Oracle FLEXCUBE Direct Banking

Corporate Loans User Manual Release 12.0.3.0.0

Part No. E52543-01

April 2014

ORACLE

Corporate Loans User Manual April 2014

Oracle Financial Services Software Limited Oracle Park Off Western Express Highway Goregaon (East) Mumbai, Maharashtra 400 063 India Worldwide Inquiries: Phone: +91 22 6718 3000 Fax:+91 22 6718 3001 www.oracle.com/financialservices/ Copyright © 2008, 2014, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Table of Contents

1.	Preface	4
2.	Transaction Host Integration Matrix	5
3.	Introduction	6
4.	Loan Details	7
5.	Loan Schedule	14
6.	Loan Repayment Inquiry	24
7.	Loan Settlement	32
8.	Loan Account Activity	40
9.	Loan Top Up Request	46
10.	Loan Interest Rates	50

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://support.us.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 12.0.3.0.0, 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 Schedule	√	*
Loan Settlement	√	*
Loan Repayment Inquiry	√	*
Loan Account Activity	√	*
Loan Top Up Request	✓	*
Loan Interest Rates	✓	*

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 for both active and closed 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 Loan Details

1. Click Accounts > Loans > Loan Details. The system displays the Loan Details screen.

Level Assessed Data la		0 -	
Loan Account Details		? 🖻	
			~
		Outstanding Loan	GBP
Account Description - Active Loans	Currency	Amount	t Equivalent
000003171-0A15_A010_KYC_K			
000LCPC110040007-Packing Credit Loan Product-000-Bank Futura	GBP	10,000.00	10,000.0
000LCPC110040012-Packing Credit Loan Product-000-Bank Futura	GBP	1,000.00	1,000.0
000LDM1110040002-Discounted Loans-000-Bank Futura	GBP	37,397.26	37,397.2
■ 000LRE2110040233-Vehicle/Personal Loans-000-Bank Futura	GBP	102,758.22	102,758.2
Image: state of the state o	GBP	20,000.00	20,000.0
■ 000LRRR110040501-Home Loans -000-Bank Futura	GBP	9,213.39	9,213.3
000PMGT110040011-Home Loans -000-Bank Futura	GBP	1,000.00	1,000.0
□ 001BAD1141810001-Vehicle/Personal Loans-001-Bank Futura -Branch 001	GBP	1,000,000,000.00	1,000,000,000.0
00008109-OATS_HNI			
■ ■	USD	10,000.00	6,711.4
■ 000LCT2110040011-Long Term Loans-000-Bank Futura	GBP	0.00	0.0
■ 000PICK110041506-TD Rate pickup-000-Bank Futura	GBP	68,460.27	68,460.2
□ 000PICK110041509-TD Rate pickup-000-Bank Futura	GBP	9,917.36	9,917.3
000PICK110041510-TD Rate pickup-000-Bank Futura	GBP	9,917.36	9,917.3
■ 000PICK110041512-TD Rate pickup-000-Bank Futura	GBP	1,333.33	1,333.3
■ 000PICK110042004-TD Rate pickup-000-Bank Futura	GBP	26,750.00	26,750.0
000PICK110042506-TD Rate pickup-000-Bank Futura	GBP	90,000.00	90,000.0
■ 000PICK11004A0E4-TD Rate pickup-000-Bank Futura	GBP	23,114.43	23,114.4
000TOPI110042502-Vehicle/Personal Loans-000-Bank Futura	GBP	6.431.66	6.431.6
O00TOPI110043504-Vehicle/Personal Loans-000-Bank Futura	GBP	31.061.23	31.061.2
001PMGT141819001-Home Loans -001-Bank Futura -Branch 001	GBP	100.000.00	100.000.0
■ L01TOPI110040501-Vehicle/Personal Loans-L01-Bank Futura-Loans	GBP	100.000.00	100.000.0
	Total for Loan Account	(GBP Equivalent)	1.021.441.814.0
	Grand Total for All Loan Account	(GBP Equivalent)	1 021 441 814 0
		(obi iquivalent)	2,022,022,0200
Account Description - Close Loans	Currency	Loan Ame	GBP
	-2000		Equivaler
000003171-OATS_AUTO_KYC_R			
AT1PICK132140001-TD Rate pickup-AT1-Bank Futura- Branch AT1	GBP	(0.0 0.0
	Total for Loan Acco	ount (GBP Equivale	ent) 0.00
	Grand Total for All Lean Acces	unte (GRD Equivale	
		Click here to call	▲

Loan Account Details

Field description

Field Name	Description
Account Description	[Display] This column displays the Loan Account number is predefined format (Account Number-Product Description-Branch Code-Branch Name).
Currency	[Display] This column displays the base currency of the loan account.
Outstanding Loan Amount	[Display] This field displays the total outstanding loan amount.
Base Currency Equivalent	[Display] This field displays the sanctioned loan amount in Base Currency.
Total Outstanding Loan Amount for each customer	[Display] This field displays the total Outstanding Loan Amount for each customer.
Total Outstanding Loan Amount	[Display] This field displays the Outstanding Loan Amount.

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

Loan Account Details

Loan Account Details	04-08-2014 11:49:00 GMT +0530 ? 💼 ★ 🔲 🖻
	«
Account Details	(2)
Customer Id: 10411228	Account Number: 104TOPI140690004
Loan Tenure: 11 Months 0 Days	Product Name: Vehicle/Personal Loans
Facility/Line Number: 0	Associated with:
Currency: GBP	Loan Status: Active-Regular
🗉 Loan Details	
Sanctioned Loan Amount: 10,000.00 GBP	Disbursed Loan Amount: 10,000.00 GBP
Opening Date: 09-03-2014	Maturity Date: 09-02-2015
Value Date: 09-03-2014	Loan Issuing Branch: 104
Applicable Rates	
Interest Rate: 10.00 %	Principal Penalty Rate: 0.00
Prepayment Penalty Interest 0.00% Rate:	
Repayment Schedule	
Amount Paid Till Date: 2.74 GBP	Final Settlement Amount: 9,450.43 GBP
No of Instalments: 0	Installment Paid: 0
Remaining Installments: 11	Repayment Mode:
Interest Repayment Frequency:	Principal Repayment Frequency:
🗆 Disbursement Details	
Disbursed Amount	Disbursal Date Disbursal Branch
10000.000000	09-03-2014 104
Outstanding Loan Details	
Next Installment Date: 09-04-2014	Next Installment Amount: 876.67
Installment Arrears: 0.00 GBP	Principal Balance: 9,002.74 GBP
Prepayment Penalty Amount: 0.00 GBP	Penalties: 0.00 GBP
Fees And Charges: 0.00 GBP	Interest Amount Still to be 0.00 GBP paid:
Loan Outstanding: 9,002.74 GBP	
	Back Loan Activity Top Up Reques
	Click here to call

Field Description

Field Name	Description
Account Details	
Customer Id	[Display]

This field displays the customer ID's mapped.

Field Name	Description	
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.	
Facility/Line Number	[Display] This field displays the Linkage Number of the collaterals linked to the loan	
Associated with	[Display] This field displays the Type of trade instrument/ bill with which this loan is associated with and its contract number	
Currency	[Display] This field displays the base currency of the loan.	
Loan Status	[Display] This field displays the status of the loan. The loan status can be either: • Active - Regular • Active - Overdue	
Loan Details		
Sanctioned Loan Amount	[Display] This field displays the sanctioned loan amount.	
Disbursed Loan Amount	[Display] This field displays the loan amount disbursed till date.	
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.	
Value Date	[Display] This field displays the date from which the loan is effective.	

Field Name	Description
Loan Issuing Branch	[Display] This field displays the bank branch in which loan was issued
Applicable Rates	
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.
Prepayment Penalty Interest Rate	[Display] This field displays the rate of interest to be paid as penalty by the customer on payment made in advance on the loan.
Repayment Schedule	
Amount Paid Till Date	[Display] This field displays the total amount paid out of the total Loan amount till date.
Final Settlement Amount	[Display] This field displays the total amount to be repaid by the customer towards the loan on closure. This amount includes all the instalments as well as charges, if any, and the currency associated with the amount.
No of Instalments	[Display] This field displays the number of instalments in which financed amount is to be paid.
Instalment Paid	[Display] This field displays the total number of installments paid till date for the loan account.
Remaining Instalments	[Display] This field displays the number of instalments remaining for payment of the loan account.
Repayment Mode	[Display] This field displays the repayment mode (ECS/ Cheque/Credit card) for the loan.

Field Name	Description
Principal Repayment Frequency	[Display] This field displays the intervals at which the principal amount is to be paid (either daily, monthly, quarterly, semi-annually or annually).
Interest Repayment Frequency	[Display] This field displays the intervals at which the interest is to be paid (either daily, monthly, quarterly, semi-annually or annually).
Disbursement Details	
Disbursed Amount	[Display] This field displays the disbursed loan amount.
Disbursed Date	[Display] This field displays the date of disbursal of the loan.
Disbursed Branch	[Display] This field displays the branch at which the disbursal of the loan has taken place.
Outstanding Loan Details	
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.
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.

Field Name	Description
Fees And Charges	[Display] This field displays the fees and service charges applied on the loan account.
Interest Amount Still to be Paid	[Display] This field displays the total interest applicable to the loan account.
Loan Outstanding	[Display] This field displays the cumulated principal outstanding, penalty interest, fees/service charges and installment amount.

3. Click Loan Activity button to view Loan Activity screen for the loan account.

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 summary will be distributed into two sections.

- Active Loans
- Closed Loans

Loan Account Details

Eour Account Detuis		• 11	
Account Description - Active Loans	Currency	Outstanding Loan Amount	n GBP t Equivalen
000003171-OATS_AUTO_KYC_R			
000LCPC110040007-Packing Credit Loan Product-000-Bank Futura	GBP	10,000.00	10,00
000LCPC110040012-Packing Credit Loan Product-000-Bank Futura	GBP	1,000.00	1,00
000LDM1110040002-Discounted Loans-000-Bank Futura	GBP	37,397.26	37,39
Image: State of the state o	GBP	102,758.22	102,75
Image: 000LRRR110040001-Home Loans -000-Bank Futura	GBP	20,000.00	20,00
■ 000LRRR110040501-Home Loans -000-Bank Futura	GBP	9,213.39	9,21
□ 000PMGT110040011-Home Loans -000-Bank Futura	GBP	1,000.00	1,00
□ v 001BAD1141810001-Vehicle/Personal Loans-001-Bank Futura -Branch 001	GBP	1,000,000,000.00	1,000,000,00
00008109-OATS_HNI			
□ 000LCPC110040004-Packing Credit Loan Product-000-Bank Futura	USD	10,000.00	6,71
900LCT2110040011-Long Term Loans-000-Bank Futura	GBP	0.00	
■ 000PICK110041506-TD Rate pickup-000-Bank Futura	GBP	68,460.27	68,46
Image: a state of the state	GBP	9,917.36	9,91
Image: a state of the state	GBP	9,917.36	9,91
000PICK110041512-TD Rate pickup-000-Bank Futura	GBP	1,333.33	1,33
🗊 🕶 000PICK110042004-TD Rate pickup-000-Bank Futura	GBP	26,750.00	26,75
000PICK110042506-TD Rate pickup-000-Bank Futura	GBP	90,000.00	90,00
000PICK11004A0E4-TD Rate pickup-000-Bank Futura	GBP	23,114.43	23,11
000TOPI110042502-Vehicle/Personal Loans-000-Bank Futura	GBP	6,431.66	6,43
000TOPI110043504-Vehicle/Personal Loans-000-Bank Futura	GBP	31,061.23	31,06
001PMGT141819001-Home Loans -001-Bank Futura -Branch 001	GBP	100,000.00	100,00
L01TOPI110040501-Vehicle/Personal Loans-L01-Bank Futura-Loans	GBP	100,000.00	100,00
	Total for Loan Account	(GBP Equivalent)	1,021,441,81
	Grand Total for All Loan Accounts	(GBP Equivalent)	1,021,441,81
Account Description - Close Loans	Currency	Loan Ame	GBP
	canciley	Louin Allie	Equiva
000003171-OATS_AUTO_KYC_R			
AT1PICK132140001-TD Rate pickup-AT1-Bank Futura- Branch AT1	GBP	(0.00
	Total for Loan Acco	unt (GBP Equivale	ent)
	Grand Total for All Lean Asses	inte (CPD Equivale	···• &)

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

Click **Accounts > Loans > Loan Schedule**. The system displays the Loan Schedule screen.

Loan Schedule

an schedule		: 12	
			«
			?
Account Description - Active Loans	Currency	Outstanding Loan	GBP
	,	Amount	Equival 🕑
000003171-OATS_AUTO_KYC_R			
00LCPC110040007- Packing Credit Loan Product-000-Bank Futura	GBP	10,000.00	10
00LCPC110040012- Packing Credit Loan Product-000-Bank Futura	GBP	1,000.00	1 💟
00LDM1110040002- Discounted Loans-000-Bank Futura	GBP	37,397.26	37, 397.2 0
00LRE2110040233- Vehicle/Personal Loans-000-Bank Futura	GBP	102,758.22	102,758.22
00LRRR110040001- Home Loans -000-Bank Futura	GBP	20,000.00	20,000.00
00LRRR110040501- Home Loans -000-Bank Futura	GBP	9,213.39	9,213.39
00PMGT110040011- Home Loans -000-Bank Futura	GBP	1,000.00	1,000.00
01BAD1141810001- Vehicle/Personal Loans-001-Bank Futura -Branch 001	GBP	1,000,000,000.00	1,000,000,000.00
01BAD1141810003- Vehicle/Personal Loans-001-Bank Futura -Branch 001	GBP	10,000,000.00	10,000,000.00
01LCT3141810002- Capitalized Loans-001-Bank Futura -Branch 001	GBP	100.00	100.00
01LCT3141810002- Capitalized Loans-001-Bank Futura -Branch 001	GBP	100.00	100.00
01LRRR141810001 - Home Loans -001-Bank Futura -Branch 001	GBP	10,401.89	10,401.89
01LRRR141810002- Home Loans -001-Bank Futura -Branch 001	GBP	10,401.89	10,401.89
01LRRR141810003- Home Loans -001-Bank Futura -Branch 001	GBP	10,401.89	10,401.89
01PMGT141810508- Home Loans -001-Bank Futura -Branch 001	GBP	5,000.00	5,000.00
02ADHC141810002- Demand loans-002-BANK FUTURA - Branch Office 002	GBP	4,950.00	4,950.00
02LCL2141810001- Demand Ioans-002-BANK FUTURA - Branch Office 002	GBP	93,891.20	93,891.20
02LCL2141810501 - Demand Ioans-002-BANK FUTURA - Branch Office 002	GBP	103,868.86	103,868.86
02LCL2141810502- Demand Ioans-002-BANK FUTURA - Branch Office 002	GBP	103,868.86	103,868.86
02LCT1141810501- Short Term Loan-002-BANK FUTURA - Branch Office 002	GBP	104,246.58	104,246.58
[R1LCPC110040001- Packing Credit Loan Product-TR1-Bank Futura - Trade Branch 1	GBP	83,000.00	83
	Total for Loan Account	(GBP Equivalent)	1,020,817
00008109-OATS HNI			
1001 CPC110040004- Packing Credit Loap Product-000-Papk Futura		10,000,00	6 711 /1
100L CT2110040004 Packing Creat Loans-000-Bank Futura	GRP	10,000.00	0,711,41
100PICK110041506- TD Rate nickup-000-Bank Futura	GBP	68 460 27	68 460 27
00PICK110041509- TD Rate pickup-000-Bank Futura	GBP	9 917 36	9 917 36
100PICK110041510- TD Rate pickup-000-Bank Futura	GBP	9 917 36	9 917 36
100PICK110041512- TD Rate pickup-000-Bank Futura	GBP	1 333 33	1 333 33
00PICK110042004- TD Rate pickup-000-Bank Futura	GBP	26 750 00	26 750 00
00PICK110042506- TD Rate pickup-000-Bank Futura	GBP	90,000,00	90.000.00
00PICK11004A0E4- TD Rate pickup-000-Bank Futura	GBP	23 114 43	23 114 47
00TOPI110042502- Vehicle/Personal Loans-000-Bank Futura	GRP	6 431 66	6 431.66
00TOPI110043504- Vehicle/Personal Loans-000-Bank Futura	GRP	31.061.23	31 061 23
01PMGT141819001 - Home Loans -001-Bank Futura - Branch 001	GBP	100 000.00	100 000 00
01TOPI110040501 - Vehicle/Personal Loans-101-Rank Futura-Loans	GRD	43 099 17	43 000 17
STOLETON TO A CONTRACT COMPLEXING FOR DURING COMPLEXING	Total for Loan Account	(GPD Equivalent)	1 020 917 571 92
	Grand Tatal for All Loan Account	(GBP Equivalent)	1 020 017 571 02
	Srand Total for All Loan Accounts	(GBP Equivalent)	1,020,017,571.02
Account Description - Close Loans	Currency	Loan Amo	GBP
			Equivaler
D00003171-OATS_AUTO_KYC_R			
000003171-OATS_AUTO_KYC_R \T1PICK132140001- TD Rate pickup-AT1-Bank Futura- Branch AT1	GBP	0	.00 0.00
000003171-OATS_AUTO_KYC_R ATIPICK132140001- TD Rate pickup-AT1-Bank Futura- Branch AT1	GBP Total for Loan Acco	0 unt (GBP Equivaler	00.00 0.00 nt) 0.00

Field Description

Column Name	Description
Account Description	[Display] This column displays the account number of the loan.
Customer ID	[Display] This column displays customer id's of the accounts & customer name
Currency	[Display] This column displays the currency of the Loan.
Outstanding Loan Amount	[Display] This column displays the total sanctioned Loan amount.
Loan Amount	[Display] This column displays sanctioned Loan Amount for an account
Base Currency Equivalent	[Display] This column displays the total sanctioned Loan amount in base Equivalent currency.
Total Loan Account in equivalent currency.	[Display] This column displays the total of all Active Loans and Closed Loan accounts in each of the Active & Closed Loans section for each in the Currency selected for calculating equivalent balance.
Grand Total of all Ioan / Islamic Financing accounts in equivalent currency	[Display] This column displays the grand total of all Active Loans and Closed loan accounts / Islamic Financing in each of the Active & Closed Loans section in equivalent currency.

2. Click the appropriate link under the **Account Number** column. The system displays the schedule details of the selected loan account in the **Loan Schedule** screen.

Loan Schedule

Loan Schedu	le				04-08-2014 14:23:28 GM	T +0530 ?	$\oplus \star$		×
⊟ Account Deta	ils							« ?	
	Custom	ner Id: 1041122	8	Acco	ount Number: 104TOPI1406	90004			
	Loan Te	enure: 11 Mont	hs 0 Days	P	roduct Name: Vehicle/Persor	nal Loans		9	
	Facility/Line Nu	mber: 0		As	sociated with:				
	Curr	rency: GBP			Loan Status: Active-Regula	r			
									41
□ Loan Details									E
Sanctioned Lo	an Amount: 10,0	000.00 GBP		Disbursed I	oan Amount: 10,000.00 GB	Р			
Op	ening Date: 09-	03-2014		Ν	Aaturity Date: 09-02-2015				
	Value Date: 09-	03-2014		Loan Is	suing Branch: 104				
Applicable Rates									
Ir	nterest Rate: 10.0	00 %		Principal	Penalty Rate: 0.00				
Prepayment Pen	alty Interest Rate: 0.00	0%							
Repayment Sched	ule								
Amount P	aid Till Date: 2.74	4 GBP		Final Settlen	nent Amount: 9,450.43 GBP				
No of	Instalments: 0			Ins	tallment Paid: 0				
Remaining I	Remaining Installments: 11 Repayment Mode:								
Interest	Repayment Mo	nthly		Princip	al Repayment Monthly				
	Frequency:				Frequency:				
Disbursement	t Details								
Disbursed Amoun	t		Disbursal Date		Disbursal Branch				
10000.000000			09-03-2014		104				
					Word Wrap Customize C	olumns [Download	Print	
Installment No	Due Date 🕈	Principal +	Interest Amount 🕈	Charge Amount 🕈	Installment Amount 🕈	Unpaid In	stallment A	mc	
1	10-03-2014	0.00	0.00	0.00	0.00				
2	09-04-2014	802.68	76.73	0.00	879.41				
3	09-05-2014	812.01	67.40	0.00	879.41				
4	09-06-2014	816.66	62.75	0.00	879.41			-	
5	09-07-2014	825.40	54.01	0.00	879.41			-	E
6	09-08-2014	830.61	48.80	0.00	879.41				
7	09-09-2014	837.66	41.75	0.00	879.41				
8	09-10-2014	845.89	33.52	0.00	879.41				
9	09-11-2014	851.96	27.45	0.00	879.41				
10	09-12-2014	859.85	19.56	0.00	879.41			• •	
Records 1 to 10 of 2	13				Ki 41 Pag	e 1 🗸	of 2	b)	
						- 🛄			
								Back	٤ 📃

Field Description

Field Name Description	on
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.
Facility/Line Number	[Display] This field displays the Linkage Number of the collaterals linked to the loan
Associated with	[Display] This field displays the Type of trade instrument/ bill with which this loan is associated with and its contract number
Currency	[Display] This field displays the base currency of the loan.
Loan Status	[Display] This field displays the status of the loan. The loan status can be either: • Active - Regular • Active - Overdue
Loan Details	
Sanctioned Loan Amount	[Display] This field displays the sanctioned loan amount.
Disbursed Loan Amount	[Display] This field displays the loan amount disbursed till date.
Opening Date	[Display] This field displays the opening date of the loan account.

Field Name Descripti	on
Maturity Date	[Display] This field displays the maturity date of the loan account.
Value Date	[Display] This field displays the date from which the loan is effective.
Loan Issuing Branch	[Display] This field displays the bank branch in which loan was issued
Applicable Rates	
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.
Prepayment Penalty Interest Rate	[Display] This field displays the rate of interest to be paid as penalty by the customer on payment made in advance on the loan.
Repayment Details	
Amount paid till date	[Display] This field displays the total amount paid out of the total Loan amount till date.
Final Settlement Amount	[Display] This field displays the total amount to be repaid by the customer towards the loan on closure. This amount includes all the instalments as well as charges, if any, and the currency associated with the amount.
No of Instalments	[Display] This field displays the number of instalments in which financed amount is to be paid.
Instalment Paid	[Display] This field displays the total number of installments paid till date for the loan account.

Field Name Descriptio	n
Remaining Instalments	[Display] This field displays the number of instalments remaining for payment of the loan account.
Repayment Mode	[Display] This field displays the repayment mode (ECS/ Cheque/Credit card) for the loan.
Principal Repayment	[Display]
Frequency	This field displays the intervals at which the principal amount is to be paid (either daily, monthly, quarterly, semi-annually or annually).
Interest Repayment	[Display]
Frequency	This field displays the intervals at which the interest is to be paid (either daily, monthly, quarterly, semi-annually or annually).
Disbursement Details	
Disbursed Amount	[Display]
	This field displays the disbursed loan amount.
Disbursed Date	[Display]
	This field displays the date of disbursal of the loan.
Disbursed Branch	[Display]
	This field displays the branch at which the disbursal of the loan has taken place.
Column Name Descriptio	n

Loan Schedule Details

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.

Field Name	Description
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.

- 3. To download the complete loan schedule details, click the **Download** button. The system displays the Download dialog box.
- 4. Click **Customize Columns** to reorder the columns or select the columns that appear in the list.
- 5. Click **Print** to print the data.
- 6. Click the Word Wrap checkbox to wrap the text displayed in columns.

Download

Download		
	File Format*: PDF	« ^
	Installment No Due Date Principal << Interest Amount Charge Amount	© ©
	Download	Close

Field Description

7.

8.

Field Name	Description			
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 			
Included	This box lists all the fields that will be included in the report.			
Excluded	This box lists all the fields that will be excluded from the report.			
Select the format from	m the Select Download Format drop-down list.			
Select the columns that are to be excluded from the Included box and click the button. The Excluded box appears on the left-side of the dialog box.				
Select the columns t	hat are to be included from the Excluded box and click the			

- 9. Select the columns that are to be included from the **Excluded** box and click the button. The **Included** box appears on the right-side of the dialog box. All the fields are, by default, selected and included.
- 10. Click the **Download** button to download the file.
- 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.
- 12. Click the button at the bottom of the loan schedule details columns to navigate through the loan schedule details
- 13. Click the **Back** button on the Loan Schedule –Details screen 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 for active and closed loans account. The Loan Repayment inquiry can be done directly from the Loan details screen.

To inquire loan Repayment Inquiry details.

1. Click **Accounts > Loans > Loan Details**. The system displays the Loan Account Details screen.

Loan Account Details

Loan Account Details			? 🖻	* 🗆 🖻 ×
Account Description - Active Loans		Currency	Outstanding Loan Amount	GBP Equival
000003171-OATS_AUTO_KYC_R				
000LCPC110040007-000	ct-000-Bank Futura	GBP	10,000.00	10
	ct-000-Bank Futura	GBP	1,000.00	1 💟 🗆
E Loan Details	ik Futura	GBP	37,397.26	37, 3 97.20
	-Bank Futura	GBP	102,758.22	102,758.22
Evan Account Activity	ura	GBP	20,000.00	20,000.00
💷 🜆 Loan Renavment Inquing	ura	GBP	9,213.39	9,213.39
	itura	GBP	1,000.00	1,000.00
💽 🌿 Loan Settlement	-Bank Futura -Branch 001	GBP	1,000,000,000.00	1,000,000,000.00
	-Bank Futura -Branch 001	GBP	10,000,000.00	10,000,000.00
💵 ሕ Loan Schedule	: Futura -Branch 001	GBP	100.00	100.00
	: Futura -Branch 001	GBP	100.00	100.00
💵 🌆 Ad hoc Statement For Loans	ura -Branch 001	GBP	10,401.89	10,401.89
VULEKKK141010002-Home Loans -001-bank	rutura -Branch 001	GBP	10,401.89	10,401.89
■ 001LRRR141810003-Home Loans -001-Bank	Futura -Branch 001	GBP	10,401.89	10,401.89
	k Futura -Branch 001	GBP	5,000.00	5,000.00
■ 002ADHC141810002-Demand loans-002-BA	NK FUTURA - Branch Office 002	GBP	4,950.00	4,950.00
	IK FUTURA - Branch Office 002	GBP	93,891.20	93,891.20
	IK FUTURA - Branch Office 002	GBP	103,868.86	103,868.86
	IK FUTURA - Branch Office 002	GBP	103,868.86	103,868.86
	ANK FUTURA - Branch Office 002	GBP	104,246.58	104,246.58
	ANK FUTURA - Branch Office 002	GBP	20.00	20.00
O02LRE2141814001-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002		GBP	8,632.54	8,632.54
Image: 002LRE2141814501-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002		GBP	70,099.31	70,099.31
■ ■		GBP	78,229.45	78,229.45
002LRE2141815001-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002		GBP	102,771.92	102,771.92
■ 002LRE2141815002-Vehicle/Personal Loans-	GBP	100,000.00	100,000.00	
■ 002LRE2141817001-Vehicle/Personal Loans-	v 002LRE2141817001-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002			102 202 10
■ 002LRE7141810003-Vehicle/Personal Loans-	002-BANK FUTURA - Branch Office 002		Click here to call	A

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

Navigate through Accounts > Loans > Loan Repayment Inquiry. The system displays the Loan Repayment Inquiry screen.

Loan Repayment Inquiry

Loan Repayment Inq	uiry		? ☆ ★ □	₿ ×
				<pre>«</pre>
Loan Status *:	© Active [®] Close			?
Loan Account:*	000003171 AT1PICK13214000	01 Bank Futura- Branch AT1 💌		
Repaid Amount:	10000			•
Repayment From Date:	09-03-2010	Repayment To Date:	10-03-2014	0
			2	Submit

Field Description

Field Name	Description
Loan Status	[Mandatory, Radio Button] Select the Status of the loan, whether Active or Closed. The values are: Active Loans Closed Loans
Loan Account	[Mandatory, Drop-Down] Select the loan account for which the Repayment inquiry is to be done from the drop-down list.
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.

- 3. Enter the search criteria.
- 4. Click the Submit button. The system displays 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.
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

e Account Name Loor Fourse 1 Years Correroy Vehicle/Personal Loars Correroy Vehicle/Personal Correroy Vehicle/Person	oan Repayment Inquiry			? 🕁 🛪 🛛 🛱
Control Contrecon Contrecon Contrecon Control Control Control Control Control C	E Account Details			~ ?
Customer 16: 000003171 Account Number: 0114E7110040001 Image: 0114E7110040001 Statisty,Line Number: 0 Lass Status: Active Image: 0114E7110040001 Currency: Vehido/Personal Loans Lass Status: Active Image: 0114E7110040001 Status: Active Image: 0114E7110040001 Image: 0114E7110040001 Image: 0114E711004001 Image: 0114E7110140001 Im	El Account Details			
Loan Tenure 1 Years Product Name: L13 Raithy/Line Number: Currency: Vehicle/Personal Loans Class Status: Active Can Status: Ac	Customer Id: 000003	171	Account Number: L01LRE2110040001	
Failing/Line Numer Associated with: Lan Stature: Active Currency: Vehicle/Personal Loan Lan Stature: Active Automatication of the Annount: 100.000.00 GPP Maturity Date: 04:01-2012 Use Stature: Active Applicable Rate Deburned Loan Annount: 100.000.00 GPP Maturity Date: 04:01-2012 Use Stature: Active Applicable Rate Deburned Loan Annount: 100.000.00 GPP Maturity Date: 04:01-2012 Use Stature: Active Applicable Rate Debursed Brate: 00:00 GPP Interest Rate: 100:05 Principiel Penaity Rate: 00:00 Annount Rate Tables: On Of Instalments 7 Repayment Mode: Principiel Repayment; Monthly Interest Rate: Stature: Disbursed Branch Disbursed Branch Principiel Repayment; Monthly Cotable of Repayment Disbursed Branch Disbursed Branch Principiel Repayment; Monthly Principiel Repayment; Monthly <t< td=""><td>Loan Tenure: 1 Years</td><td></td><td>Product Name: L01</td><td></td></t<>	Loan Tenure: 1 Years		Product Name: L01	
Currency: Vehicle/Personal Loars Lan Sktur: Active et Lan Detail Section Detail Sec	Facility/Line Number: 0		Associated with:	
a loan Details Sectioned Loan Annount: 10.000,000 GBP Opening Date: 04-01-2012 Usube Date: 04-01-2013 Usube Date: 04-01-2013 Lean Issuing Branct: 10.1 Apprendent Renail Teerest Rate: 10.00 %B Terguyment Penalty Rate: 0.00 Progryment Penalty Rate: 0.00 GBP Terguyment Penalty Rate: 0.00 GBP Terguyment Schedue Apprendent Penalty Rate: 0.00 GBP Terguyment Mode: Principal Repayment Mode: Principal Repaymen	Currency: Vehicle/	Personal Loans	Loan Status: Active	0
Sancianed Load Amount: 10.000.00 GP Greening Date: 04-01-2011 Value Date: 04-01-2011 Load Esting Branct: 10.1 Programment Brenalty 3.00% Tergymment Schodule Amount: 10.00 GP Soft Schodule Amount: 10.00 GP Soft Schodule Tergymment: 5 Interest Rearyment Frequency: Monthly Tergymment: 00.00 GP Soft Schodule Debursent Detail Debursent South	∃ Loan Details			
Jancande Camin Antonin : Docosol Cau Openio Devis 04-01-2011 Value Date: 04-01-2011 Value Date: 04-01-2012 Lan Issuing Branch: L01 Applicable Rate: Interest Rate: 10.00 % Principal Repayment Amount: 0.00 GBP Interest Rate: 500 Biblursent Details Disbursent Mode: Principal Repayment Mode: Principal Repayment Mode: Principal Repayment Mode: Disbursent Mode: Disbursent Details Disbursent Details Disbursent Details Disbursent Details Disbursent Branch: 01 Detail Amount: 902289 Detail Amount: 902289 Installments 7 Repayment Shade Detail Amount: 902289 Detail Amount: 902289 Detail Amount: 902289 Detail Amount: 902289 Detail Amount: 902289 Detail Amount: 902289 Detail Amount: 902289 Naturation of Currency Strict_JAX Disbursent Disbursent Disbursent Disbursent Disbursent Still0003 Detail Amount: 902289 Naturation of Currency Strict_JAX Strict_JAX Disbursent Strict_JAX Strict_JAX Disbursent Branch: 004 Detail Amount: 902289 Naturation of Currency Strict_JAX Disbursent Disbursent Disbu	Sanctioned Loan Amount: 100,000,00 G	RD	Disburged Loop Amount: 100,000,00 GRP	
Opening Date On-01-2011 Data Date On-01-2012 Value Date On-01-2011 Laan Issuing Branch: L01 Applicable Rates Principal Penalty Rate: 0.00 Pregsyment Renitity Interest Rate: 500% Principal Penalty Rate: 0.00 GBP Remaining Installments: 5 Repayment Mode: Interest Rate: 500% Principal Repayment Mode: Prepayment Schedule Principal Repayment Mode: Interest Rate: 500% Principal Repayment Mode: Interest Rate: 500% Principal Repayment Mode: Prepayment Details Principal Repayment Mode: Dibbursement Details Itserver Repayment Mode: User Reference Number: 10123'111055003 Detail Account: 201005 Details of Repayment Distarsal Date Date of Payment Itserver Repayment Mode: Interest Repayment Mode: Date of Payment: Interest Repayment Mode: Itserver Repayment Mode: Interest Repayment Mode: Date of Payment: Interest Repayment Mode: Itserver Repayment Mode:	Sanctioned Edan Amount, 100,000.00 G	DF.	Maturity Date: 04 01 2012	
Value Date WH-UI_2011 Lean Issuing Prancht: UII Applicable Rate: 1000000000000000000000000000000000000	Opening Date: 04-01-2011		Maturity Date: 04-01-2012	
Applicable Ranes Interest Rate 100% Preguyment Penalty 200% Repuyment Scheduel Amount Pail Tal Date 1000 GBP No of Installments 7 Remaining Installments 7 Remaining Installments 7 Repuyment Monthly Frequency! Monthly Repuyment Monthly Repuyment Details Disbursed Amount 0125TL11055000 Debt GRepuyment Monthly 2028 Debt Grepuyment Repuyment Reak UP Component Name Amount 012528 Repuyment Mode: Disbursed Pyrment: Repuyment Mode: Disbursed Pyrment: Repuyment Mane Multiple Scheduel S	Value Date: 04-01-2011		Loan Issuing Branch: L01	
Interest Rate: 10.00 % Principal Penalty Rate: 0.00 Prepayment Penalty Solvs, Repayment Penalty Solvs, Repayment Scheduel Final Settlement Amount: 00.00 GBP Anou of Instalaments: 5 Repayment Mode: Instalaments: 5 Repayment Mode: Principal Repayment, Monthly Principal Repayment, Monthly Folibursed Amount Disbursal Date Obburseement Details Ital (The Settlement Amount: 2010005) Collast of Repayment, Monthly Frequency: Patials of Repayment Detail Acount: 2010005 Obbursee Anount: Disbursal Date Details of Repayment Detail Acount: 2010005 Operative Commony: Detail Acount: 2010005 Detail Acount: 2010005 Operative Commony: Detail Acount: 2010005 Detail Acount: 2010005 Detail Acount: 2010005 Detail Acount: 2010005 Detail Acount: 2010005 Detail Acount: 2010005 Detail Acount: 2010005 Detail Acount: 2010005 Detail Acount: 2010005 Detail Acount: 2010005	Applicable Rates			
Prepsyment Penalty 500% Interest Rate 500% Final Settlement Amount: 0.00 GBP Repsyment Schedule Installments 7 Remsing Installments 7 Installment 7 Repsyment Checkle Principal Repsyment Mode: Principal Repsyment Mode: Principal Repsyment Mode: Disbursee Amount Outsile Disburse Date Concomment Details Concomment Mode: Prepsyment Name: Disburse Date Details of Repayment 04-01-001 Concomment Name: Disburse Date Repsyment Name: Solos Repsyment Name: Amount 002 GBP Repsyment Name: Amount 002 GBP Repsyment Name: Amount 002 GBP Solos Ool GBP Solos GBP Solos GBP Solos GBP Solos GBP Solos Solos Solos GBP Solos Solos Solos Solos <td>Interest Rate: 10.00 %</td> <td></td> <td>Principal Penalty Rate: 0.00</td> <td></td>	Interest Rate: 10.00 %		Principal Penalty Rate: 0.00	
Repayment Scheduel Arourt Paid Till Date, ODGR No of Instalments: ? Remaining Installments: ? Repayment Modes: Pictureser, Monthy Bibursed Annon Control Con	Prepayment Penalty 5.00% Interest Rate:			
Anount Paid Till Date: 0.00 GBP Final Settlement Annount: 0.00 GBP Installments 7 Remaining Installments: 7 Remaining Installments: 8 Interest Repayment Mode: Prequency: Monthly Frequency: Monthly Fre	Repayment Schedule			
No of Installments 7 Installment Paid: 7 Remaining Installments 5 Repayment Mode: Disbursed Amount Disbursal Date Disbursed Amount Disbursal Date Optimized Amount Disbursal Date Disbursed Amount Oisbursed Branch Optimized Amount Oisbursed Date Disbursed Amount Oisbursed Branch Optimized State Optimized State Installment Paid: 7 Installment Paid: 7 Installment Paid: 7 Optimized State Debit Amount Optimized State Outstanding Balance Amount Currency State Information State Optimized State Optimized State Optimized State Optimized State Optimized State Optimized State <td>Amount Paid Till Date: 0.00 GBP</td> <td></td> <td>Final Settlement Amount: 0.00 GBP</td> <td></td>	Amount Paid Till Date: 0.00 GBP		Final Settlement Amount: 0.00 GBP	
Remaining Installments 1 Repayment Mode: Interest Repayment Repayment Repayment Repayment Repayment Requency: Monthly Requency: Monthly Requency: Monthly Requency Monthly Repayment Mode: I Debit Soft Repayment Mode: Disbursal Date Monthamer Will STILLI030003 Debit Accourt 2010005 Debit Amount: 922.89 Debit Branch: 604 Date of Payment Imatallment Paid: 7 Monthode: Date of Payment Component Name Amount OutNT 3444 Monthode: 7/4892 SocyChatAdeE 0.00 SocyChatAdeE 0.00 SocyChatAdeE 0.00 SocyChatAdeE 0.00 SocyChatAdeE 0.00 SocyChatAdeE 33047 SocyChatAdeE 33047 SocyChatAdeE 33047 SocyChatAdeE 33047 SocyChatAdeE 33047 SocyChatAdeE 32347 SocyChatAdeE <	No of Instalments: 7		Installment Paid: 7	
Interest Repayment, Monthly Frequency: Monthly Disbursal Date Disbursal Branch 0000000000 04-01-2011 0.0 20 Debit Soncott 0.1 0.0 20 Debit Soncott 0.0 0.0 20 Debit Soncott 0.0 0.0 20 Debit Corrency: GB Debit Branch: 004 0.0 20 Debit Account: 2010005 0.0 0.0	Remaining Installments: 5		Repayment Mode:	
Index Repairing Monthly Frequency: Frequency: Disbursal Date Disbursal Branch Disbursal Amount Disbursal Date Disbursal Branch Down Down Down Down Down Down Down Down	Interest Renavment		Principal Repayment	
I Disbursement Details Disbursed Amount Disbursal Date Disbursal Sranch 100000.00000 04-01-2011 01 2 Details of Repayment Der Reference Number (DIZSTI1035000 S Debit Account: 20100005 Debit Account: 2010005 Debit Account: 2010005 Debit Account: 2010005 Debit Annount: 9,022.89 Repayment Mode: Debit Account: 2010005 Debit Account: 2010005 Debit Annount: 9,022.89 Arepayment Mode: Debit Account: 2010005 Debit Account: 2010005 Debit Annount: 9,022.89 Arepayment Mode: Date of Payment: Debit Account: 2010005 Debit Annount: 9,022.89 Arepayment Mame Armount: 9,022.89 Arepayment Mame Armount: 9,022.89 Armount Curvency: 2000 Armount: 00,017 - 2000 Armount: 00,000 Ar	Frequency:		Frequency:	
Disbursed Amount Disbursel Date Disbursel Date 0000000000 04-01-2011 L01 a Details of Repayment Debit Repayment Scill00005 0 Debit Currency: GP Debit Branch: OO Debit Amount: 9,022,89 Debit Branch: OO Repayment Mode: Date of Payment Installment Paid: 7 Omponent Name Amount: 24,79 ANL_NIT O 24,41 ANL_NIT O 64,90 ANL_NIT O 64,90 A	Disbursement Details			
000000000000000000000000000000000000	Disbursed Amount	Disbursal Date	Disbursal Branch	
a Details of Repayment User Reference Number: L01Z5TL110350003 Debit Account: Z61100005 Component Name Amount OLINT AnNUT Component Name Amount Currency ROC_INT Component Name Amount Currency REVICE_TAX OU COUNT CURRENCE Component Name Amount Currency REVICE_TAX OU CURRENCE COMPONENT CURRENCE	100000.000000	04-01-2011	L01	
a Repayment Break Up Component Name Amount OL_INT 254.79 NAN_JNT 849.32 RINCIPAL 7,748.92 ROC_INT 169.86 Component Name Amount Colunt 320.67 Colunt	User Reference Number: L012STL110350003 Debit Currency: GBP Debit Amount: 9,022.89 Repayment Mode:	3	Debit Account: 261100005 Debit Branch: 004 Installment Paid: 7 Date of Payment:	? (7) (8)
Ancypit function by a model Amount Out, NT 254,79 AIN, JNT 254,79 AIN, JNT 254,79 AIN, JNT 849,32 SINCEPAL 7,748,92 OC, JNT 169,36 a Outstanding Balance 0.00 GBP 0.00 SINCE_TAX 0.00 ROV 0.00 SOC, JNT 20,43 OU, INT 330,67 SINCEPAL 43,461,14 AIN, JNT 238,44 SINCIPAL 44,250,38 AIN, JNT 238,44 SINCIPAL 44,250,38 AIN, JNT 238,44 SINCIPAL 5	Repayment Break Lin			0
omponent Name Amount OLINT Start OLINT Sta				
OLINT 254.79 MAIN_INT 849.32 INCIPAL 7,748.92 INCIPAL 7,748.92 ROC_INT 169.86 Component Name Amount Currency ERVICE_TAX 0.00 68P ROC_INT 0.00 68P ROC_INT 220.43 68P OLINT 330.67 68P IAIN_INT 330.67 68P IAIN_INT 238.14 68P IAIN_INT 238.14 68P IAIN_INT 238.14 68P IAIN_INT 5 Back	omponent Name			Amount
IAIN_JNT 849.32 RINCIPAL 7,748.92 ROC_JNT 169.86 Component Name Amount Currency ROV 0.00 ROV 0.00 ROV 0.00 ROV 0.00 ROC_CHARGE 0.00 OLJINT 330.67 RINCIPAL 43.46.1.14 GBP 43.46.1.4 GBP 43.46.1.4 GBP 43.46.1.4 Stal Outstanding Balance 44.250.38 GBP 5	OL_INT			254.79
RINCIPAL 7,748.92 ROC_INT 169.86 a Outstanding Balance Amount Currency ERVCE_TAX 0.00 68P ROC_INT 0.00 68P ROC_INT 0.00 68P ROC_INT 2.04.3 68P ROC_INT 2.04.3 68P OL_INT 2.04.3 68P OLINT 3.05.7 5	IAIN_INT			849.32
ROC_INT 1936 Component Name Amount Currency ROV_CE_TAX 0.00 GBP ROC_CHARGE 0.00 GBP ROC_INT 22043 GBP ROLINT 22043 GBP RINCIPAL 43,461.14 GBP atal Outstanding Balance 44,250.38 GBP	RINCIPAL			7,748.92
a Outstanding Balance Amount Currency component Name Amount Currency cRVCE_TAX 0.00 GBP ROV 0.00 GBP ROC_CHARGE 0.00 GBP ROC_LINT 220.43 GBP RINCIPAL 43,461.14 GBP LAIN_JINT 238.14 GBP otal Outstanding Balance 44,250.38 GBP emaining Installments: 5 Back	ROC_INT			169.86
Amount Currency RMICE_TAX 0.00 GBP RMICE_TAX 0.00 GBP RNC 0.00 GBP ROC_CHARGE 0.00 GBP ROC_DINT 220.43 GBP RINCIPAL 43.461.14 GBP AIN_INT 68.9 68.9 ratio Outstanding Balance 68.9 68.9	Outstanding Balance			
ERVICE_TAX 0.00 GBP ROV 0.00 GBP ROC_CHARGE 0.00 GBP ROC_INT 220.43 GBP RINCIPAL 43,461.14 GBP talN_INT 283.44 GBP otal Outstanding Balance 44,250.38 GBP	Component Name		Amount Currency	
ROV 0.00 GBP ROC_LARGE 0.00 GBP CO_LINT 220.43 GBP CO_LINT 330.67 GBP RINCIPAL 43.461.14 GBP taIN_JINT 228.14 GBP otal Outstanding Balance 644.250.38 GBP	ERVICE_TAX		0.00 GBP	
ROC_CHARGE 0.00 GBP ROC_INT 220.43 GBP OL_INT 330.67 GBP RINCIPAL 433.461.14 GBP taIN_JINT 238.14 GBP otal Outstanding Balance 442.50.38 GBP emaining Installments: 5 Back	ROV		0.00 GBP	
ROC_INT 220.43 GBP OL_INT GBP GBP RINCIPAL 43.461.14 GBP talN_INT 238.14 GBP otal Outstanding Balance 44,250.38 GBP	ROC_CHARGE		0.00 GBP	
OL_INT 330.67 GBP RNCIPAL 43,461.14 GBP IAIN_JINT 238.14 GBP otal Outstanding Balance 44,250.38 GBP	ROC_INT		220.43 GBP	
RINCIPAL 43,461.14 GBP IAIN_INT 238.14 GBP stal Outstanding Balance 44,250.38 GBP	OL_INT		330.67 GBP	
IAIN_INT 238.14 GBP otal Outstanding Balance 44,250.38 GBP emaining Installments: 5 Back	RINCIPAL		43,461.14 GBP	
atal Outstanding Balance 44,250.38 GBP emaining Installments: 5 Back	IAIN_INT		238.14 GBP	
emaining Installments: 5 Back	otal Outstanding Balance		44,250.38 GBP	
Back	emaining Installments:		5	
Back				
				Back

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.	
Facility/Line Number	[Display] This field displays the Linkage Number of the collaterals linked to the loan	
Associated with	[Display] This field displays the Type of trade instrument/ bill with which this loan is associated with and its contract number	
Currency	[Display] This field displays the base currency of the loan.	
Loan Status	[Display] This field displays the status of the loan. The loan status can be either:	
	Active - Regular	
	Active - Overdue	
Loan Details		
Sanctioned Loan Amount	[Display] This field displays the sanctioned loan amount.	
Disbursed Loan Amount	[Display] This field displays the loan amount disbursed till date.	
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
Value Date	[Display] This field displays the date from which the loan is effective.
Loan Issuing Branch	[Display] This field displays the bank branch in which loan was issued
Applicable Rates	
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.
Prepayment Penalty Interest Rate	[Display] This field displays the rate of interest to be paid as penalty by the customer on payment made in advance on the loan.
Repayment Details	
Amount paid till date	[Display] This field displays the total amount paid out of the total Loan amount till date.
Final Settlement Amount	[Display] This field displays the total amount to be repaid by the customer towards the loan on closure. This amount includes all the instalments as well as charges, if any, and the currency associated with the amount.
No of Instalments	[Display] This field displays the number of instalments in which financed amount is to be paid.
Instalment Paid	[Display] This field displays the total number of installments paid till date for the loan account.
Remaining Instalments	[Display] This field displays the number of instalments remaining for payment of the loan account.

Field Name	Description			
Repayment Mode	[Display] This field displays the repayment mode (ECS/ Cheque/Credit card) for the loan.			
Principal Repayment Frequency	[Display] This field displays the intervals at which the principal amount is to be paid (either daily, monthly, quarterly, semi-annually or annually).			
Interest Repayment Frequency	[Display] This field displays the intervals at which the interest is to be paid (either daily, monthly, quarterly, semi-annually or annually).			
Disbursement Details				
Disbursed Amount	[Display] This field displays the disbursed loan amount.			
Disbursed Date	[Display] This field displays the date of disbursal of the loan.			
Disbursed Branch	[Display] This field displays the branch at which the disbursal of the loan has taken place.			
Details of Repayment				
User Reference Number	[Display] This field displays the reference number generated at the time of the repayment.			
Debit Account	[Display] This field displays the account from which the loan repayment is completed.			
Debit Currency	[Display] This field displays the currency in which the loan repayment is completed.			
Debit Branch	[Display] This field displays the branch of the debit account.			
Debit Amount	[Display] This field displays the amount of repayment.			

Field Name	Description
Instalment Paid	[Display] This field displays the number of instalments paid for the loan account.
Repayment Mode	[Display] This field displays the repayment mode (ECS/ Cheque/Credit card) for the loan.
Date of Payment	[Display] This field displays the date of repayment.
Repayment Breakup	
Component Name	[Display] This field displays the names of various components of the repayment instalment.
Amount	[Display] This field displays the amount of the repayment corresponding to the component.
Outstanding Balance	
Component Name	[Display] This field displays the names of various components under which the loan amount is outstanding.
Amount	[Display] This field displays the amount outstanding corresponding to the component.
Currency	[Display] This field displays the currency of the loan account.
Total Outstanding Balance	[Display] This field displays the total outstanding balance of the loan.
Remaining Instalments	[Display] This field displays the number of instalments remaining for payment of the loan account.

6. Click **Back**. The system displays 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.

Only Active Loans will be available for Loan Settlement.

To view loan details

1. Click Accounts > Loans > Loan Account Details. The system displays the Loan Account Details screen.

Loan Account Details

	Lean Account Dataile 2 🚔 🕁 🗆 🖻 💘					
LC	Loan Account Details					
					« 2	ŕ
	Account Description - Active Loans		Currency	Outstanding Loan Amount	GBP	Ξ
	000003171-OATS_AUTO_KYC_R					
	000LCPC110040007-000	ct-000-Bank Futura	GBP	10,000.00	10	
		ct-000-Bank Futura	GBP	1,000.00	1	U
	, <u> Loan Details</u>	ik Futura	GBP	37,397.26	37,397.20	
	199 A.	-Bank Futura	GBP	102,758.22	102,758.22	
	Loan Account Activity	ura	GBP	20,000.00	20,000.00	
	I can Panayment Inquiny	ura	GBP	9,213.39	9,213.39	
		itura	GBP	1,000.00	1,000.00	
	😼 Loan Settlement	-Bank Futura -Branch 001	GBP	1,000,000,000.00	1,000,000,000.00	
	, <u>181</u>	Bank Futura -Branch 001	GBP	10,000,000.00	10,000,000.00	
	🔏 Loan Schedule	: Futura -Branch 001	GBP	100.00	100.00	
		-: Futura -Branch 001	GBP	100.00	100.00	
	Ad hoc Statement For Loans	ura -Branch 001	GBP	10,401.89	10,401.89	
	ANTEVEVTATOTOMAS-LIOUIS FORUP -ONT-DRUK L	utura -Branch 001	GBP	10,401.89	10,401.89	
	001LRRR141810003-Home Loans -001-Bank F	utura -Branch 001	GBP	10,401.89	10,401.89	
	001PMGT141810508-Home Loans -001-Bank	Futura -Branch 001	GBP	5,000.00	5,000.00	
	002ADHC141810002-Demand loans-002-BAN	K FUTURA - Branch Office 002	GBP	4,950.00	4,950.00	
	002LCL2141810001-Demand loans-002-BANK	FUTURA - Branch Office 002	GBP	93,891.20	93,891.20	
	002LCL2141810501-Demand loans-002-BANK	FUTURA - Branch Office 002	GBP	103,868.86	103,868.86	
	002LCL2141810502-Demand loans-002-BANK	FUTURA - Branch Office 002	GBP	103,868.86	103,868.86	
	002LCT1141810501-Short Term Loan-002-BAI	NK FUTURA - Branch Office 002	GBP	104,246.58	104,246.58	
gr 002LCT2141810001-Long Term Loans-002-BANK FUTURA - Branch Office 002 GBP 20.00 20.00			20.00			
■ v02LRE2141814001-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002 GBP 8,632.54		8,632.54				
gr 002LRE2141814501-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002 GBP 70,099.31		70,099.31				
■ v02LRE2141814504-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002 GBP 78,229.45 78,229.45			78,229.45			
	002LRE2141815001-Vehicle/Personal Loans-00	2-BANK FUTURA - Branch Office 002	GBP	102,771.92	102,771.92	
	002LRE2141815002-Vehicle/Personal Loans-00	2-BANK FUTURA - Branch Office 002	GBP	100,000.00	100,000.00	
	002LRE2141817001-Vehicle/Personal Loans-00	2-BANK FUTURA - Branch Office 002	C00	102 202 10	102 202 10	
	002LRE7141810003-Vehicle/Personal Loans-00	2-BANK FUTURA - Branch Office 002		Click here to call	<u>▲</u>	

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

Click **Accounts > Loans > Loan Settlement**. The system displays the Loan Settlement screen.

Loan Settlement

oan Settlement		? 🛱	* 8 6
			×
Account Description - Active Loans	Currency	Outstanding Loan Amount	GBP
000003171-OATS_AUTO_KYC_R			
000LCPC110040007- Packing Credit Loan Product-000-Bank Futura	GBP	10,000.00	10
000LCPC110040012- Packing Credit Loan Product-000-Bank Futura	GBP	1,000.00	1
000LDM1110040002- Discounted Loans-000-Bank Futura	GBP	37,397.26	37,597.2
000LRE2110040233- Vehicle/Personal Loans-000-Bank Futura	GBP	102,758.22	102,758.2
000LRRR110040001 - Home Loans -000-Bank Futura	GBP	20,000.00	20,000.0
000LRRR110040501- Home Loans -000-Bank Futura	GBP	9,213.39	9,213.3
000PMGT110040011- Home Loans -000-Bank Futura	GBP	1,000.00	1,000.0
001BAD1141810001 - Vehicle/Personal Loans-001-Bank Futura -Branch 001	GBP	1,000,000,000.00	1,000,000,000.0
001BAD1141810003- Vehicle/Personal Loans-001-Bank Futura -Branch 001	GBP	10,000,000.00	10,000,000.0
001LCT3141810002- Capitalized Loans-001-Bank Futura -Branch 001	GBP	100.00	100.0
001LCT3141810002- Capitalized Loans-001-Bank Futura -Branch 001	GBP	100.00	100.0
001LRRR141810001- Home Loans -001-Bank Futura -Branch 001	GBP	10,401.89	10,401.8
001LRRR141810002- Home Loans -001-Bank Futura -Branch 001	GBP	10,401.89	10,401.8
TR1LCPC110040001- Packing Credit Loan Product-TR1-Bank Futura - Trade Branch 1	GBP	83,000.00	83,000.0
-	Total for Loan Account	t (GBP Equivalent)	1,020,817,571.8
00008109-OATS HNI			
- 0001 CPC110040004- Packing Credit Loan Product-000-Bank Futura	USD	10 000.00	6 711.4
000LCT2110040011 - Long Term Loans-000-Bank Futura	GBP	0.00	0.0
000PICK110041506- TD Rate pickup-000-Bank Futura	GBP	68,460,27	68 460.2
000PICK110041509- TD Rate pickup-000-Bank Futura	GBP	9.917.36	9.917.3
000PICK110041510- TD Rate pickup-000-Bank Futura	GBP	9.917.36	9.917.3
000PICK110041512- TD Rate pickup-000-Bank Futura	GBP	1.333.33	1.333.3
	GBP	26,750.00	26,750.0
000PICK110042004 - TD Rate pickup-000-Bank Futura			90,000.0
000PICK110042004- TD Rate pickup-000-Bank Futura 000PICK110042506- TD Rate pickup-000-Bank Futura	GBP	90,000.00	20,00010
000PICK110042004- TD Rate pickup-000-Bank Futura 000PICK110042506- TD Rate pickup-000-Bank Futura 000PICK11004A0E4- TD Rate pickup-000-Bank Futura	GBP GBP	90,000.00 23,114.43	23,114.4
000PICK110042004- TD Rate pickup-000-Bank Futura 000PICK110042506- TD Rate pickup-000-Bank Futura 000PICK11004A0E4- TD Rate pickup-000-Bank Futura 000TOPI110042502- Vehicle/Personal Loans-000-Bank Futura	GBP GBP GBP	90,000.00 23,114.43 6,431.66	23,114.4
000PICK110042004- TD Rate pickup-000-Bank Futura 000PICK110042506- TD Rate pickup-000-Bank Futura 000PICK11004A0E4- TD Rate pickup-000-Bank Futura 000TOPI110042502- Vehicle/Personal Loans-000-Bank Futura 000TOPI110043504- Vehicle/Personal Loans-000-Bank Futura	GBP GBP GBP GBP	90,000.00 23,114.43 6,431.66 31,061.23	23,114.4 6,431.6 31,061.2
000PICK110042004- TD Rate pickup-000-Bank Futura 000PICK110042506- TD Rate pickup-000-Bank Futura 000PICK11004A0E4- TD Rate pickup-000-Bank Futura 000TOPI110042502- Vehicle/Personal Loans-000-Bank Futura 000TOPI110043504- Vehicle/Personal Loans-000-Bank Futura 001PMGT141819001- Home Loans -001-Bank Futura -Branch 001	GBP GBP GBP GBP GBP	90,000.00 23,114.43 6,431.66 31,061.23 100,000.00	23,114.4 6,431.6 31,061.2 100,000.0
000PICK110042004- TD Rate pickup-000-Bank Futura 000PICK110042506- TD Rate pickup-000-Bank Futura 000PICK11004A0E4- TD Rate pickup-000-Bank Futura 000TOPI110042502- Vehicle/Personal Loans-000-Bank Futura 000TOPI110043504- Vehicle/Personal Loans-000-Bank Futura 001PMGT141819001- Home Loans -001-Bank Futura -Branch 001 L01TOPI110040501- Vehicle/Personal Loans-L01-Bank Futura-Loans	GBP GBP GBP GBP GBP GBP	90,000.00 23,114.43 6,431.66 31,061.23 100,000.00 43,099.17	23,114.4 6,431.6 31,061.2 100,000.0 43,099.1
000PICK110042004- TD Rate pickup-000-Bank Futura 000PICK110042506- TD Rate pickup-000-Bank Futura 000PICK11004A0E4- TD Rate pickup-000-Bank Futura 000TOPI110042502- Vehicle/Personal Loans-000-Bank Futura 000TOPI110043504- Vehicle/Personal Loans-000-Bank Futura 001PMGT141819001- Home Loans -001-Bank Futura -Branch 001 L01TOPI110040501- Vehicle/Personal Loans-L01-Bank Futura-Loans	GBP GBP GBP GBP GBP GBP Total for Loan Account	90,000.00 23,114.43 6,431.66 31,061.23 100,000.00 43,099.17 t (GBP Equivalent)	23,114.4 6,431.6 31,061.2 100,000.0 43,099.1 1,020,817,571.8
000PICK110042004- TD Rate pickup-000-Bank Futura 000PICK110042506- TD Rate pickup-000-Bank Futura 000PICK11004A0E4- TD Rate pickup-000-Bank Futura 000TOPI110042502- Vehicle/Personal Loans-000-Bank Futura 000TOPI110043504- Vehicle/Personal Loans-000-Bank Futura 001PMGT141819001- Home Loans -001-Bank Futura -Branch 001 L01TOPI110040501- Vehicle/Personal Loans-L01-Bank Futura-Loans Grand To	GBP GBP GBP GBP GBP Total for Loan Account	90,000.00 23,114.43 6,431.66 31,061.23 100,000.00 43,099.17 t (GBP Equivalent)	23,114,4 6,431,6 31,061,2 100,000,0 43,099,1 1,020,817,571,8 1,020,817,571,8

Field Description

Column Name	Description
Account Description	[Display] This column displays the account number of the loan.
Currency	[Display] This column displays the currency of the Loan.

Column Name	Description
Outstanding 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.

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

Loan Settlement - Details

Loan Settlement

.oan Settlement			30-05-2014 11:34:53 GMT +0530 📍 🖶 🚖	Ē
Account Details				« 2
Cus	tomer Id: 00008109		Account Number: 000LCPC110040004	
Loa	n Tenure: 12 Months	0 Davs	Product Name: Packing Credit Loan Product	
Eacility/Line	Number: 0	e eaje	Associated with:	
· · · · · · · · · · · · · · · · · ·	Currency: USD		Loan Status: Active-Regular	
				0
∃ Loan Details				
Sanctioned Loan Amount:	10,000.00 USD			
Opening Date:	04-01-2011		Maturity Date: 04-01-2012	
Value Date:	04-01-2011		Loan Issuing Branch: 000	
Applicable Rates				
Interest Rate:	0.00 %		Principal Penalty Rate: 0.00	
Prepayment Penalty Interest			······································	
Rate:	0.00%			
Repayment Schedule				
Amount Paid Till Date:	0.00 USD		Final Settlement Amount: 10,000.00 USD	
No of Instalments:	0		Installment Paid: 0	
Remaining Installments:	1		Repayment Mode:	
Interest Repayment Frequency:	One Time Payment		Principal Repayment Frequency:	
Disbursement Details				
Disbursed Amount		isbursal Date	Disbursal Branch	
0000.00000	04	-01-2011	000	
Outstanding Loan Detail	s			
Ne	kt Installment Date: 04	4-01-2012	Next Installment Amount: 10,000.00	
Installment Arrears: 0.00 USD		00 USD	Principal Balance: 10,000.00 USD	
Prepayment Penalty Amount: 0.00 USD		00 USD	Penalties: 0.00 USD	
	Loan Outstanding: 1	0,000.00 USD		
Transfer Data'l-				
Transfer Details				
	00008109 000008	109036 Bank Futura	v O	
Source Account:*				
Source Account:* Transfer Amount:*	1000	USD		
Source Account:* Transfer Amount:*	1000	USD		

Field Description

Field Name	Description	
Account Details		
Customer Id	[Display] This field displays the customer ID of the customer.	

Field Name	Description	
Loan Tenure	[Display] This field displays the total tenure of the loan.	
Facility/Line Number	[Display] This field displays the Linkage Number of the collaterals linked to the loan, Comma separated if multiple facilities/lines are associated with the Loan	
Associated with	[Display] This field displays the Type of trade instrument/ bill the loan is associated with and its contract number e.g. Packing credit / Pre- shipment Finance	
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.	
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.	

Field Name	Description	
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.	
Disbursed Loan Amount	[Display] This field displays the Loan amount disbursed till date with currency	
Disbursed Amount	[Display] This field displays the Amount of loan disbursed	
Disbursal Date	[Display] This field displays the Date of disbursal of loan	
Disbursal Branch	[Display] This field displays the Bank branch from which disbursal took place	
Outstanding Loan detail	S	
Next Installment Date	[Display] This field displays the due date of the next installment.	
Next Installment Amoun	t [Display] This field displays the next installment amount.	
Installment Arrears	[Display] This field displays the unpaid installment amount.	
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.	

Field Name	Description	
Penalties	[Display] This field displays the penalties that have been paid till date.	
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.	
Click the Culture to button T	he eveters displays the Leen Cattlement. Marify series	

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

Loan Settlement-Verify	30-05-2014 11:40:32 GMT +0530 ? 📅 🚖 🔲 🖻 🗙
Account Details	× 0
Customer Id: 00008109	Loan Tenure: 12 Months 0 Days
Account Number: 000LCPC110040004	Product Name: Packing Credit Loan Product
Currency: USD	3
Transaction Details	•
Severe Account 000000100036	
Source Account: 000008109036	
Transfer Associate 1 000 00	
Transfer Amount: 1,000.00	
Currency: USD	
	Change Confirm

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

Loan Settlement-Confirm	30-05-2014 11:40:32 GMT +0530 ? 📅 🚖 🗔 📄 🗙
Construction submitted for Loan Settlement having reference 17651	3600982117 has been set to status Auto Authorized
Account Details	
Customer Id: 00008109	Loan Tenure: 12 Months 0 Days
Account Number: 000LCPC110040004 Currency: USD	Product Name: Packing Credit Loan Product
Transaction Details	
Source Account 000008109036	
Destination Account 000LCPC110040004	
Transfer Amount: 1,000.00	
Currency USD	
	Settle Another Loan

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 for active and closed loans. 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. Click Accounts > Loans > Loan Account Details. The system displays the Loan Account Activity screen.

oan Account Details			? 🖻	* 🗆 🖻 ×
				« ?
Account Description - Active Loans	Account Description - Active Loans		Outstanding Loan Amount	GBP Equival
000003171-OATS_AUTO_KYC_R				
000LCPC110040007-000	ct-000-Bank Futura	GBP	10,000.00	10
	ct-000-Bank Futura	GBP	1,000.00	1
🔽 🏭 Loan Details	ık Futura	GBP	37,397.26	37,397.20
	-Bank Futura	GBP	102,758.22	102,758.22
Loan Account Activity	ura	GBP	20,000.00	20,000.00
I can Repayment Inquiny	ura	GBP	9,213.39	9,213.39
	itura	GBP	1,000.00	1,000.00
🔽 🎎 Loan Settlement	-Bank Futura -Branch 001	GBP	1,000,000,000.00	1,000,000,000.00
·	Bank Futura -Branch 001	GBP	10,000,000.00	10,000,000.00
Loan Schedule	: Futura -Branch 001	GBP	100.00	100.00
·	: Futura -Branch 001	GBP	100.00	100.00
Ad hoc Statement For Loans	ura -Branch 001	GBP	10,401.89	10,401.89
VUILKKN141010002-mome Loans -001-bank rutura -Branch 001		GBP	10,401.89	10,401.89
v 001LRRR141810003-Home Loans -001-Ban	k Futura -Branch 001	GBP	10,401.89	10,401.89
v 001PMGT141810508-Home Loans -001-Ba	nk Futura -Branch 001	GBP	5,000.00	5,000.00
v 002ADHC141810002-Demand loans-002-BANK FUTURA - Branch Office 002		GBP	4,950.00	4,950.00
v 002LCL2141810001-Demand loans-002-BA	NK FUTURA - Branch Office 002	GBP	93,891.20	93,891.20
002LCL2141810501-Demand loans-002-BA	NK FUTURA - Branch Office 002	GBP	103,868.86	103,868.86
v02LCL2141810502-Demand loans-002-BANK FUTURA - Branch Office 002		GBP	103,868.86	103,868.86
v 002LCT1141810501-Short Term Loan-002-BANK FUTURA - Branch Office 002		GBP	104,246.58	104,246.58
v 002LCT2141810001-Long Term Loans-002-BANK FUTURA - Branch Office 002		GBP	20.00	20.00
▼ 002LRE2141814001-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002		GBP	8,632.54	8,632.54
v 002LRE2141814501-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002		GBP	70,099.31	70,099.31
 002LRE2141814504-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002 		GBP	78,229.45	78,229.45
 002LRE2141815001-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002 		GBP	102,771.92	102,771.92
▼ 002LRE2141815002-Vehicle/Personal Loans	s-002-BANK FUTURA - Branch Office 002	GBP	100,000.00	100,000.00
▼ 002LRE2141817001-Vehicle/Personal Loans	s-002-BANK FUTURA - Branch Office 002	CDD	102 202 10	102 202 10
 002LRE7141810003-Vehicle/Personal Loans 	s-002-BANK FUTURA - Branch Office 002		Click here to call	

Loan Account Details

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

Click Accounts > Loans > Loan Account Activity. The system displays the Loan Activity screen.

Loan Activity

Loan Activ	vity	? 축 ★ ⊟ Ē ×
Loan Status	●Active [®] Close	3
*: Soloct		
Account: *	000003171 000LCPC110040007 Bank Futura	Type*: Both Debit and Credit Transaction
Search By*:	Current Period	
From Date**:	11-01-2014	To Date**: 11-03-2014
Sort By*:	Value Date	Sort Order*: Descending 🔽
*Dates specif	ied are the value dates.	
*:Indicates m	andatory field.	
**:Indicates n	nandatory if particular option is enabled.	
		Submit

Field Description

Field Name	Description	
Loan Status	[Mandatory, Radio Button] Select the Status of the loan , whether Active or Closed The values are: • Active Loans • Closed Loans	
Select Account	[Mandatory, Drop-Down] Select the loan account for which you will view the activity/ statement from the drop-down list.	
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 	

Field Name	Description		
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/	[Conditional, Numeric, 15]		
Transactions	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 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 Specified Period is selected from the Search By drop-down list.		
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

Field Name	Description	
Sort Order	[Mandatory, Drop-Down]	
	Select the sort order from the drop-down list.	
	The options are as follows:	
	Ascending	
	Descending	

- 3. Select the search criteria as required.
- 4. Click the **Submit** button. The system displays the **Loan Activity** screen with the search results.

Loan Activity

Loan Act	ivity						? 🖞	• * •	l ×
								- 1	«
Loan Status *:	Active	Close							?
Select Account: *	000081	109 LO1TOPI	110040501 Ba	nk Futura-Loans	•	, Transaction Type*:	Both Debit and Credit	: Transactio	2 3
Search By*:	Last 'n' Ti	ransactions	•			No of Transactions:	4		0
From Date**:						To Date**:			
Sort By*:	Value Da	te 💌				Sort Order*:	Descending 💌		
								Sub	mit
Account N	umber				Account Curren	псу			
L01TOP11004	40501				GBP				
Pages : (1)	1								
Transactior	n Date	Value Date	e Tr	ansaction Reference o.	Description		Debit	C	redit
04-01-2011		04-08-2011	LOI	1ZTRF1121705HF	PRINCIPAL Liquida	ation		8,35	54.67
04-01-2011		04-08-2011	LOI	1ZTRF1121705HJ	MAIN_INT Liquida	ition		43	35.01
04-01-2011		04-07-2011	LOI	1ZTRF11217035W	PRINCIPAL Liquida	ation		8,30	00.48
04-01-2011		04-07-2011	LOI	LZTRF11217035Y	MAIN_INT Liquida	tion		48	89.20
						Select D	ownload Format 💌	Download	d.

Field 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	[Display]				
Reference Number	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	[Optional, Drop-Down]				
Format	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				
	QIF Format				
	UFX Format				

5. Click the **Download** button to download the file.

_	Field Name	Desc	ription				
_	Select Download	[Optional, Drop-Down]					
	Format	Seleo activi	Select the appropriate format in which you want to download the activity statement from the drop-down list.				
		The	options are:				
		•	Excel Format				
		٠	PDF Format				
		٠	QIF Format				
		•	OFX Format				
6.	Select the forma	t from t	he Select Download Format drop-down list.				
7.	Click the Open b OR	outton to	o open the file.				

Click the **Save** to download and save. The system will save the file at the specified location.

9. Loan Top Up Request

Using this option you can request for top up on their existing loans accounts. The *Loan* products allowed for top up will be identified based on the configuration maintained in FCUBS.

Only those loan accounts whose products are configured for this facility shall be available for top-up. You can also upload relevant documents with top up request.

To initiate Loan Top Up Request:

1. Navigate through menus to **Customer Services > Loan Top Up Request**. The system displays the *Loan Top Up Request* screen.

? 杏 ★ 日 @ × Loan Top Up Request GB Account Description - Active Loans **Outstanding Finance** Currency Equivalent 000003171-OATS AUTO KYC R L01TOP1110040001 - Vehicle/Personal Loans-L01-Bank Futura-Loans GBP 459,902.89 459,902.89 Total for Loan Account (GBP Equivalent) 548,614.75 00008109-OATS HNI GBP 6,431.66 6,431.66 000TOPI110042502- Vehicle/Personal Loans-000-Bank Futura 000TOPI110043504- Vehicle/Personal Loans-000-Bank Futura GBP 31,061.23 31,061.23 L01TOPI110040501 - Vehicle/Personal Loans-L01-Bank Futura-Loans 51,218.97 51,218.97 GBP Total for Loan Account (GBP Equivalent) 548,614.75 Grand Total for All Loan Accounts (GBP Equivalent) 548,614.75

Loan Top Up Request

Field Description

Field Name	Description
Customer ID	[Display] This field displays the <i>Customer ID</i> 's of the accounts & customer name.
Account Description	[Display] This field displays the Account Number (Account Number-Product Description-Branch Code-Branch Name) and Loan Product Description with a hyper link to view loan settlement details.
Currency	[Display] This field displays the base <i>Currency</i> of the <i>Loan Account</i> .
Outstanding Loan Amount	[Display] This field displays the <i>Outstanding Loan Amount</i> for the account.
Equivalent Balance	[Display] This field displays the <i>Current Ledger Balance</i> in the currency selected for calculating equivalent balance.

Field Name	Description
Total Loan	[Display]
Account in equivalent currency.	This field displays the total of all <i>Loan Accounts Outstanding Balance</i> in the <i>Currency</i> selected for calculating equivalent balance.
Grand Total of all	[Display]
Ioan / Islamic Financing accounts in equivalent currency	This field displays the <i>Grand Total</i> of all <i>Loan Accounts / Islamic Financing</i> in equivalent currency.

2. Select the *Account Number* for which you need to request for loan top up. The system will display the following *Top Up Request* screen:

Loan Account Details ? 杏 * 日 @ × Loan Top Up Online Application Form Fill in below details.Our representatives will get back to you to understand your requirement. **Application Details** Name OATS_AUTO_KYC_R Mobile Number Email ID Preferred day of contact <u>ش</u> • Preferred time of contact Select Tell Us Your Requirement Upload Documents Terms & Conditions THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND IBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." AND DO NOT USE THE SERVICES. PAYMENTS, TAXES, AND REFUND POLICY The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple ay obtain preapproval for an amount up to the amount of the order Click here to call View Terms & Conditions Download Terms &

Loan Top Up Request Online Application Form

Field Description	
Field Name	Description
Personal Details	[Mandatory]
	Enter the <i>Personal Details</i> like <i>Name, Mobile No.</i> etc as shown in screen.
Tell Us Your require	ment
Loan Account Number	[Display] This filed display the <i>Loan Account No</i> selected by the user.
Loan Amount	[Mandatory, Input,15] Enter the <i>Top-Up Amount</i> requested on the existing loan.
Purpose	[Mandatory, Input,100] specify the <i>Purpose</i> fo the top up.
Expected Date of Disbursement	[Mandatory, Date picker] Select the <i>Expected Date</i> on which funds are required.
Upload Document	Upload the required document.

3. Select the checkbox to accept conditions and click **Submit**. The following confirmation screen will be displayed.

Loan Top Up Request Confirm

Loan Top Up Request				?	†		Ē	×
Loan Top Up Online Application Form Fill in below details.Our representatives will get back	to you to understand	your requireme	ent.			(*	Î
Thank you for submitting your application, our execut Application Reference Number: 366108013470172	ive will get in touch w	ith you for furth	er processing the	e applio	ation.			
Application Details								
Personal Details								
Tell Us Your Requirement								E
Loan Account Number	L011OP1110040001							
Loan Amount Required	100000							
Purpose	vehicle	state						
Expected Date of Disbursement	15-04-2015							
Upload Documents								
Terms & Conditions								1
THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF TH	HE ITUNES STORE, MAC APP	STORE, APP STORE,	, AND IBOOKSTORE SI	ERVICES.	TO AGRE	E TO	A	
THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TER	RMS, DO NOT CLICK "AGREE	" AND DO NOT USE T	HE SERVICES.					=
PAYMENTS, TAXES, AND REFORD POLICY The iTunes Store. Mac App Store. App Store, and iBookstore services ("Serv	ices") accept these forms of pa	ment: credit cards issue	ed by U.S. banks, payme	ents throug	ih vour Pa	vPal		
account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Al may obtain preapproval for an amount up to the amount of the order.	llowance Account balances. If	a credit card or your Pa	yPal account is being u	sed for a t	ansaction	Apple		
4								
Niew Terms & Conditions	Downl	oad Terms & Cond	ditions					
☑ I /We have read, and am/are agreeable to the conditions	mentioned. I also certi	fy the accuracy of	the information p	rovided	in the s	ubseq	uent	
sections. I declare myself with the provisions of the data pro-	otection agreements.							Л
Download Print								
		_						
			Click					11

4. Click the **Download** button to download the form. OR

Click Print to print the form.

10. Loan Interest Rates

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

To view Loan interest rates:

1. Click **Tools > Loan Interest Rates**. The system displays the **Loan Rate Inquiry** screen.

Loan Rate Inquiry

Loan Rate Inquiry			? 츈 ★ 🗉 🖻 ×
			<< >>>
Advance with Auto DSBR			~
Product Name	Interest Rate	Interest Rate Type	Effective Date
Insurance	5.00%	FIXED	03-01-2011
Advance with Auto DSBR			0
Component Name	Interest Rate	Interest Rate Type	Effective Date
MAIN_INT	8.00%	FIXED	03-01-2011
Operational			
Product Name	Interest Rate	Interest Rate Type	Effective Date
MAIN_INT	7.00%	FIXED	03-01-2011
Operational			
Component Name	Interest Rate	Interest Rate Type	Effective Date
PENALTY ON PRINCIPAL OVDU	3.00%	FIXED	03-01-2011
Bussiness Loan			
Product Name	Interest Rate	Interest Rate Type	Effective Date
INTEREST	10.00%	FIXED	01-01-1980
			<< >>

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.

