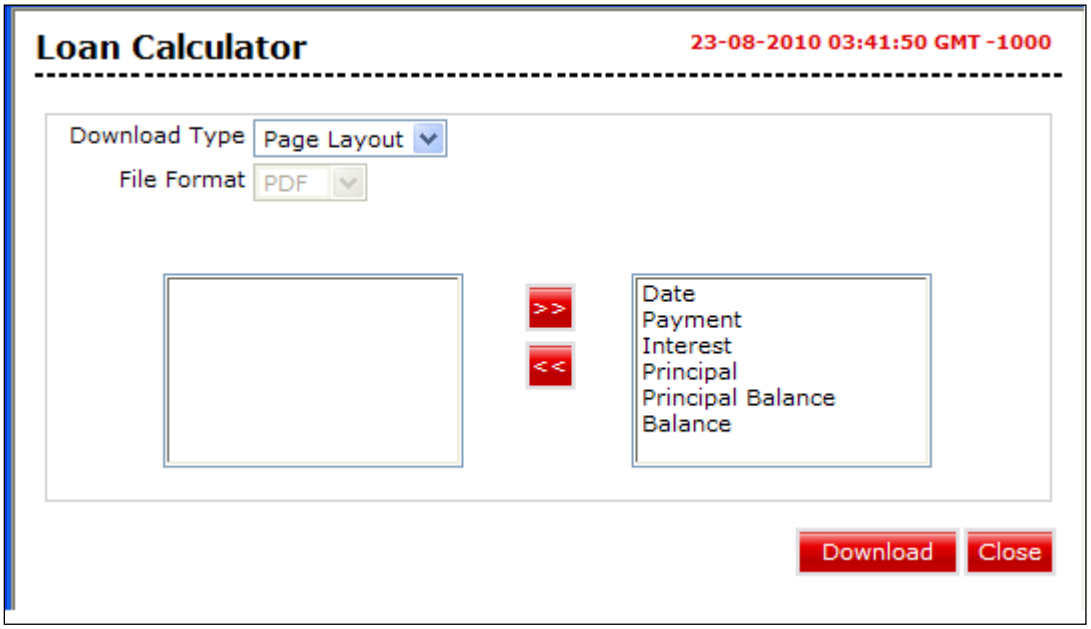
Column Description

Column Name	Description
Date	[Display] This column displays the date of first installment.
Payment	[Display] This column displays the installment amount and the currency.
Interest	[Display] This column displays the amount of interest paid in the installment and the currency.
Principal	[Display] This column displays the amount of principal paid in the installment and the currency.

Principal Balance	[Display] This column displays the amount of principal balance and the currency.
Balance	[Display] This column displays the amount of total balance and the currency.

3. Click the **Download** button to download the complete statement. The system displays the **Outward Guarantee Amendment** screen.
   OR
   Click the **Reorder** button to reorder the columns or select the columns that appear in the list.
   OR
   Click the **Print** button to print the data.
   OR
   Click the **Edit** button to edit the number of columns.

Loan Calculator – Download



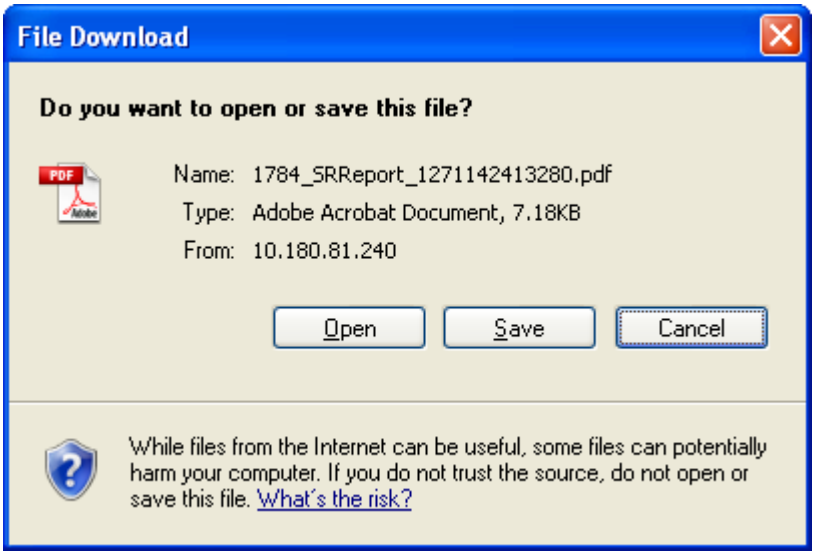
Field Description

Field Name	Description

Field Name	Description
Download Type	[Mandatory, Drop-Down] Select the appropriate report type from the drop-down list. The options available are: • Page Layout
File Format	[Conditional, Drop-Down] Select the appropriate type of file format from the drop-down list. The options available are • PDF • XLS • HTML • RTF

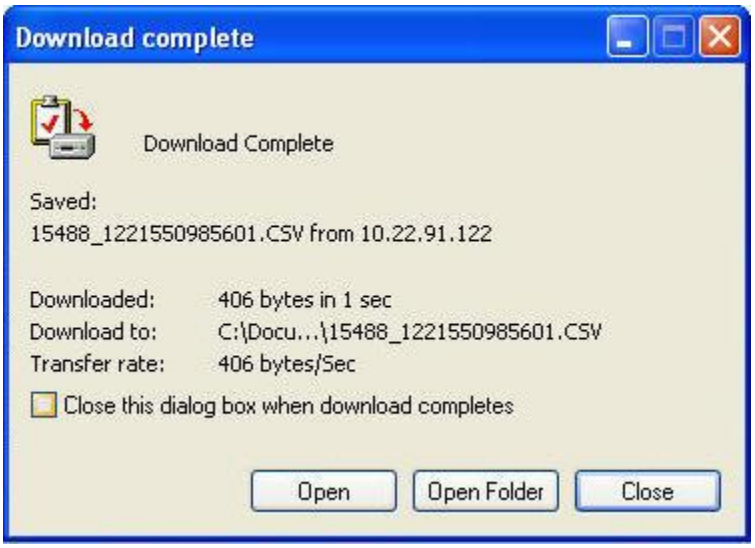
4. Select the download type and file format from the drop-down list.
5. Click the >> button to exclude the options for downloading.
6. Click the << button to include the options for downloading.

File Download



7. Click the **Open** button to open the file.
   OR
   Click the **Save** to download and save. The system will save the file at the specified location.

Download Complete



8. Click th**e Open b**utton to open the file.
   OR
   Click the **Open Folder** butt**on to op**en the folder in which the file is saved
   OR
   Click the **Close** button to close the download transction.

10.1. Mortgage Calculator

This option allows you to inquire the installment amount for the mortgage, on the basis of Rate of interest you are willing to pay for the loan amount and the period for which you want the mortgage loan.

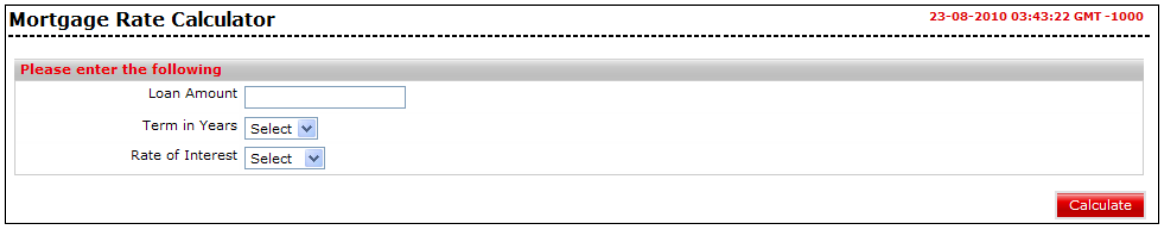
You can get an indicative estimate of the total interest payable and monthly instalment for a mortgage of specific amount, interest rate and period.

A repayment schedule shall also be generated on the basis of the details provided by you and a repayment schedule shall display the interest and principal component and the due date of each installment.

To User Mortgage Calculator:

1. Navigate through **Tools** > **Mortgage Calculator**. The system displays the **Mortgage Calculator** screen.

Mortgage Calculator

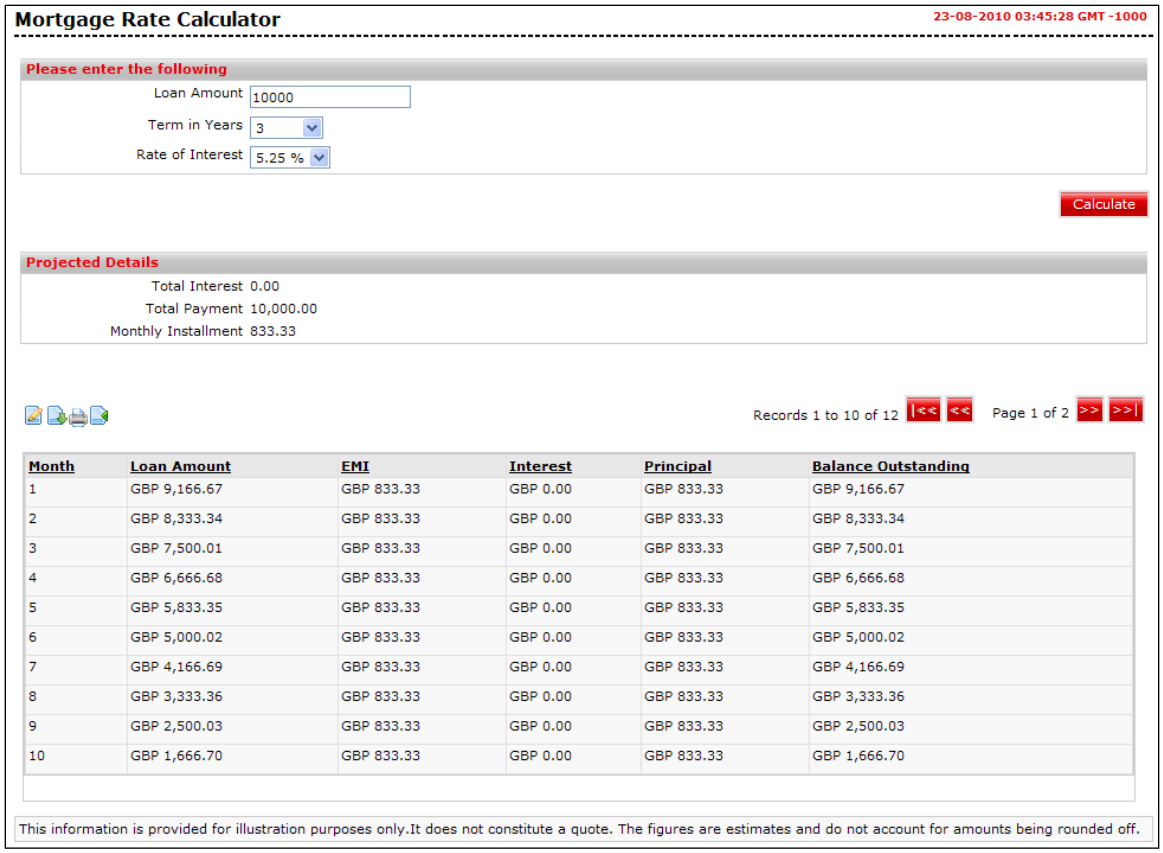


Field Description

Field Name	Description
Loan Amount	[Mandatory, Numeric,18,2] Type the principal amount to be taken as Loan.
Term in years	[Mandatory, Dropdown] Select the term for which the mortgage loan is required from the dropdown list.
Rate of Interest	[Mandatory, Dropdown] Select the rate of interest for the mortgage loan from the dropdown list.

2. Click the **Calculate** button, the system displays the loan schedule details screen.

Mortgage Rate Calculator



Column Description

Field Name	Description
Month	[Display] This column displays the month number for installment.
Loan Amount	[Display] This column displays the Loan amount with the currency.
EMI	[Display] This column displays the amount of EMI to be paid for the month and the currency.
Interest	[Display] This column displays the amount of interest to be paid for the month and the currency.
Principal	[Display] This column displays the amount of principal paid in the EMI and the currency.

Field Name	Description
Balance Outstanding	[Display] This column displays the amount of balance outstanding and the currency.

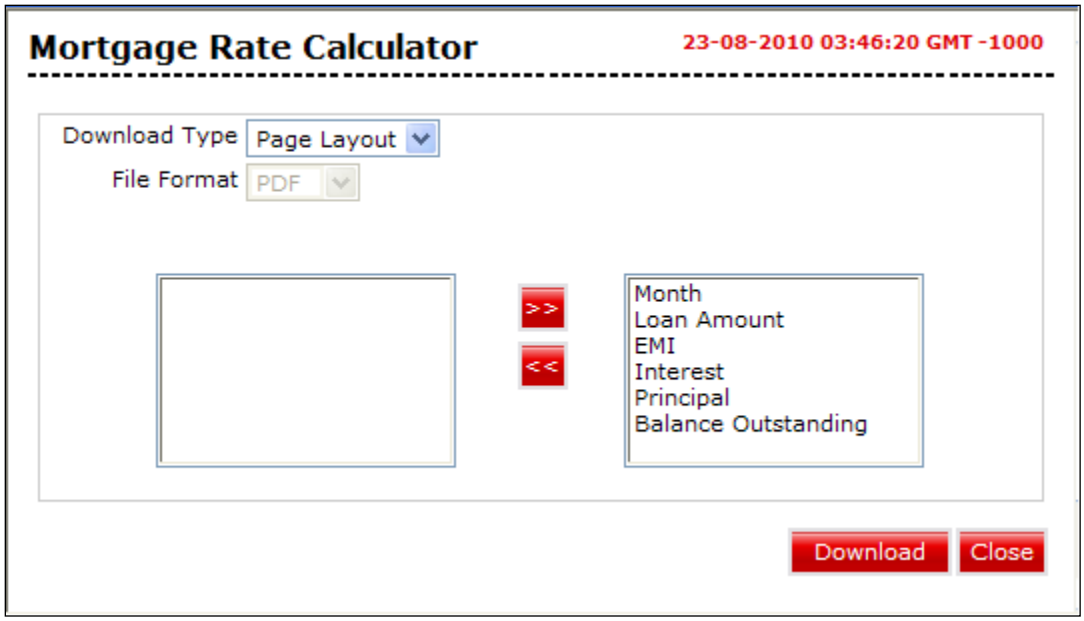
3. Click the **Download** button to download the complete statement. The system displays the **Outward Guarantee Amendment** screen.
   OR

   Click the **Reorder** button to reorder the columns or select the columns that appear in the list.
   OR

   Click the **Print** button to print the data.
   OR

   Click the **Edit** button to edit the number of column..

Download Mortgage Rate Calculator

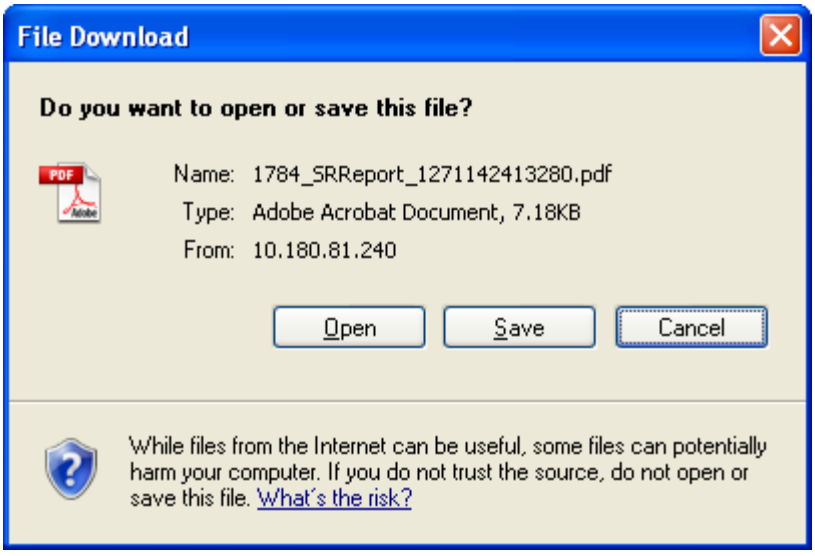


Field Description

Field Name	Description
Download Type	[Mandatory, Drop-Down] Select the appropriate report type from the drop-down list. The available choices are: • Page Layout
File Format	[Conditional, Drop-Down] Select the appropriate type of file format from the drop-down list. The options available are • PDF • XLS • HTML • RTF

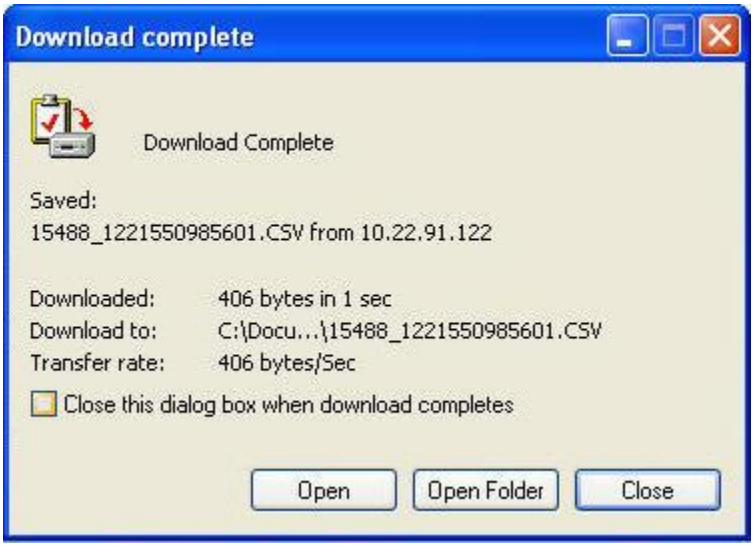
4. Select the download type and file format from the drop-down list.
5. Click the >> button to exclude the options for downloading.
6. Click the << button to include the options for downloading.

File Download



7. Click the **Open** button to open the file.
   OR
   Click the **Save** to download and save. The system will save the file at the specified location.

Download Complete



8. Click the **Open** button to open the file
   OR
   Click the **Open Folder** button to open the folder in which the file is saved
   OR
   Click the **Close** button to close the Download projected details dialog box.