Oracle Banking Digital Experience

Islamic Banking – Retail Islamic Finance User Manual
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ORACLE®

Islamic Banking – Retail Islamic Finance User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience*:*

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

1.4 Structure

This manual is organized into the following categories:

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

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

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 17.1.0.0.0, refer to the following documents:

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

2. Islamic Finance

Customers can avail Islamic Finance and details of the same can be accessed online. The Islamic financing module enables the customer to view details of Islamic financing, transaction activity, repayments done, repayment schedule and the available profit percentage for various Islamic finances both active and closed. Customers can make partial or full repayment for an Islamic finance.

A customer can have both conventional loans and Islamic Finance accounts together under the same login and can have a consolidated view of both. Both type of accounts are represented together over the dashboard, and while doing any transaction, inquiry or payment customer has an option to choose between his conventional and Islamic accounts. A tab to toggle is enabled to see individual views of the both sets under the individual dashboard pages.

The labels have been adjusted and rechristened in various pages and hence differ in Conventional loan and Islamic Finance pages and are in accordance to the Islamic Finance requirements.

3. Loans And Finances

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

The application provides a platform by which banks are able to offer their customers an enriching online banking experience in servicing their Islamic Finance accounts.

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

Features Supported In Application

The loans and finances module of the OBDX application supports the following features:

- Loans and Finances Dashboard
- View Loan and Finance Details
- Repayment
- Disbursement Inquiry
- View Repayment Schedule
- Account Statements
- View Closed Accounts

Pre-requisites

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

4.   Loans And Finance Dashboard

The loans and finance dashboard has been designed to showcase the lending profile of a customer. By viewing the dashboard, the customer should be able to gain an insight into the current position of his conventional loan accounts and Islamic Finance accounts held with the bank.

This dashboard displays summary of total borrowings done by the customer in all accounts along with the current outstanding balance. A tab is present to let customer choose amongst conventional loans and Islamic finances.

Click on individual components to view in detail.
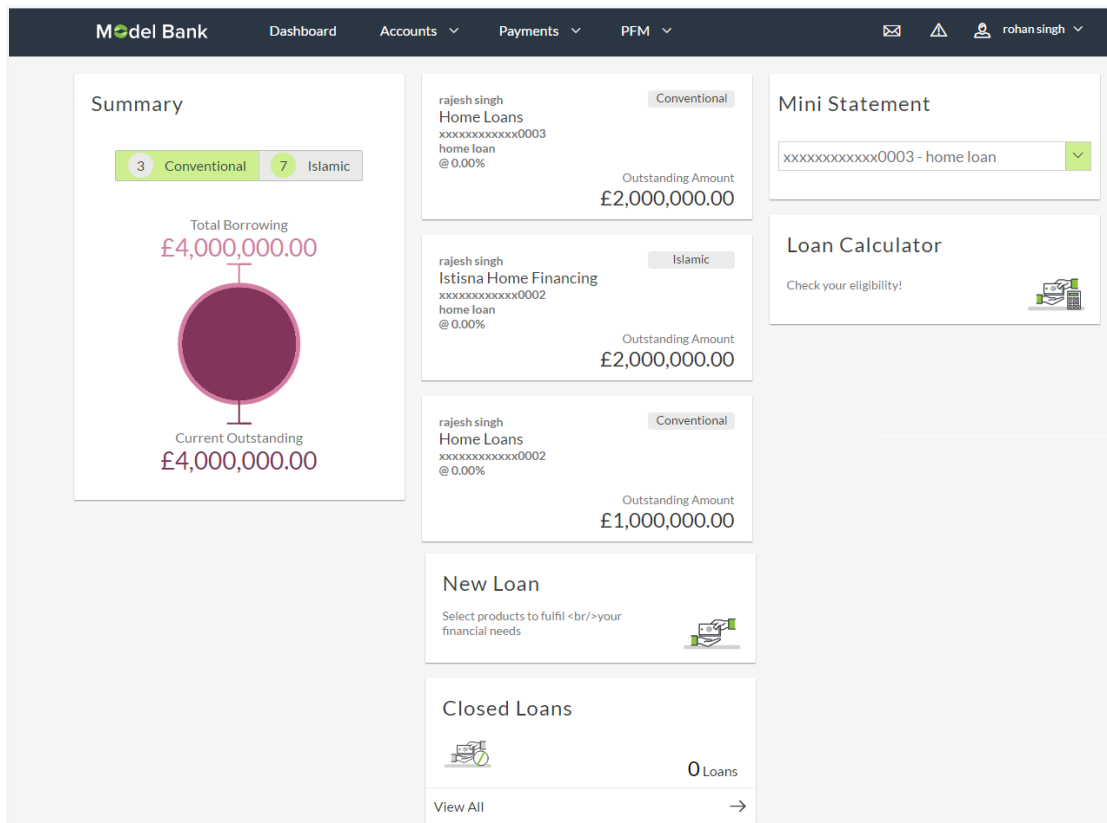
Dashboard Overview

Summary

This identifies in graphical form, a summary of the total borrowings of the customers along with the total amount that is outstanding. The customer is able to toggle between viewing the summary of conventional and Islamic loans, if he holds both types of loans with the bank.

Account Card

In this section, all the loan accounts of the customer held with the bank are listed down. Each account is displayed as a separate card with basic details such as the holding pattern along with the names of the account holders, the name of the loan/Islamic Finance product, the masked account number along with the interest rate charged on the loan and the amount outstanding. If the customer holds both kinds i.e. conventional or Islamic, the type of loan is also identified in each card. The customer is able to view further details of an individual account by clicking on the account's card.

New Loan

By clicking on this widget, the customer is able to invoke the screen on which all the bank's loans are showcased. The customer can then proceed to apply for a loan of choice.

Closed Loans

This widget displays the number of loans of the customer that have been closed. By clicking on the 'View All' link, the customer is able to view further details of all the closed loans. Click View All to view all closed loan accounts.

Mini Statement

The mini statement widget displays the recent activities of a Conventional Loan/Islamic Finance account. This widget only displays the mini statement of one account at a time. The Customer can select any account from the dropdown provided to view that account's mini statement.

Each activity on the statement is indicated as the date on which the activity took place, the description of the activity as well as whether the loans account was debited or credited along with the respective amount.

By clicking on the 'More Details' link, the customer is able to invoke the loan statement screen on which the customer can view the complete statement of the specific loans.

5. Loans and Finance Details

The details page displays important information pertaining to a Islamic Finance account such as the account holding pattern and the names of all the account holders, important dates associated with the Islamic Finance such as the opening date and maturity date, the current status, profit rate and the branch in which the finance is held.

- **Financing Details** – This section comprises of information such as the financed amount, financed amount disbursed, the amount repaid till date and the outstanding finances.

- **Repayment** – This section displays repayment details that comprise of finance payment frequency, repayment mode and the profit rate for advance payment, profit rate for late payment.

- **Installments** – This section displays loan installment details such as the financing tenure, total installments, the number of installments remaining as well as the next installment date and amount.

- Arrears – This section displays information pertaining to arrears including amount of principal arrears, installment arrears, bank profit due and any other fees applicable.

How to reach here:

Dashboard > Loans and Finances > My Loans page > Overview > Account Card > Loan Details OR
Accounts > Loans and Finances > Overview > Account Card > Loan Details

To view loan account details:

Loan Account Details

Field Description

Field Name	Description
Customer Name	Names of the finance account holders. Depending on the holding pattern, one or multiple names will be displayed.
Financing Account Number	Financing account number in masked format along with the account nickname. Click Add Nickname ⊕ , to add nickname. For more information on Account Nickname, refer Account Nickname.

Account Details

Field Name	Description
Customer ID	Customer ID associated with the financing account in masked format.
	Note: It displays the primary customer id of the account in case of joint account.
Opening Date	Date on which the Islamic Finance account was opened.
Maturity Date	Date on which the Islamic Finance account will mature.
Status	Current Status of the account.
	Note: It displays the **Closed** status for closed loan accounts.
Profit Rate	Profit rate applicable to the account.
	Note: It displays the net Profit rate applicable to the loan account as on the inquiry date.
Facility ID	Facility Id under which the account has been opened.
Branch	Branch in which the account is held.

Financing Details

Field Name	Description
Financed Amount	The amount of finance that bank has agreed to provide to the customer/s.
Financed Amount Disbursed	Amount disbursed along with the currency till date.
Amount Re-paid till Date	Total amount repaid by the customer till date with currency.

Field Name	Description
Outstanding Finances	Outstanding amount for the account.
Customer Grace Period And Frequency	Customer grace period and frequency.
	Note: This field appears only for **Murabaha** product.
Supplier Grace Period And Frequency	Supplier grace period and frequency.
	Note: This field appears only for **Murabaha** product.
Linked Murabha bill	The bill reference number associated with **Murabaha** finance contract.
Bank Profit Share	Bank profit share (percentage) details (the percentage of profit that the bank gets in case of a profitable return on the Mudaraba account).
	Note: This field appears only for **Murabaha** product.
Customer profit Share	Customer profit share (percentage) details (the percentage of profit that you get in case of a profitable return on the Mudaraba account).
	Note: This field appears only for **Murabaha** product.
Lease Type	Type of the lease.
	Note: This field appears only when the selected account is opened under **Ijaraha** or **Tawarooq** product.
Lease Payment Mode	Type of payment mode opted.
	Note: This field appears only when the selected account is opened under **Ijaraha** or **Tawarooq** product.
Bank Share	Finance sharing ratio of the bank.
	Note: This field appears only for **Murabaha** product.
Customer Share	Customer finance sharing ratio on **Musharaka** account.
Repayment	

Field Name	Description
Finance Payment Frequency	Repayment frequency of the financed amount. It could be: • Daily • Weekly • One Time Payment • monthly • Bi monthly • quarterly • semi-annually • annually
Repayment Mode	Repayment mode for the account as set up in the processing system.
Advance Payment Amount	Amount paid in advance. **Note:** This field appears only for **Murabaha** product.
Profit Rate for Advance Payment	Profit rate for advance payment. **Note:** This field appears only for **Murabaha** product.
Profit Rate for Late Payment	Profit rate for late payment as penalty by the customer on payment made. **Note:** This field appears only for **Murabaha** product.
Installments	
Financing Tenure	Tenure of the financing or duration, in years and months, for which the financing amount is sanctioned.
Total Installments	Total number of installments applicable for the financing account.
Installments Paid	Total number of installments paid till date.
Remaining Installments	Number of installments remaining for payment of the financing account.
Next Installment Date	Due date of next installment.
Next Installment Amount	Amount to be paid as next installment.

Field Name	Description
Arrears	
Principal Arrears	Outstanding principal balance on the financing account as on date.
Profit Arrears	Pending Profit arrears for the financing account.
Bank Profit Due	Outstanding profit to be repaid.
Other Fees	Fees and service charges applied on the financing account.

User can also perform following account related transactions:

- Add account nickname/ modify/ delete nickname, for more information, click here**.**
- To view repayment schedule, click Schedule.
- To view disbursement details, click Disbursement Details.
- To make a repayment in the loan account, click Repay.

6. Disbursement Inquiry

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

In case of multiple loan disbursements, the customer needs to know the disbursement details of the account. This feature allows the customer to view the disbursement details such as financed disbursed amount, disbursal date and financed amount. It helps the customer to analyze the current position of the finance as to how much is disbursed and how much is yet to be disbursed.

How to reach here:

Dashboard > Loans and Finances > My Loans page > Overview > Account Card > Loan Details > Disbursement Details > Disbursement Inquiry
OR
Accounts > Loans and Finances > Disbursement Inquiry

Disbursement Inquiry

Field Description

Field Name	Description
Select Account Number	Islamic Finance account number in masked format along with the account nickname.
	For more information on Account Nickname, refer Account Nickname.

Field Name	Description
Financed Amount	The approved financed amount along with the currency.
Financed Amount Disbursed	The finance amount disbursed along with the currency as on the date of inquiry.
Date	Disbursement date.
	Note: If there are multiple disbursements in the account, the last disbursement will be displayed first and others accordingly in that order. The last entry in this list should be of the first disbursement date.
Amount	Amount disbursed as on the respective disbursement dates.

1. From the **Select Account** list, select the financing account from which the disbursement inquiry is to be done.
   The financed amount and the disbursed financed amount appear.

2. Click **OK** to complete the transaction.

7. Loans and Finances Schedule

Using this option, user can view details of the Islamic Finance schedule with respect to repayment of the financed amount. It can be inquired for both active and closed Islamic finance accounts.

Repayment schedule provides the details of Profit, Principal, Charges, Installment amount and due date of the loan across the loan tenure.

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

How to reach here:

Dashboard > Loans and Finances > My Loans page > Overview > Loan Account Card > Loan Details > Schedule > Schedule Inquiry
OR
Accounts > Loans and Finances > Schedule Inquiry

Schedule Inquiry

Field Description

Field Name	Description
First Installment	Date on which first installment payment is due in the account.
Last Installment	Date on which last installment payment is due in the account.
Total Installments	Total number of installments applicable for the account.
Installments Paid	Number of Installments paid till date.
Amount paid till date	Total amount paid till date for the loan account.
Graphical Representation	Islamic Finance account schedule is displayed in graphical form.
Date Range	Select the period for which installment details in the repayment schedule to be seen.
Sr No.	Serial number of each installment is displayed against the record.
Due Date	Date of scheduled installment payment.
Principal	Principal amount that is due corresponding to the installment date.
Charges	Charge (fee) amount that is due corresponding to the installment date.
Installment	Total installment amount that is due corresponding to the installment date.
Unpaid Installment	Unpaid installment amount corresponding to the installment date.

To view financing schedule:

1. In the **Date Range** field select the period for which installment details in the repayment schedule are to be viewed. Based on selected period, the set of installments in repayment schedule appears. To view next set of entries in Repayment Schedule of the account, click on the pagination options available. Click here for further information on pagination options. To view next set of entries in Repayment Schedule of the account, click pagination icon.

2. Click to download the transaction details in .pdf format. For more information click here.
   OR
   Click **Back** to navigate back to the loan details page.

8.   Repayment

A customer might, at some point in time, come across additional funds and would wish to take advantage of this sudden cash inflow to pay back the financed amount either partly or fully.

The repayment feature of application enables the customer to make Adhoc repayments through self service channel. Customers can only make payments from current or savings accounts that are linked to the customer.

Through this feature, customers can make a partial or full settlement of the Islamic Finance account. In partial settlement, the customer can make payment of any amount that is less than the outstanding finance amount. In this case, if there are any arrears in the account, they will be settled first followed by the principal balance of the financed amount.

In case of full settlement, the final settlement amount is calculated by applying penalties or charges as applicable by the host system. This amount is displayed to the customer, who in turn is required to transfer the final settlement amount in order to make a full repayment.

Any payment made by the customer, either partially or fully, will be immediately reflected in the finance account.

How to reach here:

Dashboard > Loans and Finances > My Loans page > Overview > Loan Account Card > Loan Details > Repay
OR
Accounts > Loans and Finances > Repayment

Loan Repayment

Field Description

Field Name	Description
Customer Name	Names of the loan account holders. Depending on the holding pattern, one or multiple names will be displayed.
Loans and Finances Account Number	Islamic Finance account number in masked format along with the account nickname.
Pending Arrears	Pending arrears amount in the account along with currency. It is sum of Principal and Profit arrears.
Outstanding Principal	Outstanding principal balance in the account along with currency.
Disclaimer	Text message informing customer about the appropriation of funds in case of a partial payment.
Source Account	Account for making partial payment. **Note:** The list displays the all active accounts where customer is the primary holder or sole owner.
Balance	Balance amount in the selected source account.
Repayment Amount	Amount for the partial repayment. **Note:** Amount should be less than the outstanding principal balance.

To make a repayment:

1. From the **Source Account** list, select appropriate account number to fund repayment.

2. In the **Repayment Amount** field, enter the partial payment amount.

3. Click **Repay**.
   OR
   Click **Cancel** to cancel the transaction.

4. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.

5. The success message appears, along with the reference number.
   Click **Done** to complete the transaction.

9. Financing Account Statement

Customers should be able to keep track of transactions on their Islamic Finance accounts. The account statement feature allows customer to view details of all transactions made in their accounts. The account statement feature displays all debit and credit entries along with the transaction amount and reference details.

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

Transaction details are fetched online and displayed on the screen. The PDF icon provided, enables saving of the activities displayed on page in pdf format.

How to reach here:

Dashboard > Loans and Finances > My Loans page > Overview > Mini Statement > Statement Request

Statement

Field Description

Field Name	Description
Customer Name	Names of the loan account holders. Depending on the holding pattern, one or multiple names will be displayed.
Financing Account Number	Financing account number in masked format.
Filter/ Options	
Transaction Period	Filters to view the transactions of a particular period. The options are: • Current Period • Previous Month • Previous Quarter • Select Date Range
From / To	Option to view transactions for the selected period. This field appears if you select the **Date Range** option from the first filter.
Transaction Description	Filters to view the transactions based on description. The options are: • All • Debits Only • Credits Only

To generate the statement:

1. From the **Transaction Period** list, select the appropriate option.
2. If you select '**Select Date Range'** option, select the **From** and **To Date.**
3. From the **Transaction Description** list, select the appropriate option to further customize the statement.
   Based on selected criteria, the loan statement appears.

Field Description

Field Name	Description
Date	Date on which transaction took place.
Description	A short description of the transaction.
Reference Number	Transaction reference number.
Transaction Amount	The amount for which transaction took place.
Debit / Credit Indicator	Indicator identifying whether the transaction was a debit or a credit transaction.

4. Click 🖫 to download the transaction details in .pdf format. For more information click here.

To sort the Records

1. Click 🖫 to download the list in PDF format.

2. From the Page list, select the required page number of the transactions list.

3. Click ⬍ to sort records in ascending or descending order.

4. Click to ◁ view the first page of the transaction record list.
    OR
    Click to ◁ view the previous page of the transaction record list.
    OR
    Click to ▷ view the next page of the transaction record list.
    OR
    Click to ▷ view the last page of the transaction record list.

10. Closed Loans

Customers should be able to view details of all Islamic loans held with the bank including those that are currently closed. The loans dashboard, hence, displays a widget containing a summary of such closed loan accounts. The customer can view additional details of closed loans by selecting the 'View All' link on this widget. The account details page of closed accounts displays information similar to that of active loans.

Note: The loan features like **Repay**, **Schedule**, and **Disbursement Details** are not available for closed loan accounts.
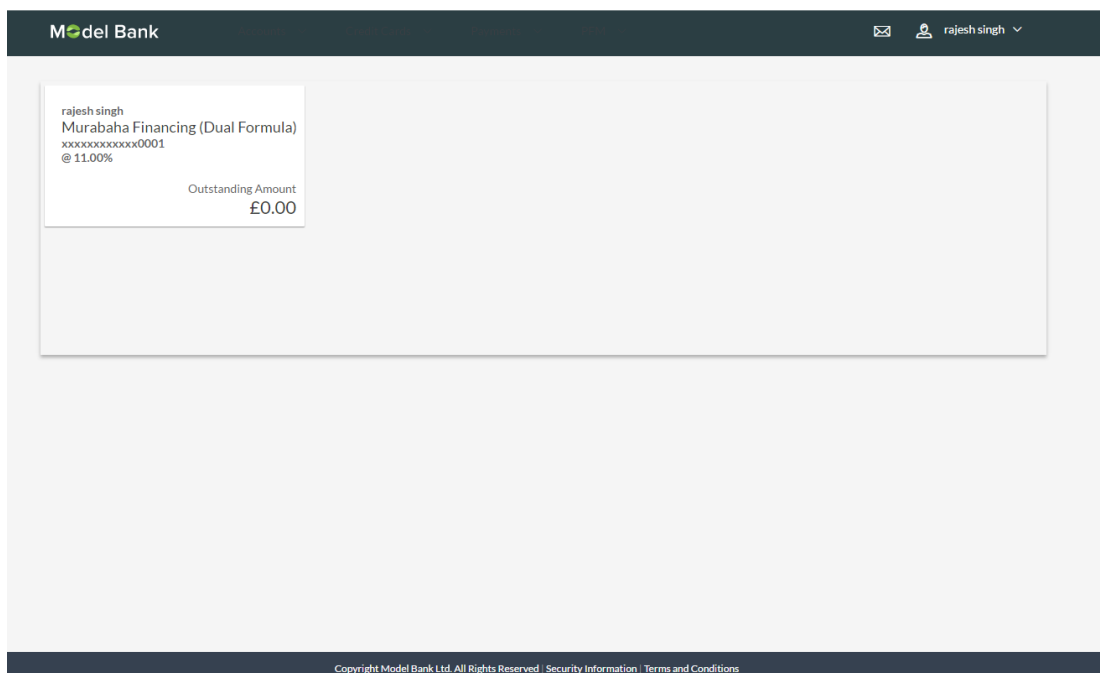
How to reach here:

Dashboard > Loans and Finances > My Loans page > Overview > Closed Loans Card > Closed Loan Account Card > Closed Loan Account Card Details

To view closed loan card details:

1.   All the closed loans cards held by a customer appears.

Closed Loan Account Card

Field Description

Field Name	Description
List of Cards	Displays the list of closed loan cards.
Customer Name	Names of the loan account holders. Depending on the holding pattern, one or multiple names will be displayed.

Field Name	Description
Product/ Offer Name	Name of the loan offer /product.
Loan Account Number	The loan account number in masked format along with the account nickname. The account number will be masked as per account number masking configurations.
	For more information on Account Nickname, refer Account Nickname.
Interest Rate	Interest rate charged on the loan account.
	Note: It displays the net interest rate applicable to the loan account as on the inquiry date.
Outstanding Amount	Outstanding loan amount along with the currency.

2. Click on a closed loan card to view the details of that particular loan. The **Loans Details** screen appears.

Closed Loan Details

Loan Details

rajesh singh	xxxxxxxxxxxx0001		ⓘ Nickname

Account Details

Customer ID	002***
Opening Date	31 Mar 2014
Maturity Date	31 Mar 2016
Status	Closed
Profit Rate	11.00%
Facility ID	
Branch	AT3-FCLEXCUBE UNIVERSAL BANK AT3

Financing Details

Financed Amount	£200,000.00
Financed Amount Disbursed	£200,000.00
Purpose Of Financing	
Amount Re-paid Till Date	£200,000.00
Outstanding Finances	£0.00
Customer Grace Period And Frequency	10
Supplier Grace Period And Frequency	20
Linked Murabha bill	
Bank Profit Share	0
Customer profit Share	0
Lease Type	
Lease Payment Mode	
Bank Share	0
Customer Share	0

Repayment

Finance Payment Frequency	Monthly
Repayment Mode	Account
Advance Payment Amount	£0.00
Profit Rate for Advance Payment	0.00%
Profit Rate for Late Payment	0.00%

Installments

Financing Tenure	24 months 0 days
Total Installments	24
Installments Paid	0
Remaining Installments	0
Next Installment Date	30 Apr 2014
Next Installment Amount	£0.00

Arrears

Principal Arrears	£0.00
Installment Arrears	£0.00
Bank Profit Due	£0.00
Other Fees	£0.00

Field Description

Field Name	Description
Customer Name	Names of the loan account holders. Depending on the holding pattern, one or multiple names will be displayed.
Loan Account Number	The loan account number in masked format along with the account nickname. The account number will be masked as per account number masking configurations. For more information on Account Nickname, refer Account Nickname.
Account Details	
Customer ID	Customer ID associated with the financing account in masked format. **Note:** It displays the primary customer ID of the account in case of joint account.
Opening Date	Financing account opening date.
Maturity Date	Financing account maturity date.
Status	Status of financing account. **Note:** Since the details are being viewed of a loan account that has been closed, the status will be 'Closed'.
Profit Rate	Profit rate applicable to the financing account. **Note**: It displays the net interest rate applicable to the loan account as on the inquiry date.
Facility ID	The facility ID under which the financing account has been opened.
Branch	The branch in which the financing account was held.
Financing Details	
Financed Amount	The amount of loan that the bank had agreed to provide the customer/s.
Financed Amount Disbursed	The total amount of loan given to the customer.
Purpose Of Financing	

Field Name	Description
Amount Re-paid Till Date	Total loan amount repaid by the customer till date with currency.
Outstanding Finances	The total amount due to be paid by the customer.
Customer Grace Period And Frequency	Customer grace period and frequency.
	Note: This field appears only for **Murabaha** product.
Supplier Grace Period And Frequency	Supplier grace period and frequency.
	Note: This field appears only for **Murabaha** product.
Linked Murabha bill	The bill reference number associated with **Murabaha** finance contract.
Bank Profit Share	Bank profit share (percentage) details (the percentage of profit that the bank gets in case of a profitable return on the Mudaraba account).
	Note: This field appears only for **Murabaha** product.
Customer profit Share	Customer profit share (percentage) details (the percentage of profit that you get in case of a profitable return on the Mudaraba account).
	Note: This field appears only for **Murabaha** product.
Lease Type	Type of the lease.
	Note: This field appears only when the selected account is opened under **Ijaraha** or **Tawarooq** product.
Lease Payment Mode	Type of payment mode opted.
	Note: This field appears only when the selected account is opened under **Ijaraha** or **Tawarooq** product.
Bank Share	Finance sharing ratio of the bank.
	Note: This field appears only for **Murabaha** product.
Customer Share	Customer finance sharing ratio on **Musharaka** account.
Repayment	

Field Name	Description
Finance Payment Frequency	Repayment frequency of the financed amount. It could be: • Daily • Weekly • One Time Payment • monthly • Bi monthly • quarterly • semi-annually • annually
Repayment Mode	Repayment mode for the account as set up in the processing system.
Advance Payment Amount	Amount paid in advance. **Note:** This field appears only for **Murabaha** product.
Profit Rate for Advance Payment	Profit rate for advance payment. **Note:** This field appears only for **Murabaha** product.
Profit Rate for Late Payment	Profit rate for late payment as penalty by the customer on payment made. **Note:** This field appears only for **Murabaha** product.
<u>**Installments**</u>	
Financing Tenure	Tenure of the financing or duration, in years and months, for which the financing amount is sanctioned.
Total Installments	Total number of installments applicable for the financing account.
Installments Paid	Total number of installments paid till date.
Remaining Installments	Number of installments remaining for payment of the financing account.
Next Installment Date	Due date of next installment.
Next Installment Amount	Amount to be paid as next installment.

Field Name	Description
Arrears	
Principal Arrears	Outstanding principal balance on the financing account as on date.
Installment Arrears	Pending Profit arrears for the financing account.
Bank Profit Due	Outstanding profit to be repaid.
Other Fees	Fees and service charges applied on the financing account.

11. Account Nickname

Customers can assign a specific name to their Islamic Finance account. This is done as customer's wish to remember accounts with a particular name instead of account numbers. Once a nickname is assigned to an account, it is displayed on various transactions instead of the standard account description. This option also allows customer to modify or delete the nickname whenever required.

To add nickname to account:

1. Click Add Nickname ⊕ , to add nickname to an account.

2. In the **ADD Nickname** field, enter the nickname you want to use.

Add Nickname- Example

Field Description

Field Name	Description
Add Nickname	Customer's preferred description or name to an Islamic Finance account which will be displayed instead of the standard account description.

3. Click to save your changes.

To edit / delete nickname to account:

Add Nickname - Edit/ Delete

4. Click , to modify nickname.
And save your updates.
OR

Click , to delete nickname.

FAQs

1. **Can I add nickname to a joint account?**

   Yes, you can add nickname to an account where you are the primary holder.

2. **Can I make partial prepayment towards my Islamic Finance account using the repayment option?**

   Yes, you can make partial repayments towards your account subject to pre-payment charges applicable as per your product type.

3. **Can I inquire partial disbursements in my account?**

   Yes, you can inquire partial disbursements using the disbursement inquiry function.