

# **Oracle Banking Digital Experience**

**Corporate Loans and Finances User Manual  
Release 18.1.0.0.0**

**Part No. E92727-01**

**January 2018**

**ORACLE®**

Corporate Loans and Finances User Manual  
January 2018

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# Table of Contents

<b>1. Preface</b> .....	<b>4</b>
1.1 Intended Audience .....	4
1.2 Documentation Accessibility .....	4
1.3 Access to Oracle Support .....	4
1.4 Structure.....	4
1.5 Related Information Sources.....	4
<b>2. Transaction Host Integration Matrix</b> .....	<b>5</b>
<b>3. Loans and Finances</b> .....	<b>6</b>
<b>4. Loans and Finances Overview</b> .....	<b>7</b>
<b>5. Loan Details</b> .....	<b>9</b>
<b>6. Repayment</b> .....	<b>14</b>
<b>7. Disbursement Inquiry</b> .....	<b>17</b>
<b>8. Schedule Inquiry</b> .....	<b>19</b>
<b>9. Loan Calculator</b> .....	<b>21</b>
9.1 Loan Installment Calculator.....	21
9.2 Eligibility Calculator .....	22
<b>10. Account Nickname</b> .....	<b>24</b>

# 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 18.1.0.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	FCR 11.7.0.0.0	UBS 12.3.0.0. 0	UBS 12.4.0.0.0	UBS 14.0.0.0.0
1	Overview	✓	✓	✓	✓
2	Loan Details	✓	✓	✓	✓
3	Loan Details - Nickname updation	<b>NH</b>	<b>NH</b>	<b>NH</b>	<b>NH</b>
4	Repayment - With less than installment amount	✗	✓	✓	✓
5	Repayment - With equal to or more than installment amount	✓	✓	✓	✓
6	Disbursement Inquiry	✓	✓	✓	✓
7	Schedule Inquiry	✓	✓	✓	✓
8	View Statement	✓	✓	✓	✓
9	View Statement- Pre-Generated Statement	✗	✗	✗	✗

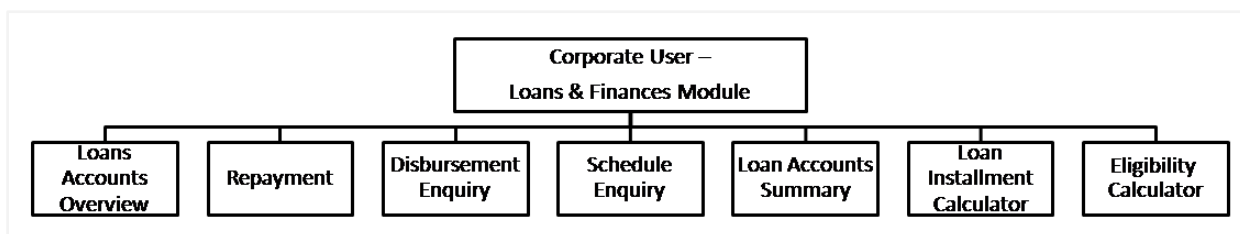
### 3. Loans and Finances

Banks lend money to their customers through loan accounts, and earn interest. Hence, loan accounts are valuable assets to the bank. It becomes important for the banks to enrich end user's loan servicing experience to increase customer satisfaction and retention.

In order to achieve this, banks are constantly putting efforts to enhance the online banking experience for their customers, by introducing and revamping loans servicing features on the digital platform. The application provides a platform for banks to enable their customers to service Loans through self-service channels. This enables the customers to view their accounts, outstanding balances, make repayments, view loan schedules etc.

#### Features Supported In Application

- Loans Accounts Overview
- Loan Portfolio
- Loan Accounts Summary
- Repayment
- Schedule Inquiry
- Disbursement Inquiry
- Loan Installment Calculator
- Eligibility Calculator



#### Pre-Requisites

- Party Preferences for Corporate
- User Creation
- Party and Account access
- Set-up Transaction and account access
- Set-up Approval Rules

[Home](#)

## 4. Loans and Finances Overview

The Loans & Finances overview provides a summary of the Loan accounts that the user has access to. Loans dashboard displays summary of total borrowings in all accounts along with the current outstanding amount. It allows the user to understand the current position with respect to loan accounts.

Through the Quick links section, the user can launch into the servicing section of the Loans module viz., Repayment, Disbursement Enquiry & Schedule Enquiry.

In the Loan Accounts Summary, the user can view account details such as Party name, account number, interest rate, outstanding amount, for loan accounts. Click on the Account Number field to view the Loan Details of the account.

The Loans Portfolio shows the Product mix of the loans availed, in a pie chart.

The user can calculate the loan installment, through the Loan Installment Calculator on the screen. The user can get an idea of loan eligibility through the Eligibility Calculator, at the bottom of the Overview section.

### How to reach here:

*Dashboard > Toggle menu > Accounts > Loans and Finances > Overview*

**Loans**

1 Total Accounts  
£151,487.68 Outstanding Balance

**Loan Accounts Overview**

Total Borrowing (£150,000.00)  
Current Outstanding (£151,487.68)

**Loan Portfolio**

Vehicle Loans

**Loan Accounts Summary**

Party Name	Account Number	Interest Rate	Maturity Date	Outstanding Balance
Speed International	Vehicle Loans xxxxxxxxxxxx0033	3.00%	03 Jul 2016	£151,487.68

Page 1 of 1 (1 of 1 items) | Download

**Quick Links**

Repayment | Schedule Inquiry | Disbursement Inquiry

**Loan Installment Calculator**

Amount: £1000.00  
Tenure (months): 1  
Interest: 10%

**Eligibility Calculator**

Avg Monthly Income: £1,000.00  
Avg Monthly Expense: £500.00  
Tenure (months): 10 | Interest: 10%

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## Dashboard Overview

### Loan Accounts Overview

This section displays the graphical overview of all loan accounts held by the user. It provides the **Total Borrowings** and **Current Outstanding** for the all the loan accounts mapped to the user. It includes details like:

- Total Accounts: The number of loan accounts
- Outstanding Balance: Summation of current outstanding in all accounts

### Loan Portfolio

This section displays the product mix of the loan portfolio in a pie chart.

### Quick Links

This section displays the quick links for loan transactions. Click the particular link to access the specific loan transaction viz.,

- Repayment
- Schedule Inquiry
- Disbursement Inquiry

### Loan Accounts Summary

This section displays summary of loan accounts and all the related information about the loan account. Details include:

- Party Name: Name of the party under which the loan account is opened. This could either be the user's own party or linked parties
- Account Number: Loan account number (in masked format), product name, along with the account nickname (if set)
- Maturity Date: Maturity Date of the Loan account
- Interest Rate: Interest rate applicable to the loan account
- Outstanding Balance: Outstanding loan amount in the account currency

The user can download the loan account summary, for his reference.

Click the loan account number to view the respective loan account details. For more information click [here](#).

### Loan Calculator

This section displays the loan calculator. Click [here](#) to for more information on the **Loan Installment Calculator** and **Eligibility Calculator**.

---

[Home](#)



## 5. Loan Details

This screen contains the loan account details. A user can view account information, add / update / delete nickname here. He can view the disbursement details, outstanding amount, repayment details and arrears, at a glance.

The user can also download pre-generated statements and download summary of transactions from the Account Details screen.

### How to reach here:

*Dashboard > Toggle menu > Accounts > Loans and Finances > Overview > Loan Account Summary > Loan Details*

### Loan Account Details

**Loan Details**

Select Account  
xxxxxxxxxxxx0033

Product Name  
Vehicle Loans

+ Add Nickname

Borrowing	Arrears	Repayments
Sanctioned Amount £150,000.00 Opening Date 02 Jan 2014 Maturity Date 03 Jul 2016 Interest Rate 3.0% Disbursed Amount £150,000.00 Loan Branch AT3-FOL EXCUBE UNIVERSAL BANK Account Status Active Facility ID	Amount Prepaid £0.00 Outstanding Amount £151,487.68 Principal Arrears £150,000.00 Interest Arrears £0.00 Late Payment Charges £0.00 Fees £0.00	Loan Term 30 Months 1 Days Total Installments 7 Remaining Installments 6 Next Installment Date 02 Jul 2014 Next Installment Amount £27,124.47 Late Payment Penalty £0.00 Pre Payment Penalty £0.00

**Quick Links**

Repayment      Schedule Inquiry      Disbursement Inquiry

**Transactions**


Date	Description	Reference No	Amount
02 Jan 2014	AMOUNT Disbursed	AT3ZTRF1400200UU	£150,000.00 Dr
02 Jan 2014	SERVICE_TAX Liquidation	AT3ZTRF1400200UR	£0.01 Cr
02 Jan 2014	PROC_CHARGE Liquidation	AT3ZTRF1400200UP	£1.00 Cr

Page 1 of 1 (1-3 of 3 items)    < 1 >

Pre-Generated Statement    Download    Back

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### Field Description

Field Name	Description
<b>Select Account</b>	Loan account number in masked format along with the account nickname (if set by the user).
<b>Product Name</b>	Name of the loan account.
<b>Nickname</b>	<p>The user defined description or name to loan accounts which will be displayed.</p> <p>Click  <b>Add Nickname</b>, to add nickname.</p> <p>For more information on Account Nickname, refer <a href="#">Account Nickname</a>.</p>
<b>Borrowing</b>	
<b>Sanctioned Amount</b>	Sanctioned loan amount along with the currency.
<b>Opening Date</b>	Loan account opening date.
<b>Maturity Date</b>	Loan account maturity date.
<b>Interest Rate</b>	Interest rate applicable to the loan account.
	<b>Note:</b> It displays the net interest rate applicable to the loan account as on the inquiry date.
<b>Disbursed Amount</b>	Disbursed loan amount along with the currency.
<b>Loan Branch</b>	Branch in which loan account is opened.
<b>Account Status</b>	Status of the loan account
<b>Facility ID</b>	Facility Id under which loan account is opened.
<b>Arrears</b>	
<b>Amount Prepaid</b>	Total amount repaid on the loan, till date
<b>Outstanding Amount</b>	Outstanding loan amount along with the currency.
<b>Principal Arrears</b>	Pending principal arrears for the loan account.
<b>Interest Arrears</b>	Pending interest arrears for the loan account.
<b>Late Payment Charges</b>	Late payment charges for the loan account.


<b>Fees</b>	Other fees applicable to the loan account.
<b>Repayment</b>	
<b>Loan Term</b>	Tenure of the loan.
<b>Total Installments</b>	Total number of installments applicable to the loan account.
<b>Remaining Installments</b>	Remaining installments in the loan account as on the date of inquiry.
<b>Next Installment Date</b>	Date of next installment.
<b>Next Installment Amount</b>	Amount to be paid as next installment.
<b>Late Payment Penalty</b>	Amount charged in case of default in repayment.
<b>Pre-Payment Penalty</b>	Amount to be paid as penalty on payment made in advance on the loan.
<b>Transactions</b>	
<b>Date</b>	Date of the transaction.
<b>Description</b>	Description of the transaction.
<b>Reference No</b>	Reference number of the transaction.
<b>Amount</b>	Transaction amount along with the type of the transaction (credit or debit).

---

view the search result.

**To view the loan account details:**

1. From the **Select Account** list, select the appropriate account. The loan details for the particular account appear on the screen.

2. Click  to search transactions.

a. Enter the search criteria. Based on search criteria,

## Transactions -Search Criteria

The screenshot shows the ZigBank interface for searching transactions. At the top, there is a navigation bar with the ZigBank logo and a 'Logout' button. Below the navigation bar, the 'Transactions' section contains several search criteria fields: 'Select Account' with a dropdown menu showing 'xxxxxxx0002', 'Search By' with a dropdown menu showing 'Current Period', 'Reference Number' with a text input field, 'Amount From' with a text input field, 'Transaction Type' with a dropdown menu showing 'All', and 'Amount To' with a text input field. At the bottom of the form, there are three buttons: 'Search', 'Cancel', and 'Reset'.

### Field Description

Field Name	Description
<b>Reference Number</b>	Reference number of transaction.
<b>Transaction Type</b>	The type of the transaction. The options are: <ul style="list-style-type: none"> <li>• All</li> <li>• Debit Only</li> <li>• Credit Only</li> </ul>
<b>Search By</b>	The transaction period. Options are: <ul style="list-style-type: none"> <li>• Current Period</li> <li>• Previous Month</li> <li>• Previous Quarter</li> <li>• Select Date Range</li> </ul>
<b>Date Range</b>	The start and end date – i.e. a range of days –to search for a transaction. Start date cannot be greater than end date. This field appears if you select the <b>Select Date Range</b> option in the <b>Search By</b> list.
<b>Amount From</b>	The minimum amount for the search criteria.
<b>Amount To</b>	The maximum amount for the search criteria

Field Name	Description
<b>Search Result</b>	
<b>Date</b>	The date on which the transaction is processed.
<b>Description</b>	The brief description of the transaction.
<b>Reference Number</b>	Reference number of the transaction.
<b>Amount</b>	The debit/ credit amount for the transaction.

You can also perform following account related transactions:

- To make a repayment in the loan account, click Loan Repayment.
- To view loan repayment schedule, click Schedule Inquiry.
- To view disbursement details, click Disbursement Inquiry.

**Note:** To navigate to **Overview** screen, click **Back**.

3. To download pre-generated statement, click on **Pre-generated** statement.
4. To download transaction summary, click on **Download**.

[Home](#)

## 6. Repayment

Usually the loan repayment is done by setting up of standing instructions if the account is within the bank or by maintaining mandate instruction if the account is of another bank. Once these instructions are maintained by the bank for the loan account, the repayment amount is periodically drawn from the source account to settle the repayment.

Apart from scheduled / mandated payments, customers can choose to make partial or full repayment of the outstanding loan amount by making an ad-hoc payment. This feature allows the user to make ad-hoc repayments through the self-service channel. Users can make repayment only through the source account linked to the customer.

Customers could either make a partial repayment or a full settlement of the loan account. In partial settlement customer can make payment of any amount that is less than the outstanding loan amount. In this case, if there are any arrears in the loan account, then arrears will be settled first, then remaining balance of the transferred amount will be settled against the principal balance of the loan.

In case of full settlement, the final settlement amount is calculated by applying penalties or charges as applicable by the host system and displayed to the user. The user needs to transfer final settlement amount in order to make full repayment.

### How to reach here:

*Dashboard > Toggle menu > Accounts > Loans and Finances > Repayment*

*OR*

*Dashboard > Accounts > Loans and Finances > Overview > Quick Links > Repayment*

### Loan Repayment

**Repayment**

Select Account  
xxxxxx0002

Pending Arrears  
£0.00

Outstanding Principal  
£97,500.00

Disclaimer:  
If arrears are pending for the account, the same will be settled first.  
Remaining amount of the payment will be settled against Principal  
Balance

Source Account  
xxxxxx0021 - Ryan Giggs

Balance : £4,631,023.72

Repayment Amount  
£10,000.00

Repay Back

**Repayment Tips**

Know what you owe  
Understanding your payment responsibilities is crucial to maintaining credit and balancing your personal budget.

Pay it forward It's worth mentioning that making payments ahead of schedule is the best way to lower your overall cost of borrowing.

Interest rate reductions Take advantage of any and all interest rate discounts available to you

Pay Attention to Details and Paperwork Make sure you read everything you receive about your loans and understand your loan terms.

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**Field Description**

Field Name	Description
<b>Select Account</b>	Loan account number (in masked format) along with the account nickname (if set).
<b>Pending Arrears</b>	Pending arrears amount in the account. It is sum of Principal and Interest arrears.
<b>Outstanding Principal</b>	Outstanding principal balance in the account.
<b>Disclaimer</b>	Text message informing the user about the appropriation of funds in case of a partial payment.
<b>Source Account</b>	Account with the account nickname (if set by the user) for making repayment. <b>Note:</b> The list displays all active accounts that the logged in user has access to – of his primary party & linked parties.
<b>Balance</b>	Balance amount in the selected source account.
<b>Repayment Amount</b>	Amount for the repayment of loan. <hr/> <b>Note:</b> Amount should be less than the outstanding principal balance, for a partial repayment. <hr/> The Source account should have sufficient balance to cover the repayment amount. <hr/>

**To repay the loan:**

1. From the **Select Account** list, select appropriate loan account number. Application displays the Pending Arrears and Outstanding Principal amount.
2. From the **Source Account** list, select appropriate CASA account number, to make repayment from. Application displays the balance amount in the account.
3. In the **Repayment Amount** field, enter the repayment amount.
4. Click **Repay**.  
OR  
Click **Back** to go to the previous screen.
5. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Back** to make changes if any. User is directed to **Loan Repayment – screen** with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.
6. View the success message of Loan Repayment, with the transaction reference number.

7. Click **Go To Dashboard** to go to Dashboard screen.  
OR  
Click **Go to Account Details** to go to **Loan Account Details** screen.

[Home](#)



## 7. Disbursement Inquiry

Disbursement of the loan amount depends on the type of loan product availed by the customer. Some loan products such as personal loan and auto loan have single disbursement policies. Others, such as housing loan, education loan have multiple disbursement policies.

In case of multiple disbursements of loan product, user may need to understand the disbursement details of the loan account. This feature allows the user to view the disbursement details such as disbursed amount, disbursal date and sanctioned amount. It helps the user to analyze the current position of the loan account with respect to the disbursed amount.

### How to reach here:

*Dashboard > Toggle menu > Accounts > Loans and Finances > Disbursement Inquiry*

OR

*Dashboard > Accounts > Loans and Finances > Overview > Quick Links > Disbursement Inquiry*

### To view disbursement details of a loan account:

1. From the **Select Account** list, select appropriate account number.  
The disbursement details appear on the screen.

### Disbursement Details

### Field Description

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

<b>Select Account</b>	Loan account number (in masked format) along with the account nickname.
-----------------------	---

<b>Field Name</b>	<b>Description</b>
<b>Sanctioned Amount</b>	Sanctioned loan amount along with the currency.
<b>Disbursed Amount</b>	Disbursed loan amount on the date of disbursement.
<b>Date</b>	Disbursement date. <hr/> <b>Note:</b> If there are multiple disbursements in the account, the last disbursement will be displayed first and thus, the last entry in this list will be the first disbursement date. <hr/>
<b>Amount</b>	Amount disbursed as on the respective disbursement date.

[Home](#)

## 8. Schedule Inquiry

Schedule Inquiry provides a repayment life cycle of the loan account. It provides the details of Interest, Principal, Charges, Installment amount and due date of the loan through the loan tenure.

It allows users to know loan schedule with respect to repayment of the loan. Schedule Inquiry helps customers understand the first & last installment dates, the total number of installments, principal and interest part to be repaid for the tenure of the loan.

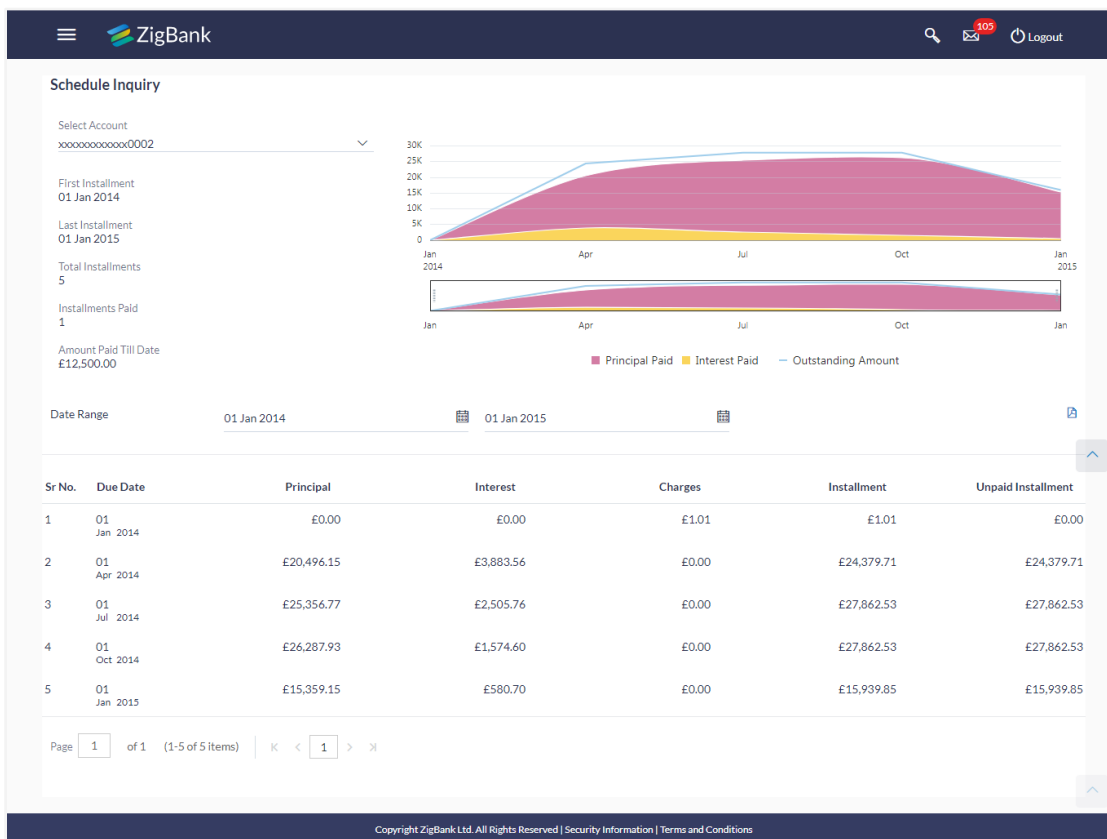
### How to reach here:

*Dashboard > Toggle menu > Accounts > Loans and Finances > Schedule Inquiry*

OR

*Dashboard > Accounts > Loans and Finances > Overview > Quick Links > Schedule Inquiry*


### Schedule Inquiry



**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Select Account</b>	Loan account number (in masked format) along with the account nickname (if set by the user).
<b>First Installment</b>	Date of first installment payment in the loan account.
<b>Last Installment</b>	Date of last installment payment in the loan account.
<b>Total Installments</b>	Total number of installments applicable for the loan account.
<b>Installments Paid</b>	Number of Installments paid till date for the loan account.
<b>Amount Paid Till Date</b>	Total amount repaid till date for the loan account.
<b>Date Range</b>	Select the period for which you want to view the installment details.
<b>Sr No</b>	Serial number of the transaction list.
<b>Due Date</b>	Date of scheduled installment payment.
<b>Principal</b>	Principal component of the amount that is due, on the installment date.
<b>Interest</b>	Interest component of the amount that is due, on the installment date.
<b>Charges</b>	Charge (fee) amount that is due as on the installment date.
<b>Installment</b>	Total installment amount that is due as on the installment date.
<b>Unpaid Installment</b>	Unpaid installment amount as on the installment date.

**To view the loan schedule:**

1. From the **Select Account** list, select appropriate loan account number.
2. In the **Date Range** field, select the period for which installment details are to be enquired. Based on selected period, view the set of installments in the loan schedule. To view next set of entries in the **Loan Schedule** of the account, click > <
3. Click  to **download** the loan schedule in .pdf format.

[Home](#)

## 9. Loan Calculator

The application provides calculators to the user, to get an indicative estimate of:

- Loan Installment Amount
- Loan Eligibility Amount

Through the;

- Loan Installment Calculator
- Eligibility Calculator

Calculation is done by the application and results are displayed to the user.

### How to reach here:

*Dashboard > Toggle menu > Accounts > Loans and Finances > Overview > Loan Installment Calculator*

### 9.1 Loan Installment Calculator

Repayment of a loan includes both the repayment of the principal amount of the loan, and the interest. These two components, together add up to the loan installment amount, which is typically an equated amount paid monthly to the lender (bank).

Loan installment calculator is a simple calculator which calculates the installment value of the loan, for specific amount, tenure and rate of interest. It helps users to understand the monthly outlay, if they were to borrow a sum of money, for a specific time.

#### Loan Installment Calculator

The screenshot shows a web-based calculator interface. At the top, it is titled "Loan Installment Calculator". Below the title, there are three input fields, each with a slider and a corresponding value: "Amount" set to £8000.00, "Tenure (months)" set to 15, and "Interest" set to 10%. A blue "Calculate" button is located at the bottom left. To the right of the button, the result "Installment Amount £86.01" is displayed.

#### Field Description

Field Name	Description
<b>Amount</b>	Loan amount that you want to apply from the bank.
<b>Tenure</b>	Tenure of loan in terms of years.

Field Name	Description
<b>Interest</b>	Interest rate that bank will charge on the applied loan.
<b>Installment Amount</b>	Calculated monthly installment that the user will have to pay towards the loan (for the given Loan amount, Interest rate, & loan tenure)

1. In the **Amount** field, click and drag for the desired loan amount.
2. In the **Tenure** field, click and drag for the appropriate loan tenure .
3. In the **Interest** field, click and drag for the interest rate.
4. Click Calculate, to view the **Installment Amount**, which the user will have to pay regularly towards the loan (for the given Loan amount, Interest rate, & loan tenure).

## 9.2 Eligibility Calculator

Eligibility calculator enables users to understand the maximum amount of loan that they are eligible for, considering their average monthly income and expenditure. The calculator computes the eligible loan amount and average installment per month.

Loan Eligibility Amount calculation is performed by the application and results are displayed.

The eligibility is calculated on the basis of:

- Average Monthly Income
- Average Monthly Expenses
- Tenure of the loan
- Estimated rate of interest

### Loan Eligibility

**Eligibility Calculator**

Avg Monthly Income £10,000.00

Avg Monthly Expense £5,550.00

Tenure (months) 10 Interest 10%

**Calculate**

Eligible Amount Average Installment  
£336,626.00 £4,450.00 / month

## Field Description

Field Name	Description
<b>Average Monthly Income</b>	Monthly income of the user, on an average.
<b>Average Monthly Expenses</b>	Monthly expenses of the user, on an average.
<b>Tenure</b>	Tenure of loan in terms of years.
<b>Interest</b>	Interest rate of the loan.
<b>Eligible Amount</b>	Eligible loan amount.
<b>Average Installment</b>	Displays the estimated monthly installment amount.

1. In the **Average Monthly Income** field, click and drag for the monthly income.
2. In the **Average Monthly Expenses** field, click and drag for the monthly expenses
3. In the **Tenure** (in Years) field, click and drag for the loan tenure of loan.
4. In the **Interest** field, click and drag for the applicable rate of interest.
5. Click **Calculate** to view the eligible loan amount and the average installment / month.

## FAQs

**1. As a corporate User, what are the loan accounts that I can view?**

A Corporate User can view all the accounts that he has access to. This includes the accounts of his primary party as well as those of Linked parties.

**2. Can I perform repayment of the Loan 24/7, on the Online Platform?**

Financial Transactions, such as repayment of loan will be allowed within the business hours (or the working window) of the transaction.

**3. Can I access my loan account 24/7, on the Online Platform?**


The user can access his loan account, at all times except during system or transaction blackout.

[Home](#)

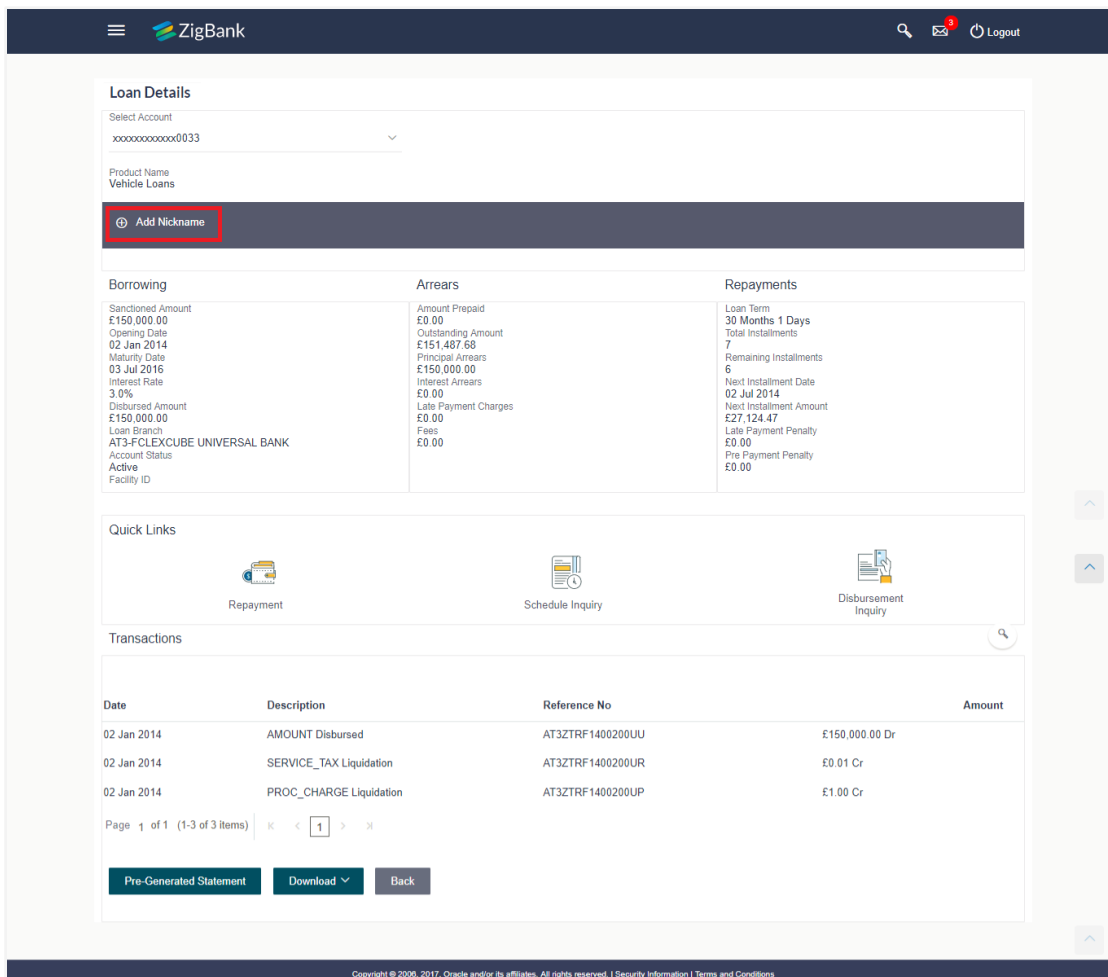
## 10. Account Nickname

User can assign their own description or name for all savings, checking, term deposits, and loan accounts. A nickname is a unique user defined description, for an account. Nicknames will be displayed, along with the account number in all enquiry and transaction screens. This option also allows user to modify or delete the nickname, if required.

### To add nickname to an account:

1. Click , to add nickname to an account, in the Loan Details screen.
2. In the **ADD Nickname** field, enter the nickname you want to use.

### Add Nickname- Example



The screenshot shows the ZigBank interface for Loan Details. The 'Add Nickname' button is highlighted with a red box. Below the button, there are sections for Borrowing, Arrears, and Repayments, followed by Quick Links and a Transactions table.

**Loan Details**

Select Account: xxxxxxxxxxxx0033

Product Name: Vehicle Loans

**+ Add Nickname**

Borrowing	Arrears	Repayments
Sanctioned Amount £150,000.00	Amount Prepaid £0.00	Loan Term 30 Months 1 Days
Opening Date 02 Jan 2014	Outstanding Amount £151,487.68	Total Installments 7
Maturity Date 03 Jul 2016	Principal Arrears £150,000.00	Remaining Installments 6
Interest Rate 3.0%	Interest Arrears £0.00	Next Installment Date 02 Jul 2014
Disbursed Amount £150,000.00	Late Payment Charges £0.00	Next Installment Amount £27,124.47
Loan Branch AT3-FOL EXCUBE UNIVERSAL BANK	Fees £0.00	Late Payment Penalty £0.00
Account Status Active		Pre Payment Penalty £0.00
Facility ID		

**Quick Links**

- Repayment
- Schedule Inquiry
- Disbursement Inquiry

**Transactions**

Date	Description	Reference No	Amount
02 Jan 2014	AMOUNT Disbursed	AT3ZTRF1400200UU	£150,000.00 Dr
02 Jan 2014	SERVICE_TAX Liquidation	AT3ZTRF1400200UR	£0.01 Cr
02 Jan 2014	PROC_CHARGE Liquidation	AT3ZTRF1400200UP	£1.00 Cr

Page 1 of 1 (1-3 of 3 items) | < 1 >

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## Field Description

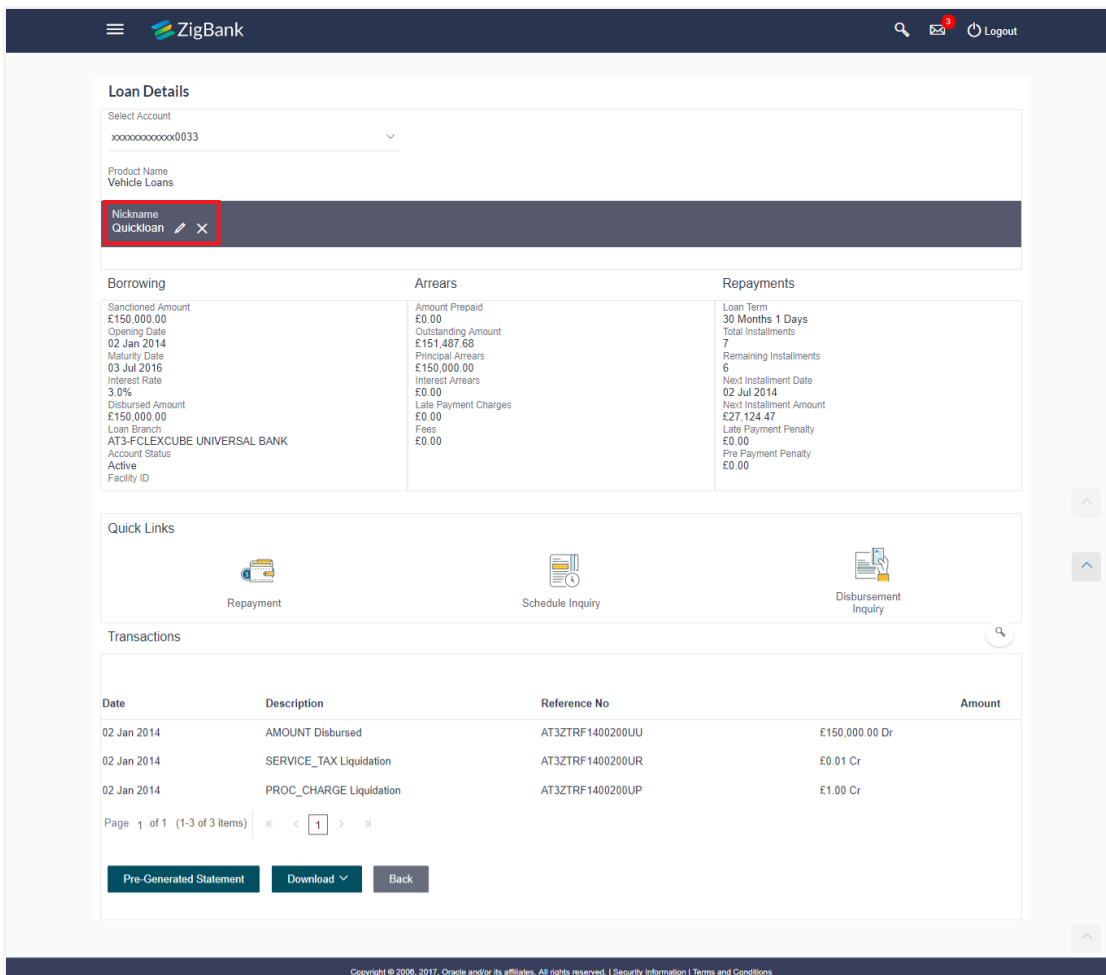
### Field Name    Description

**Add Nickname**      The user defined description or name to CASA/ TD/ Loan and Finance accounts which will be displayed.

3. Click  to save your changes.  
Nicknames will be displayed along with account number, in all enquiry and transaction screens.

### To edit / delete nickname to account:

### Add Nickname - Edit/ Delete





The screenshot shows the ZigBank interface for Loan Details. The Nickname field is highlighted in red and contains the text "Quickloan" with edit and delete icons. Below the Nickname field, there are sections for Borrowing, Arrears, and Repayments, followed by Quick Links and Transactions.

**Loan Details**

Select Account: xxxxxxxxxxxx0033

Product Name: Vehicle Loans

Nickname: Quickloan  

Borrowing	Arrears	Repayments
Sanctioned Amount £150,000.00 Opening Date 02 Jan 2014 Maturity Date 03 Jul 2016 Interest Rate 3.0% Disbursed Amount £150,000.00 Loan Branch AT3-FCLEXCUBE UNIVERSAL BANK Account Status Active Facility ID	Amount Prepaid £0.00 Outstanding Amount £151,487.68 Principal Arrears £150,000.00 Interest Arrears £0.00 Late Payment Charges £0.00 Fees £0.00	Loan Term 30 Months 1 Days Total Installments 7 Remaining Installments 6 Next Installment Date 02 Jul 2014 Next Installment Amount £27,124.47 Late Payment Penalty £0.00 Pre Payment Penalty £0.00

**Quick Links**

Repayment      Schedule Inquiry      Disbursement Inquiry



**Transactions**

Date	Description	Reference No	Amount
02 Jan 2014	AMOUNT Disbursed	AT3ZTRF1400200UU	£150,000.00 Dr
02 Jan 2014	SERVICE_TAX Liquidation	AT3ZTRF1400200UR	£0.01 Cr
02 Jan 2014	PROC_CHARGE Liquidation	AT3ZTRF1400200UP	£1.00 Cr

Page 1 of 1 (1-3 of 3 items)    K < 1 > X

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

## **FAQs**

**1. Who all can view a nickname that a user has set?**

One account can have multiple nicknames set by different users, who have access to that account – however only the logged in user can view the nickname he has set.

**2. Are nicknames displayed in all places, where an account number is displayed?**

No, Approvers can only view the account number, but not nicknames set by makers. Further Review screens contain the account number (where applicable), but not the nickname.

[Home](#)