

Small & Medium Business Loans User Manual  
Oracle Banking Digital Experience  
Patchset Release 22.2.1.0.0

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**ORACLE®**

Small & Medium Business Loans User Manual  
May 2023

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

## 1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## 1.4 Structure

This manual is organized into the following categories:

*Preface* gives information on the intended audience. It also describes the overall structure of the User Manual.

*Introduction* provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 22.2.1.0.0, 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 14.7.1.0.0
1	Overview	✓	✓
2	Loans & Finances (Summary)	✓	✓
3	Loan & Finance Details	✓	✓
4	Loan Details - Nickname updation	NH	NH
<b>5</b>	<b>Loan &amp; Finance Repayment</b>		
	With lesser than or more than installment amount	✗	✓
	With equal to the installment amount	✓	✓
6	Disbursement Inquiry	✓	✓
7	Schedule Inquiry	✓	✓
<b>8</b>	<b>Transactions</b>	✓	✓
	Transactions - Request Statement	✗	✗
	Transactions - E-statement	✗	✗
	Transactions - Pre-Generated Statement	✗	✗
9	Closed Loans	✓	✓
10	Loan Installment Calculator	NH	NH

<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 14.7.1.0.0</b>
11	Loan Eligibility Calculator	<b>NH</b>	<b>NH</b>

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## 3. Loans & Finances

A loan is nothing but an amount of money that is lent by a bank to a borrower for a certain period of time. Banks charge borrowers interest for the amount lent. Hence, loan accounts are valuable income generating assets for banks. It is therefore important for banks to enrich the end user's loan servicing experience so as to increase user satisfaction and retention. In order to achieve this, banks are constantly making efforts to enhance the online channel banking experience for their users by introducing and revamping loans servicing features on the digital platform.

The application provides a platform by which banks are able to offer their users an enriching online banking experience in servicing their loans.

Users can manage their banking requirements efficiently and effectively through the OBDX self-service channels. The loan module offers users a host of services that include, but are not limited to, viewing their loan account details, schedules and balances and also the facility to make loan repayments.

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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, Account Currency or Branch Code.
  - 2) Bank can configure the fields to be shown as additional values in the accounts drop-down.
- 

### Features Supported In the Application

The Small & Medium Business loans module of the OBDX application supports the following features:

- Loans Widget
- View Loans & Finances Summary
- View Loan & Finance Details (Active and Closed)
- Loan & Finance Repayment
- Loan & Finance Disbursement Inquiry
- Loan & Finance Schedule Inquiry
- Loan & Finance Transactions
- Loan & Finance Calculator and Loan & Finance Eligibility Calculator

### Pre-requisites

- Transaction access is provided to Small & Medium Business user.
- Loan accounts are maintained in the host system under a party ID mapped to the user.

### 3.1 Overview Widget

The Small & Medium Business overview widget displays an overview of the customer's holdings with the bank. The **Overview** widget displays the customer's holdings in each account type such as Current and Savings Accounts, Term Deposits, Loans, Investments and Credit Cards. It is a container and user can scroll from left to right, right to left. On clicking on any account type record, the widget displays details specific to that account type. One such example is that of **Loans & Finances**. The total count of the loan accounts that the customer holds with the bank is displayed along with the total amount outstanding across all the loans held by the customer, total loan amount and the total amount repaid till date on the loan widget.

Basic details of each individual loan account are displayed as records. Each record displays basic information of the loan account which comprises of the loan account number, the product name, , maturity date, and current outstanding balance,. Each record also has a kebab menu which enables the customer to quickly access related screens.

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Note: The Overview widget is available on both desktop and mobile (responsive) view.

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#### How to reach here:

*Dashboard > Overview widget > Loans & Finances*

The screenshot displays the Futura Bank Overview widget. At the top, there is a navigation bar with the Futura Bank logo, a search bar containing the text "What would you like to do today 😊?", and user profile information "JD". The main content area is titled "Overview" and is divided into several sections:

- Term Deposits:** Shows 17 Deposits. Key figures include Current Balance of GBP 16,506,549.00, Principal Amount of GBP 16,521,509.00, and Maturity Amount of GBP 17,085,942.24.
- Loans:** Shows 2 Loans. Key figures include Current Outstanding Balance of GBP 47,248.85, Repaid Amount of GBP 52,751.15, and Loan Amount of GBP 100,000.00.
- Mutual Funds:** Shows 4 Funds. Key figures include Current Portfolio Value of GBP 91,665.00, Investment Value of GBP 76,885.00, and Profit/Loss Amount of GBP 11,492.00.
- Bills:** Displays a bill from Engie for GBP 104.50, due on 4/1/23. It includes an "Overdue" status and a "Pay Now" button.
- Recent Transactions:** Shows a dropdown menu for "Accounts" with the value "XXXXXXXXXXXX0022" and a date of 3/30/23.
- Quick Insights:** Features a notification icon with a red "1" and the text "You have made partial credit".

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## 4. Loans & Finances Summary

The Loans & Finances summary page provides users with a holistic view of all their loan accounts held with the bank.

All the active loan accounts of the user are listed as records. Each record comprises of information such as the loan account number, account nickname (if assigned), product name, sanctioned loan amount, and current outstanding balance.

The user can navigate to other Loan & Finance screens by selecting the desired option under the kebab menu provided against each loan record.

Bank can configure and enable customizable UI display/download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen.

By clicking on 'Preference' option available on the screen, user can

- Rearrange columns
- Remove specific columns.

Note:

- 1) The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
- 2) The column preferences setup by the user will be saved for future reference i.e. in case the user revisits this screen, the preferred columns will only be displayed in the table.

### How to reach here:

*Dashboard > Toggle Menu > Menu > Accounts > Loans & Finances > Loan & Finances*

OR

*Dashboard > Overview Widget > Loans & Finances Cards*

OR

*Access through the kebab menu of transactions available under the **Loans & Finances** module*

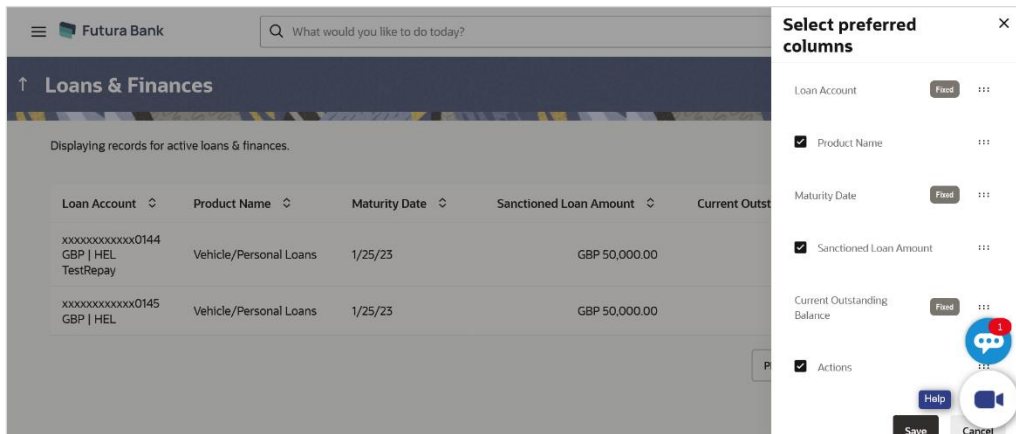
### Loans & Finances

Loan Account	Product Name	Maturity Date	Sanctioned Loan Amount	Current Outstanding Balance	Actions
xxxxxxxxxxxx0144 GBP   HEL TestRepay	Vehicle/Personal Loans	1/25/23	GBP 50,000.00	GBP 26.63	⋮
xxxxxxxxxxxx0145 GBP   HEL	Vehicle/Personal Loans	1/25/23	GBP 50,000.00	GBP 47,222.22	⋮

PDF Download Preference Help

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## Loans & Finances – Preference setup



### Field Description

Field Name	Description
<b>Loan Account</b>	The loan Account number in masked format.
<b>Nickname</b>	The loan account nickname will be displayed under the Loan Account column if a nickname is assigned to the loan account.
<b>Product Name</b>	The name of the loan & finance product.
<b>Maturity Date</b>	The date on which the loan account will mature.
<b>Sanctioned Loan Amount</b>	The loan amount sanctioned by the bank.
<b>Current Outstanding Balance</b>	The total amount outstanding on the loan to repaid.
<b>Actions</b>	The available actions for each loan are displayed under the kebab menu provided against each record.

- Click on the kebab menu against a record to navigate to any other loan & finance related screen.  
OR  
Select any option under the general kebab menu provided on the page to navigate to any loan account related screen.  
OR  
Click on the **Download** to download the records in CSV & PDF format.  
OR  
Click **Preference** to setup a column preferences by rearranging or removing columns.

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## 5. Loan & Finance Details

The loan details page displays important information pertaining to a loan account such as the current status of the loan, interest rate, sanctioned amount and total amount outstanding, the branch in which the loan is held as well as important dates associated with the loan such as the opening date and maturity date.

### How to reach here:

*Dashboard > Overview > Loans & Finances > Loans & Finances Kebab Menu > Loan Account Details*

OR

*Dashboard > Toggle Menu > Menu > Accounts > Loans & Finances > Loan & Finance Details*

OR

*Access through the kebab menu of transactions available under the **Loans & Finances** module*

### To view loan account details:

1. From the **account number** list, select the loan account of which you wish to view details.

The details of the selected loan appears on the **Loan & Finance Details** screen.

### Loan & Finance Details

Default Dashboard
ATM/Branch
English

futura bank
Search ...
Q

Welcome, Ryan IslamBohr  
Last login 16 Aug 10:20 AM

### Loan & Finance Details

	xxxxxxxxxxxx0097 <span style="color: green; font-weight: bold;">Active</span>	Net Outstanding Balance GBP90,552.90	Maturity Date 30 Mar 2021	Product Name Vehicle/Personal Loans	Nickname Not Assigned
--	---	---	------------------------------	--	--------------------------

#### Repayment Details

Amount Re-paid till Date GBP0.00	Repayment Mode Account
Total Installments 12	Remaining Installments 12
Next Installment Date 30 Apr 2020	Next Installment Amount GBP8,190.50
Principal Frequency Monthly	Interest Frequency Monthly
Principal Arrears GBP76,880.00	Interest Arrears GBP0.00
Late Payment Charges GBP0.00	Other Fees GBP0.00

#### Loan Specifications

Opening Date 30 Mar 2020	Sanctioned Loan Amount GBP76,880.00
Total Amount Disbursed GBP76,880.00	Loan Tenure 12 months 0 days
Interest Rate 17.25%	Late Payment Penalty 0.0%
Prepayment Penalty 15.25%	

#### General Details

Primary Account Holder Ryan Bohr	Branch HEL FC UNIVERSAL BANK Goregao Mumbai GREAT BRITAIN
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**Field Description**

Field Name	Description
<b>Account Number</b>	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 which details are to be viewed. The account number will be masked as per account number masking configurations.

<b>Status</b>	The current status of the loan account.
<b>Net Outstanding Balance</b>	The total amount outstanding on the loan is displayed here.
<b>Maturity Date</b>	The date on which the loan account will mature.
<b>Product Name</b>	The name of the product under which the loan account is opened.
<b>Nickname</b>	Displays the nickname set for the loan account. For more information, refer <b>Account Nickname</b> .
<b>Repayment Details</b>	
<b>Amount Re-paid till Date</b>	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 e.g. repayments could be made via account transfer, direct debit or cheque.
<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>	Amount to be paid as next installment.
<b>Principal Frequency</b>	Intervals at which the principal is to be repaid. It could 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>	Intervals at which the interest is to be paid. It could be: <ul style="list-style-type: none"> <li>• Daily</li> </ul>

- Weekly
- One Time Payment
- Monthly
- Bi monthly
- Quarterly
- Semi-annually
- Annually

<b>Principal Arrears</b>	The amount due on the loan principal after having missed one or more repayment installments.
<b>Interest Arrears</b>	The amount due towards loan interest payment.
<b>Late Payment Charges</b>	The charges levied on any late payment of a loan installment.
<b>Other Fees</b>	Other/ miscellaneous fees applicable on the loan account.
<b>Loan Specifications</b>	
<b>Opening Date</b>	The date on which loan account was opened.
<b>Sanctioned Loan Amount</b>	The sanctioned loan amount sanctioned by the bank.
<b>Total Disbursed Amount</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 default in repayment.
<b>Prepayment Penalty</b>	The percentage charge applicable in case the loan is prepaid.
<b>General Details</b>	
<b>Primary Account Holder</b>	Name of the primary account holder.
<b>Joint Account Holder</b>	Name of the joint account holder. This field is displayed only if the holding pattern of the loan account is <b>Joint</b> .
<b>Branch</b>	Details of the branch at which the loan account is held.

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 access account related transactions.

## 6. Repayment

Customers can make a payment equal to the installment amount, lower than or more than the installment amount of the loan account. If the amount is higher than the installment amount, it can be considered as partial payoff or full settlement (depending upon the penalties and charges settings at the host). User can access account related transactions from the kebab menu.

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

### How to reach here:

*Dashboard > Overview > Loans & Finances > Loans & Finances Kebab Menu > Loan & Finance Repayment*

OR

*Dashboard > Toggle Menu > Menu > Accounts > Loans & Finances > Loan & Finance Repayment*

OR

*Access through the kebab menu of transactions available under the **Loans & Finances** module*

### Loan Repayment

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  
XXXXXXXXXX0097

Amount Financed  
GBP76,880.00

Principal Outstanding  
GBP76,880.00

Amount Overdue  
GBP0.00

Source Account  
XXXXXXXXXX0018  
Balance : GBP999968,528.64

Repayment Amount  
GBP20,000.00

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

**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>
<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>
<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>Principal Outstanding</b>	<p>The amount of principal outstanding on the loan.</p> <p>This field appears if the user selects the <b>Full Payment</b> option in the <b>Repayment Type</b> field.</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 **Select 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 cancel the transaction.
6. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Back** to navigate back to the previous screen.  
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 dashboard page.  
OR  
Click **View Account Details** to visit the account details page.

[Home](#)

## 7. Disbursement Inquiry

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

Especially in case of multiple loan disbursements, the user needs to be aware of 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 as to how much is disbursed and how much is yet to be disbursed. User can access account related transactions from the kebab menu.

### How to reach here:

*Dashboard > Overview > Loans & Finances > Loans & Finances Kebab Menu > Disbursement Inquiry*

OR


*Dashboard > Toggle Menu > Menu > Accounts > Loans & Finances > Disbursement Inquiry*

OR

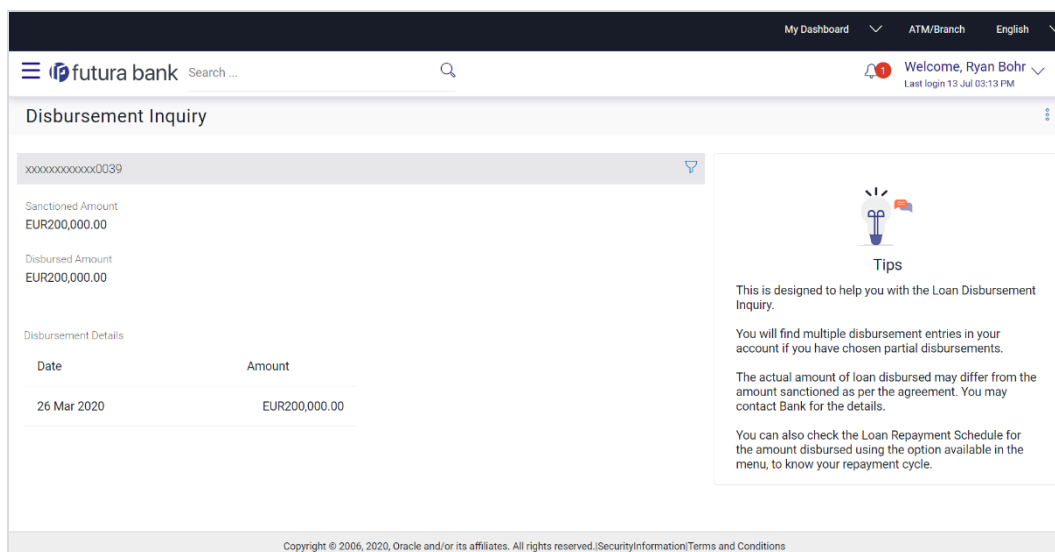
*Access through the kebab menu of transactions available under the Loans & Finances module*

### 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' interface. At the top, there is a search bar and user information: 'Welcome, Ryan Bohr' with a last login time of '13 Jul 03:13 PM'. Below this, the page title 'Disbursement Inquiry' is shown. A search filter is active, displaying 'xxxxxxxxxxxx0039'. The main content area is divided into two sections. On the left, there are summary statistics: 'Sanctioned Amount EUR200,000.00' and 'Disbursed Amount EUR200,000.00'. Below these is a table titled 'Disbursement Details' with columns for 'Date' and 'Amount'. The table contains one entry: '26 Mar 2020' with an amount of 'EUR200,000.00'. On the right side, there is a 'Tips' section with a lightbulb icon. The tips text reads: 'This is designed to help you with the Loan Disbursement Inquiry. You will find multiple disbursement entries in your account if you have chosen partial disbursements. The actual amount of loan disbursed may differ from the amount sanctioned as per the agreement. You may contact Bank for the details. You can also check the Loan Repayment Schedule for the amount disbursed using the option available in the menu, to know your repayment cycle.'

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<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 which disbursement details are to be viewed. The account number will be masked as per account number masking configurations.</p> <p>For more information on Account Nickname, refer <a href="#">Account Nickname</a>.</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 access account related transactions from the kebab menu.

### How to reach here:


*Dashboard > Overview > Loans & Finances > Loans & Finances Kebab Menu > Schedule Inquiry*  
OR


*Dashboard > Toggle Menu > Menu > Accounts > Loans & Finances > Schedule Inquiry*  
OR

*Access through the kebab menu of transactions available under the **Loans & Finances** module*

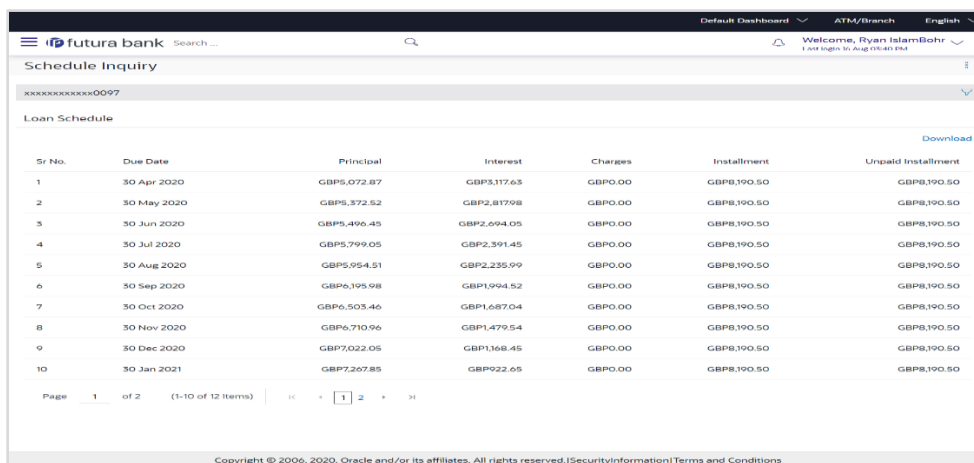
### To view loan schedule:

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 clear 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, and Payment Overview.

### Schedule Inquiry



Sr No.	Due Date	Principal	Interest	Charges	Installment	Unpaid Installment
1	30 Apr 2020	GBP5,072.87	GBP5,117.63	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

Page 1 of 2 (1-10 of 12 items) | 1 2

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## Schedule Inquiry-Installment Summary

futura bank					Installment Summary
Schedule Inquiry					First Installment
xxxxxxxxxxxx0097					30 Apr 2020
Loan Schedule					Last Installment
					30 Mar 2021
					Total Installments
					12
					Installments Paid
					0
					Amount Paid Till Date
					GBP0.00
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	

## Schedule Inquiry- Payment Overview

futura bank					Payment Overview
Schedule Inquiry					Paid Amount Details
xxxxxxxxxxxx0097					Paid Amount
Loan Schedule					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
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	


## 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>Field Name</b>	<b>Description</b>
<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.
<b>Charges</b>	Charge (fee) amount that is due corresponding to the installment date.
<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>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.

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

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

**Note:** Click on the  icon to enter new filter criteria. Based on the defined criteria you can view loan schedule details.  
To view the next set of entries in the Loan Schedule of the account, click on the pagination options available.

[Home](#)



## 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 accounts. All the debit and credit entries along with each transaction amount and reference details are displayed. User can access account related transactions from the kebab menu.

Bank can configure and enable customizable UI display/download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen.

By clicking on 'Preference' option available on the screen, user can

- Rearrange columns
- Remove specific columns.

---

Note:

1) The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.  
 2) The column preferences setup by the user will be saved for future reference i.e. in case the user revisits this screen, the preferred columns will only be displayed in the table.

---

Customers can also undertake the following from this screen:

- Request for Statements – The customer can avail this option by selecting the **Request Statement** option from the kebab menu. The user will be able to define the period for which he/she requires to receive statements at his/her registered address.
- 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.

---

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.

---

### How to reach here:

*Dashboard > Overview > Loans & Finances > Loans & Finances Kebab Menu > Transactions*  
 OR

*Dashboard > Toggle Menu > Menu > Accounts > Loans & Finances > Transactions*  
 OR

*Access through the kebab menu of transactions available under the **Loans & Finances** module*

### To view the account statement:

1. From the **Account Number** list, select the account of which you wish 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 **From Date** and **To Date** fields.

3. From the **Transaction** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.
4. In the **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.
5. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.
6. Click **Apply** to view transactions based on the defined criteria.  
OR  
Click **Reset** to clear the details entered.

## Transactions – Filter Criteria

Viewer ATM/Branch English

futura bank Search ... Welcome, Abdul goni Last login 25 Aug 05:19 PM

Transactions

Loan Account  
xxxxxxx0033

View Options  
Current Month

Transactions  
All

Amount

Reference Number

Apply Reset

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## Transactions – View Transactions

Futura Bank What would you like to do today? JD

Transactions

xxxxxxxxxxxx0144  
GBP | HEL

Transaction Date	Value Date	Description	Reference Number	Transaction Type	Amount
1/25/20	1/25/20	DISBURSEMENT OF LOAN	HELZTRF2009004DJ	Dr	EUR 50,000.00
1/25/20	1/25/20	DISBURSEMENT OF LOAN	HELZTRF2009004DK	Cr	EUR 50,000.00
1/31/20	1/31/20	PROVISIONING	HELZTRF2009004DL	Dr	EUR 200.00
3/25/20	3/25/20	LOAN PRINCIPAL REPAYMENT	HELZTRF2009004DT	Dr	EUR 1,388.89
3/25/20	3/25/20	LOAN PRINCIPAL REPAYMENT	HELZTRF2009004DU	Cr	EUR 1,388.89
3/30/20	3/30/20	LOAN PRINCIPAL REPAYMENT	HELZTRF2009005ZO	Cr	EUR 42,929.29
3/30/20	3/30/20	LOAN PRINCIPAL REPAYMENT	HELZTRF2009005ZQ	Cr	EUR 3,902.66
3/30/20	3/30/20	LOAN PRINCIPAL REPAYMENT	HELZTRF2009006OI	Cr	EUR 272.73
3/30/20	3/30/20	LOAN PRINCIPAL REPAYMENT	HELZTRF2009006OK	Cr	EUR 90.91


PDF Download Preference Help

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Loan Account</b>	Select an account of which you wish to view transactions. On selection, system displays the Account Number along with the Account Name, Account Currency, and Branch Code.
<b>View Options</b>	Filters to view the transactions of a specific period. The options are: <ul style="list-style-type: none"> <li>• Current Month</li> <li>• Current Day</li> <li>• Previous Day</li> <li>• Previous Month</li> <li>• Current Month + Previous Month</li> <li>• Previous Quarter</li> <li>• Date Range</li> <li>• Last 10 Transactions</li> </ul>
<b>From Date –To Date</b>	Specify the period for which you wish to view transactions. Search will be based on the transaction date range. These fields will be displayed only if you have selected the option <b>Date Range</b> from the <b>View Options</b> list.
<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 specific transaction amount matching to which you wish to view transactions.
<b>Reference Number</b>	Reference number of the transaction.
<b>Results</b>	
<b>Download</b>	Click the link to download the statement.
<b>Transaction Date</b>	Date on which the activity was performed.
<b>Value Date</b>	The value date of the transaction as maintained by the bank.

Field Name	Description
<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.

7. Click on the  icon to enter filter new criteria. Based on the defined criteria you can view transactions.  
OR  
Click **PDF** and select the format in which the statement is to be downloaded.  
The statement gets downloaded.  
Click on the **Download** to download the records in CSV & PDF format.  
OR  
Click **Preference** to setup a column preferences by rearranging or removing columns.

The following actions can also be performed in the screen:

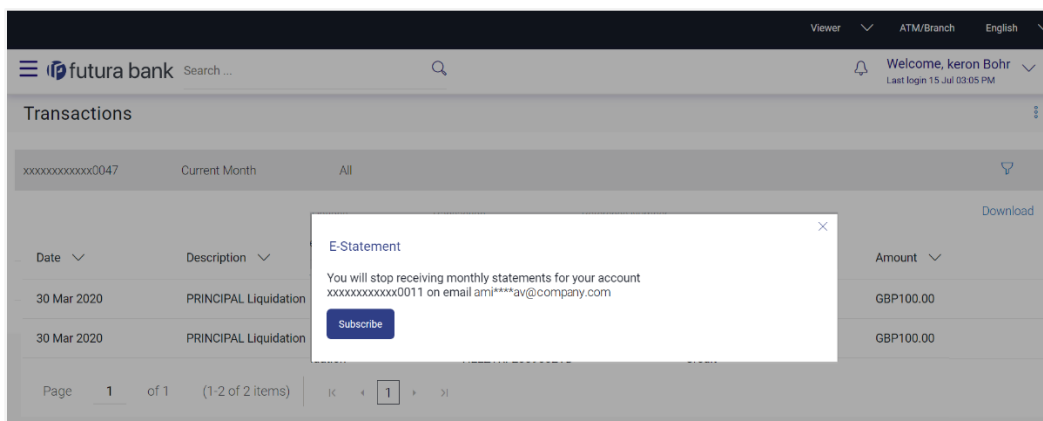
- Subscribe for E-Statements.
- Request for a specific statement
- Download Pre-Generated Statements.

## 9.1 E-statements

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.




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 dashboard page.  
OR  
Click **View Account Details** to visit the account details page.

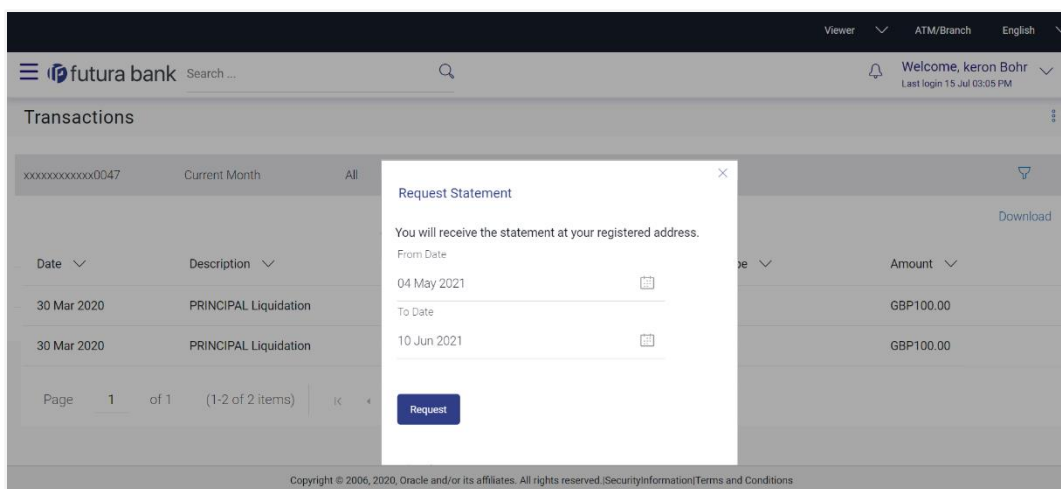
## 9.2 Request Statement

A user may require the physical copy of an account statement for a certain period. The statement request feature enables users to request the bank for a physical copy of the statement of an account for a specific period. This physical copy will be mailed to the user's address registered with the bank.

### To request for a statement:

1. Click on the  icon on the **Transactions** screen, and click **Request Statement** to request for the statement. The **Request Statement** appears.

### Request Statement



### Field Description


Field Name	Description
<b>From Date</b>	The customer is required to specify the start date from which the account statement is required.
<b>To Date</b>	The customer is required to specify the date until when the statement is required.

2. From the **From Date** list, select the start date of the account statement.
3. From the **To Date** list, select the end date of the account statement.
4. Click **Request**.
5. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to navigate back to the previous screen.  
OR  
Click **Cancel** to cancel the transaction.
6. The success message of **Request Statement** appears along with the transaction reference number.

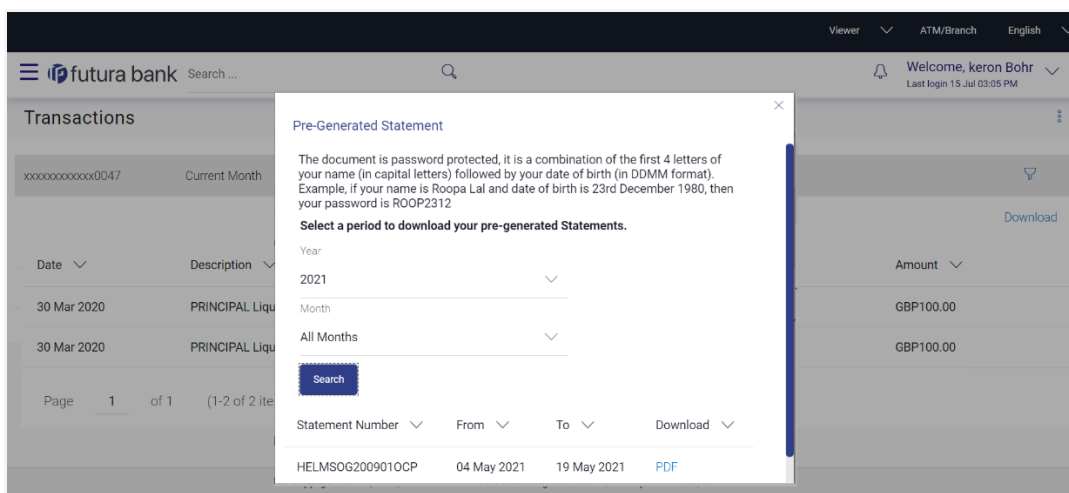
7. Click **Home** to go to the Dashboard screen.  
OR  
Click **View Account Details** to visit the account details page.

### 9.3 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



#### 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.

[Home](#)



## 10. Installment Calculator and Eligibility Calculator

The application provides users with two types of loan calculators – Installment Calculator and Eligibility Calculator.

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

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 Loans Installment Calculator

The loans instalment calculator is a simple installment calculator which identifies the monthly installment amount payable on a loan based on the loan amount, tenure in years and interest percentage.

#### How to reach here:

*OBDX portal landing page > Calculators for all your Money Goals > Loan Calculator*

*OR*

*OBDX portal landing page > Toggle menu > Menu > Calculators > Loan Installment Calculator*

*OR*

*Dashboard > Toggle menu > Menu > Calculators > Loan Installment Calculator*

*OR*

*Dashboard > Loan Calculator*

*OR*

*Access through the kebab menu of Calculators*

#### Loan Installment Calculator

The screenshot displays the 'Loan Installment Calculator' interface on the Futura Bank portal. At the top, there is a navigation bar with 'My Dashboard', 'ATM/Branch', 'English', and 'UBS OBPM 14.4 HEL Branch'. Below this is a search bar and a user greeting: 'Welcome, Jesal Bohr' with a last login time of 'Oct 11:44 AM'. The main content area is titled 'Loan Installment Calculator' and features three input fields: 'Amount' set to EUR88,820.00, 'Tenure (Years)' set to 5, and 'Interest' set to 9%. A 'Calculate' button is present, and the resulting 'Installment Amount' is displayed as EUR1,845.76. On the right side, there is a 'Loan Calculator' section with a sub-header, a brief description: 'Getting a Loan from Futura Bank is quick and easy. To ease your burden of paying off the loan immediately, you can opt for the EMI (Equated Monthly Instalment) facility. To estimate your loan instalment amount per month, you can use a loan calculator.', and a 'Get a Loan' button. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

#### Field Description

Field Name	Description
<b>Loan Amount</b>	The user is required to specify the amount that he/she wants to borrow from the bank.
<b>Loan Tenure (Years)</b>	The user should specify the desired tenure of the loan in terms of years.
<b>Interest Rate</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 **Loan Amount** field, enter the loan amount.
2. In the **Loan Tenure (Years)** field, enter the loan tenure in years.
3. In the **Interest Rate** field, enter the interest rate.
4. The application calculates and displays the monthly installment for the loan required.

## 10.2 Loan Eligibility Calculator

Loan eligibility calculator plays an important role in helping a customer understand their current position with respect to their borrowing capacity. The calculator enables customers to gain an understanding of their loan eligibility, considering their average monthly income and expenditure. It computes the loan amount and repayment amount based on income, expense, interest rate and tenure of the loan. Loan eligibility is calculated by the application and is displayed to the customer.

The eligibility is calculated on the basis of:

- The customer's average monthly income
- The customer's average Monthly Expenditures
- Tenure of the loan being inquired applied
- Estimated rate of interest

### How to reach here:

*OBDX portal landing page > Calculators for all your Money Goals > Eligibility Calculator*

OR

*OBDX portal landing page > Toggle menu > Menu > Calculators > Loan Eligibility Calculator*

OR

*Dashboard > Toggle menu > Menu > Calculators > Loan Eligibility Calculator*

OR

*Dashboard > Loan Eligibility Calculator*

OR

Access through the kebab menu of Calculators

### Loan Eligibility Calculator

### Field Description

Field Name	Description
<b>Gross Income (Monthly)</b>	The user is required to specify his gross monthly income.
<b>Total Expenses (Monthly)</b>	The user is required to specify the total amount spent per month towards expenses.
<b>Loan Tenure (In Years)</b>	The user is required to specify the desired loan tenure in years.
<b>Interest Rate (In %)</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 **Gross Income (Monthly)** field, enter your monthly income.
2. In the **Total Expenses (Monthly)** field, enter your monthly expenses.
3. In the **Loan Tenure (In Years)** field, enter the desired loan tenure.
4. In the **Interest Rate (In %)** field, enter the rate of interest.
5. The application (In %) calculates and displays the eligible loan amount and the average installment amount.

[Home](#)

# 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.

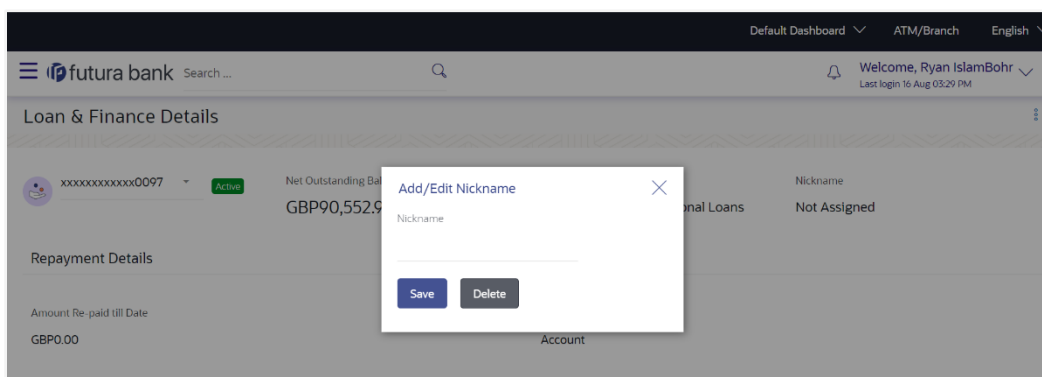
## How to reach here:

*Dashboard > Toggle Menu > Menu > Accounts > Loans & Finances > Loans & 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. If a nickname has already been assigned to the account, it will be displayed in editable mode.

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.

## **FAQs**

**1. Can I make a partial prepayment towards my loan using the repayment option?**

This depends on the features of the loan you have applied for. If enabled, you will be subject to pre-payment charges applicable as per your loan type.

**2. Can I view the partial disbursements on my loan?**

Yes, you can view partial disbursements made towards your loan using the disbursement inquiry function.

[Home](#)