

# Oracle Banking Digital Experience

Corporate Loans User Manual  
Release 19.2.0.0.0

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**ORACLE®**

Corporate Lending Servicing User Manual  
December 2019

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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 19.2.0.0.0, 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.

<b>Sr No</b>	<b>Transaction / Function Name</b>	<b>Oracle FLEXCUBE Core Banking 11.7.0.0.0</b>	<b>Oracle FLEXCUBE Universal Banking 14.3.0.0.0</b>	<b>Oracle Banking Corporate Lending (OBCL) 14.3.0.0.0</b>
<b>1</b>	<b>Overview</b>			
	Loan Overview	✓	✓	✓
	Loan Application Tracker (Integrated with OBCLPM)	×	×	×
	Loan Account Summary	✓	✓	✓
	Installments Due	×	×	✓
	Quick Links	<b>NH</b>	<b>NH</b>	<b>NH</b>
	Loan Installment Calculator	×	×	×
	Loan Eligibility Calculator	×	×	×
<b>2</b>	Loan Details	✓	✓	✓
<b>3</b>	Loan Details - Nickname updation	<b>NH</b>	<b>NH</b>	<b>NH</b>
<b>4</b>	<b>Repayment</b>			
	Repayment - With less than or more than installment amount	×	✓	✓
	Repayment - With equal to the installment amount	✓	✓	✓
<b>5</b>	Disbursement Inquiry	✓	✓	✓
<b>6</b>	Schedule Inquiry	✓	✓	✓

7	View Statement	✓	✓	✓
8	View Statement – Search filters	✓	✓	✗
9	View Statement- Pre-Generated Statement	✗	✗	✗
10	Loan Installment Calculator	✗	✗	✗
11	Loan Eligibility Calculator	✗	✗	✗

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### 3. Corporate Lending

Corporates often need to borrow money to meet their funding requirements typically to invest in infrastructure, expand business operations at various locations, upgrade to the latest plant and machinery or acquire other assets, maintain inventory, or to increase working capital. Most corporates consider borrowing a business loan from the financial institutions a convenient option because of its flexibility and affordability. OBDX provides a platform by which banks can offer their corporate customers an enriching online banking experience in servicing their existing loans accounts.

Corporates can manage their banking requirements efficiently and effectively through the OBDX self-service channels. Corporate lending module offers a consolidated and easy-to-understand view of customer's business loans position with an option to check the detailed view of each loan account. Customer also can view the information of upcoming and overdue loan installments and the detailed loan account activity.

Quick & hassle-free online loan repayment option allows the corporate to initiate payment using Digital Banking Platform.

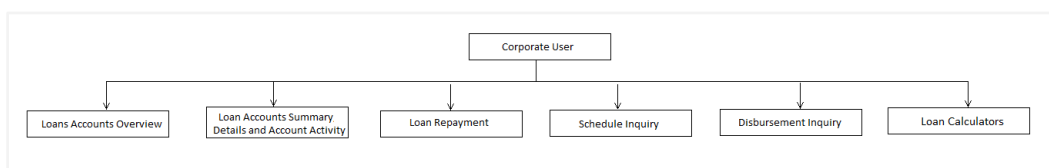
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Note: Corporate Lending module support is currently not available on mobile and tablet devices.

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#### Features Supported In Application

- Loans Accounts Overview
- Loan Accounts Summary, Details and Account Activity
- Loan Repayment
- Schedule Inquiry
- Disbursement Inquiry
- Loan Installment Calculator
- Eligibility Calculator



#### Pre-Requisites

- Party preference is maintained.
- Corporate users are created.
- Transaction access is provided to the user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Transaction limits are assigned to user to perform the transaction.

## 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 or even can initiate a request for Loan Drawdown.

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 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*

The screenshot displays the 'Loans and Finances Overview' dashboard for Futura Bank. At the top, there's a navigation bar with 'futura bank' logo, search, and user information: 'Welcome, imperial checker' and 'Last login 07 Jan 12:38 PM'. The dashboard is divided into several sections:

- Loans Overview:** A summary table showing 6 total loans, £1,357,733.25 amount financed, and £829,748.47 outstanding balance.
- Loan Application Tracker:** A table showing 0 submitted, 0 draft, 0 in progress, 0 approved, and 0 rejected applications.
- Loan Accounts Summary:** A table listing loan accounts for Imperial Chemical Industries. It includes columns for Loan Account Details, Party Name, Amount Financed, Outstanding, Maturity Date, Auto Payment, and Account Status. Five accounts are listed with details like CMSE, TRLN, and RLVE.
- Installments Due:** A table showing one upcoming installment due on 10 Jan 2020 for £5,214.46. It includes columns for Due Date, Loan Account Details, Party Name, Principal Amount, and Auto Payment.
- Quick Links:** Four icons for 'Loan Repayment', 'Schedule Inquiry', 'Disbursement Inquiry', and 'Loan Drawdown Request'.
- Loan Installment Calculator:** A form with input fields for Amount (£10,000.00), Tenure (months) (1), and Interest (1%), with a 'Calculate' button.
- Eligibility Calculator:** A form with input fields for Avg Monthly Income (£10,000.00), Avg Monthly Expense (£1,000.00), Tenure (months) (12), and Interest (1%), with a 'Calculate' button.

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## Dashboard Overview

### Loan & Finances Overview

This section displays the summary of the Loan accounts that the user has an access to. It includes details like:

- Total Number of Loans Accounts available under a party and mapped to the user.
- Amount Financed: Summation of financed loan amount in entity local currency.
- Outstanding Balance: Summation of current outstanding in all accounts mapped to the user in entity local currency.

### Loan Application Tracker

Loan Application Tracker widget allows corporate user to view the progress summary of new loan account opening applications submitted from the Digital Banking Platform. Click on **View Details** link to know the detailed view of progress of submitted applications. Refer **Loan Application Tracker** screen for more details.

### Loan Accounts Summary

This section displays summary of loan accounts and all the related information about each loan account which are mapped to the logged in user.

Details include:

- Loan Account Details: Loan account number (in masked format), product name, along with the account nickname (if set)
- Party Name: Name of the party under which the loan account is opened.
- Amount Financed: Financed loan amount along with the loan account currency.
- Outstanding: Current outstanding loan amount in the loan account currency.
- Maturity Date: Maturity date of the Loan account
- Auto Payment: The auto payment facility is enabled for the loan account or not
- Account Status: The current status of the loan account

Click on the loan account number to view the respective loan account details. Refer **Loan Details** screen for more information.

### Installments Due

This section displays the upcoming and overdue loan installments. Widget displays the principal amount of the specific loan installment which is upcoming or overdue. The facility has been given to pay for the selected installment, which redirects the user to **Repayment screen**.

Click on the loan account number to view the respective loan account details. Refer **Loan Details** screen for more information.

Click on the **Pay Now** to repay the installment. Refer **Repayments** screen for more information.

---

### 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 Drawdown Request

### Loan Calculator

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

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## 5. Loan and Finances Details

The Loans details page displays the details such as the loan account opening date and maturity date, the current status, interest rate and the branch in which an account is held. A user can view account information, add / update / delete nickname and can also view the disbursement details, outstanding amount, repayment details and arrears, at a glance.

Customer can also track the transactions and disbursements processed in the loan accounts.

The corporate customer can also download summary of transactions in .csv, .MT940, .pdf, .qif, and .ofx formats.

- **Account Details:** section displays the loan account opening date and maturity date, the current status, interest rate and the branch in which an account is held etc.
- **Loan Amounts:** section displays the disbursement details like sanctioned loan, amount, total disbursed amount, outstanding amount, re-paid amount till date etc.
- **Repayment:** section displays the repayment mode, principal amount frequency, interest amount frequency, late payment charges, pre-payment charges etc.
- **Installments:** section displays the details like loan term, total installments, remaining installments, next installment due date, next installment amount etc.
- **Arrears:** section displays details pertaining to arrears including amount of principal arrears, interest arrears, amount repaid, amount outstanding, installment arrears, late payment charges, fees etc.

### **How to reach here:**

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

*OR*

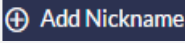
*Dashboard > Account Summary > Loan Account Summary > Loan Details*

### Loan Account Details

The screenshot displays the 'Loan And Finance Details' page on the Futura Bank website. At the top, there is a navigation bar with the Futura Bank logo and a user welcome message: 'Welcome Vinod Bohr' with a last login time of '19 Nov 12:39 PM'. Below this, the page title 'Loan And Finance Details' is shown. A 'Select Account' dropdown menu is set to 'xxxxxxxxxxxx0001'. The product name is 'Demand loans'. There is an 'Add Nickname' button. The main content is divided into five columns: Account Details, Loan Amounts, Repayment, Installments, and Arrears. Below this is a 'Quick Links' section with icons for Repayment, Schedule Inquiry, and Disbursement Inquiry. The 'Transactions' section shows a table with two entries: a principal disbursement of £3,000.00 on 22 Mar 2019 and a liquidation charge of £10.00 on the same date. A 'Download' button is present in the top right of the transactions table. At the bottom, there is a 'Pre-Generated Statement' button and a 'Back' link. The footer contains copyright information for Oracle and its affiliates.

### Field Description


Field Name	Description
Select Account	Account number in masked format along with the account nickname. The account number could be either the user’s Party account or any linked party accounts that he has access to.  If the user has set a nickname for the account, it will be displayed. Else he has the option to add it here.
Product Name	The product under which account is opened.

Field Name	Description
<b>Add Nickname</b>	<p>The user defined description of the CASA accounts will be displayed.</p> <p>Click , to add nickname.</p> <p>For more information on Account Nickname, refer <a href="#">Account Nickname</a>.</p>
<b><u>Account Details</u></b>	
<b>Customer ID</b>	The primary account holder's customer ID in masked format.
<b>Opening Date</b>	The date on which the loan account was opened.
<b>Maturity Date</b>	The date on which the loan account will mature.
<b>Status</b>	The current status of the loan account.
<b>Interest Rate</b>	The interest rate charged on the loan.
<b>Facility ID</b>	The facility ID under which the loan account has been opened.
<b>Branch</b>	The branch in which the loan account is held.
<b><u>Loan Amounts</u></b>	
<b>Sanctioned Loan Amount</b>	The amount of loan that the bank has agreed to provide to the customer/s.
<b>Total Amount Disbursed</b>	The actual amount of loan that the bank has given the customer till date.
<b>Amount Re-paid till Date</b>	Total loan amount repaid by the customer till date.
<b>Outstanding Amount</b>	The total amount due to be paid by the customer.
<b><u>Repayment</u></b>	

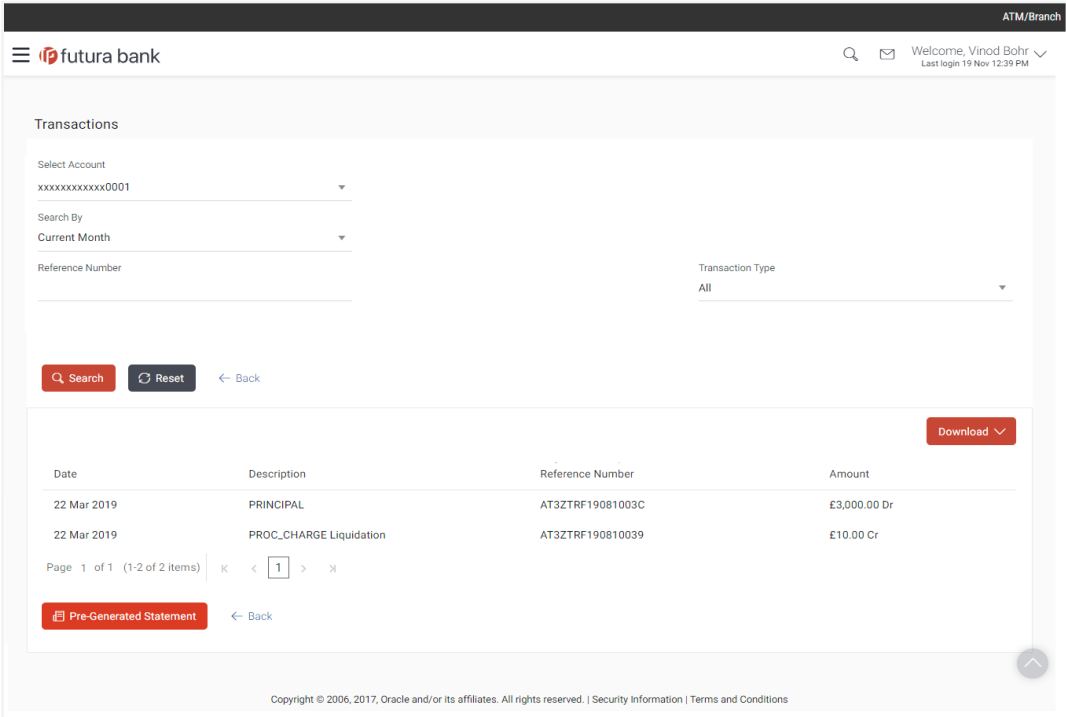
<b>Field Name</b>	<b>Description</b>
<b>Interest Frequency</b>	<p>Intervals at which the interest is to be paid.</p> <p>It could be:</p> <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• One Time Payment</li> <li>• Monthly</li> <li>• Bi monthly</li> <li>• Quarterly</li> <li>• Semi-annually</li> <li>• Annually</li> </ul>
<b>Principal Frequency</b>	<p>Intervals at which the principal is to be repaid.</p> <p>It could be:</p> <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• One Time Payment</li> <li>• Monthly</li> <li>• Bi monthly</li> <li>• Quarterly</li> <li>• Semi-annually</li> <li>• Annually</li> </ul>
<b>Repayment Mode</b>	The mode through which loan repayments are to be made as set up in the processing system. For e.g. repayments could be made via account transfer, direct debit or cheque.
<b>Late Payment Penalty</b>	The percentage rate charge applicable in case of default in repayment.
<b>Prepayment Penalty</b>	The percentage charge applicable in case the loan is prepaid.
<b><u>Installments</u></b>	
<b>Loan Tenure</b>	The duration for which the loan amount is sanctioned in terms of years/months/days.
<b>Total Installments</b>	The total number of scheduled payments to be made towards repaying the loan.

Field Name	Description
<b>Remaining Installments</b>	The number of scheduled payments remaining towards repaying the loan completely.
<b>Next Installment Date</b>	The date on which the next loan payment is due.
<b>Next Installment Amount</b>	Amount to be paid as next installment.
<b><u>Arrears</u></b>	
<b>Principal Arrears</b>	The amount due on the loan principal after having missed one or more repayment installments.
<b>Interest Arrears</b>	The amount due towards loan interest payment.
<b>Late Payment Charges</b>	The charges levied on any late payment of a loan installment.
<b>Other Fees</b>	Other/ miscellaneous fees applicable on the loan account.
<b><u>Transactions</u></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).

**To view the loan account details:**

1. Click  to search transactions, in **Transactions** section.  
The **Transactions** screen to search specific transactions appears.
2. From the **Select Account** list, select the appropriate account.
3. Enter the appropriate search criteria.
4. Click **Search**.  
Based on search criteria search result appears.  
OR  
Click **Reset** to clear the entered details.  
OR  
Click **Back** to navigate back to previous screen.

### Transactions -Search Criteria



### Field Description

Field Name	Description
<b>Select Account</b>	Loan account number of the user in the masked format.
<b>Balance</b>	Application displays the Account balance of the selected source account.
<b>Search By</b>	The transaction period. Options are: <ul style="list-style-type: none"> <li>• Current Month</li> <li>• Previous Month</li> <li>• Previous Quarter</li> <li>• Select Date Range</li> </ul>
<b>Date From / Date To</b>	The start and end date range of the transaction – for a date bound search. 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>Reference Number</b>	Reference number of transaction.



Field Name	Description
<b>Transaction Type</b>	The type of the transaction. Options are: <ul style="list-style-type: none"> <li>• All</li> <li>• Debits Only</li> <li>• Credits Only</li> </ul>
<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 transaction.
<b>Amount</b>	The debit/ credit amount of the transaction.

5. Click **Download**, to download transaction summary in a specific format.
6. Click on **Pre-generated** statement, to generate a pre-generated statement.  
OR  
Click **Back** to navigate back to previous screen.

You can also perform following account related transactions using **Loan Details- Quick Links** section:

- 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**.

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

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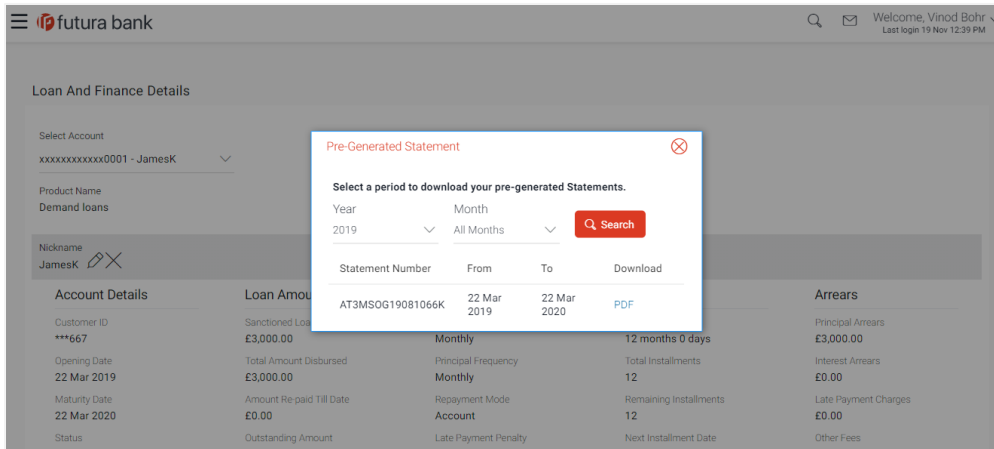
## 5.1 Pre-generated Statement

Pre-generated statements are statements that have been generated by the core banking application, for an account. Through this option, the user can view a statement that was generated previously – he may want to do this if he has missed a past statement for some reason. (Like accidentally deleting e-statements or misplacing his mail in case of a physical copy).

**To download pre-generated statements:**

1. In the **Loan Details** screen, click the **Pre-generated Statement** to view the pre-generated statement.  
The pop-up screen prompting you to download the pre-generated statement appears.

**Pre-generated Statement**



**Field Description**

Field Name	Description
<b>Period</b>	
<b>Year</b>	The year of the pre-generated statement.
<b>Month</b>	The month of the pre-generated statement.
<b>Statement Number</b>	Statement number assigned to a statement.
<b>From</b>	Start date of the statement.
<b>To</b>	End date of the statement.
<b>Download</b>	Click the link to download the statement.

2. From the **Period** list, select the desired year and month of the pre-generated statement.
3. Click **Search** to search for the statement for the selected period.
4. Click on **Download** column (.pdf) to Save / Print the statement.

[Home](#)

## 6. Repayment

Quick & hassle-free online loan repayment option allows the corporate to initiate payment against outstanding amount using Digital Banking Platform.

Customers can make a payment equal to the installment amount, lower than or more than the installment amount of the loan account.

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**Note:** If customer makes a payment equal to the total outstanding loan amount (inclusive of arrears), it may lead to settlement of the loan account, depending upon the configuration (premature penalty/any charges) at the host system.

---

### How to reach here:

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

*OR*

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

### Loan Repayment

### 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.

Field Name	Description
<b>Principal Outstanding</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>	Current and Savings 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. Payment currency is defaulted to loan account currency.  <b>Note:</b> Amount should be less than the outstanding principal balance, for a partial repayment.  The Source account should have sufficient balance to cover the repayment amount.

#### 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.

Especially, 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

The screenshot shows the 'Disbursement Inquiry' page for Futura Bank. At the top, there is a navigation bar with the Futura Bank logo and a user greeting: 'Welcome, Vinod Bohr, Last login 19 Nov 12:39 PM'. The main content area is titled 'Disbursement Inquiry'. It features a 'Select Account' dropdown menu with the selected account 'xxxxxxxxxxxx0001 - JamesK'. Below the dropdown, the 'Sanctioned Amount' and 'Disbursed Amount' are both listed as '£3,000.00'. A table displays a single disbursement entry: '22 Mar 2019' with an amount of '£3,000.00'. To the right of the table is a 'Tips' section with a lightbulb icon. The tips text reads: 'This is designed to help you with the Loan Disbursement Inquiry. You will find multiple disbursement entries in your account if you have chosen partial disbursements. The actual amount of loan disbursed may differ from the amount sanctioned as per the agreement. You may contact Bank for the details. You can also check the Loan Repayment Schedule for the amount disbursed using the option available in the menu, to know your repayment cycle.' At the bottom left of the table area is a '← Back' button. The footer contains the copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

Field Name	Description
<b>Select Account</b>	Loan account number (in masked format) along with the account nickname.
<b>Sanctioned Amount</b>	Sanctioned loan amount along with the currency.

<b>Field Name</b>	<b>Description</b>
<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.

2. Click **Back** to go back to previous screen.

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## 8. Schedule Inquiry

OBDX enables the corporate user to view the amortization schedule of a specific loan account

The graphical representation of payment overview gives information like Paid Amount, Paid Interest, Paid Principal, Unpaid Amount, Unpaid Interest, and unpaid Principal.

This page displays detail installment summary of each installment including the interest and principal amounts along with any charges, if applicable, and the total installment amount due on each specific date throughout the loan tenure.

This helps the corporate user to get the 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.

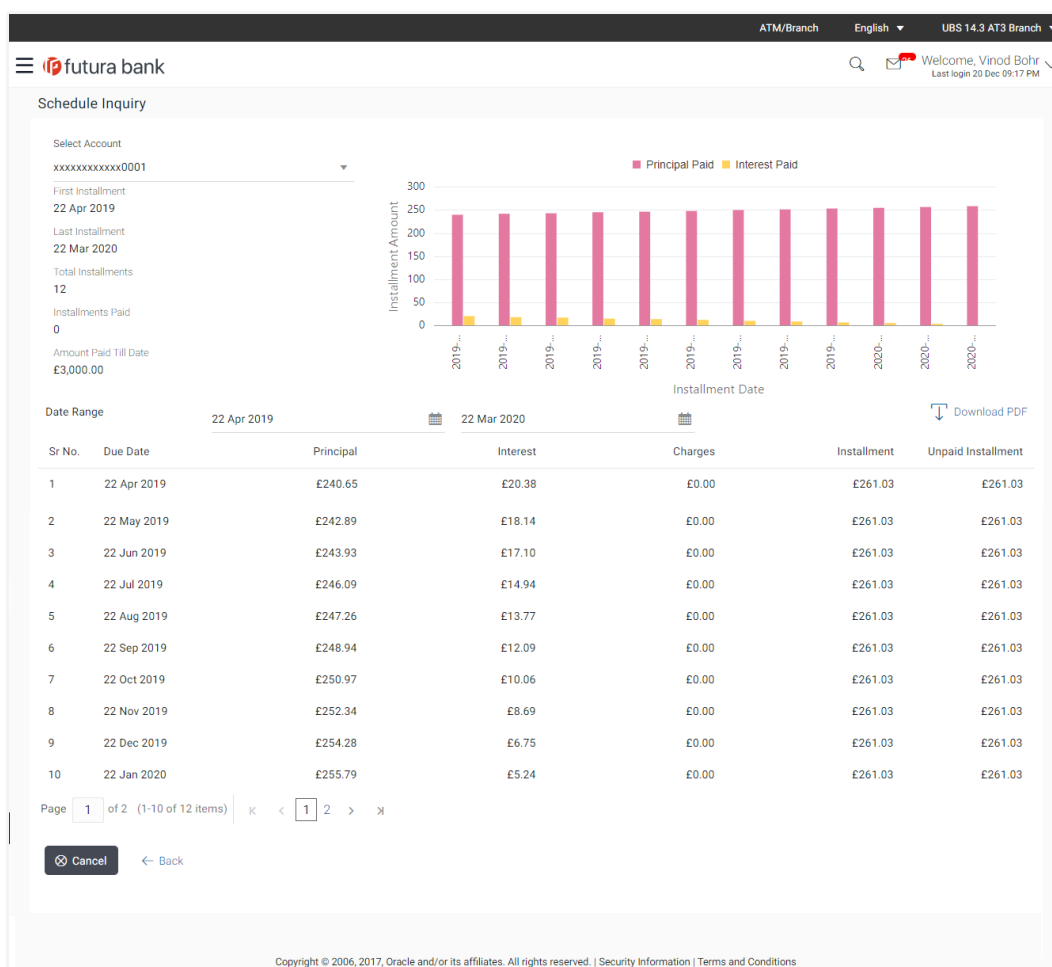
### How to reach here:

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

OR

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

### Schedule Inquiry



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Note: Details to show graph as a part of loan schedule is not integrated with OBCLPM.

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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). By default, the details of the first account the dropdown are shown on the screen.


### Installment Summary

<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.

### Payment Overview

<b>Paid Amount</b>	Total amount repaid till date in the loan account.
<b>Paid Interest</b>	Interest amount repaid till date in the loan account.
<b>Paid Principal</b>	Principal amount repaid till date in the loan account.
<b>Unpaid Amount</b>	Total amount pending for repayment in the loan account.
<b>Unpaid Interest</b>	Interest amount pending for repayment in the loan account.
<b>Unpaid Principal</b>	Principal amount pending for repayment in the loan account.

### Schedule Summary



<b>Date Range</b>	Select the period for which you want to view the installment details. This field is enabled if user clicks  icon.
<b>Sr. No.</b>	Serial number of the transaction list.
<b>Due Date</b>	Date of scheduled installment payment.

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Field Name	Description
<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. The system displays the Installment Summary, Payment Overview, and Schedule Summary
2. Click  [Download PDF](#) to **download** the loan schedule in .pdf format.
3. Click  . The search filter appears in **Schedule Summary** section.
  - a. From the **Date Range** list, select the period in for which user want to view the installment details.
  - b. Click **Search**, the schedule summary appears based on selected period.

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## 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.

The installment calculator enables users to identify the installment amount payable on a loan of a certain amount for a specific duration. This calculator is beneficial to users as it gives the user an opportunity to identify whether applying for a loan for a specific amount and duration is preferable or not.

The loan eligibility calculator enables users to compute the amount of loan that they are eligible for based on their monthly income and expenses and also the desired loan tenure and estimated interest rate.

### 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

**Loan Installment Calculator**

Amount	£56550.00
Tenure (months)	24
Interest	11%

Calculate

Installment Amount

£558.89

### 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.
<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:

- The user's average Monthly Income
- The user's average Monthly Expenses
- Tenure of the loan
- Estimated rate of interest

### Loan Eligibility

The screenshot shows the 'Eligibility Calculator' interface. It features four input fields with sliders and corresponding values: 'Avg Monthly Income' at £51,120.00, 'Avg Monthly Expense' at £24,270.00, 'Tenure (months)' at 39, and 'Interest' at 9%. A red 'Calculate' button is positioned below the inputs. The results are displayed as 'Eligible Amount' of £3,471,560.00 and 'Average Installment' of £26,850.01 / month.

Field	Value
Avg Monthly Income	£51,120.00
Avg Monthly Expense	£24,270.00
Tenure (months)	39
Interest	9%
<b>Calculate</b>	
Eligible Amount	£3,471,560.00
Average Installment	£26,850.01 / month

**Field Description**

<b>Field Name</b>	<b>Description</b>
<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.

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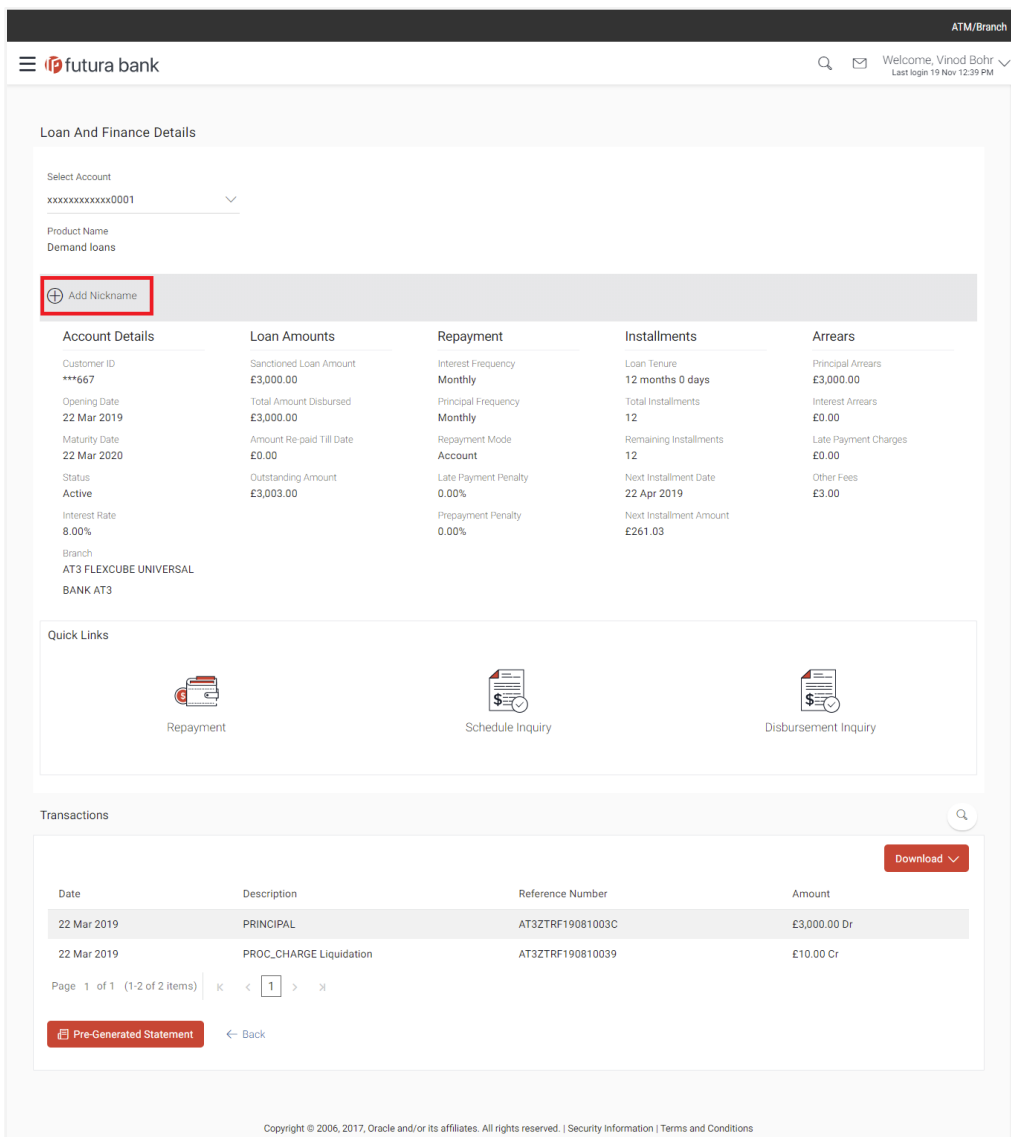
## 10. Account Nickname

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. In case of account with nick name, account will get displayed with nickname.

### To add nickname to an account:

1. Click  **Add Nickname**, 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 displays the 'Loan And Finance Details' screen for a 'Demand loans' account. The 'Add Nickname' button is highlighted with a red box. Below the button is a table with five columns: Account Details, Loan Amounts, Repayment, Installments, and Arrears. The 'Quick Links' section includes 'Repayment', 'Schedule Inquiry', and 'Disbursement Inquiry'. The 'Transactions' section shows a list of transactions with columns for Date, Description, Reference Number, and Amount.


Account Details	Loan Amounts	Repayment	Installments	Arrears
Customer ID ***667	Sanctioned Loan Amount £3,000.00	Interest Frequency Monthly	Loan Tenure 12 months 0 days	Principal Arrears £3,000.00
Opening Date 22 Mar 2019	Total Amount Disbursed £3,000.00	Principal Frequency Monthly	Total Installments 12	Interest Arrears £0.00
Maturity Date 22 Mar 2020	Amount Re-paid Till Date £0.00	Repayment Mode Account	Remaining Installments 12	Late Payment Charges £0.00
Status Active	Outstanding Amount £3,003.00	Late Payment Penalty 0.00%	Next Installment Date 22 Apr 2019	Other Fees £3.00
Interest Rate 8.00%		Prepayment Penalty 0.00%	Next Installment Amount £261.03	
Branch AT3 FLEXCUBE UNIVERSAL BANK AT3				

Date	Description	Reference Number	Amount
22 Mar 2019	PRINCIPAL	AT3ZTRF19081003C	£3,000.00 Dr
22 Mar 2019	PROC_CHARGE Liquidation	AT3ZTRF190810039	£10.00 Cr

## Field Description

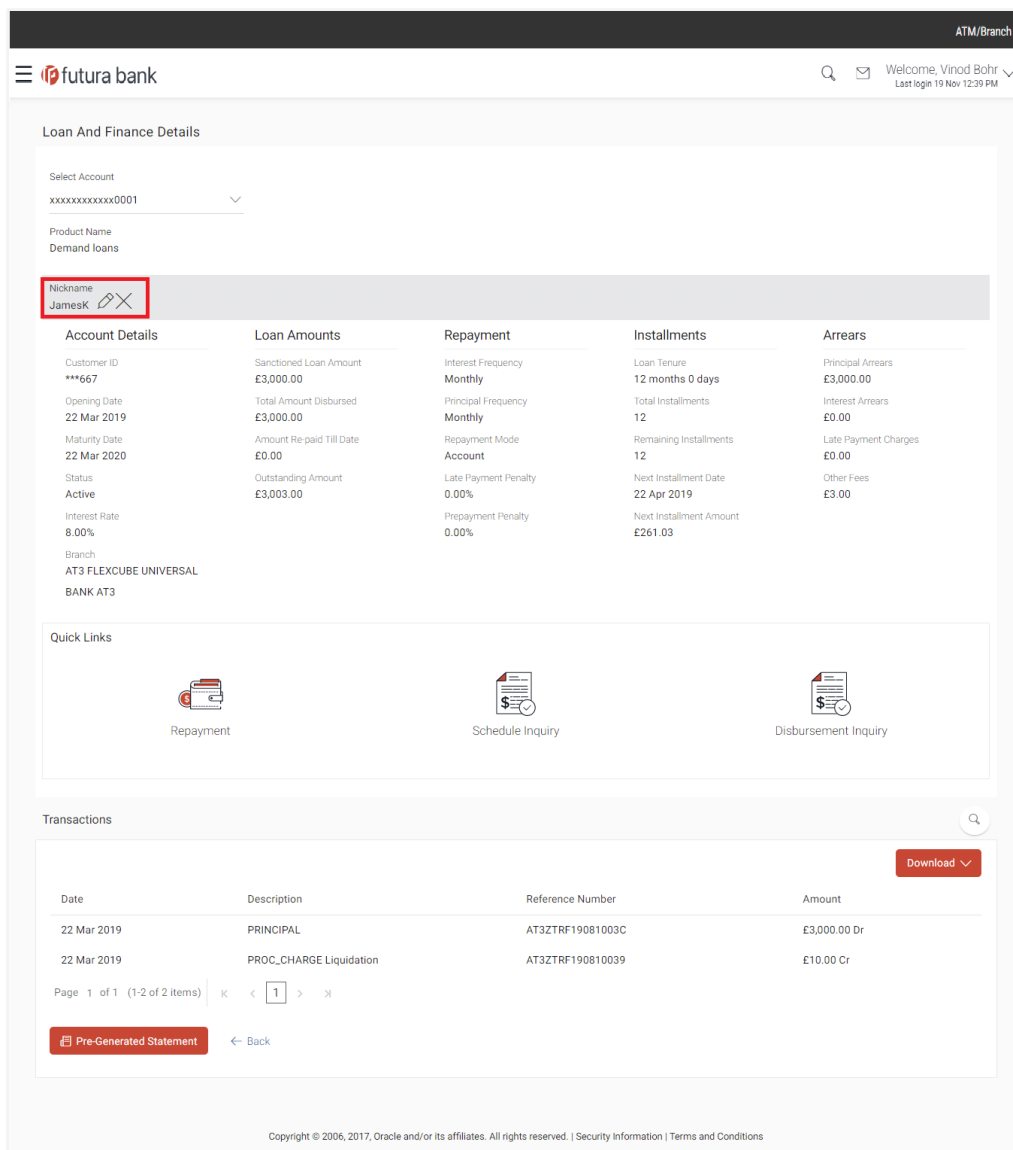
### Field Name Description

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




- 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 displays the 'Loan And Finance Details' page on the Futura Bank website. At the top, there is a navigation bar with the Futura Bank logo and a user greeting: 'Welcome, Vinod Bohr' with a dropdown arrow and 'Last login 19 Nov 12:35 PM'. Below the navigation bar, the page title is 'Loan And Finance Details'. A 'Select Account' dropdown menu is set to 'xxxxxxxxxxxx0001'. The 'Product Name' is 'Demand loans'. A 'Nickname' field is highlighted with a red box, showing the value 'Jamesk' and edit/delete icons. Below this, there is a table with five columns: 'Account Details', 'Loan Amounts', 'Repayment', 'Installments', and 'Arrears'. The 'Account Details' column lists various account attributes like Customer ID, Opening Date, Maturity Date, Status, Interest Rate, and Branch. The other columns provide financial and repayment data. Below the table is a 'Quick Links' section with three icons: 'Repayment', 'Schedule Inquiry', and 'Disbursement Inquiry'. At the bottom, there is a 'Transactions' section with a search icon and a 'Download' button. The transactions table has columns for Date, Description, Reference Number, and Amount. The first transaction is dated 22 Mar 2019, with a description of 'PRINCIPAL', reference number 'AT3ZTRF19081003C', and an amount of '£3,000.00 Dr'. The second transaction is also dated 22 Mar 2019, with a description of 'PROC\_CHARGE Liquidation', reference number 'AT3ZTRF190810039', and an amount of '£10.00 Cr'. At the bottom of the page, there is a footer with copyright information: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

4. Click  to modify nickname.
  - a. Update the nickname, and click  to save your changes.  
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.

### **3. Can I initiate full loan settlement and closure of loan account from digital banking platform?**

OBDX do not restrict the user from initiating a full loan settlement, provided the configuration is available in the host to calculate final settlement amount and accept the request. Also currently final settlement amount cannot be fetched from the host (OBCL)

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