

Loan Service User Guide

Oracle Banking Branch

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Loan Service User Guide

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1 Preface

1.1 Introduction

This user guide provides you detailed information about the Loan Service module of Oracle Banking Branch.

1.2 Audience

This guide is intended for the Loan Servicing Officers, Branch Tellers, and Branch Supervisors to provide quick and efficient services to the customers of the bank.

1.3 Document 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>.

1.4 List of Topics

This manual is organized into the following topics:

Table 1: List of Topics

| Topics | Description |
|--|---|
| Overview of Loan Service | This topic provides an overview of Loan Service module in Oracle Banking Branch. |
| Balances | This topic describes the screen provided under the Balances menu using which you can view outstanding balance of a loan account. |
| Schedule | This topic describes the screen provided under the Schedule menu using which you can view the details of the loan schedule. |
| Annexure 1 – Error Codes and Messages | This topic provides a list of error codes and respective error messages that are displayed for a screen. |

1.5 Related Documents

1. Getting Started User Guide
2. Oracle Banking Branch User Guide

1.6 Symbols and Icons

The following is a list of symbols and icons that are used in the application to perform various tasks.

Table 2: Symbols and Icons

| Symbols / Icons | Description |
|------------------------|---------------------------------------|
| → | Represents Results |
| ↺ | Click to refresh details in a screen. |
| ↖ | Click to minimize a screen. |
| ↗ | Click to maximize a screen. |
| ✕ | Click to close a screen. |
| ⏮ | Click to navigate to first page. |
| ➤ | Click to navigate to next page. |
| ⏪ | Click to navigate to previous page. |
| ⏭ | Click to navigate to last page. |

1.7 Shortcut Keys

The following shortcut keys can be used only for the screens, which has the icons specified in the Function:

Table 3: Shortcut Keys

| Shortcut Key | Function |
|---------------------|--|
| Tab | Used to shift focus from one input field to other. |

2 Overview of Loan Service

2.1 Introduction

The Loan Service module of Oracle Banking Branch facilitates to view details of a loan account, and inquire the outstanding balances and loan schedule of a loan account.

The Loan Service module is grouped into several menus. For more information on menus, refer to [Figure 2: Mega Menu – Loan Service](#) and field description table below:

Table 4: Menu Item – Field Description

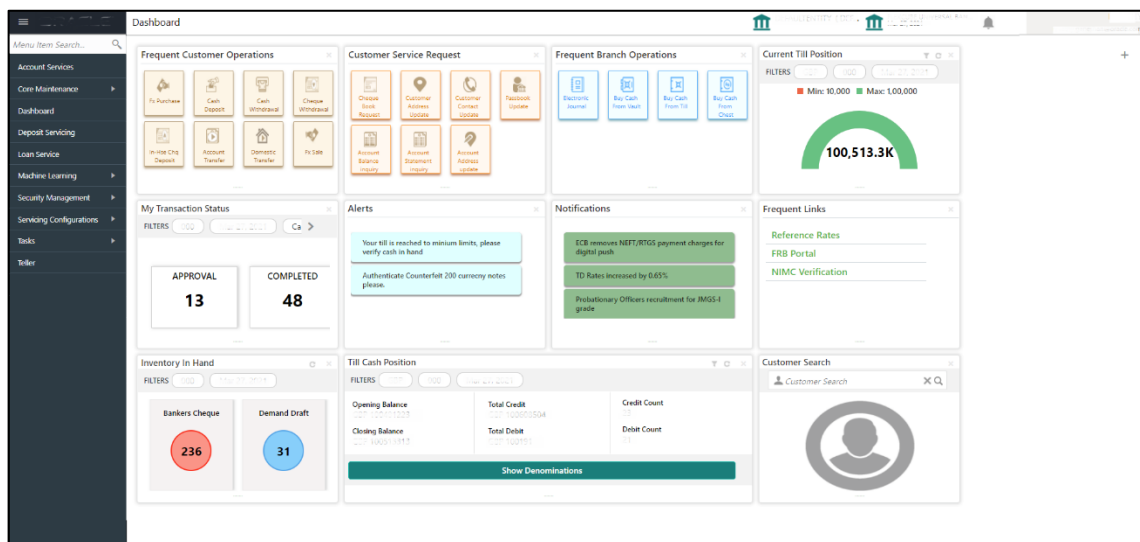
| Field | Description |
|-----------------|---|
| Balances | Provides the screen using which you can view the outstanding balances or arrears of a loan account. |
| Schedule | Provides the screen using which you can view the schedule of a loan account. |

2.2 Pre-Requisites

Follow the steps, to navigate to the **Home screen** (Branch Dashboard):

1. Specify **User Id** and **Password**, and log in to Oracle Banking Branch **Home** screen.
→ The Oracle Banking Branch **Home** screen displays.

Figure 1: Home Screen



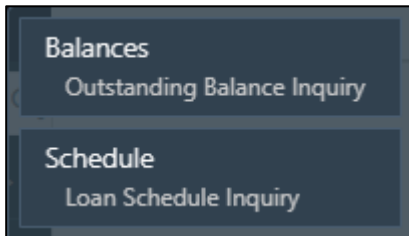
2.3 Main Menus

The main menu of the Loan Service module is a mega menu that displays all the menu items visible at once. It is a large panel divided into groups of menu items, which simplifies the navigation. The menu items are grouped based on the type of operation to be performed. In addition, the **Menu Item Search** helps to search and select a specific screen to navigate to any screen from the main menu items. The main menus are listed below:

- Balances
- Schedule

The main menus are further categorized into specific functions that are represented by menu items in the Mega Menu.

Figure 2: Mega Menu – Loan Service



3 Balances

This topic describes the screen used to view outstanding balance of a loan account.

The screen is described in the following section:

- [3.1 Outstanding Balance Inquiry](#)

3.1 Outstanding Balance Inquiry

This screen helps you to inquire about the outstanding balance of an account. You can view the details of different balances in the loan account, such as Total Outstanding Balance, Principal Outstanding, Outstanding Arrears, and Unbilled Balances.

To process this screen, type **Outstanding Balance Inquiry** in the **Menu Item Search** located at the left corner of the application toolbar and select the appropriate screen or perform the following steps:

1. From the **Home** screen, click **Loan Service**. On the **Loan Service Mega Menu**, under **Balances**, click **Outstanding Balance Inquiry**.

NOTE: The field, which is marked with blue asterisk, is mandatory.

→ The **Outstanding Balance Inquiry** screen displays.

Figure 3: Outstanding Balance Inquiry



2. On the **Outstanding Balance Inquiry** screen, specify the account number in the **Account Number** field, and press **Tab** or **Enter**.

→ The balance details of the account are displayed.

Figure 4: Outstanding Balance Inquiry – Outstanding Balance Details of Account

Outstanding Balance Inquiry

Account Number *

All amounts in EUR C

| | | | |
|---|-------------------------------------|----------------------------------|-----------------------|
| Total Outstanding Show Calculation | Principal Outstanding 200,000.00 | Outstanding Arrears 20,239.51 | Unbilled 20,339.51 |
|---|-------------------------------------|----------------------------------|-----------------------|

| Outstanding Arrears | | | Unbilled | |
|---------------------|-----------|-----------|------------------|-----------|
| Description | Normal | Suspended | | |
| Fees Arrears | 0.00 | 0.00 | Interest | 20,239.51 |
| ▶ Interest Arrears | 20,239.51 | 0.00 | Penalty Interest | 0.00 |
| ▶ Principal Arrears | 0.00 | 0.00 | | |



[View History](#)

For more information on fields, refer to field description table below:

Table 5: Outstanding Balance Inquiry – Field Description

| Field | Description |
|------------------------------|---|
| Account Number | Specify the account number. NOTE: The upper right corner mentions the currency of the amounts displayed on the screen. |
| Total Outstanding | Displays the different parameters used to calculate the total outstanding balance. NOTE: If you click the Show Calculation link, the formula used to calculate the total outstanding amount is displayed. To hide the formula, click Hide Calculation link. |
| Principal Outstanding | Displays the principal outstanding arrears as of today's date. |
| Outstanding Arrears | Displays the other arrears outstanding as of today's date. Here, both normal arrears and suspended arrears are displayed |
| Unbilled | Displays the regular interest, penalty interest, and uncollected interest that are yet to be charged. |

| Field | Description |
|----------------------------|--|
| Outstanding Arrears | <p>This section displays the break-up of the outstanding arrears.</p> <p>NOTE: The Description column lists the arrear types. In case, any arrears are unpaid, then ► appears corresponding to the arrear type. If you click ►, it displays the amount of unpaid arrears along with the due date for the arrear type.</p> <p>If the Loan account moves to Suspended status, then the amount of all the arrears appear under the Suspended column.</p> |
| Fees Arrears | Displays the fees arrears amount. |
| Interest Arrears | Displays the interest arrears amount. |
| Principal Arrears | Displays the principal arrears amount. |
| Penalty Arrears | <p>Displays the penalty arrears amount.</p> <p>NOTE: This value for this field is displayed only if penalty is applicable on the account.</p> |
| View History | Click this link to view the arrear history details. For more information, see Arrear History . |
| Unbilled | This section displays details of unbilled amount. |
| Interest | Displays the amount of accrued interest. |
| Penalty Interest | <p>Displays the amount of penalty for accrued interest.</p> <p>NOTE: This value for this field is displayed only if penalty is applicable on the account.</p> |
| Arrear History | <p>Displays the arrear history details.</p> <p>NOTE: This section is displayed, if you click the View Details link from the Outstanding Arrears section.</p> <p>The upper right corner mentions the currency of the arrear amount displayed.</p> |
| Filter | Specify any keywords in this free text search field to filter the details in the grid. |

| Field | Description |
|----------------------------------|---|
| Date Range | Select or specify the start date of the period for which you want to search the records. |
| To | Select or specify the end date of the period for which you want to search the records. |
| Show Only Paid | Switch to  to view amount of both paid and unpaid arrears. Switch to  to view amount for only the paid amount arrears. |
| Arrear | Displays all the arrears raised on the account. |
| Date Assessed | Displays the date on which the arrear was raised on the account. |
| Arrear Amount | Displays the arrear amount. |
| Outstanding Arrear Amount | Displays the outstanding arrear amount on the account. |
| Last Payment Date | Displays the last payment date on the account. NOTE: The date appears only if a payment is made to the account. |

3. View the balance details.
4. To view the outstanding arrear history:
 - a. Click the **View History** link in the **Outstanding Arrears** section.

→ The **Arrear History** section displays. The system defaults all the arrears in descending order for the arrears raised, paid, or unpaid.

Figure 5: Outstanding Balance Inquiry – Arrear History

Outstanding Balance Inquiry

Account Number *

[< Back](#) All amounts in EUR

Arrear History

Filter Date Range To Show only Paid ☐

| Arrear | Date Assessed | Arrear Amount | Outstanding Arrear Amount | Last Payment Date |
|-----------|---------------|---------------|---------------------------|-------------------|
| Interest | 12 Mar 2019 | 30.41 | 200,035.51 | |
| Principal | 12 Mar 2019 | 1,000,000.00 | 200,035.51 | |
| Interest | 12 Mar 2019 | 30.41 | 200,035.51 | |
| Principal | 12 Mar 2019 | 1,000,000.00 | 200,035.51 | |
| Interest | 12 Mar 2019 | 30.41 | 200,035.51 | |
| Principal | 12 Mar 2019 | 1,000,000.00 | 200,035.51 | |
| Interest | 12 Mar 2019 | 30.41 | 200,035.51 | |
| Principal | 12 Mar 2019 | 1,000,000.00 | 200,035.51 | |
| Interest | 12 Mar 2019 | 30.41 | 200,035.51 | |
| Principal | 12 Mar 2019 | 1,000,000.00 | 200,035.51 | |

Page 1 of 5 (1-10 of 50 items) | K < 1 2 3 4 5 > X

- b. On the **Arrear History** section, specify the required details in the **Filter** field to filter the records.
- c. Specify the start and end date of the period in the **Date Range** and **To** fields, respectively, to view records for a specific period.
- d. Switch to ☐ to view amount of both paid and unpaid arrears. Switch to ☒ to view amount for only the paid amount arrears.
- e. Click **Back** to navigate to **Outstanding Balance Inquiry** screen.

4 Schedule

This topic describes the screen used to view the schedule of a loan account.

The screen is described in the following section:

- [4.1 Loan Schedule Inquiry](#)

4.1 Loan Schedule Inquiry

This screen helps you to view the loan schedule of an account. The application generates the loan schedule for the account based on the loan amount and displays the same only after the disbursement of loan.

To process this screen, type **Loan Schedule Inquiry** in the **Menu Item Search** located at the left corner of the application toolbar and select the appropriate screen or perform the following steps:

1. From the **Home** screen, click **Loan Service**. On **Loan Service Mega Menu**, under **Schedule**, click **Loan Schedule Inquiry**.

NOTE: The field, which is marked with blue asterisk, is mandatory.

→ The **Loan Schedule Inquiry** screen displays.

Figure 6: Loan Schedule Inquiry



- On the **Loan Schedule Inquiry** screen, specify the account number in the **Account Number** field, and press **Tab** or **Enter**.

→ The schedule details of the account is displayed. By default, application displays the current period of the schedule highlighting the current month for the particular year.

Figure 7: Loan Schedule Inquiry – Schedule Details of Account

| Loan Schedule Inquiry | | | | | | |
|---------------------------------------|-------|-----------|-----------|------|------------|------------|
| Account Number * 0148L1000001000 | | | | | | |
| All amounts in | | | | | | |
| Date | Rate | Principal | Interest | Fee | Due | Balance |
| EPI - F (1996-2017 to 12 31st 2018) | | | | | | |
| ▶ 1997 | 10.00 | 54,013.00 | 12,057.46 | 0.00 | 66,070.46 | 66,070.46 |
| ▶ 1998 | 10.00 | 41,548.29 | 9,000 | 0.00 | 50,548.29 | 116,618.75 |
| ▶ 1999 | 10.00 | 32,357.01 | 6,972.05 | 0.00 | 39,329.06 | 155,947.81 |
| Total | | | 28,029.51 | 0.00 | 105,399.81 | |

For more information on fields, refer to field description table below:

Table 6: Loan Schedule Inquiry – Field Description

| Field | Description |
|-----------------------|--|
| Account Number | Specify the account number. NOTE: The upper right corner mentions the currency of the amounts displayed on the screen. |
| Date | Displays the year and the dates in a year when the arrear is raised. NOTE: This column lists the years for which the schedule is generated. For each calendar year, the sum total of Principal, Interest, Fees, and Due amount is displayed in the respective columns. If you click ▶ corresponding to a particular year, the monthly date schedule list for a year appears. |
| Rate | Displays the rate of interest. |

| Field | Description |
|--|---|
| Principal | Displays the amount of principal arrears. |
| Interest | Displays the amount of interest. |
| Fees | Displays the amount of fees. |
| Due | Displays the amount due. |
| Balance | Displays the balance amount after every installment. |
| Total | Displays the total amount for the Interest, Fees, and Due columns. |
| Loan modified <number of times modified> times. Last Modified on <Date-Month-Year> | Displays the number of modifications done to the loan account and the last modification date, if any. |
| Loan extended <number of times extended> times in lifecycle. Last Modified on <Date-Month-Year> | Displays the number of extensions done on the loan account and the last modification date, if any. |

- View the details of the schedule.
- Click ► corresponding to the required year to view monthly dates of scheduled installments in a particular year.

Figure 8: Loan Schedule Inquiry – Monthly Schedule

| Loan Schedule Inquiry | | | | | | |
|-----------------------------------|-------|------------|-----------|------|------------|------------|
| Account Number * 102L100000111112 | | | | | | |
| All amounts in | | | | | | |
| Date | Rate | Principal | Interest | Fee | Due | Balance |
| EPI - F (2017 to 12 31st 2017) | | | | | | |
| ► 2017 | 10.00 | 43,013.80 | 10,067.45 | 0.00 | 53,081.25 | 53,013.80 |
| ◄ 2018 | 10.00 | 43,026.25 | 0.00 | 0.00 | 43,026.25 | 43,026.25 |
| 1 Jan 2019 | 10.00 | 10,743.60 | 0.00 | 0.00 | 10,743.60 | 10,743.60 |
| 1 Feb 2019 | 10.00 | 10,640.90 | 0.00 | 0.00 | 10,640.90 | 10,640.90 |
| 1 Mar 2019 | 10.00 | 10,531.06 | 0.00 | 0.00 | 10,531.06 | 10,531.06 |
| 1 Apr 2019 | 10.00 | 11,006.71 | 0.00 | 0.00 | 11,006.71 | 11,006.71 |
| ► 2019 | 10.00 | 122,357.01 | 4,272.00 | 0.00 | 126,629.01 | 126,629.01 |
| Total | | | 44,003.45 | 0.00 | 170,693.40 | |

5 Annexure 1 – Error Codes and Messages

This annexure describes the error codes and messages that are available for the Loan Service module.

The details are as follows:

Table 7: Annexure 1 – Error Codes and Messages

| Screen Name | Error Code | Messages |
|-----------------------------|-------------------|----------------------------------|
| Outstanding Balance Inquiry | FC_LN_1360 | The account number is not valid. |
| Loan Schedule Inquiry | FC_LN_1360 | The account number is not valid. |

6 List of Menus

1. Outstanding Balance Inquiry – [Outstanding Balance Inquiry](#) (pg. 5)
2. Loan Schedule Inquiry – [Loan Schedule Inquiry](#) (pg. 10)