Loan Service User Guide

Oracle Banking Branch

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Loan Service User Guide

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

https://www.oracle.com/industries/financial-services/index.html

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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.
Accounts	This topic describes the screens provided under the **Accounts** menu using which you can perform various vital transactions on a loan account.
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
Accounts	Provides the screen using which you can perform various vital transactions on a loan account.
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.

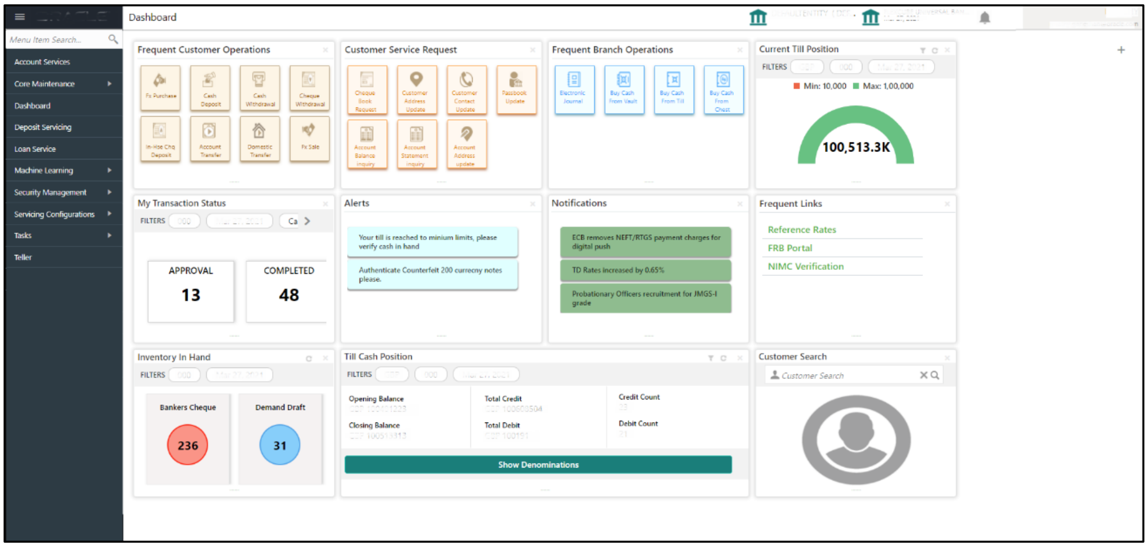
2.2 Pre-Requisites

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



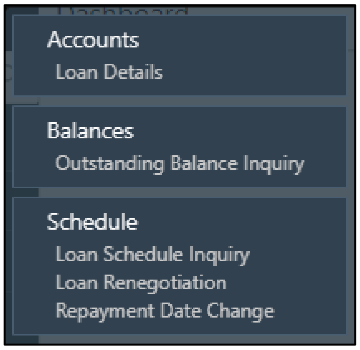
2.3 Main Menus

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:

- Accounts
- 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 Accounts

This menu helps you to perform various vital transactions on a loan account.

The following links displays under this menu:

- *3.1 Loan Details*

3.1 Loan Details

The Loan Details screen is the dashboard for loans service, which gives a consolidated view of all the details related to a loan account and helps you to perform various transactions on the account. This dashboard facilitates the Loan Servicing Officer or any user with the required role access in a branch office to perform the identified branch office transactions when a loan borrower approaches the bank with a service request.

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

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

1. From the **Home** screen, click **Loan Service.** On **Loan Service Mega Menu,** under **Accounts**, click **Loan Details**.

→ The **Loan Details** screen displays.

Figure 3: Loan Details

2. In the **Account Number** field, enter the account number and click the  icon.

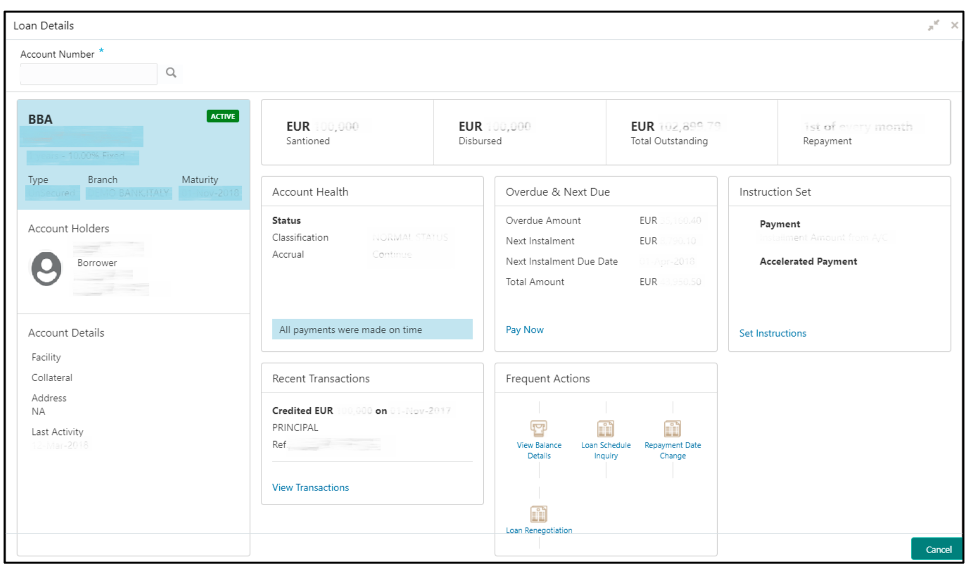
→ The Account Number section displays.

Figure 4: Loan Details - Account Number

3. On the Account Number section, specify the account number, click **Fetch**, and select the required number from the **Account No** list displayed.

→ The loan details of the account displays.

Figure 5: Loan Details for Active Account



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

Table 5: Loan Details - Field Description

Field	Description
Account Number	Specify the account number or click the icon to view the loan details. **NOTE:** All the fields are displayed after you specify the account number.
<Personal Details widget>	This widget displays the basic details of the loan account holder on the left side of the screen.
<Loan Offer>	Displays loan offer description under which the loan account is opened. For example, Personal Loan or Home Loan.
<Account Status>	Displays the system defined status of the account. **NOTE:** The account statuses can be any of the following: • **Active** • **Liquidated** • **Reversed** • **Hold** • **Inactive** • **Uninitiated**
<Account Number>	Displays the loan account number.
<Loan Term – Interest Rate and Rate Type>	Displays the term of the account in year and months. It also displays the current interest rate.
Type	Displays the type of loan. The options are: • **Secured** • **Unsecured**
Branch	Displays the name of the branch where the loan account is currently serviced.

Field	Description
Maturity	Displays the maturity date of the loan.
Account Holders	This section displays the following details of the account holders: • <Image> • <Name (Party ID)> • <Ownership Type> • <Contact Number> • <Email ID>
Account Details	This section displays more details of the loan account.
Facility	Displays the facility description under which the account is opened.
Collateral	Displays the collateral details linked to the facility.
Address	Displays the default mailing address captured for the SOW/JAF account holder.
Last Activity	Displays the date of last activity.
Sanctioned	Displays the loan amount sanctioned. **NOTE:** To view the latest sanctioned amount, click the icon.
Disbursed	Displays the loan amount disbursed. **NOTE:** To view the latest disbursed amount, click the icon.
Total Outstanding	Displays the current total outstanding balance. **NOTE:** To view the updated current total outstanding amount, click the icon.
Repayment	Displays the repayment date as per the schedule.

Field	Description
	NOTE: To view the updated repayment amount, click the icon.
Account Health	This widget displays the information that indicate the overall performance of an account. **NOTE:** If the account health is not good, then icon is displayed. If the account health is good, then icon is displayed.
Status	This section displays the statuses of the account.
Classification	Displays the asset classification of the account.
Accrual	Displays the accrual status of the account.
Overdue & Next Due	This widget displays the overdue as of date and next due details. **NOTE:** The **Pay Now** link displays in this section. This link is not applicable for the current release.
Overdue Amount	Displays the overdue amount.
Next Instalment	Displays the next installment amount due.
Next Instalment Due Date	Displays the next installment due date.
Total Amount	Displays the total amount due.
Instructions Set	This widget displays the instructions set up on the account. **NOTE:** To set instruction, click the **Set Instructions** link. This link is not applicable for the current release.
Payment	Displays the payment (drawdown) instruction set up for the account.
Accelerated Payment	Displays the accelerated payment instruction set up for the account. **NOTE:** This field is not applicable for the current release.

Field	Description
Recent Transactions	Displays the last five transactions performed on the account. **NOTE:** To view all the transactions, click the **View All Transactions** link. This link is not applicable for the current release.
Frequent Actions	This section displays the frequently performed actions on the account.

4. View the required details for the loan account.

NOTE: You can also launch the screens for performing various transactions on the account by clicking the ≡ icon. A list of links displays under various menus. Click the required link from the list that displays. For more information on how to perform the transactions using the links, see the respective chapters. For image reference, see *Mega Menu* screenshot.

4 Balances

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

The screen is described in the following section:

- *4.1 Outstanding Balance Inquiry*

4.1 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. You can also perform outstanding balance inquiry for the missed payments component wise.

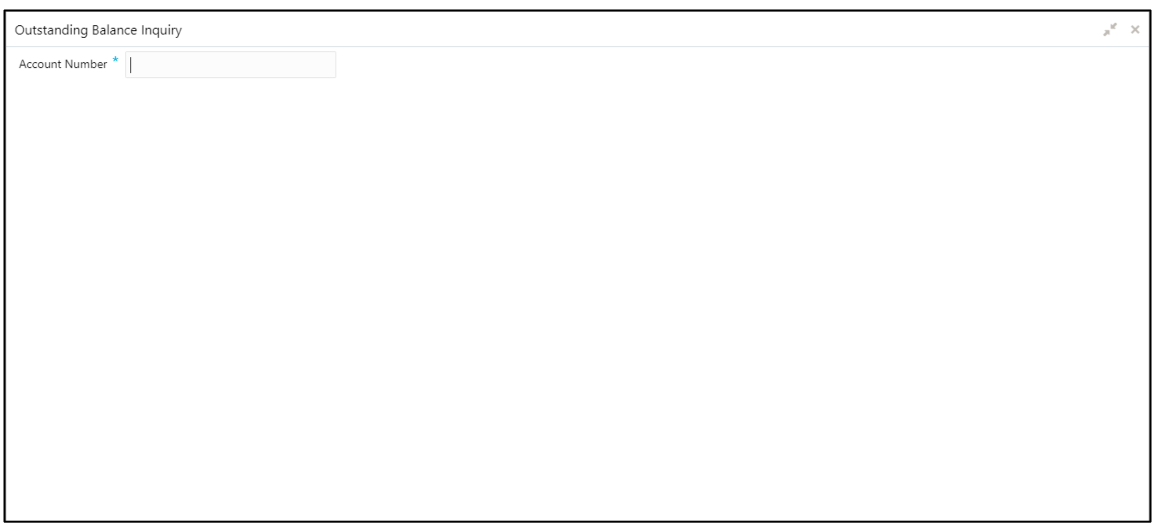
To process this screen, type **Outstanding Balance Inquiry** in the **Menu Item Search** located at the left corner of the application toolbar and select the appropriate screen or perform the following steps:

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

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

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

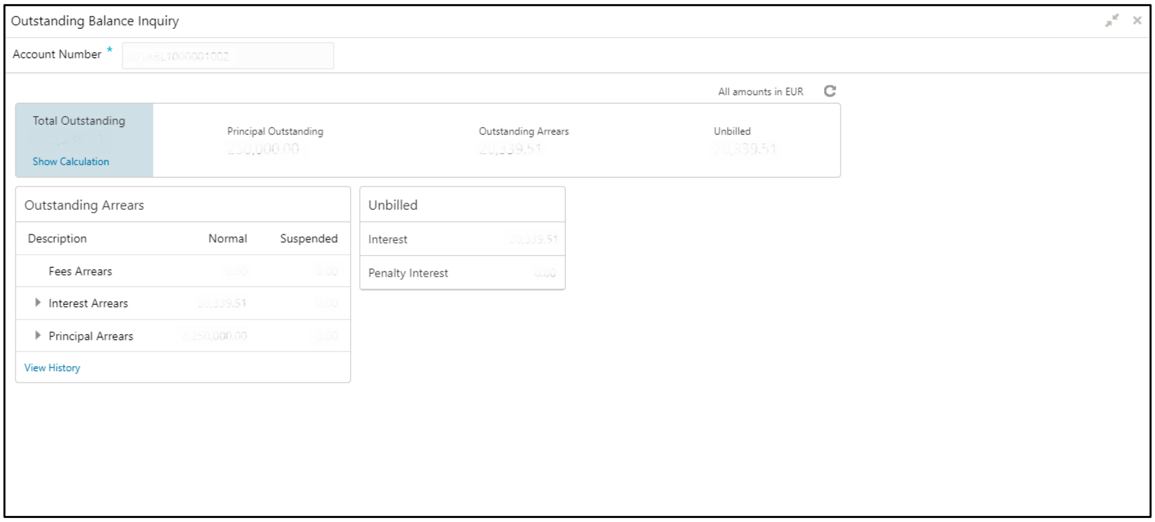
Figure 6: Outstanding Balance Inquiry



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 7: Outstanding Balance Inquiry – Outstanding Balance Details of Account



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

Table 6: 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 the **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

Field	Description
Unbilled	Displays the regular interest, penalty interest, and uncollected interest that are yet to be charged.
Outstanding Arrears	This section displays the break-up of the outstanding arrears. **NOTE:** The **Description** column lists the arrear types. In case, any arrears are unpaid, then ▶ icon displays corresponding to the arrear type. If you click the ▶ icon, it displays the amount of unpaid arrears along with the due date for the arrear type. If the Loan account moves to Suspended status, then the amount of all the arrears appear under the **Suspended** column.
Fees Arrears	Displays the fees arrears amount.
Interest Arrears	Displays the interest arrears amount.
Principal Arrears	Displays the principal arrears amount.
Penalty Arrears	Displays the penalty arrears amount. **NOTE:** This value for this field is displayed only if penalty is applicable on the account.
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	Displays the amount of penalty for accrued interest. **NOTE:** This value for this field is displayed only if penalty is applicable on the account.

Field	Description
Arrear History	Displays the arrear history details. **NOTE:** This section is displayed, if you click the **View Details** link from the Outstanding Arrears section. The upper right corner mentions the currency of the arrear amount displayed.
Filter	Specify any keywords in this free text search field to filter the details in the grid.
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 displays only if a payment is made to the account.

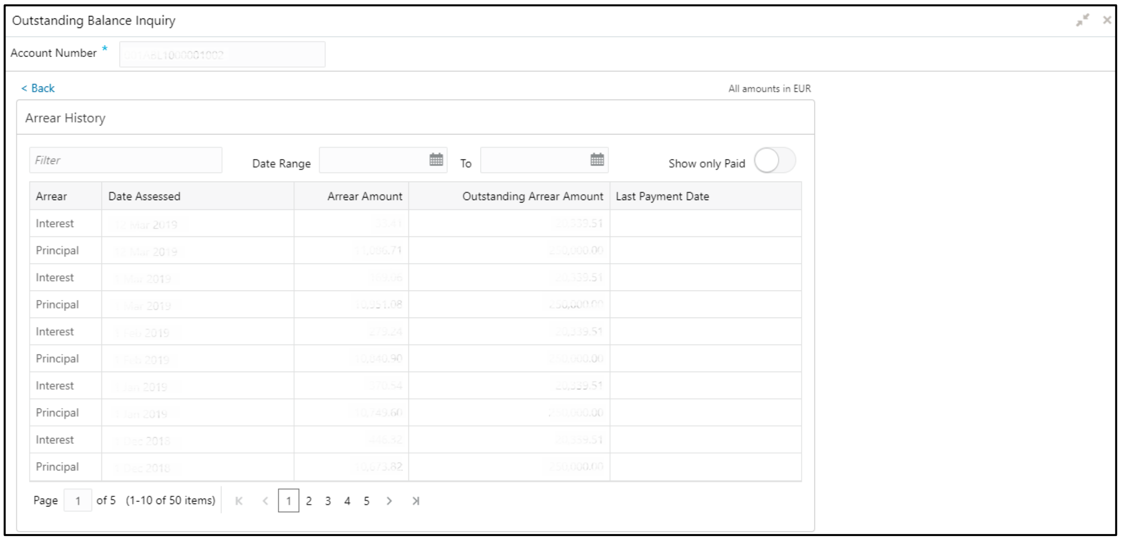
3. View the balance details.

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 8: Outstanding Balance Inquiry – Arrear History



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.

5 Schedule

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

The screen is described in the following section:

- *5.1 Loan Schedule Inquiry*
- *5.2 Repayment Date Change*

5.1 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:

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

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

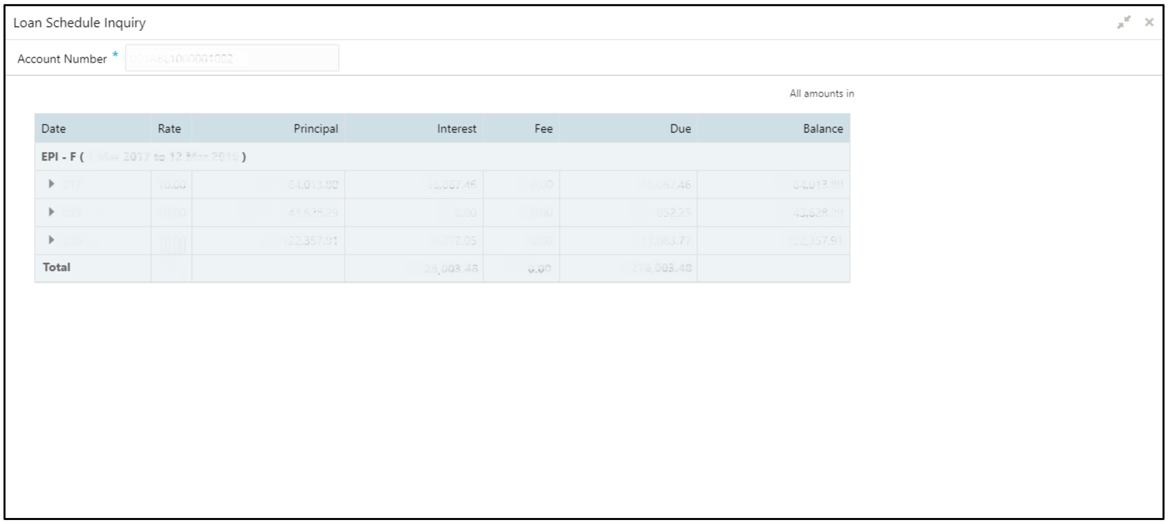
→ The **Loan Schedule Inquiry** screen displays.

Figure 9: Loan Schedule Inquiry

2. 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 10: Loan Schedule Inquiry – Schedule Details of Account



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

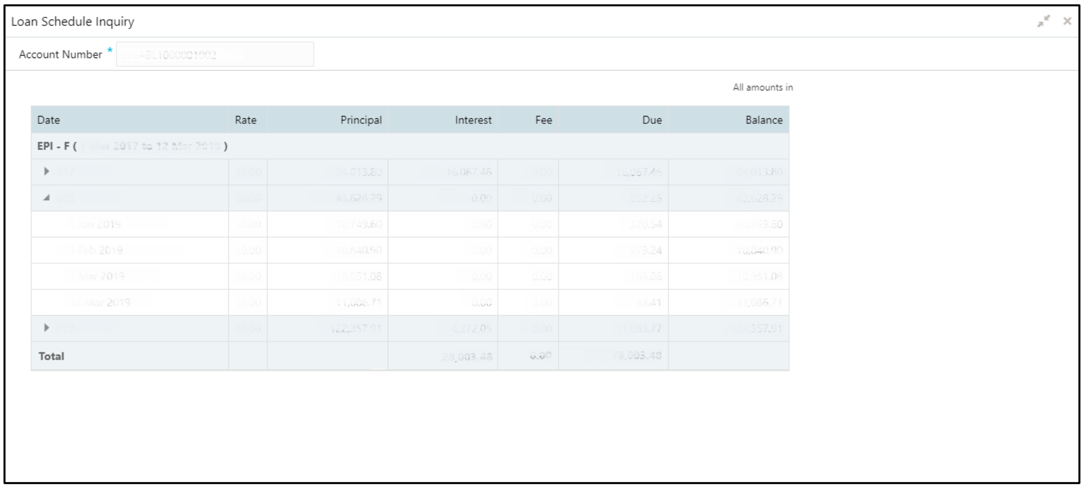
Table 7: Loan Schedule Inquiry – Field Description

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 the ▸ icon corresponding to a particular year, the monthly date schedule list for a year displays

Field	Description
Rate	Displays the rate of interest.
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.

3. View the details of the schedule.
4. Click ▸ corresponding to the required year to view monthly dates of scheduled installments in a particular year.

Figure 11: Loan Schedule Inquiry – Monthly Schedule



5.2 Repayment Date Change

This screen helps you to view repayment date details and if required change the repayment date of a loan account for which repayment frequency is monthly. The account can be either an amortized or non-amortized loan account. You cannot perform repayment change date for accounts in Closed, Matured, Written-off, or Charged off status.

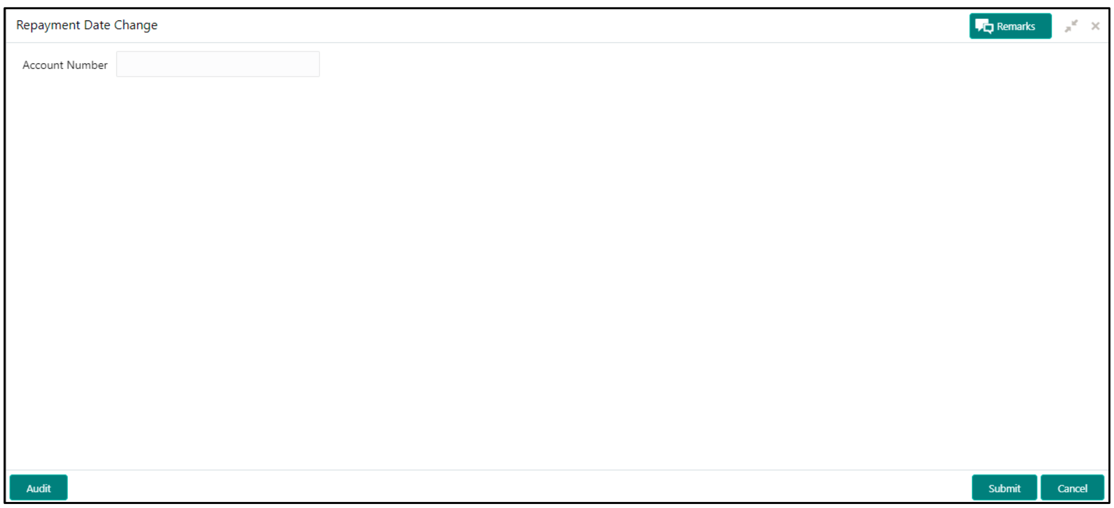
To process this screen, type **Repayment Date Change** in the **Menu Item Search** located at the left corner of the application toolbar and select the appropriate screen or perform the following steps:

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

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

→ The **Repayment Date Change** screen displays.

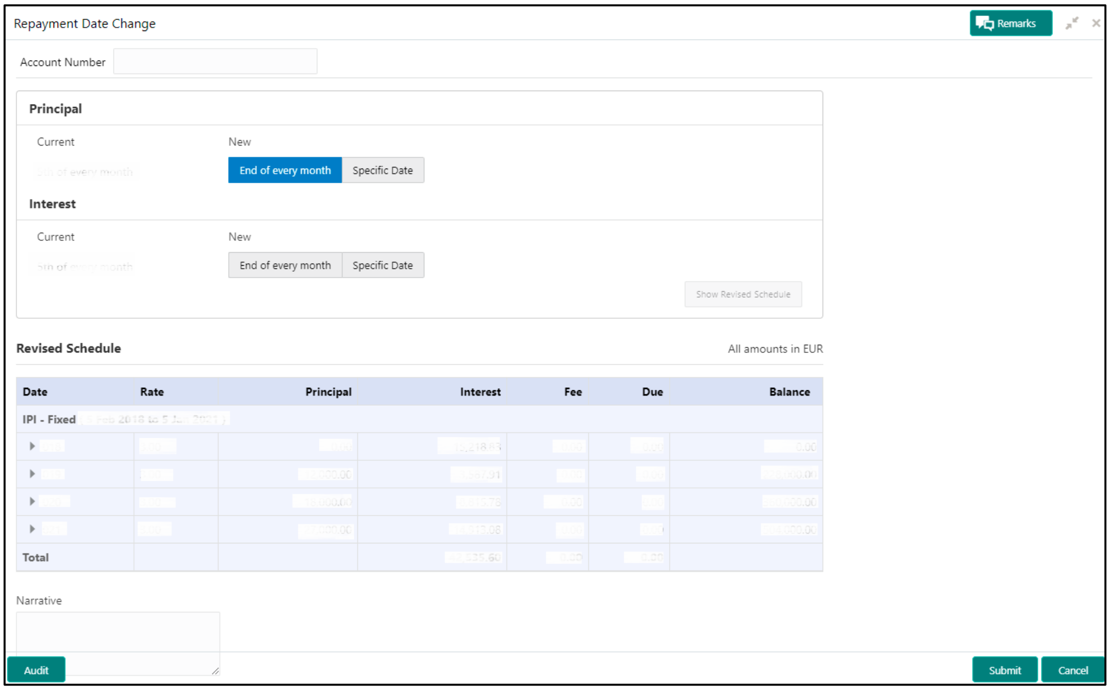
Figure 12: Repayment Date Change



2. On the **Repayment Date Change** screen, specify the account number in the **Account Number** field, and press **Tab** or **Enter.**

NOTE: If you specify a non-amortized loan account number, then the following screen is displayed.

Figure 13: Repayment Date Change - Non Amortized Account



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

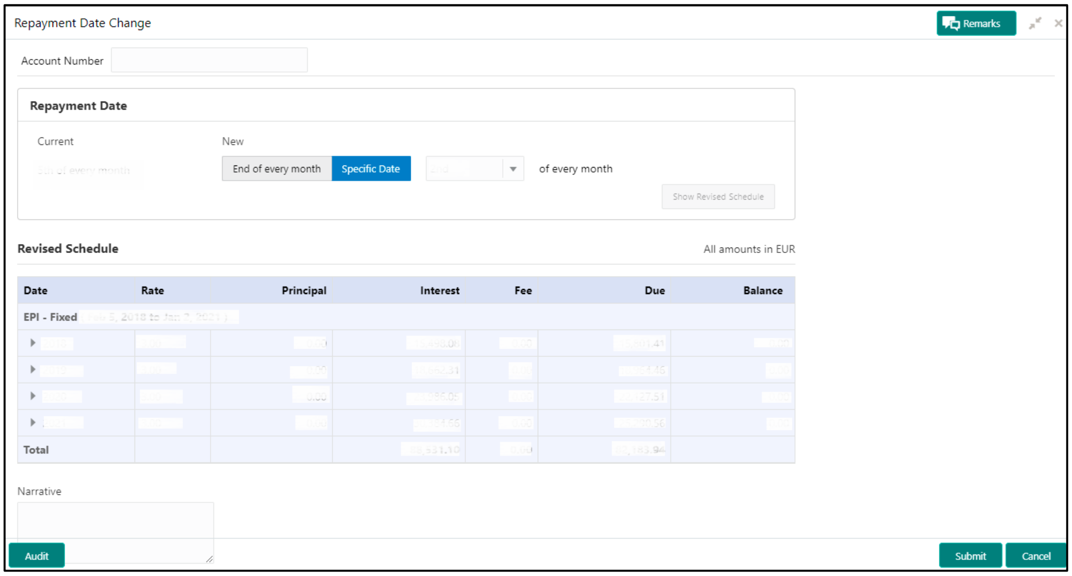
Table 8: Repayment Date Change: Non-Amortized Account - Field Description

Field	Description
Account Number	Specify the account number. **NOTE:** The upper right corner mentions the currency of the amounts displayed on the screen.
Principal	This section displays the current and new date for repaying the principal amount.
Current	Displays the current repayment date of principal amount.
New	Select the new repayment option for repaying the principal amount.
Interest	This section displays the current and new date for repaying the interest amount.
Current	Displays the current repayment date of interest amount.
New	Select the new repayment date of interest amount.

Field	Description
Revised Schedule	This section is displayed as you click **Show Revised Schedule.** **NOTE:** To the right of this section, the currency of the amounts displayed.
Date	Displays the year and the dates in a year when the arrear is raised. This column lists the years for which the schedule is generated. If you click the ▶ icon corresponding to a particular year, the monthly date schedule list for a year displays.
Rate	Displays the rate of interest.
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.
Narrative	Specify comments if required for performing the repayment.

NOTE: If you specify an amortized loan account number, then the following screen is displayed.

Figure 14: Repayment Date Change - Amortized Account



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

Table 9: Repayment Date Change: Amortized Account – 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.
Repayment Date	This section displays the current date and gives you an option to select the new date.
Current	Displays the current repayment date.
New	Select the repayment option for repaying the principal amount. The options are: • End of every month • Specific Day If you select **Specific Day** option, then you need to select date from the list displayed adjacent to this field.
Revised Schedule	This section is displayed as you click **Show Revised Schedule.**

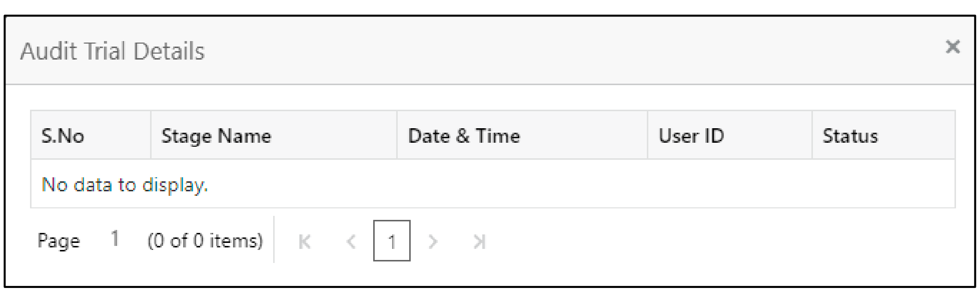
Field	Description
	NOTE: To the right of this section, the currency of the amounts displayed.
Date	Displays the year and the dates in a year when the arrear is raised. This column lists the years for which the schedule is generated. If you click the icon corresponding to a particular year, the monthly date schedule list for a year displays.
Rate	Displays the rate of interest.
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.
Narrative	Specify narration if any.

a. To maintain remarks or comments, click **Remarks** displayed on the top right of the screen. Specify the remarks in the field provided and click **Post**. You can also view the remarks saved earlier.

b. To view the audit trail details, click **Audit.**

→ The **Audit Trial Details** section is displayed.

Figure 15: Audit Trail Details



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

Table 10: Audit Trail Details – Field Description

Field	Description
S.No	Displays the serial number.
Stage Name	Displays the stage name.
Date & Time	Displays the stamped date and time.
User ID	Displays the user ID.
Status	Displays the status of the stage.

3. Click **Submit.**

→ A confirmation message is displayed, click **Confirm** to proceed.

6 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 11: 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.
Loan Details	FC_LN_1360	The account number is not valid.
Repayment Date Change	FC_LN_1360	The account number is not valid.

7 List of Menus