

Oracle FLEXCUBE Direct Banking

**Corporate Loans User Manual
Release 12.0.3.0.0**

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ORACLE®

Corporate Loans User Manual
April 2014

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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.

Loan Account Details

The screenshot displays the 'Loan Account Details' interface. It features a left-hand navigation menu with various icons. The main content area is divided into two sections: 'Active Loans' and 'Close Loans'. Each section contains a table with columns for 'Account Description', 'Currency', and 'Outstanding Loan GBP Amount Equivalent'. The 'Active Loans' section lists various loan products like 'Packing Credit Loan Product' and 'Vehicle/Personal Loans' with their respective amounts. A 'Grand Total for All Loan Accounts (GBP Equivalent)' is shown at the bottom of this section. The 'Close Loans' section lists a 'TD Rate pickup' loan with a value of 0.00. A 'Grand Total for All Loan Accounts (GBP Equivalent)' is also shown for this section. A 'Click here to call' button is visible at the bottom right of the screen.

Account Description - Active Loans		Currency	Outstanding Loan GBP Amount Equivalent	
00003171-OATS_AUTO_KYC_R				
000LPC110040007	Packing Credit Loan Product-000-Bank Futura	GBP	10,000.00	10,000.00
000LPC110040012	Packing Credit Loan Product-000-Bank Futura	GBP	1,000.00	1,000.00
000LDM1110040002	Discounted Loans-000-Bank Futura	GBP	37,397.26	37,397.26
000LRE2110040233	Vehicle/Personal Loans-000-Bank Futura	GBP	102,758.22	102,758.22
000LRRR110040001	Home Loans -000-Bank Futura	GBP	20,000.00	20,000.00
000LRRR110040501	Home Loans -000-Bank Futura	GBP	9,213.39	9,213.39
000PMGT110040011	Home Loans -000-Bank Futura	GBP	1,000.00	1,000.00
001BAD1141810001	Vehicle/Personal Loans-001-Bank Futura -Branch 001	GBP	1,000,000,000.00	1,000,000,000.00
00008109-OATS_HNI				
000LPC110040004	Packing Credit Loan Product-000-Bank Futura	USD	10,000.00	6,711.41
000LCT2110040011	Long Term Loans-000-Bank Futura	GBP	0.00	0.00
000PICK110041506	TD Rate pickup-000-Bank Futura	GBP	68,460.27	68,460.27
000PICK110041509	TD Rate pickup-000-Bank Futura	GBP	9,917.36	9,917.36
000PICK110041510	TD Rate pickup-000-Bank Futura	GBP	9,917.36	9,917.36
000PICK110041512	TD Rate pickup-000-Bank Futura	GBP	1,333.33	1,333.33
000PICK110042004	TD Rate pickup-000-Bank Futura	GBP	26,750.00	26,750.00
000PICK110042506	TD Rate pickup-000-Bank Futura	GBP	90,000.00	90,000.00
000PICK11004A0E4	TD Rate pickup-000-Bank Futura	GBP	23,114.43	23,114.43
000TOP1110042502	Vehicle/Personal Loans-000-Bank Futura	GBP	6,431.66	6,431.66
000TOP1110043504	Vehicle/Personal Loans-000-Bank Futura	GBP	31,061.23	31,061.23
001PMGT141819001	Home Loans -001-Bank Futura -Branch 001	GBP	100,000.00	100,000.00
L01TOP1110040501	Vehicle/Personal Loans-L01-Bank Futura-Loans	GBP	100,000.00	100,000.00
Total for Loan Account (GBP Equivalent)			1,021,441,814.09	
Grand Total for All Loan Accounts (GBP Equivalent)			1,021,441,814.09	
Account Description - Close Loans		Currency	Loan Amount	GBP Equivalent
00003171-OATS_AUTO_KYC_R				
AT1PICK132140001	TD Rate pickup-AT1-Bank Futura- Branch AT1	GBP	0.00	0.00
Total for Loan Account (GBP Equivalent)			0.00	
Grand Total for All Loan Accounts (GBP Equivalent)			0.00	

Field description

Field Name	Description
Account Description	[Display] This column displays the Loan Account number in 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

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 Rate: 0.00%	

Repayment Schedule

Amount Paid Till Date: 2.74 GBP	Final Settlement Amount: 9,450.43 GBP
No of Instalments: 0	Installment Paid: 0
Remaining Instalments: 11	Repayment Mode:
Interest Repayment Frequency: Monthly	Principal Repayment Frequency: Monthly

☐ 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 paid: 0.00 GBP
Loan Outstanding: 9,002.74 GBP	

Back Loan Activity Top Up Request

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: <ul style="list-style-type: none"> • 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 disbursement of the loan.
Disbursed Branch	[Display] This field displays the branch at which the disbursement 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

Account Description - Active Loans		Currency	Outstanding Loan GBP Amount Equivalent	
00003171-OATS_AUTO_KYC_R				
000LPC110040007	Packing Credit Loan Product-000-Bank Futura	GBP	10,000.00	10,000.00
000LPC110040012	Packing Credit Loan Product-000-Bank Futura	GBP	1,000.00	1,000.00
000LDM1110040002	Discounted Loans-000-Bank Futura	GBP	37,397.26	37,397.26
000LRE2110040233	Vehicle/Personal Loans-000-Bank Futura	GBP	102,758.22	102,758.22
000LRRR110040001	Home Loans -000-Bank Futura	GBP	20,000.00	20,000.00
000LRRR110040501	Home Loans -000-Bank Futura	GBP	9,213.39	9,213.39
000PMGT110040011	Home Loans -000-Bank Futura	GBP	1,000.00	1,000.00
001BAD1141810001	Vehicle/Personal Loans-001-Bank Futura -Branch 001	GBP	1,000,000,000.00	1,000,000,000.00
00008109-OATS_HNI				
000LPC110040004	Packing Credit Loan Product-000-Bank Futura	USD	10,000.00	6,711.41
000LCT2110040011	Long Term Loans-000-Bank Futura	GBP	0.00	0.00
000PICK110041506	TD Rate pickup-000-Bank Futura	GBP	68,460.27	68,460.27
000PICK110041509	TD Rate pickup-000-Bank Futura	GBP	9,917.36	9,917.36
000PICK110041510	TD Rate pickup-000-Bank Futura	GBP	9,917.36	9,917.36
000PICK110041512	TD Rate pickup-000-Bank Futura	GBP	1,333.33	1,333.33
000PICK110042004	TD Rate pickup-000-Bank Futura	GBP	26,750.00	26,750.00
000PICK110042506	TD Rate pickup-000-Bank Futura	GBP	90,000.00	90,000.00
000PICK11004A0E4	TD Rate pickup-000-Bank Futura	GBP	23,114.43	23,114.43
000TOP1110042502	Vehicle/Personal Loans-000-Bank Futura	GBP	6,431.66	6,431.66
000TOP1110043504	Vehicle/Personal Loans-000-Bank Futura	GBP	31,061.23	31,061.23
001PMGT141819001	Home Loans -001-Bank Futura -Branch 001	GBP	100,000.00	100,000.00
L01TOP1110040501	Vehicle/Personal Loans-L01-Bank Futura-Loans	GBP	100,000.00	100,000.00
Total for Loan Account (GBP Equivalent)			1,021,441,814.09	
Grand Total for All Loan Accounts (GBP Equivalent)			1,021,441,814.09	
Account Description - Close Loans		Currency	Loan Amount	GBP Equivalent
00003171-OATS_AUTO_KYC_R				
AT1PICK132140001	TD Rate pickup-AT1-Bank Futura- Branch AT1	GBP	0.00	0.00
Total for Loan Account (GBP Equivalent)			0.00	
Grand Total for All Loan Accounts (GBP Equivalent)			0.00	

1. 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

Loan Schedule				
Account Description - Active Loans	Currency	Outstanding Loan GBP Amount Equivalent		
000003171-OATS_AUTO_KYC_R				
000LPC110040007- Packing Credit Loan Product-000-Bank Futura	GBP	10,000.00	10	
000LPC110040012- Packing Credit Loan Product-000-Bank Futura	GBP	1,000.00	1	
000LDM110040002- Discounted Loans-000-Bank Futura	GBP	37,397.26	37,397.26	
000LRE2110040233- Vehicle/Personal Loans-000-Bank Futura	GBP	102,758.22	102,758.22	
000LRRR110040001- Home Loans -000-Bank Futura	GBP	20,000.00	20,000.00	
000LRRR110040501- Home Loans -000-Bank Futura	GBP	9,213.39	9,213.39	
000PMGT110040011- Home Loans -000-Bank Futura	GBP	1,000.00	1,000.00	
001BAD1141810001- Vehicle/Personal Loans-001-Bank Futura -Branch 001	GBP	1,000,000.00	1,000,000.00	
001BAD1141810003- Vehicle/Personal Loans-001-Bank Futura -Branch 001	GBP	10,000,000.00	10,000,000.00	
001LCT3141810002- Capitalized Loans-001-Bank Futura -Branch 001	GBP	100.00	100.00	
001LCT3141810002- Capitalized Loans-001-Bank Futura -Branch 001	GBP	100.00	100.00	
001LRRR141810001- Home Loans -001-Bank Futura -Branch 001	GBP	10,401.89	10,401.89	
001LRRR141810002- Home Loans -001-Bank Futura -Branch 001	GBP	10,401.89	10,401.89	
001LRRR141810003- Home Loans -001-Bank Futura -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-BANK 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-BANK FUTURA - Branch Office 002	GBP	104,246.58	104,246.58	
TR1LPC110040001- Packing Credit Loan Product-TR1-Bank Futura -Trade Branch 1	GBP	83,000.00	83,000.00	
		Total for Loan Account (GBP Equivalent)	1,020,817	
00008109-OATS_HNI				
000LPC110040004- Packing Credit Loan Product-000-Bank Futura	USD	10,000.00	6,711.41	
000LCT2110040011- Long Term Loans-000-Bank Futura	GBP	0.00	0.00	
000PICK110041506- TD Rate pickup-000-Bank Futura	GBP	68,460.27	68,460.27	
000PICK110041509- TD Rate pickup-000-Bank Futura	GBP	9,917.36	9,917.36	
000PICK110041510- TD Rate pickup-000-Bank Futura	GBP	9,917.36	9,917.36	
000PICK110041512- TD Rate pickup-000-Bank Futura	GBP	1,333.33	1,333.33	
000PICK110042004- TD Rate pickup-000-Bank Futura	GBP	26,750.00	26,750.00	
000PICK110042506- TD Rate pickup-000-Bank Futura	GBP	90,000.00	90,000.00	
000PICK11004A0E4- TD Rate pickup-000-Bank Futura	GBP	23,114.43	23,114.43	
000TOP110042502- Vehicle/Personal Loans-000-Bank Futura	GBP	6,431.66	6,431.66	
000TOP110043504- Vehicle/Personal Loans-000-Bank Futura	GBP	31,061.23	31,061.23	
001PMGT141819001- Home Loans -001-Bank Futura -Branch 001	GBP	100,000.00	100,000.00	
L01TOP110040501- Vehicle/Personal Loans-L01-Bank Futura-Loans	GBP	43,099.17	43,099.17	
		Total for Loan Account (GBP Equivalent)	1,020,817,571.82	
		Grand Total for All Loan Accounts (GBP Equivalent)	1,020,817,571.82	
Account Description - Close Loans	Currency	Loan Amount	GBP Equivalent	
000003171-OATS_AUTO_KYC_R				
AT1PICK132140001- TD Rate pickup-AT1-Bank Futura- Branch AT1	GBP	0.00	0.00	
		Total for Loan Account (GBP Equivalent)	0.00	
		Grand Total for All Loan Accounts (GBP Equivalent)	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 loan / 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 Schedule
04-08-2014 14:23:28 GMT +0530 ? 🖨️ ⭐ 📄 ✕

⊖ Account Details

Customer Id: 10411228	Account Number: 104TOP1140690004
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 Rate: 0.00%	

Repayment Schedule

Amount Paid Till Date: 2.74 GBP	Final Settlement Amount: 9,450.43 GBP
No of Instalments: 0	Installment Paid: 0
Remaining Instalments: 11	Repayment Mode:
Interest Repayment Frequency: Monthly	Principal Repayment Frequency: Monthly

⊖ Disbursement Details

Disbursed Amount	Disbursal Date	Disbursal Branch
10000.000000	09-03-2014	104

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Installment No	Due Date	Principal	Interest Amount	Charge Amount	Installment Amount	Unpaid Installment Amount
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	
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 13

Page 1 of 2

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: <ul style="list-style-type: none"> • 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	Description
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.

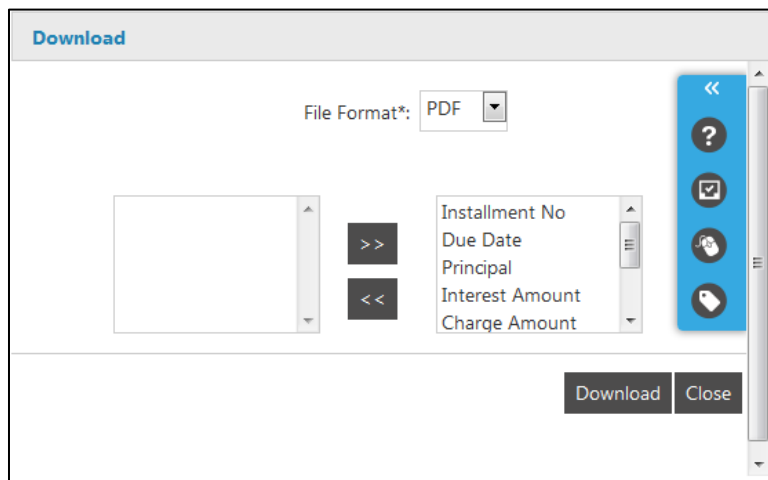
Field Name	Description
Remaining Instalments	[Display] This field displays the number of instalments remaining for payment of the loan account.
Repayment Mode	[Display] This field displays the repayment mode (ECS/ Cheque/Credit card) for the loan.
Principal Repayment Frequency	[Display] This field displays 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 disbursement of the loan.
Disbursed Branch	[Display] This field displays the branch at which the disbursement of the loan has taken place.

Column Name	Description
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



Field Description

Field Name	Description
File Format	[Conditional, Drop-Down] Select the appropriate type of file format from the drop-down list. The options available are <ul style="list-style-type: none"> • 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.

7. Select the format from the **Select Download Format** drop-down list.
8. 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.
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.
11. 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

Account Description - Active Loans	Currency	Outstanding Loan GBP Amount Equivalent
000003171-OATS_AUTO_KYC_R		
000LCP110040007-000	GBP	10,000.00
Loan Details	GBP	1,000.00
Loan Account Activity	GBP	37,397.26
Loan Repayment Inquiry	GBP	102,758.22
Loan Settlement	GBP	20,000.00
Loan Schedule	GBP	9,213.39
Ad hoc Statement For Loans	GBP	1,000.00
001LRRL141810002-Home Loans -001-Bank Futura - Branch 001	GBP	1,000,000.00
001RRR141810003-Home Loans -001-Bank Futura - Branch 001	GBP	1,000,000.00
001PMGT141810508-Home Loans -001-Bank Futura - Branch 001	GBP	5,000.00
002ADHC141810002-Demand loans-002-BANK FUTURA - Branch Office 002	GBP	4,950.00
002LCL2141810001-Demand loans-002-BANK FUTURA - Branch Office 002	GBP	93,891.20
002LCL2141810501-Demand loans-002-BANK FUTURA - Branch Office 002	GBP	103,868.86
002LCL2141810502-Demand loans-002-BANK FUTURA - Branch Office 002	GBP	103,868.86
002LCT1141810501-Short Term Loan-002-BANK FUTURA - Branch Office 002	GBP	104,246.58
002LCT2141810001-Long Term Loans-002-BANK FUTURA - Branch Office 002	GBP	20.00
002LRE2141814001-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	8,632.54
002LRE2141814501-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	70,099.31
002LRE2141814504-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	78,229.45
002LRE2141815001-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	102,771.92
002LRE2141815002-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	100,000.00
002LRE2141817001-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	102,202.10
002LRE7141810003-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	102,202.10

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

Field Description

Field Name	Description
Loan Status	[Mandatory, Radio Button] Select the Status of the loan, whether Active or Closed. The values are: <ul style="list-style-type: none"> • 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

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Loan Repayment Inquiry

Loan Status *: Active Close

Loan Account:* ▾

Repaid Amount:

Repayment From Date: 📅 Repayment To Date: 📅

Account Number	Status	Initiated Date	Repaid Amount
L01LRE2110040001		04-02-2011	9,022.89
L01LRE2110040001		04-03-2011	9,022.89
L01LRE2110040001		04-04-2011	9,022.89
L01LRE2110040001		04-08-2011	9,022.89
L01LRE2110040001		04-05-2011	9,022.89
L01LRE2110040001		04-06-2011	9,022.89
L01LRE2110040001		04-07-2011	9,022.89

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.

- 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

Account Details

Customer Id: 000003171	Account Number: L01LRE2110040001
Loan Tenure: 1 Years	Product Name: L01
Facility/Line Number: 0	Associated with:
Currency: Vehicle/Personal Loans	Loan Status: Active

Loan Details

Sanctioned Loan Amount: 100,000.00 GBP	Disbursed Loan Amount: 100,000.00 GBP
Opening Date: 04-01-2011	Maturity Date: 04-01-2012
Value Date: 04-01-2011	Loan Issuing Branch: L01

Applicable Rates

Interest Rate: 10.00 %	Principal Penalty Rate: 0.00
Prepayment Penalty Interest Rate: 5.00%	

Repayment Schedule

Amount Paid Till Date: 0.00 GBP	Final Settlement Amount: 0.00 GBP
No of Instalments: 7	Installment Paid: 7
Remaining Instalments: 5	Repayment Mode:
Interest Repayment Frequency: Monthly	Principal Repayment Frequency: Monthly

Disbursement Details

Disbursed Amount	Disbursal Date	Disbursal Branch
100000.000000	04-01-2011	L01

Details of Repayment

User Reference Number: L01ZSTL110350003	Debit Account: 261100005	
Debit Currency: GBP	Debit Branch: 004	
Debit Amount: 9,022.89	Installment Paid: 7	
Repayment Mode:	Date of Payment:	

Repayment Break Up

Component Name	Amount
COL_INT	254.79
MAIN_INT	849.32
PRINCIPAL	7,748.92
PROC_INT	169.86

Outstanding Balance

Component Name	Amount	Currency
SERVICE_TAX	0.00	GBP
PROV	0.00	GBP
PROC_CHARGE	0.00	GBP
PROC_INT	220.43	GBP
COL_INT	330.67	GBP
PRINCIPAL	43,461.14	GBP
MAIN_INT	238.14	GBP
Total Outstanding Balance	44,250.38	GBP
Remaining Instalments:	5	

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: <ul style="list-style-type: none"> • 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.

- 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

Account Description - Active Loans	Currency	Outstanding Loan GBP Amount Equivalent
000003171-OATS_AUTO_KYC_R		
000LCPC110040007-000	ct-000-Bank Futura	GBP 10,000.00
Loan Details	ct-000-Bank Futura	GBP 1,000.00
Loan Account Activity	Bank Futura	GBP 37,397.26
Loan Repayment Inquiry	-Bank Futura	GBP 102,758.22
Loan Settlement	ura	GBP 20,000.00
Loan Schedule	ura	GBP 9,213.39
Ad hoc Statement For Loans	tura	GBP 1,000.00
001LRRR141810003-Home Loans -001-Bank Futura -Branch 001	-Bank Futura -Branch 001	GBP 1,000,000,000.00
001PMGT141810508-Home Loans -001-Bank Futura -Branch 001	-Bank Futura -Branch 001	GBP 10,000,000.00
002ADHC141810002-Demand loans-002-BANK FUTURA - Branch Office 002	: Futura -Branch 001	GBP 100.00
002LCL2141810001-Demand loans-002-BANK FUTURA - Branch Office 002	: Futura -Branch 001	GBP 100.00
002LRE2141814001-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	ura -Branch 001	GBP 10,401.89
002LRE2141814501-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	ura -Branch 001	GBP 10,401.89
002LRE2141814504-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	ura -Branch 001	GBP 5,000.00
002LRE2141815001-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	ura -Branch 001	GBP 4,950.00
002LRE2141815002-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	ura -Branch 001	GBP 93,891.20
002LRE2141817001-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	ura -Branch 001	GBP 103,868.86
002LRE7141810003-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	ura -Branch 001	GBP 103,868.86

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

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

Loan Settlement

Account Description - Active Loans	Currency	Outstanding Loan	GBP Amount Equivalent
000003171-OATS_AUTO_KYC_R			
000LPC110040007- Packing Credit Loan Product-000-Bank Futura	GBP	10,000.00	10,000.00
000LPC110040012- Packing Credit Loan Product-000-Bank Futura	GBP	1,000.00	1,000.00
000LDM1110040002- Discounted Loans-000-Bank Futura	GBP	37,397.26	37,397.26
000LRE2110040233- Vehicle/Personal Loans-000-Bank Futura	GBP	102,758.22	102,758.22
000LRR110040001- Home Loans -000-Bank Futura	GBP	20,000.00	20,000.00
000LRR110040501- Home Loans -000-Bank Futura	GBP	9,213.39	9,213.39
000PMGT110040011- Home Loans -000-Bank Futura	GBP	1,000.00	1,000.00
001BAD1141810001- Vehicle/Personal Loans-001-Bank Futura -Branch 001	GBP	1,000,000,000.00	1,000,000,000.00
001BAD1141810003- Vehicle/Personal Loans-001-Bank Futura -Branch 001	GBP	10,000,000.00	10,000,000.00
001LCT3141810002- Capitalized Loans-001-Bank Futura -Branch 001	GBP	100.00	100.00
001LCT3141810002- Capitalized Loans-001-Bank Futura -Branch 001	GBP	100.00	100.00
001LRR1141810001- Home Loans -001-Bank Futura -Branch 001	GBP	10,401.89	10,401.89
001LRR1141810002- Home Loans -001-Bank Futura -Branch 001	GBP	10,401.89	10,401.89
TR1LPC110040001- Packing Credit Loan Product-TR1-Bank Futura -Trade Branch 1	GBP	83,000.00	83,000.00
		Total for Loan Account (GBP Equivalent) 1,020,817,571.82	
00008109-OATS_HNI			
000LPC110040004- Packing Credit Loan Product-000-Bank Futura	USD	10,000.00	6,711.41
000LCT2110040011- Long Term Loans-000-Bank Futura	GBP	0.00	0.00
000PICK110041506- TD Rate pickup-000-Bank Futura	GBP	68,460.27	68,460.27
000PICK110041509- TD Rate pickup-000-Bank Futura	GBP	9,917.36	9,917.36
000PICK110041510- TD Rate pickup-000-Bank Futura	GBP	9,917.36	9,917.36
000PICK110041512- TD Rate pickup-000-Bank Futura	GBP	1,333.33	1,333.33
000PICK110042004- TD Rate pickup-000-Bank Futura	GBP	26,750.00	26,750.00
000PICK110042506- TD Rate pickup-000-Bank Futura	GBP	90,000.00	90,000.00
000PICK11004A0E4- TD Rate pickup-000-Bank Futura	GBP	23,114.43	23,114.43
000TOPI110042502- Vehicle/Personal Loans-000-Bank Futura	GBP	6,431.66	6,431.66
000TOPI110043504- Vehicle/Personal Loans-000-Bank Futura	GBP	31,061.23	31,061.23
001PMGT141819001- Home Loans -001-Bank Futura -Branch 001	GBP	100,000.00	100,000.00
L01TOPI110040501- Vehicle/Personal Loans-L01-Bank Futura-Loans	GBP	43,099.17	43,099.17
		Total for Loan Account (GBP Equivalent) 1,020,817,571.82	
		Grand Total for All Loan Accounts (GBP Equivalent) 1,020,817,571.82	

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
30-05-2014 11:34:53 GMT +0530 ? 🖨️ ⭐ 📄 ✕

Account Details

Customer Id: 00008109

Loan Tenure: 12 Months 0 Days

Facility/Line Number: 0

Currency: USD

Account Number: 000LCPC110040004

Product Name: Packing Credit Loan Product

Associated with:

Loan Status: Active-Regular

Loan Details

Sanctioned Loan Amount: 10,000.00 USD

Opening Date: 04-01-2011

Value Date: 04-01-2011

Applicable Rates

Interest Rate: 0.00 %

Prepayment Penalty Interest Rate: 0.00%

Repayment Schedule

Amount Paid Till Date: 0.00 USD

No of Instalments: 0

Remaining Installments: 1

Interest Repayment Frequency: One Time Payment

Maturity Date: 04-01-2012

Loan Issuing Branch: 000

Principal Penalty Rate: 0.00

Final Settlement Amount: 10,000.00 USD

Installment Paid: 0

Repayment Mode:

Principal Repayment Frequency: One Time Payment

Disbursement Details

Disbursed Amount	Disbursal Date	Disbursal Branch
10000.000000	04-01-2011	000

Outstanding Loan Details

Next Installment Date: 04-01-2012

Installment Arrears: 0.00 USD

Prepayment Penalty Amount: 0.00 USD

Loan Outstanding: 10,000.00 USD

Next Installment Amount: 10,000.00

Principal Balance: 10,000.00 USD

Penalties: 0.00 USD

Transfer Details

Source Account:* ▶

Transfer Amount:*

* Indicates mandatory field.

Back
Submit

Field Description

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

Account Details

Customer Id	<p>[Display]</p> <p>This field displays the customer ID of the customer.</p>
--------------------	--

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 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.
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.

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

Customer Id: 00008109 Loan Tenure: 12 Months 0 Days
 Account Number: 000LCPC110040004 Product Name: Packing Credit Loan Product
 Currency: USD

Transaction Details

Source Account: 00008109036
 Destination Account: 000LCPC110040004
 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

Transaction submitted for Loan Settlement having reference 176513600982117 has been set to status Auto Authorized.

Account Details

Customer Id: 00008109 Loan Tenure: 12 Months 0 Days
 Account Number: 000LCPC110040004 Product Name: Packing Credit Loan Product
 Currency: USD

Transaction Details

Source Account 00008109036
 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 be 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.

Loan Account Details

Account Description - Active Loans	Currency	Outstanding Loan GBP Amount Equivalent
000003171-OATS_AUTO_KYC_R		
000LPC110040007-000	GBP	10,000.00
Loan Details	GBP	1,000.00
Loan Account Activity	GBP	37,397.26
Loan Repayment Inquiry	GBP	102,758.22
Loan Settlement	GBP	20,000.00
Loan Schedule	GBP	9,213.39
Ad hoc Statement For Loans	GBP	1,000.00
001LRRR141810003-Home Loans -001-Bank Futura - Branch 001	GBP	1,000,000.00
001PMGT141810508-Home Loans -001-Bank Futura - Branch 001	GBP	10,000,000.00
002ADHC141810002-Demand loans-002-BANK FUTURA - Branch Office 002	GBP	100.00
002LCL2141810001-Demand loans-002-BANK FUTURA - Branch Office 002	GBP	100.00
002LCL2141810501-Demand loans-002-BANK FUTURA - Branch Office 002	GBP	10,401.89
002LCL2141810502-Demand loans-002-BANK FUTURA - Branch Office 002	GBP	10,401.89
002LCT1141810501-Short Term Loan-002-BANK FUTURA - Branch Office 002	GBP	5,000.00
002LCT2141810001-Long Term Loans-002-BANK FUTURA - Branch Office 002	GBP	4,950.00
002LRE2141814001-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	93,891.20
002LRE2141814501-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	103,868.86
002LRE2141814504-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	103,868.86
002LRE2141815001-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	103,868.86
002LRE2141815002-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	104,246.58
002LRE2141817001-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	20.00
002LRE2141810003-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	8,632.54
002LRE2141810003-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	70,099.31
002LRE2141810003-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	78,229.45
002LRE2141810003-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	102,771.92
002LRE2141810003-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	100,000.00
002LRE2141810003-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	103,202.10
002LRE2141810003-Vehicle/Personal Loans-002-BANK FUTURA - Branch Office 002	GBP	103,202.10

2. 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

Field Description

Field Name	Description
Loan Status	[Mandatory, Radio Button] Select the Status of the loan , whether Active or Closed The values are: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Both Debits and Credits • Only Debits • Only Credits

Field Name	Description
Search By	<p>[Mandatory, Drop-Down]</p> <p>Select the search period from the dropdown list.</p> <p>The options are as follows:</p> <ul style="list-style-type: none"> • 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	<p>[Conditional, Numeric, 15]</p> <p>Type the number of days/ transaction depending upon the type of selection for days or transaction</p> <p>This field is enabled if you have selected no of days/transactions in the Search By field.</p>
From Date	<p>[Conditional, Pick List]</p> <p>Select the start date of the period.</p> <p>This field is enabled if Specified Period is selected from the Search By drop-down list.</p>
To Date	<p>[Conditional, Pick List]</p> <p>Select the end date of the period.</p> <p>This field is enabled if Specified Period is selected from the Search By drop-down list.</p>
Sort By	<p>[Mandatory, Drop-Down]</p> <p>Select the type of sorting from this drop-down list.</p> <p>The options are as follows:</p> <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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 Status *:
 Active Close

Select Account: * 00008109 L01TOPI110040501 Bank Futura-Loans Transaction Type*: Both Debit and Credit Transaction

Search By*: Last 'n' Transactions No of Transactions: 4

From Date**:

To Date**:

Sort By*: Value Date Sort Order*: Descending

*Dates specified are the value dates.
*:Indicates mandatory field.
**:Indicates mandatory if particular option is enabled.

Submit

Account Number	Account Currency
L01TOPI110040501	GBP

Pages : (1) 1

Transaction Date	Value Date	Transaction Reference No.	Description	Debit	Credit
04-01-2011	04-08-2011	L01ZTRF1121705HF	PRINCIPAL Liquidation		8,354.67
04-01-2011	04-08-2011	L01ZTRF1121705HJ	MAIN_INT Liquidation		435.01
04-01-2011	04-07-2011	L01ZTRF11217035W	PRINCIPAL Liquidation		8,300.48
04-01-2011	04-07-2011	L01ZTRF11217035Y	MAIN_INT Liquidation		489.20

---Select Download Format--- **Download**

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 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: <ul style="list-style-type: none"> • Excel Format • PDF Format • QIF Format • OFX Format

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

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: <ul style="list-style-type: none"><li data-bbox="578 436 792 464">• Excel Format<li data-bbox="578 485 781 512">• PDF Format<li data-bbox="578 533 773 560">• QIF Format<li data-bbox="578 581 781 609">• OFX Format

6. Select the format from the **Select Download Format** drop-down list.
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.

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.

Loan Top Up Request

Account Description - Active Loans	Currency	Outstanding Finance	GBP 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			
000TOP110042502- Vehicle/Personal Loans-000-Bank Futura	GBP	6,431.66	6,431.66
000TOP110043504- Vehicle/Personal Loans-000-Bank Futura	GBP	31,061.23	31,061.23
L01TOP110040501- Vehicle/Personal Loans-L01-Bank Futura-Loans	GBP	51,218.97	51,218.97
Total for Loan Account (GBP Equivalent)			548,614.75
Grand Total for All Loan Accounts (GBP Equivalent)			548,614.75

Field Description

Field Name	Description
Customer ID	[Display] This field displays the <i>Customer ID's</i> of the accounts & customer name.
Account Description	[Display] This field displays the <i>Account Number (Account Number-Product Description-Branch Code-Branch Name)</i> and <i>Loan Product Description</i> 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 Account in equivalent currency.	[Display] 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 loan / Islamic Financing accounts in equivalent currency	[Display] 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 Top Up Request Online Application Form

Loan Account Details

Loan Top Up
Online Application Form

Fill in below details. Our representatives will get back to you to understand your requirement.

Application Details

Personal Details

Name: OATS_AUTO_KYC_R

Mobile Number:

Email ID:

Preferred day of contact:

Preferred time of contact: Select

Tell Us Your Requirement

Upload Documents

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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 requirement	
Loan Account Number	[Display] This field 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> for 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

Online Application Form

Fill in below details. Our representatives will get back to you to understand your requirement.

Thank you for submitting your application, our executive will get in touch with you for further processing the application.

Application Reference Number: 366108013470172

Application Details

Personal Details

Tell Us Your Requirement

Loan Account Number: L01TOP1110040001

Loan Amount Required: 100000

Purpose: vehicle

Expected Date of Disbursement: 15-04-2015

Upload Documents

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I/We have read, and am/are agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

[Download](#) [Print](#)

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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

Advance with Auto DSBR			
Product Name	Interest Rate	Interest Rate Type	Effective Date
Insurance	5.00%	FIXED	03-01-2011
Advance with Auto DSBR			
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
Business 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.

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.