

Corporate Loans User Manual  
Oracle Banking Digital Experience  
Patchset Release 21.1.4.0.0

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ORACLE®

Corporate Loans User Manual  
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## 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 Patchset Release 21.1.4.0.0, 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	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0	Oracle Banking Corporate Lending (OBCL) 14.5.0.0.0
1	<b>Overview</b>			
	Loan and Finance Overview	✓	✓	✓
	Application Tracker (Integrated with OBCLPM)	✗	✗	✗
	Loan and Finance Summary	✓	✓	✓
	Loans Maturing	✗	✗	✓
	Installments Due and Installment Payment	✗	✗	✓
	Quick Links	NH	NH	NH
	Loan Installment Calculator	✗	✗	✗
	Loan Eligibility Calculator	✗	✗	✗
2	Loan Details	✓	✓	✓
3	Loan Details - Nickname updation	NH	NH	NH
4	<b>Repayment</b>			
	Repayment - With less than or more than installment amount	✗	✓	✓

<b>Sr No</b>	<b>Transaction / Function Name</b>	<b>Oracle FLEXCUBE Core Banking 11.10.0.0.0</b>	<b>Oracle FLEXCUBE Universal Banking 14.5.0.0.0</b>	<b>Oracle Banking Corporate Lending (OBCL) 14.5.0.0.0</b>
	Repayment - With equal to the installment amount	✓	✓	✓
	Full Repayment	×	×	✓
5	Disbursement Inquiry	✓	✓	✓
6	Schedule Inquiry	✓	✓	✓
7	Rate Revision History	×	×	✓
8	Transactions	✓	✓	✓
9	Transactions – Search filters	✓	✓	×
10	Transactions – E-Statement	×	×	×
11	Transactions – Pre-Generated Statement	×	×	×

[Home](#)

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## 3. Corporate Lending

Corporate organizations 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, acquire other assets, maintain inventory, or to increase working capital. Most corporates consider borrowing a business loan from financial institutions as 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. The corporate lending module offers a consolidated and easy to understand view of the customer's business loans position with an option to check the detailed view of each loan account. Customers can also view the information of upcoming and overdue loan installments and the detailed loan account activity.

The quick & hassle-free online loan repayment option allows the corporate user to initiate payments using the Digital Banking Platform.

### Features Supported In Application

- Initiation of a Loan Drawdown Request (For more details, refer User Manual Oracle Banking Digital Experience Corporate Lending Origination)
- Summary of Loan Drawdown Applications
- Loan Accounts Overview
- Loan Accounts Summary, Details and Account Activity
- Loan Repayment – Partial and Full repayments
- Repayment Schedule Inquiry
- Disbursement Inquiry
- Loan Installment Calculator
- Eligibility Calculator
- Loan Application Tracker
- Loans Maturing
- Installments Due (upcoming and overdue)

### Pre-requisites

- Party preference must be maintained
- Corporate users must be created
- Transaction access must be provided to the user
- Approval rule must be set up for the corporate user to perform required actions
- Transaction working window must be maintained
- Transaction limits must be assigned to the user to perform transactions

### **Mobile Capability**

The following screens are supported on mobile devices only for bilateral loan contracts.

- Disbursement Inquiry
- Loan Repayment
- Schedule Inquiry
- Loan Installment Payment
- Loan Details
- Dashboard - Loans Overview
- Dashboard - Loan Accounts Summary
- Dashboard - Installment Summary
- Dashboard - Loan Installment Calculator
- Dashboard - Loan Eligibility Calculator
- View Transactions



---

## 4. Loan and Finance Overview

This screen is like a dashboard which provides a summary of the loan accounts that the corporate user, has access to. The Loan & Finance Overview displays a summary of the total borrowings in all accounts along with the current outstanding amount. It allows the user to understand the current position with respect to finance accounts.

The Application Tracker section provides a visual representation of the number of applications in various stages, which are in-progress, draft, submitted, and completed.

Through the Quick Links section, the user can launch into the servicing sections of the loan module namely, repayment of loan, inquiring the repayment schedule, and viewing the disbursement details. A loan drawdown request can also be initiated from the Quick Links section.

In the Loan & Finance Accounts Summary, the user can view account details such as party name, account number in masked format, amount financed, interest rate, principle outstanding, interest outstanding, outstanding amount, principle outstanding, interest outstanding(local), outstanding amount(local), total outstanding (local) of the loan accounts that the user has access to. Details of each loan account can be viewed by clicking on the account number hyperlink.

The user can calculate the loan installment using the Loan Installment Calculator at the bottom of the dashboard. An Eligibility Calculator is also available to check for eligibility of a specific loan amount, based on existing income and expenses.

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**Note:** In application

- 1) Account searchable drop-down will allow user to search the account number basis on the Account Number, Account Name, or Account Currency.
  - 2) Bank can configure the fields to be shown as additional values in the accounts drop-down.
- 

### How to reach here:

*Toggle menu > Menu > Accounts > Corporate Loans and Finances > Overview > Loan and Finance Overview*


## Loan and Finance Overview

### Loans and Finance Overview

Amount Financed GBP1,569,330,153.50	Total Loans Financed 32
Amount Repaid GBP192,340,703.10	Outstanding Balance GBP1,290,716,435.10

13%
87%

### Application Tracker



- Draft: 4
- In Progress: 26
- Submitted: 16
- Completed: 0

---

### Loan and Finance Summary

Tabular
Graphical

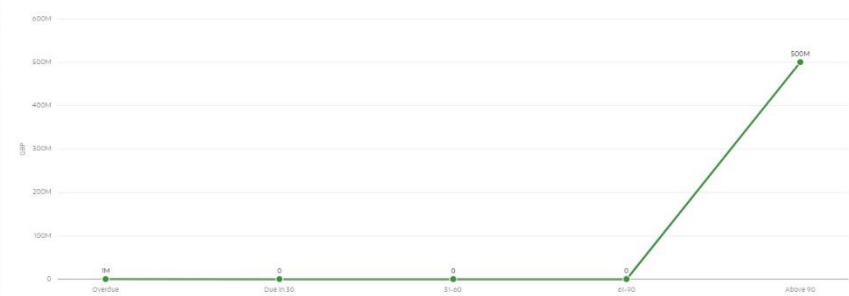
Download

Loan Account Details	Party ID	Party Name	Party Reference Number	Bill Reference Number	Amount Financed	Principal Outstanding	Interest Outstanding	Total Outstanding	Principal Outstanding(Local)	Interest Outstanding(Local)	Total Outstanding(Local)	Maturity Date	Issue Date	Rate
BEARING LOAN xxxxxxxxxxxx0004	***409	ACME Corporation			USD100,000,000.00	USD99998,990.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	28 Mar 2022		3.0C
BEARING LOAN xxxxxxxxxxxx0005	***409	ACME Corporation			USD100,000,000.00	USD100,000,000.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	28 Mar 2022		3.0C
BEARING LOAN xxxxxxxxxxxx0006	***409	ACME Corporation			USD100,000,000.00	USD100,000,000.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	28 Mar 2022		3.0C
BEARING LOAN xxxxxxxxxxxx0007	***409	ACME Corporation			USD100,000,000.00	USD100,000,000.00	USD0.00	USD0.00	USD0.00	USD0.00	USD0.00	28 Mar 2022		3.0C
BEARING LOAN xxxxxxxxxxxx0008	***409	ACME Corporation			GBP100,000,000.00	GBP100,000,000.00	GBP0.00	GBP0.00	GBP0.00	GBP0.00	GBP0.00	28 Mar 2022		3.0C

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### Loans Maturing

Line Chart Pie Chart




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### Installments Due

Upcoming Over Due

Due Date	Loan Account Details	Party Name	Auto Payment	
30 Aug 2021	BEARING LOAN xxxxxxxxxxxx0004	ACME Corporation	No	<a href="#">Installment Details</a>
30 Aug 2021	BEARING LOAN xxxxxxxxxxxx0005	ACME Corporation	No	<a href="#">Installment Details</a>
30 Aug 2021	BEARING LOAN xxxxxxxxxxxx0008	ACME Corporation	No	<a href="#">Installment Details</a>
30 Aug 2021	BEARING LOAN xxxxxxxxxxxx0009	ACME Corporation	No	<a href="#">Installment Details</a>
30 Aug 2021	BEARING LOAN xxxxxxxxxxxx0012	ACME Corporation	No	<a href="#">Installment Details</a>

Page 1 of 2 (1-5 of 8 items)



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### Loan Calculator

Amount:

Tenure (Years):

Interest:

Calculate

### Loan Eligibility Calculator

Avg Monthly Income:


Avg Monthly Expense:

Tenure (Years):

Interest:

Calculate

4-2



## Loan and Finance Overview

This widget displays the following figures:

- Amount Financed: The total loan amount in local currency that has been lent by the bank to the corporate party.
- Total Loans Financed: The total number of loans availed by the party.
- Amount Repaid: The total loan amount repaid. This field is only displayed with OBCL.
- Outstanding Balance: The outstanding amount in local currency that is yet to be repaid by the corporate customer.

The amount repaid and the outstanding balance are also visually represented on a line graph in percentage form.

## Application Tracker

The Application Tracker widget allows the logged-in corporate user to view the progress summary of the various loan drawdown applications submitted from the Digital Banking Platform. Click on the **View Details** link to know the detailed progress of the applications. Refer the **Application Tracker** section in User Manual Oracle Banking Digital Experience Corporate Lending Origination, for more details.


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## Loan and Finance Summary

This section displays a summary of loan accounts, mapped to the logged in corporate user, along with related information of each account.

Details include:

- Loan Account Details: Loan account number (in masked format), product name, along with the account nickname (if set)
- Party ID : Customer ID (in masked format)
- Party Name: Name of the party under which the loan account is opened
- Party Reference Number: Party Reference Number under which the loan account is opened
- Bill Reference Number: Bill Reference Number under which the loan account is opened
- Amount Financed: The total loan amount in local currency that has been lent by the bank to the corporate party
- Principal Outstanding: Principal outstanding in contract currency
- Interest Outstanding: Interest outstanding in contract currency
- Total Outstanding: Summary of Principal and Interest, that is total outstanding loan amount in contract currency
- Principal Outstanding (Local) – Principal outstanding in local currency equivalent
- Interest Outstanding (Local) – Interest outstanding in local currency equivalent
- Total Outstanding (Local) - Summary of Principal and Interest, that is total outstanding loan amount in local currency equivalent
- Maturity Date: Maturity date of the loan account
- Rate: The rate of interest on the loan
- Auto Payment: Indicates whether the auto payment facility is enabled for the loan account or not

The corporate user can search for a specific loan account by typing either the account number or party name in the search field and clicking . To get the details of each loan account, click on the respective loan account number. Refer **Loan Account Details** screen for more information.

**Download:** The Loan and Finance summary is downloaded as a password protected file. A message appears regarding the password to be used for opening the file.

You can either click **Tabular** or **Graphical**.

You can click **Tabular**, to view details in table format

You can click **Graphical** to view Principal Outstanding, Interest Outstanding, Total Outstanding, and Total Repaid.

## Loans Maturing

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This widget provides the option of viewing a graphical summary of overdue and upcoming installments of the primary party accounts or linked party accounts that the corporate user has access to. These installments are sorted based on the currency of the loan account and this widget provides an option to view graphical summary of loan account(s) of the primary party accounts or linked party accounts (if present) by using a currency selection drop-down in the top right corner of the widget.

The **Line** chart displays the following:

**Overdue**

Contracts that are overdue as of the application date. The number of contracts and total outstanding are displayed.

**Due in 30 days**

Contracts that are due in 30 days . The number of contracts and total outstanding are displayed.

**Due in 31-60 days**

Contracts that are due in 31-60 days . The number of contracts and total outstanding are displayed.

**Due in 61-90 days**

Contracts that are due in 61-90 days . The number of contracts and total outstanding are displayed.

**Above 90 days**

Contracts that are due in 61-90 days . The number of contracts and total outstanding are displayed.

The **Pie** chart displays the following:

**Overdue**

Contracts that are overdue as of the application date. The number of contracts and total outstanding are displayed.

**Due – today**

Contracts that are due as of the application date. The number of contracts and total outstanding are displayed.

**Due – 30 days**

Contracts that are due in the next 30 days from the application date. The number of contracts and total outstanding are displayed.

**Due – 60 days**

Contracts that are due in the next 60 days from the application date. The number of contracts and total outstanding are displayed.

**Due – 90 days**

Contracts that are due in the next 90 days from the application date. The number of contracts and total outstanding are displayed.

**Due – 180 days**

Contracts that are due in the next 180 days from the application date. The number of contracts and total outstanding are displayed.

If you choose a date other than the application date in the future, the above data is displayed as per the chosen date.

Clicking on [View All Details](#) link redirects to **Loan Account Details** screen.

### **Installments Due**

This widget provides the option of viewing a summary of upcoming installments or overdue installments of the primary party accounts or linked party accounts that the corporate user has access to. An option is provided to pay the selected installment/overdue amount. This redirects the user to the **Repayment** screen.

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

Click the **Installment Details** link. The Installment Details pop-up screen appears. Click **Pay Now** to repay the installment. Refer the **Repayment** screen for more information.

### **Quick Links**

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

- Loan & Finance Repayment
- Schedule Inquiry
- Disbursement Inquiry

**Loan Drawdown Request (Refer User Manual Oracle Banking Digital Experience Corporate Lending Origination, for more details.)**

### **Loan Installment Calculator**

This widget displays the loan calculator. It enables the user to calculate the installment for a particular loan amount, tenure and interest rate.

### **Eligibility Calculator**

This widget enables the user to check the eligibility for a specific loan amount, given the income, the expenses, the required tenure and interest rate.

### **Loan Offers**

This widget displays any offers on loans provided by the bank.

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[Home](#)

## 5. Loan and Finance Details

The Loans and Finances details page displays important information pertaining to loan account such as the net outstanding balance and the names of all the account holders, important dates associated with the loan such as the opening date and maturity date, the current status, interest rate and the branch in which the loan is held. User can avail account related transactions on the kebab menu.

- **Account Details** – This section displays the basic details about the loans and finances accounts such as the account number, current status, net outstanding balance, maturity date, product name, nickname, etc.
- **Repayment** – This section displays repayment details that comprise amount repaid till date, repayment mode and the prepayment penalty, late payment penalty, total installments, the number of installments remaining as well as the next installment date and amount, amount of principal arrears, installment arrears, bank profit due and any other fees applicable etc.
- **Information as on Maturity Date Details** – This section displays the details of Principal Outstanding, Interest Outstanding and Total Outstanding.
- **Loan Specifications Details** - This section displays the disbursement details like the sanctioned loan amount, the total disbursed amount, loan tenure, interest rate, late payment penalty rate, prepayment penalty etc
- **General Details** - This section displays the general details like customer ID, customer name, account name, and account branch.
- **Linked Facilities** - This section displays details of each facility linked to the loan. This section is displayed only if the application is integrated with OBCL and the selected loan account has linked facilities.

### How to reach here:

*Toggle menu > Accounts > Corporate Loans and Finances > Overview > Loan and Finance Summary > Loan account number link > Loan and Finance Details*

OR

*Dashboard > Loans and Finances widget > Loan and Finance Summary > Loan account number link > Loan and Finance Details*

OR

*Dashboard > Toggle Menu > Menu > Accounts > Corporate Loans and Finances > Overview > Loans and Finances Summary > Loan Account Details > Account Number link > Loans and Finances Details*

OR

*Access through kebab menu*

## Loan and Finance Details

### Loan & Finance Details

xxxxxxxxxxxx0002
▼

Active

Net Outstanding Balance
Maturity Date
Product Name
Nickname

EUR100,000.00
29 Mar 2020
SME Loans
Not Assigned

[Download](#)

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#### Repayment Details

<p>Amount Re-paid till Date EUR0.00</p> <p>Total Installments 12</p> <p>Next Installment Date 29 Apr 2019</p> <p>Principal Frequency Monthly</p> <p>Principal Arrears EUR100,000.00</p> <p>Late Payment Charges EUR0.00</p>	<p>Repayment Mode Account</p> <p>Remaining Installments 12</p> <p>Next Installment Amount EUR8,440.96</p> <p>Interest Frequency Monthly</p> <p>Interest Arrears EUR0.00</p> <p>Other Fees EUR0.00</p>
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#### Information as of Maturity Date

<p>Principal Outstanding EUR100,000.00</p> <p>Total Outstanding EUR100,000.00</p>	<p>Interest Outstanding EUR0.00</p>
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#### Loan Specifications

<p>Opening Date 29 Mar 2019</p> <p>Total Amount Disbursed EUR100,000.00</p> <p>Interest Rate 1.25%</p> <p>Prepayment Penalty 0.0%</p>	<p>Sanctioned Loan Amount EUR100,000.00</p> <p>Loan Tenure 12 months 6 days</p> <p>Late Payment Penalty 0.0%</p>
---	--

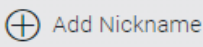
---

#### General Details

<p>Customer ID ***409</p> <p>Account Name ACME Corporation</p>	<p>Customer Name ACME Corporation</p> <p>Account Branch AT3 FLEXCUBE UNIVERSAL BANK Callister Avenue 115 London GB GREAT BRITAIN</p>
--	--



**Field Description**

<b>Field Name</b>	<b>Description</b>
Select Account	A list of loan account numbers in masked format that the user can select from, along with the account nicknames, if set. The account number can be either the primary party account or any linked party account that the user has access to.
Net O/S Balance	Displays summary of principal and interest outstanding balance
Maturity Date	The date of maturity of the loan account.
Product Name	The product under which the account is opened.
Nickname / Add Nickname	If a nickname is not already added, then the  option appears. Click this button to add a nickname. If a nickname is already added, then it is displayed along with options to edit and delete it. For more information on Account Nickname, refer the <a href="#">Account Nickname section</a> .

**Repayment Details**

<b>Amount Re-paid Till Date</b>	The total loan amount repaid by the customer till date.
<b>Repayment Mode</b>	The mode through which loan repayments are to be made as set up in the processing system. For example, repayments can be made via account transfer, direct debit or cheque.
<b>Total Instalments</b>	The total number of scheduled payments to be made towards repaying the loan.
<b>Remaining Instalments</b>	The number of scheduled payments remaining towards repaying the loan completely.
<b>Next Instalment Date</b>	The date on which the next loan payment is due.
<b>Next Instalment Amount</b>	The amount to be paid as next installment.

<b>Principal Frequency</b>	The intervals at which the principal is to be repaid. It can be: <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>Interest Frequency</b>	The intervals at which the interest is to be paid. It can be: <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 Arrears</b>	The amount due on the loan principal if one or more installment repayments have been missed.
<b>Interest Arrears</b>	The amount due on the loan interest if one or more installment repayments have been missed.
<b>Late Payment Charges</b>	The charges levied on any late payment of a loan installment.
<b>Other Fees</b>	The other / miscellaneous fees applicable on the loan account.
<b><u>Information as of Maturity Date</u></b>	
<b>Principal Outstanding</b>	The outstanding principal balance, which is yet to be repaid.
<b>Interest Outstanding</b>	The outstanding interest balance, which is yet to be repaid.
<b>Total Outstanding Amount</b>	The summary of Principal and Interest outstanding amount

**Loan Specifications**

<b>Opening Date</b>	The date on which the loan account was opened.
<b>Sanctioned Loan Amount</b>	The amount of loan that the bank has agreed upon to provide to the customer.
<b>Total Amount Disbursed</b>	The actual amount of loan that the bank has given the customer till date.
<b>Loan Tenure</b>	The duration for which the loan amount is sanctioned in terms of years/months/days.
<b>Interest Rate</b>	The interest rate charged on the loan.
<b>Late Payment Penalty</b>	The percentage rate charge applicable in case of late payment.
<b>Prepayment Penalty</b>	The percentage charge applicable in case the loan is prepaid.

**Installments**

<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.
<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>	The amount to be paid as next installment.

**General Details**

<b>Customer ID</b>	The primary account holder's customer ID in masked format.
<b>Customer Name</b>	The customer name is displayed based on the customer ID
<b>Account Name</b>	The account name of the customer
<b>Account Branch</b>	The branch in which the facility or the collateral is opened.

**Linkage Details**

This section is displayed, only when OBDX application is integrated with Oracle Banking Corporate Lending (OBCL) and the account has existing facilities linked.

<b>Linkage Type</b>	Displays whether a facility or a collateral is linked with the loan.
<b>Reference Number</b>	The reference number of the linkage.
<b>Description</b>	A description of the facility or the collateral linked with the loan account.
<b>Branch</b>	The branch in which the facility or the collateral is opened.
<b>Amount</b>	The amount of the facility or the collateral linked to the loan account.
<b>Percent</b>	The percentage of facility or collateral linked to the loan account.

You can perform the following account related transactions by selecting from kebab menu on top right corner in **Loan and Finance Details** screen:

- 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.
- To view loan account statements, click Transactions.

The following actions can also be performed from this page:

- Add account nickname/ modify/ delete nickname. For more information on **Account Nickname** refer [Account Nickname](#).
- Click on the kebab menu to avail account related transactions.

## 5.1 **Messages and Advices**

You can view SWIFT messages and advices generated for the Loan account. You can also check the SWIFT GPI of the payment message.

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

*Toggle Menu > Menu > Accounts > Corporate Loans and Finances Details > Messages or Advices*

*OR*

*Access through kebab menu*

### Messages and Advices

#### Loan & Finance Details

xxxxxxxxxxxx0004
Active

Net Outstanding Balance

**USD99,998,990.00**

[Download](#)

Maturity Date

28 Mar 2022

Product Name

BEARING LOAN

Add Nickname

---

Transactions

Loan & Finance Repayments

Disbursement Inquiry

Schedule Inquiry

Loan Drawdown Request

Trade Loan Drawdown Request

Messages

Advices

#### Repayment Details

Amount Re-paid till Date	Repayment Mode
USD1,010.00	Account
Total Installments	Remaining Installments
37	36
Next Installment Date	Next Installment Amount
2021-03-28	USD 99.99

### Messages Page

This page allows you to view the list of SWIFT messages pertaining to a loan account.

#### Loan & Finance - Messages

ACME Corporation | \*\*\*409

Loan Account

xxxxxxxxxxxxAGZJ

Message ID	Date	Description	Message Type	View Tracker	Action
AT30LMS190880TBQ	29 Mar 2019	credit Advice	CREDIT_ADVICE		

Page 1 of 1 (1 of 1 items) < 1 >

- Message ID**                      Displays the message ID of the loan account.
- Date**                              Displays the message date.
- Description**                      Displays the description of message type as supported by Oracle Banking Corporate Lending.
- Message Type**                      Displays the message type as supported by Oracle Banking Corporate Lending.
- View tracker**                      You can check the SWIFT GPI of the payment message by clicking on the **View Tracker** wherein you are re-directed to the relevant screen in the payments module.

You can input the payment reference number for the payment message and verify the GPI contents.

**Action**                                    You can download the message.

Once you click Message ID link, a new page containing information about SWIFT message and SWIFT GPI Tracker appears.

### Advices Page

This page allows you to view the list of advices pertaining to a loan account.

**Message ID**                                    Displays the advice ID of the loan account

**Date**     Displays the advice date.

**Description**                                    Displays the event code of the advice

**Event Description**                            Displays the description of the event code

**Action**                                         You can download the advices.

Once you click Message ID link, a new page containing information about advice appears.

[Home](#)

---

## 6. Loan and Finance Repayments

The quick and hassle-free online loan repayment option allows the corporate user to initiate payments against outstanding amounts using the Digital Banking platform. The repayment can be an ad hoc repayment or an installment repayment.

---

**Note:** If the user 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 at the host system, premature penalty / charges may be applicable.

---

**Note:** If approver wants to modify the Loan and Finance Repayment, then **Send to Modify** option can be used instead of rejecting the repayment. Later, maker can make necessary changes to Loan and Finance Repayment and send for approval.

---

### 6.1 Ad Hoc Repayment

Ad hoc repayments can be made by a corporate user at any point of time, against a loan account mapped to him. It need not necessarily be when an installment is due. The amount being repaid need not be equal to the installment due either. In case there are surplus funds available at the corporate user's disposal, they can initiate an ad hoc repayment. User can avail account related transactions on the kebab menu.

**How to reach here:**

*Dashboard > Toggle menu > Menu > Accounts > Corporate Loans and Finances > Loan and Finance Repayment*

*OR*

*Dashboard > Toggle menu > Menu > Accounts > Corporate Loans and Finances > Loan and Finance Overview > Quick Links > Loan and Finance Repayment*

*OR*

*Access through kebab menu*

**Loan and Finance Repayment (for ad hoc repayments)**

**Full Payment**

Maker
ATM/Branch
English

futura bank Search ...
Welcome, Abdul goni

Last login 17 Aug 05:38 PM

### Loan & Finance Repayments

What do you want to do?

Part Payment   
  Full Payment

Loan Account

xxxxxxxxxxxx0033

---

Amount Financed

EUR45,000.00

---

Amount Overdue

EUR0.00

---

Source Account

xxxxxxxxxxxx0014

Balance : EUR88,925.20

---

Principal Outstanding

EUR45,000.00

---

Interest

EUR0.00

---

Charges


EUR0.00

---

Repayment Amount

EUR45,000.00

Submit
Cancel



**Missed to pay your installment?**

Quick & hassle-free online Finance repayment option just for you! You can pay your overdue installments through this option.

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

We allow full and partial pre-payment of your Finance at a charge indicated in the agreement.

Make sure you read all the terms and condition set for Finance pre-payment.

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## Part Payment

Default Dashboard
ATM/Branch
English

futura bank Search ...
Welcome, Ryan IslamBohr

Last login 16 Aug 01:32 PM

### Loan & Finance Repayments

What do you want to do?

Part Payment   
  Full Payment

Loan Account

xxxxxxxxxxxx0097

---

Amount Financed

GBP76,880.00

---

Principal Outstanding

GBP76,880.00

---

Amount Overdue

GBP0.00

---

Source Account

xxxxxxxxxxxx0018

Balance : GBP999,968,328.64

---


Repayment Amount

GBP20,000.00

---

① Repayment amount will be first adjusted against the total loan overdue amount, if applicable.

Submit
Cancel



**Missed to pay your installment?**

Quick & hassle-free online loan repayment option just for you! You can pay your overdue loan installments through this option.

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

We allow full and partial pre-payment of the loan at a charge indicated in the agreement.

Make sure you read all the terms and condition set for loan pre-payment.

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>What do you want to do?</b>	<p>The options of paying off the loan partially or completely. The options are:</p> <ul style="list-style-type: none"> <li>• Part Payment</li> <li>• Full Payment</li> </ul> <p>The order in which the fields below are displayed, will vary based on the option selected in this field.</p>
<b>Loan Account</b>	<p>All the loan accounts of the user will be listed in a drop-down in masked format along with nicknames, if defined. The user can select the loan account which is to be repaid. The account number will be masked as per account number masking configurations.</p> <p>For more information on Account Nickname, refer <b>Account Nickname</b>.</p>
<b>Amount Financed</b>	<p>The total loan amount, in local currency, that has been lent by the bank to the corporate party.</p>
<b>Principal Outstanding</b>	<p>The outstanding principal balance that is yet to be repaid.</p> <p>This field appears if the user selects the <b>Full Payment</b> option in the <b>Repayment Type</b> field.</p>
<b>Amount Overdue</b>	<p>The overdue amount, if any. This amount is the summation of the principal, interest and charges (if any).</p>
<b>Source Account</b>	<p>The user's linked current and savings accounts that can be debited to make the loan prepayment, will be listed in a lists. The account number will be masked as per account number masking configurations and nicknames, if set, will be displayed against each account.</p> <p>For more information on Account Nickname, refer <b>Account Nickname</b>.</p> <hr/> <p><b>Note:</b> All the active CASA accounts that the logged-in corporate user has access to – including those of the primary party and the linked parties, will be listed.</p> <hr/>
<b>Balance</b>	<p>The current balance of the selected source account. This amount will be displayed against the source account field when an account has been chosen from the list.</p>
<b>Interest</b>	<p>The interest component of the amount that is due.</p> <p>This field appears if the user selects the <b>Full Payment</b> option in the <b>Repayment Type</b> field.</p>

Field Name	Description
<b>Charges</b>	The charge that is due.  This field appears if the user selects the <b>Full Payment</b> option in the <b>Repayment Type</b> field.
<b>Repayment Amount</b>	The amount to be repaid. Payment currency is defaulted to loan account currency.  This field is editable only if the user selects the <b>Part Payment</b> option. In this case, the amount should be less than the outstanding principal balance. If the user selects the <b>Full Payment</b> option, then this field displays the total outstanding amount, which will include the principal, the interest and pre-payment charges.  <b>Note:</b> The Source Account should have sufficient balance to cover the repayment amount.

#### To repay the loan partially or completely:

1. From the **What do you want to do?** field, select whether the loan must be paid off partially or fully.
2. From the **Loan Account** list, select the loan account which is to be repaid.
3. From the **Source Account** list, select the CASA account from which the repayment is to be made.
4. If the **Part Payment** option has been selected,
  - a. In the **Repayment Amount** field, enter the repayment amount.
5. Click **Submit**.  
OR  
Click **Cancel** to go to the dashboard.
6. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Back** to make changes if any. The user is directed back to the **Loan and Finance Repayments** screen with values in editable format.  
OR  
Click **Cancel** to cancel the transaction.
7. A message confirming the repayment appears, along with the transaction reference number.
8. Click **Home** to go to the **Dashboard** screen.  
OR  
Click **View Account Details** to go to the **Loan & Finance Details** screen.

## 6.2 Installment Repayment

Installment repayment varies from an ad hoc repayment in that, it is the paying of an installment that is due, as per the amortization schedule. The installment amount is also specified by the schedule. If an installment is overdue, that is, it is paid post the due date, then a late fee may be charged. Distinct tabs are provided to view upcoming installments and overdue installments.

**How to reach here:**

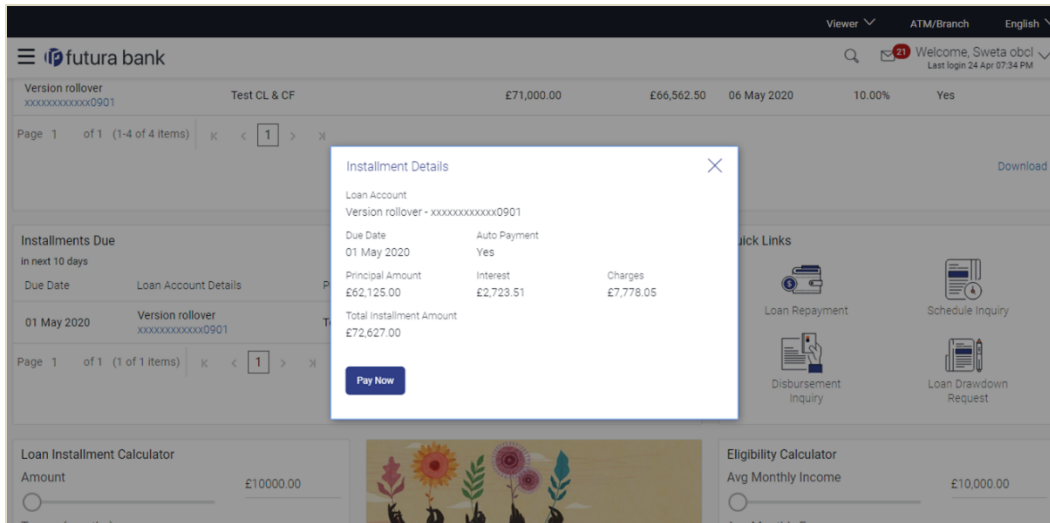
### Upcoming Installments:

*Dashboard > Toggle menu > Menu > Accounts > Corporate Loans and Finances > Loan and Finance Overview > Installments Due > Upcoming tab > Installment Details link > Pay Now > Loan and Finance Repayment*

### Overdue Installments:

*Dashboard > Toggle menu > Menu > Accounts > Corporate Loans and Finances > Loan and Finance Overview > Installments Due > Overdue tab > Installment Details link > Pay Now > Loan and Finance Repayment*

### Installment Details Pop-up



## Installment Repayment (for upcoming or overdue installments)

### Loan & Finance Repayments

What do you want to do?  
 Part Payment    Full Payment

Loan Account  
 xxxxxxxxxxxx0004

Amount Financed  
 USD100,000,000.00

Principal Outstanding  
 USD99,998,990.00

Amount Overdue  
 USD0.00

---

Deal Reference Number

---


Exchange Rate  
 USD1.00=GBP0.67

Note: Base Rate is only an indicative rate and actual rate may vary at the time of execution

Source Account (Principal)  
 xxxxxxxxxxxx0018  
 Balance : GBP783,818.76

Source Account (Interest)  
 xxxxxxxxxxxx0018  
 Balance : GBP783,818.76

Repayment Amount  
 USD99,998,990.00




**Missed to pay your installment?**

Quick & hassle-free online loan repayment option just for you! You can pay your overdue loan installments through this option.

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

We allow full and partial pre-payment of the loan at a charge indicated in the agreement.

Make sure you read all the terms and condition set for loan pre-payment.



### Field Description

Field Name	Description
<b>Loan and Finance Repayment</b>	The user can access this screen from the Installments Due widget in the loan Overview screen. The fields are common for both upcoming and overdue installment repayments.
<b>Loan Account Number</b>	The loan account number in masked format along with the account nickname (if set).
<b>Amount Financed</b>	The total loan amount in local currency that has been lent by the bank to the corporate party.
<b>Principal Outstanding</b>	The outstanding principal amount, which is yet to be repaid.
<b>Amount Overdue</b>	The overdue amount. This amount is the summation of the principal, interest and charges (if any).

Field Name	Description
<b>Deal Ref Number</b>	This field is a free text to enter the deal reference number. The system does not have any validations on this field.
<b>Exchange Rate</b>	Displays the exchange rate if the account currency and loan currency are different. It is an information field.
<b>Source Account</b>	<p>A list of current and savings accounts (in masked format) that the user can select from to source the repayment. The account nickname (if set by the user) is also displayed.</p> <hr/> <p><b>Note:</b> Displays the list of all active accounts of corporate users.</p> <p>For making loan repayments for Principal and Interest components, you can either select two different accounts, that is, Source Account (Principal)/ Source Account (Interest) or use the same account.</p> <ol style="list-style-type: none"> <li>1. Source Account (Principal) – Select the source account for Principal payment.</li> <li>2. Source Account (Interest) - Select the source account for Interest payment</li> </ol> <hr/>
<b>Balance</b>	The balance amount in the selected source account.
<b>Installment Details</b>	
<b>Principal Amount</b>	The outstanding principal amount due on the installment date. This amount does not include any interest or charges.
<b>Interest</b>	The interest on the amount due on the installment date.
<b>Charges</b>	The charge or penalty (if applicable) due on the installment date.
<b>Due Date</b>	The date on which the installment is due.
<b>Repayment Amount</b>	<p>The total installment amount to be paid. This amount is the sum of the principal amount, the interest and the charges.</p> <hr/> <p><b>Note:</b> The Source Account should have sufficient balance to cover the repayment amount.</p> <hr/>

**To repay an upcoming installment or an overdue installment of the loan:**

9. In the **Loan Repayment** screen, select the appropriate CASA account number, to make the repayment from the **Source Account** list. The balance in the account appears.
10. Click **Repay**.  
OR  
Click **Back** to go to the previous screen.

11. The **Review** screen appears. Verify the details, and click **Confirm**. A message confirming the repayment appears, along with the transaction reference number.  
OR  
Click **Back** to make changes if any. The user is directed back to the **Loan Repayment screen** with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.
12. Click **Go To Dashboard** to go to the dashboard.  
OR  
Click **Go to Account Details** to go to the **Loan Account Details** screen.

## 6.2.1 Installment Repayment Simulation

Using this screen, you can do payment simulation for the loan accounts. Once you click **Loan Repayment Simulation** option, the **Loan Repayment Simulation** screen is displayed. Based on the loan account selected, the other details are defaulted.

### How to reach here:

*Dashboard > Toggle menu > Menu > Accounts > Corporate Loans and Finances > Loan and Finance Repayment Simulation*

OR

*Dashboard > Toggle menu > Menu > Accounts > Corporate Loans and Finances > Loan and Finance Overview > Quick Links > Loan and Finance Repayment Simulation*

OR

*Access through kebab menu*

Loan Repayment Simulation ☰

---

Loan Account  
xxxxxxxxxxxx0514

Maturity Date  
31 Mar 2018

Settlement Date  
24 Feb 2022 📅

Fetch Components

Component	Component Description	Amount Due	Overdue Days	Amount Paid	Tax Paid
OL_FPA1	OL_FPA1	40.67	0	40.67	0
PRINCIPAL	PRINCIPAL	1000000	0	999959.33	0

Page 1 of 1 (1-2 of 2 items) ⏪ ⏩ 1 ⏪ ⏩

Repayment Amount  
USD1,000,000.00

Allocate

Simulate Cancel

**Loan Repayment Simulation**

- Loan account**                      Select the loan account.
  
- Maturity Date**                      The maturity date is defaulted.
  
- Settlement Date**                      Loan settlement date is defaulted from application date and you can select future date for simulation. You cannot select loan settlement date greater than the maturity date.
  
- Fetch Components**                      After selecting the loan account and settlement date, once you click **Fetch Components** the system displays the below component wise payment due details
  - Component
  - Component Description
  - Amount Due
  - Amount Paid
  - Tax Paid
  
- Repayment amount**                      You can enter amount to repaid
  
- Allocate**                                  After entering the repayment amount, click **Allocate** so that the amount paid is updated and displayed in **Component**, **Amount Due**, and **Amount Paid** fields of **Loan Repayment Simulation** screen.

Once you click **Simulate**, the schedule details are displayed considering the repaying amount.

Loan Repayment Schedule Details					
AT3@-AT3AAF2170910514					
Component	Component Description	Amount Due	Overdue Days	Amount Paid	Tax Paid
OL_FPA1	OL_FPA1	40.67	0	40.67	0
PRINCIPAL	PRINCIPAL	1000000	0	999959.31	0

Page 1 of 1 (1-2 of 2 items) | < 1 >

[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. User can avail account related transactions on the kebab menu.

### How to reach here:

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

OR


*Dashboard > Loans and Finances widget > Loan and Finance Summary > Loan account number link > Loan and Finance Details > Quick Links > Disbursement Inquiry*

OR

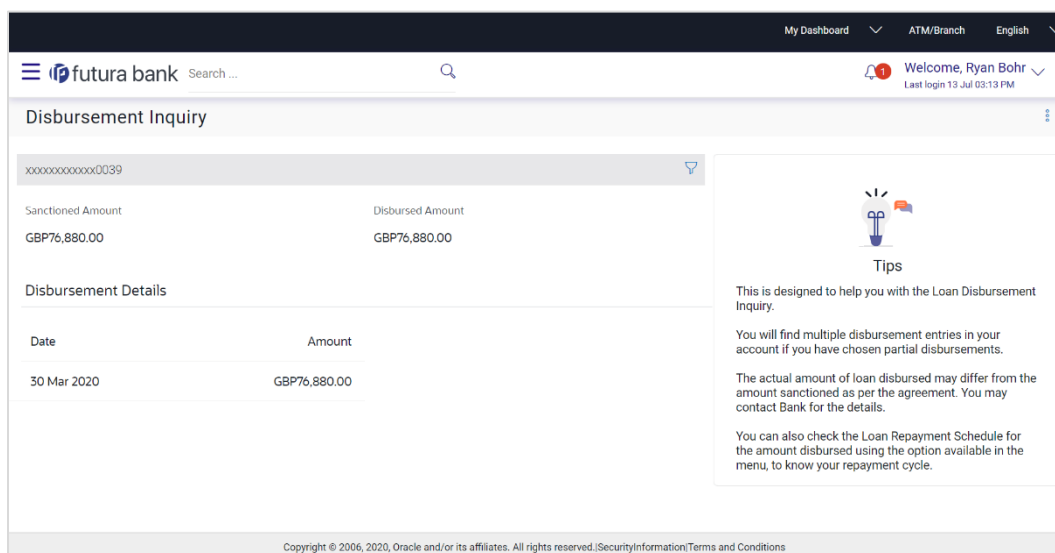
*Access through kebab menu*

### To view loan disbursement details:

1. From the **Loan Account** list, select the loan account of which you wish to view disbursement details.
2. Click **Apply**. The loan disbursement details of the selected account appear.

Note: Click on the  icon to enter new criteria in overlay screen. Based on the defined criteria you can view loan disbursement details.

### Disbursement Inquiry



The screenshot displays the 'Disbursement Inquiry' page in the Futura Bank system. At the top, there is a navigation bar with 'My Dashboard', 'ATM/Branch', and 'English'. Below this, the user is identified as 'Welcome, Ryan Bohr' with a last login time of '13 Jul 03:13 PM'. The main content area is titled 'Disbursement Inquiry' and features a search bar with the text 'xxxxxxxxxxxx0039'. A table shows the following data:

Sanctioned Amount	Disbursed Amount
GBP76,880.00	GBP76,880.00

Below the table, there is a section for 'Disbursement Details' with the following data:

Date	Amount
30 Mar 2020	GBP76,880.00

On the right side of the page, there is a 'Tips' panel 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 of the page, there is a copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. SecurityInformationTerms and Conditions'.



**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Loan Account</b>	<p>Loan account number (in masked format) along with the account nickname.</p> <p>For more information on Account Nickname, refer <b>Account Nickname</b>.</p>
<b>Sanctioned Amount</b>	The amount of loan that the bank has agreed to provide to the customer/s.
<b>Disbursed Amount</b>	The amount of loan that the bank has given the customer till date.
<b>Disbursement Details</b>	
<b>Date</b>	<p>The date on which the specific amount was disbursed.</p> <hr/> <p><b>Note:</b> If there are multiple disbursements in the account, the last disbursement will be displayed first followed by others accordingly in that order. The last entry in this list will be of the first disbursement date.</p> <hr/>
<b>Amount</b>	The amount disbursed on the specific date.

[Home](#)

---

## 8. Schedule Inquiry

Through this feature, the user is able to gain an understanding of the loan repayment life cycle. This page displays details 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.

The user 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. User can avail account related transactions on the kebab menu.

### How to reach here:

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

*OR*

*Dashboard > Loans and Finances widget > Loan and Finance Summary > Loan account number link > Loan and Finance Details > Quick Links > Schedule Inquiry*


*OR*

*Access through kebab menu*


### To view loan schedule:

1. From the **Loan Account** list, select the loan account of which you wish to view loan schedule.
2. In the **Date Range** field select the period for which installment details in the repayment schedule are to be viewed. Based on the specified period, the set of installments in the loan repayment schedule are displayed.
3. Click **Apply**. The loan schedule details appears on the screen.  
*OR*  
Click **Reset** to cleared the data entered.

---

Note: Click on the  icon to enter new criteria in overlay screen. Based on the defined criteria you can view loan schedule.

---

4. Click on the  icon on the screen to view the Installment Summary, Rate Revision History and Payment Overview.

### Schedule Inquiry

Default Dashboard ATM/Branch English

Welcome, Ryan IslamBohr

xxxxxxxxxxxx0097

Loan Schedule

Sr No.	Due Date	Principal	Interest	Charges	Installment	Unpaid Installment
1	30 Apr 2020	GBP5,072.87	GBP3,117.63	GBP0.00	GBP8,190.50	GBP8,190.50
2	30 May 2020	GBP5,372.52	GBP2,817.98	GBP0.00	GBP8,190.50	GBP8,190.50
3	30 Jun 2020	GBP5,496.45	GBP2,694.05	GBP0.00	GBP8,190.50	GBP8,190.50
4	30 Jul 2020	GBP5,799.05	GBP2,391.45	GBP0.00	GBP8,190.50	GBP8,190.50
5	30 Aug 2020	GBP5,954.51	GBP2,235.99	GBP0.00	GBP8,190.50	GBP8,190.50
6	30 Sep 2020	GBP6,195.98	GBP1,994.52	GBP0.00	GBP8,190.50	GBP8,190.50
7	30 Oct 2020	GBP6,503.46	GBP1,687.04	GBP0.00	GBP8,190.50	GBP8,190.50
8	30 Nov 2020	GBP6,710.96	GBP1,479.54	GBP0.00	GBP8,190.50	GBP8,190.50
9	30 Dec 2020	GBP7,022.05	GBP1,168.45	GBP0.00	GBP8,190.50	GBP8,190.50
10	30 Jan 2021	GBP7,267.85	GBP922.65	GBP0.00	GBP8,190.50	GBP8,190.50

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### Schedule Inquiry-Installment Summary

xxxxxxxxxxxx0097

Sr No.	Due Date	Principal	Interest	Charges
1	30 Apr 2020	GBP5,072.87	GBP3,117.63	GBP0.00
2	30 May 2020	GBP5,372.52	GBP2,817.98	GBP0.00
3	30 Jun 2020	GBP5,496.45	GBP2,694.05	GBP0.00
4	30 Jul 2020	GBP5,799.05	GBP2,391.45	GBP0.00

Installment Summary

First Installment  
30 Apr 2020

Last Installment  
30 Mar 2021

Total Installments  
12

Installments Paid  
0

Amount Paid Till Date  
GBP0.00

### Schedule Inquiry-Rate Revision History

Sr No.	Due Date	Principal	Interest	Charges
1	30 Apr 2020	GBP5,072.87	GBP3,117.63	GBP0.00
2	30 May 2020	GBP5,372.52	GBP2,817.98	GBP0.00
3	30 Jun 2020	GBP5,496.45	GBP2,694.05	GBP0.00
4	30 Jul 2020	GBP5,799.05	GBP2,391.45	GBP0.00

Rate Revision History

No rate revision has occurred till date.

## Schedule Inquiry- Payment Overview

Sr No.	Due Date	Principal	Interest	Charges
1	30 Apr 2020	GBP5,072.87	GBP3,117.63	GBP0.00
2	30 May 2020	GBP5,372.52	GBP2,817.98	GBP0.00
3	30 Jun 2020	GBP5,496.45	GBP2,694.05	GBP0.00
4	30 Jul 2020	GBP5,799.05	GBP2,391.45	GBP0.00

Paid Amount Details	
Paid Amount	GBP0.00
Paid Principal	GBP0.00
Paid Interest	GBP0.00
Unpaid Amount Details	
Unpaid Amount	GBP98,286.00
Unpaid Principal	GBP76,880.00
Unpaid Interest	GBP21,406.00

### Field Description

Field Name	Description
<b>Loan Account</b>	<p>All the loan accounts of the user will be listed in a drop-down in masked format along with nicknames, if defined. The user can select the loan account of choice. The account number will be masked as per account number masking configurations.</p> <p>If the user has accessed this page via the <b>Overview</b> widget, the account number selected will be pre-selected and the user can change selection as required.</p> <p>For more information on Account Nickname, refer <b>Account Nickname</b>.</p>
<b>Date Range</b>	Select the period for which he intends to view installment details.
<b>Schedule Summary</b>	
<b>Date Range</b>	The customer can select the period for which he intends to view installment details.
<b>Sr. No.</b>	The serial number of each installment will be displayed against the installment record.
<b>Due Date</b>	The date on which the specific installment is due.
<b>Principal</b>	The principal amount that is due on the installment date.
<b>Interest</b>	The interest amount that is due on the installment date.

Field Name	Description
<b>Installment</b>	The total installment amount that is due on the installment date.
<b>Unpaid Installment</b>	Any amount that remains to be paid, if at all, on the specific installment date.
<b>Installment Summary</b>	
<b>First Installment</b>	The date on which the first installment payment is due on the loan.
<b>Last Installment</b>	The date on which the last installment payment is due on the loan.
<b>Total Installments</b>	The total number of installments of the loan.
<b>Installments Paid</b>	The number of installments paid till date.
<b>Amount paid Till Date</b>	The total amount paid in installments till date.
<b>Rate Revision History</b>	
This overlay window appears if the user clicks on the <b>Rate Revision History</b> link in the <b>Installment Summary</b> section. Each instance of interest rate revision is displayed against the corresponding date on this window.	
<b>Date</b>	The date on which the interest rate has been revised.
<b>Rate</b>	The revised interest rate.
<b>Payment Overview</b>	
<b>Paid Amount Details</b>	
The following three fields and values will display the amounts that have been paid, by the user, towards the loan repayment.	
<b>Paid Amount</b>	The total loan amount that has been repaid till date.
<b>Paid Principal</b>	The principal amount repaid till date.
<b>Paid Interest</b>	The interest amount repaid till date.
<b>Unpaid Amount Details</b>	
The following three fields and values will display the amounts that are yet to be paid, by the user towards the loan.	
<b>Unpaid Amount</b>	The total loan amount pending for repayment.
<b>Unpaid Principal</b>	The principal amount pending for repayment.

Field Name	Description
<b>Unpaid Interest</b>	The interest amount pending for repayment.

5. Click [Download](#) to download the details in .pdf format.

**Note:** To view the next set of entries in the Loan Schedule of the account, click on the pagination options available.

[Home](#)

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## 9. Transactions

Customers can track the transactions taking place in their accounts. This feature enables customers to view the details of all the transactions performed in their loan accounts. All the debit and credit entries along with each transaction amount and reference details are displayed. User can access account related transactions on the kebab menu.

Customers can also undertake the following from this screen:

- Download Pre-Generated Statements – The customer can select the **Pre-Generated Statement** option from the kebab menu on this page, in order to be provided with the facility to define the period for which he/she would like to download pre-generated statements.
- Subscribe for E-Statements – By selecting the **E-Statement** option from the kebab menu, the user will be able to either subscribe or unsubscribe (if subscription is active) for e-statements for the specific account. If the user opts to subscribe for e-statements, he/she will receive monthly e-statements on his/her registered email address.

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Note: The features to subscribe/unsubscribe for e-statements, request for statements, and to download pre-generated statements are only supported with third party hosts.

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### How to reach here:

*Dashboard > Toggle Menu > Menu > Accounts > Corporate Loans and Finances > Transactions*  
*OR*  
*Access through kebab menu*

### To view the account statement:

1. From the **Account Number** list, select the account of which you want to view transactions.
2. From the **View Options** list, select the desired transaction period.
  - a. If the option Date Range has been selected in the **View Options** list, specify the date range in the **Date From** and **Date To** fields.
3. From the **Transaction** list, select the types of transactions to be displayed, that is, either debit or credit or all transactions.
4. You can enter the amount in the **Amount** field if you know the transaction amount
5. In the **Party Reference Number** field, enter a party reference number if you want to view a specific transaction record.
6. In the **Bill Reference Number** field, enter a bill reference number if you want to view a specific transaction record.
7. Click **Apply** to view transactions based on the defined criteria.  
OR  
Click **Reset** to clear the details entered.

**Transactions – View Transactions**

Transactions				
xxxxxxxxxxxx0004	Current Month	All		Download
Transaction Date	Description	Reference Number	Transaction Type	Amount
29 Mar 2019	Liquidation For Cls/Cheques	AT3OLAC2157274	Credit	GBP3.33
29 Mar 2019	Reversal Of Payment	AT3OLAC2157260	Credit	-GBP12,962,629.64
29 Mar 2019	Liquidation For Cls/Cheques	AT3OLAC2157258	Credit	GBP12,962,629.64
29 Mar 2019	Reversal Of Payment	AT3OLAC2157254	Credit	-GBP3.33
29 Mar 2019	Liquidation For Cls/Cheques	AT3OLAC2157252	Credit	GBP3.33
29 Mar 2019	Liquidation For Cls/Cheques	AT3OLAC2157246	Credit	GBP333.33

**Field Description**

Field Name	Description
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**Account Number** Select an account of which you want to view transactions.

**View Options** Filters to view the transactions of a specific period.

The options are:


- Current Month
- Current Day
- Previous Day
- Previous Month
- Current & Previous Month
- Previous Quarter
- Date Range
- Last 10 Transactions

**Date From – Date To** Specify the period for which you want to view transactions.

These fields are displayed only if you have selected the option **Date Range** from the **View Options** list.



Field Name	Description
<b>Transaction</b>	Filters to view the transactions based on description. The options are: <ul style="list-style-type: none"> <li>• All</li> <li>• Credits Only</li> <li>• Debits Only</li> </ul>
<b>Amount</b>	The transaction amount.
<b>Reference Number</b>	Reference number of the transaction.
<b>Results</b>	
<b>Download</b>	Click the link to download the statement. The Format in which user can download statement are *.QLF, *.OFX, *.PDF, *.CSV.
<b>Transaction Date</b>	Date on which the activity was performed.
<b>Description</b>	Short description of the transaction.
<b>Reference Number</b>	Reference number of the transaction.
<b>Transaction Type</b>	The type of transaction performed, i.e. if it was a debit or credit transaction.
<b>Amount</b>	The transaction amount.

8. Click on the  icon to enter filter new criteria. Based on the defined criteria you can view transactions.  
OR  
Click **Download** and select the format in which the statement is to be downloaded.  
The statement gets downloaded.


The following actions can also be performed in the screen:

- Subscribe for E-Statements.
- Download Pre-Generated Statements.
- Request Statement- Not supported

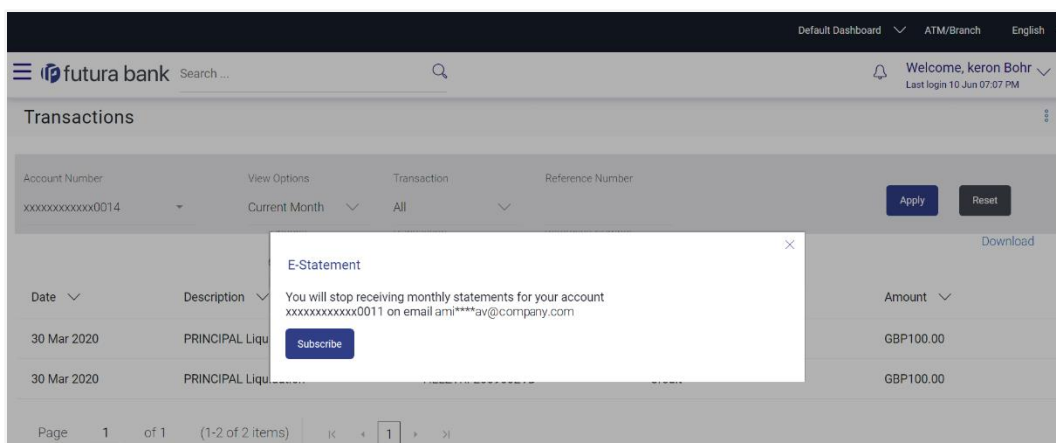
## 9.1 E-Statement

A customer might wish to receive regular e-statements at his email address instead of physical copies. In this case, the customer can select the option to subscribe for an e-statement. Once a request for an e-statement is made, the customer will begin to receive regular statements at his email address maintained with the bank.

### To subscribe / unsubscribe for e-statements:

1. Click on the  icon on the **Transactions** screen, and click **E-Statement** to subscribe / unsubscribe for e-statements.


### E-statement



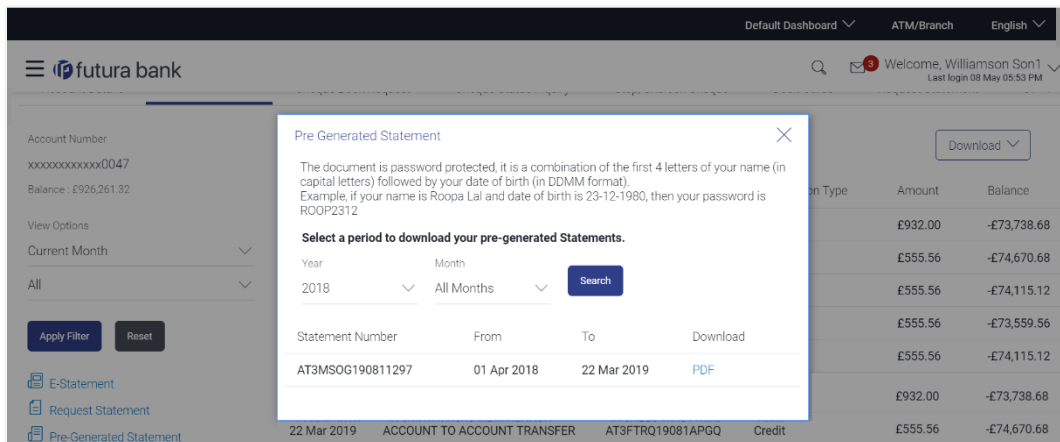
2. The Pop-up Message appears. (Subscribe to E-Statement You will receive monthly statements for your account <Number in masked format> by email at <User's email address>)
  - a. Click **Subscribe** to opt to receive monthly statements on your registered email address.
  - b. The success message of request submission appears. Click **OK** to complete the transaction.
3. If the user has already subscribed for e-statements, the pop up message contains a message stating that the user is subscribed to receive e-statements. The option to unsubscribe for e-statements is provided.
  - a. Click **Unsubscribe** to opt out of receiving monthly statements on your registered email address.
  - b. The success message of request submission appears. Click **OK** to complete the transaction.
  - c. Click **Proceed** to Unsubscribe.
4. The success message of request submission appears.
5. Click **Home** to go to the **Dashboard** screen.  
OR  
Click **View Account Details** to go to the **Loan & Finance Details** screen.

## 9.2 Pre-Generated Statement

To download pre-generated statements:

1. Click on the  icon on the **Transactions** screen, and click **Pre-generated Statement** to download a pre-generated statement.  
The **pre-generated statement** screen appears.

### Pre-generated Statement



The screenshot shows the Futura Bank interface. A modal window titled 'Pre Generated Statement' is open, displaying instructions on password protection and a search form to select a period for downloading statements. The search form includes dropdowns for Year (2018) and Month (All Months), and a Search button. Below the search form is a table with columns: Statement Number, From, To, and Download. One row is visible with Statement Number AT3MSOG190811297, From 01 Apr 2018, To 22 Mar 2019, and a PDF download link. The background shows account details and a table of transactions with columns for Transaction Type, Amount, and Balance.

### Field Description

Field Name	Description
<b>Select a period to download your pre-generated Statements</b>	
<b>Period</b>	
<b>Year</b>	The year for which the statement is required
<b>Month</b>	The month for which the statement is required.
<b>Statement Number</b>	The statement reference number.
<b>From</b>	Start date of the date period for which the statement is generated.
<b>To</b>	End date of the date period for which the statement is generated.
<b>Download</b>	Click the link against a statement to download the specific statement.

2. From the **Period** list, select the desired year and month for which pre-generated statement is to be required.

3. Click **Search** to search amongst the pre-generated statements for the selected period.
4. Click **Download** link against any record (.pdf ) to download the statement in password protected pdf format.

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## 10. Loan Calculators

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 enables users to identify whether applying for a loan for a specific amount and duration is suitable 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.

### 10.1 Loan Installment Calculator

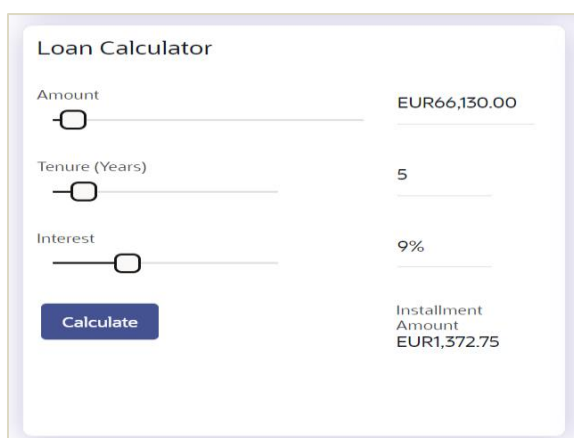
Repayment of a loan includes both the repayment of the principal amount of the loan, and the interest. These two components, together add up to the loan installment amount, which is typically an equated amount paid monthly to the lender (bank).

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.

#### How to reach here:

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

#### Loan Installment Calculator



The screenshot shows a web-based 'Loan Calculator' interface. It features three input fields with sliders: 'Amount' set to EUR66,130.00, 'Tenure (Years)' set to 5, and 'Interest' set to 9%. Below these is a blue 'Calculate' button. To the right of the button, the calculated 'Installment Amount' is displayed as EUR1,372.75.

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Amount</b>	The user is required to specify the amount that he/she wants to borrow from the bank.
<b>Tenure (Years)</b>	The user should specify the desired tenure of the loan in terms of years.
<b>Interest</b>	The user must specify the desired interest rate that is to be charged on the loan.
<b>Installment Amount</b>	The monthly installment payable on the loan calculated on the basis of the loan amount, tenure and interest rate specified by the user.

1. In the **Amount** field, enter the loan amount.
2. In the **Tenure (Years)** field, enter the loan tenure in years.
3. In the **Interest** field, enter the interest rate.
4. Click **Calculate** to calculate the eligible loan amount.  
The application calculates and displays the monthly installment for the loan required.

## 10.2 Eligibility Calculator

The 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

**How to reach here:**

*OBDX portal landing page > Calculators for all your Money Goals > Loan Eligibility Calculator*  
OR  
*Dashboard > Toggle menu > Menu > Accounts > Corporate Loans and Finances > Loan and Finance Overview > Eligibility Calculator*

## Eligibility Calculator

**Loan Eligibility Calculator**

Avg Monthly Income EUR129,100.00

Avg Monthly Expense EUR42,270.00

Tenure (Years) 7

Interest 8%

Eligible Amount  
EUR5,570,251.00

Average Installment  
EUR86,830.01 /  
Month

### Field Description

Field Name	Description
<b>Avg Monthly Income</b>	The user is required to specify his average monthly income.
<b>Avg Monthly Expenses</b>	The user is required to specify the average amount spent per month towards expenses.
<b>Tenure (Years)</b>	The user is required to specify the desired loan tenure.
<b>Interest</b>	The user should specify the desired interest rate of the loan.
<b>Eligible Amount</b>	Based on all the values defined by the user in the previous fields, the system will calculate the amount of loan that the user is eligible to borrow.
<b>Average Installment</b>	The system will display the estimated monthly installment amount.

1. In the **Avg Monthly Income** field, enter your monthly income.
2. In the **Avg Monthly Expenses** field, enter your monthly expenses.
3. In the **Tenure (Years)** field, enter the desired loan tenure.
4. In the **Interest** field, enter the rate of interest.
5. Click **Calculate** to calculate the eligible loan amount.  
The application calculates and displays the eligible loan amount and the average installment amount.

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## 11. Account Nickname


Customer can assign a specific name to a loan account. This is useful if customer wishes 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. The application also allows customer to modify or delete the nickname whenever required.

The customer can avail this option by selecting the **Add/Edit Nickname** option from the kebab menu.

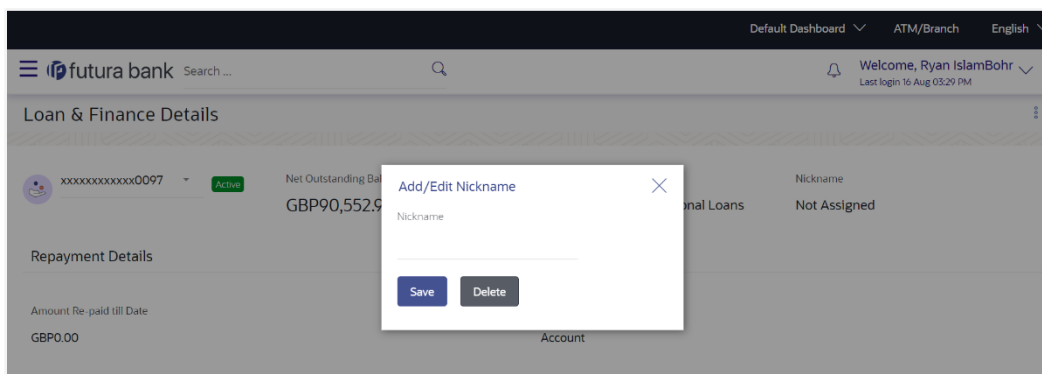
### How to reach here:

*Dashboard > Toggle Menu > Menu > Accounts > Corporate Loans and Finances > Overview > Loans and Finances Summary > Loan Account Details > Account Number link > Loans and Finances Details > kebab menu > Add/Edit Nickname*

### To add nickname to account:

1. Click on the  icon on the screen, and click **Add/Edit Nickname** option to add nickname to an account. The **Add/Edit Nickname** popup appears.

### Add/Edit Nickname- Example




### Field Description

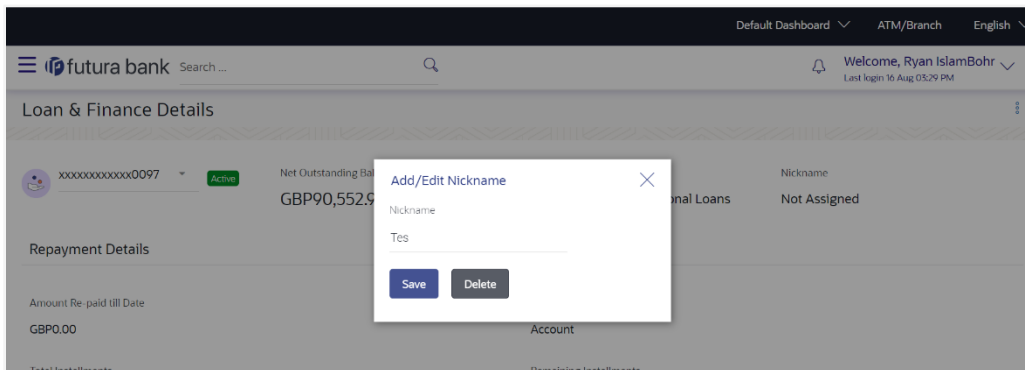
Field Name	Description
<b>Nickname</b>	Specify a nickname to be assigned to the account.

2. In the **Nickname** field, enter the nickname you want to use.
3. Click **Save** to save your changes.  
Nicknames will be displayed on various transactions instead of the standard account description.  
OR  
Click **Delete** to delete nickname.



**To edit / delete nickname to account:**

1. Click on the  icon on the screen, and click **Add/Edit Nickname** option to update nickname of an account. The **Add/Edit Nickname** popup appears.

**Edit/ Delete Nickname**

2. Update the nickname, and click **Save** to save your changes. Nicknames will be displayed on various transactions instead of the standard account description.  
OR  
Click **Delete** to delete nickname.

## **FAQ**

**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.

**4. Can I access closed loan accounts from digital banking platform?**

Corporate users can access closed loan accounts from the digital banking platform from the Loan Details screen.

**5. 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 the linked parties.

**6. 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).

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