Retail Loans User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.3.0.0

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ORACLE®

Retail Loans User Manual

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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

www.oracle.com/financialservices/

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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 22.2.3.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

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2. Transaction Host Integration Matrix

Legends

NH	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
5	**Loan & Finance Repayment**		
	With lesser than or more than installment amount	✘	✔
	With equal to the installment amount	✔	✔
6	Disbursement Inquiry	✔	✔
7	Schedule Inquiry	✔	✔
8	**Transactions**	✔	✔
9	Closed Loans	✔	✔
10	Loan Installment Calculator	NH	NH
11	Loan Eligibility Calculator	NH	NH

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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. 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 can 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.

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 retail 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 retail user.

- Loan accounts are maintained in the host system under a party ID mapped to the user.

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3.1 <u>Overview Widget</u>

The retail 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. Each relationship card 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 on the loan card.

Clicking on the card, basic details of each individual loan account are displayed as records. Details comprises of the loan account number, the product name, maturity date, and current outstanding balance, status of account, sanctioned loan amount and the **More Actions** menu

Note:
The Overview widget is available on both desktop and mobile (responsive) view.
If the retail user does not have any Loan accounts, system displays the text message and the card which re-directs user to the origination flow to apply for a Loan account.

How to reach here:

Dashboard > Overview widget > Loans & Finances card
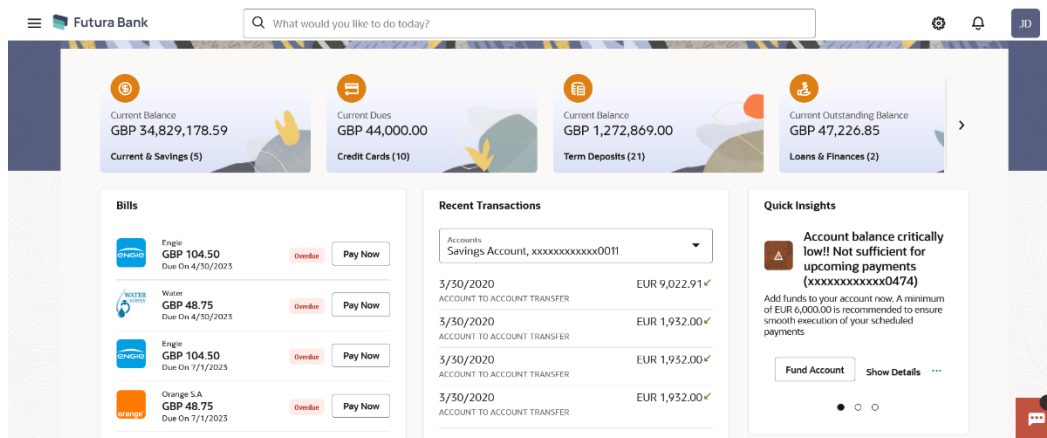
4. Loans & Finances Summary

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

All the 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. Click on the specific account to view further details of that account or view the summary of transactions undertaken through that account.

Note: If the retail user does not have any Loan accounts, system displays the text message and the card which re-directs user to the origination flow to apply for a Loan account.

The **More Actions** menu on the right top corner of the page lists the relevant allowed actions on the module. The user can navigate to other Loan & Finance screens by selecting the desired option from the **More Actions** menu provided on the screen.

Utilizing the **'Manage Columns'** feature, users are empowered to tailor their display preferences to suit their individual needs. This includes the ability to handpick the columns they wish to see and rearrange them in the order that best aligns with their personal preferences. These customized preferences will be securely saved and persist for all subsequent logins, ensuring a seamless and personalized experience each time they access the platform.

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 tab
OR
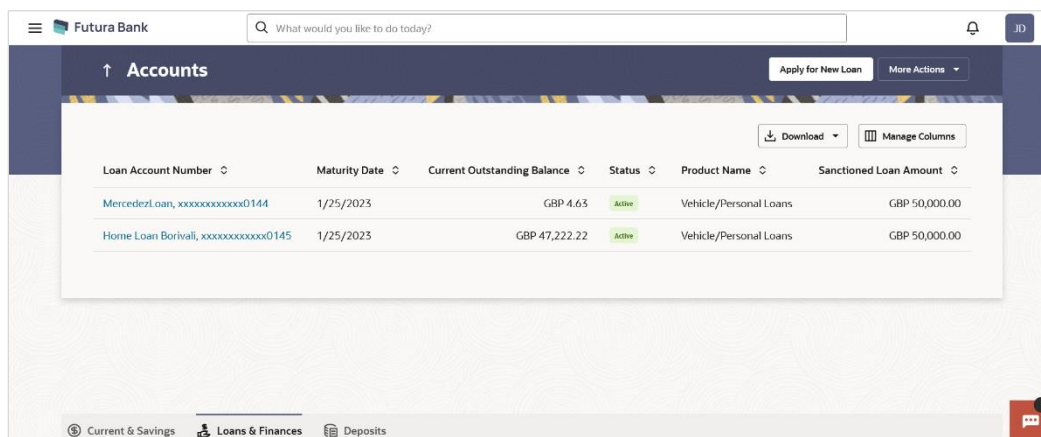*Dashboard > Overview widget > Loans & Finances card*
OR
Search bar > Loans & Finances – Loans & Finances
OR
Access through the Loans & Finances tab available on footer of all pages

Loans & Finances

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Loans & Finances – Manage Columns setup
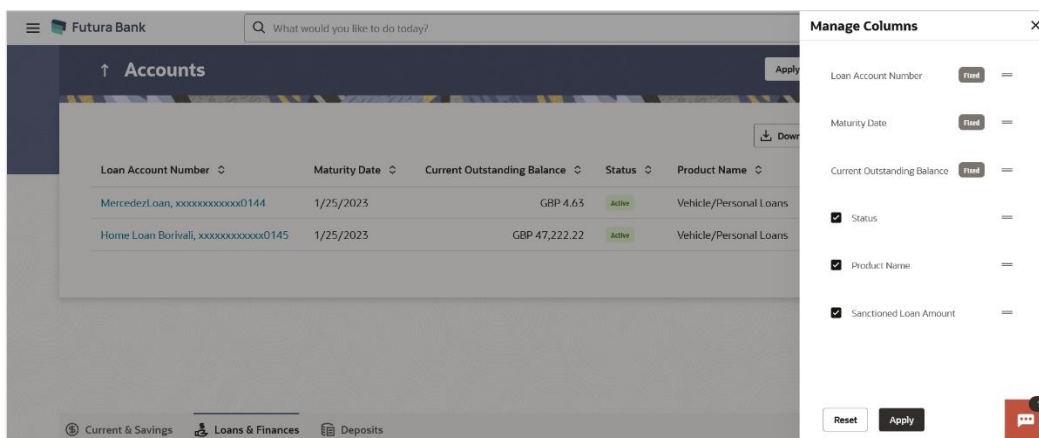
Field Description

Field Name	Description
Loan Account Number	The loan Account number in masked format.
	Click on the link to view the details or transactions summary of the account.
Nickname	The loan account nickname will be displayed under the Loan Account column if a nickname is assigned to the loan account.
Maturity Date	The date on which the loan account will mature.
Current Outstanding Balance	The total amount outstanding on the loan to repaid.
Status	Displays the current status of the account.
Product Name	The name of the loan & finance product.
Sanctioned Loan Amount	The loan amount sanctioned by the bank.

-

  Click on the ⬇ **Download** to download the records in CSV & PDF format.
  OR
  Click on the ▥ **Manage Columns** to setup a column preferences by rearranging or removing columns.
  OR
  Click on **'Product Offerings'** to apply for the new loan. The system redirects to the **Product Offerings** section of the bank portal page.
  OR
  Click on the **More Actions** menu to perform following actions:

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- ➢ Interest Certificates
- ➢ Balance Certificates
- ➢ TDS Certificates
- ➢ Loan Calculator

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5. Loan & Finance Details

The loan details page displays important information pertaining to a loan account in four main section **Loan Details**, **Recent Transactions**, **Repayment Details**, and **Additional Information**. To navigate between the different sections, **Loan Details**, **Recent Transactions**, **Repayment Details**, and **Additional Information** the user can use the bookmark options available on top right corner.

The **Loan Details** section offers comprehensive information about the account, including details such as the net outstanding balance, the next installment amount, the next installment date, maturity date, product name, nickname, and the current status of the account. In contrast, the **Recent Transactions** section provides a detailed account of all transactions conducted within the account, including transaction amounts. Meanwhile, the **Repayment Details** section furnishes data on the Amount Financed, Principal Outstanding, and Amount Overdue for the selected account. For additional insights, the **Additional Information** section presents details such as the loan's sanctioned amount, total disbursed amount, loan tenure, interest rate, primary account holder's name, penalty information, and the branch where the loan is held. It also highlights significant dates associated with the loan, such as the opening date and maturity date

How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Loans & Finances tab > Click on the Loans & Finances Account Number
OR
Dashboard > Overview widget > Loans & Finances card > Click on the Loans & Finances Account Number
OR
Search bar > Loans & Finances – Loans & Finances Account Details

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.

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Loan & Finance Details

Futura Bank

What would you like to do today?

JD

More Actions ▼

Loan Details

Net Outstanding Balance
GBP 47,222.22

Next Installment Amount
GBP 1,388.89

Next Installment Date
2/25/2020

Maturity Date
1/25/2023

Product Name
Vehicle/Personal Loans

Nickname
Home Loan Borivali

Status
Active

Recent Transactions
Repayment Details
Additional Information

Recent Transactions

Quick Filters ▼

Transaction Date ⌃⌄	Description ⌃⌄	Amount ⌃⌄	
1/25/2020	HELZTRF2009004E7 DISBURSEMENT OF LOAN	EUR 50,000.00	↗
1/25/2020	HELZTRF2009004E8 DISBURSEMENT OF LOAN	EUR 50,000.00	✔
1/31/2020	HELZTRF2009004E9 PROVISIONING	EUR 200.00	↗
1/31/2020	HELZTRF2009004EA PROVISIONING	EUR 200.00	✔
2/25/2020	HELZTRF2009004EB LOAN PRINCIPAL REPAYMENT	EUR 1,388.89	↗
2/25/2020	HELZTRF2009004EC LOAN PRINCIPAL REPAYMENT	EUR 1,388.89	✔
2/29/2020	HELZTRF2009004ED PROVISIONING WRITE-BACK	EUR 200.00	↗
2/29/2020	HELZTRF2009004EE PROVISIONING WRITE-BACK	EUR 200.00	✔
2/29/2020	HELZTRF2009004EF PROVISIONING	EUR 194.44	↗
2/29/2020	HELZTRF2009004EG PROVISIONING	EUR 194.44	✔
3/25/2020	HELZTRF2009004EH LOAN PRINCIPAL REPAYMENT	EUR 1,388.89	↗

Show all transactions

Repayment Details

Amount Re-paid till Date GBP 2,777.78	Total Installments 36	Next Installment Date 2/25/2020
Next Installment Amount GBP 1,388.89	Principal Frequency Monthly	Interest Frequency Monthly
Principal Arrears GBP 0.00	Interest Arrears GBP 0.00	Late Payment Charges GBP 0.00
Other Fees GBP 0.00		

Additional Information

Opening Date 1/25/2020	Sanctioned Loan Amount GBP 50,000.00	Total Amount Disbursed GBP 50,000.00
Loan Tenure 0 months 0 days	Interest Rate 0.0%	Late Payment Penalty 0.0%
Prepayment Penalty 0.0%	Holding Pattern SINGLE	Primary Account Holder John David
Branch HEL FC UNIVERSAL BANK, Oracle, Goregaon, Mumbai, GREAT BRITAIN		

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Field Description

Field Name	Description
Account Number	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.
Loan Details	
Net Outstanding Balance	The total amount outstanding on the loan is displayed here.
Next Installment Amount	Amount to be paid as next installment.
Next Installment Date	The date on which the next loan payment is due.
Maturity Date	The date on which the loan account will mature.
Product Name	The name of the product under which the loan account is opened.
Nickname	Displays the nickname set for the loan account. For more information, refer **Account Nickname**.
Status	The current status of the loan account.
Recent Transactions	
For more information, refer **Transactions** screen**.**	
Transaction Date	Date on which the activity was performed.
Description	Short description of the transaction.
Amount	The transaction amount.
Transaction Type	The type of transaction performed, i.e. if it was a debit or credit transaction.
Show all transactions	To view all the transactions in account. On clicking the link, the user will be navigated to the **Transactions** screen.

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Repayment Details

Amount Re-paid till Date	Total loan amount repaid by the customer till date.
Total Installments	The total number of scheduled payments to be made towards repaying the loan.
Next Installment Date	The date on which the next loan payment is due.
Next Installment Amount	Amount to be paid as next installment.
Principal Frequency	Intervals at which the principal is to be repaid.

It could be:

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

Interest Frequency   Intervals at which the interest is to be paid.

It could be:

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

Principal Arrears	The amount due on the loan principal after having missed one or more repayment installments.
Interest Arrears	The amount due towards loan interest payment.

Late Payment Charges	The charges levied on any late payment of a loan installment.
Other Fees	Other/ miscellaneous fees applicable on the loan account.

Additional Information

Opening Date	The date on which loan account was opened.
Sanctioned Loan Amount	The sanctioned loan amount sanctioned by the bank.
Total Amount Disbursed	The actual amount of loan that the bank has given the customer till date.
Loan Tenure	The duration for which the loan amount is sanctioned in terms of years/months/days.
Interest Rate	The interest rate charged on the loan.
Late Payment Penalty	The percentage rate charge applicable in case of default in repayment.
Prepayment Penalty	The percentage charge applicable in case the loan is prepaid.
Holding Pattern	The holding pattern of the account i.e. single or joint. The possible values are: • For single owner – single • For joint ownership - joint
Primary Account Holder	Name of the primary account holder.
Joint Account Holder	Name of the joint account holder. This field is displayed only if the holding pattern of the loan account is **Joint**.
Branch	Details of the branch at which the loan account is held.

The following actions can also be performed from this page:

- Click on the **Quick Filters** menu to view the transactions of a specific period or of specific transaction type.
- Click on the **Recent Transactions, Repayment Details, Additional Information** links available on the top right corner page to navigate between the sections.
- For more information on **Nickname** (add/ modify/ delete), the option available under **Account Details** section. Refer **Account Nickname** section.

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- Add account nickname/ modify/ delete nickname. For more information on **Account Nickname** refer [Account Nickname.](#)

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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).

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

How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Loans & Finances tab > > Loans & Finance Account Number > Loan & Finance Details > More Actions > Loan & Finance Repayment
OR
Dashboard > Overview widget > Loans & Finances card > Click on the Loans & Finances Account Number > Loan & Finance Details > More Actions > Loan & Finance Repayment
OR
Search bar > Loans & Finances – Loan & Finance Repayment

Loan Repayment

Field Description

Field Name	Description
Loan Account	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.
	For more information on Account Nickname, refer **Account Nickname.**

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Field Name	Description
Amount Financed	The total financed amount, in local currency, that has been lent by the bank to the party.
Principal Outstanding	The outstanding principal balance that is yet to be repaid.
Amount Overdue	The overdue amount, if any. This amount is the summation of the principal, interest and charges (if any).
What do you want to do?	The options of paying off the loan partially or completely. The options are: • Part Payment • Full Payment The order in which the fields below are displayed, will vary based on the option selected in this field.
Source Account	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. For more information on Account Nickname, refer **Account Nickname.**
Current Balance	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.
Principal Outstanding	The amount of principal outstanding on the loan.
Interest	The interest component of the amount that is due. This field appears if the user selects the **Full Payment** option in the **Repayment Type** field.
Charges	The charge that is due. This field appears if the user selects the **Full Payment** option in the **Repayment Type** field.

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

To repay the loan partially or completely:

1. From the **Select Account** list, select the loan account which is to be repaid.

2. From the **What do you want to do?** field, select whether the loan must be paid off partially or fully.

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 **Confirm**.
   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 **Transaction Details** to view the details of the transaction.
   OR
   Click **Loan Details** to view the Loans & Finance account details.
   OR
   Click on the **View Loans** link to visit Loans & Finance accounts summary page.
   OR
   Click on the **View Transactions** link to view the transactions in the Loans & Finance account.
   OR
   Click on the **Go To Dashboard** link to navigate back to dashboard page.

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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.

Specially 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.

Using the **Manage Columns** feature, 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 **Manage Columns** 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 tab > Loans & Finance Account Number > Loan & Finance Details > More Actions > Disbursement Inquiry
OR
Dashboard > Overview widget > Loans & Finances card > Click on the Loans & Finances Account Number > Loan & Finance Details > Disbursement Inquiry
OR
Search bar > Loans & Finances – Disbursement Inquiry

To view loan disbursement details:

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

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Disbursement Inquiry

Disbursement Inquiry– Manage Columns setup

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Field Description

Field Name	Description
Loan Account Number	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.
	For more information on Account Nickname, refer <u>Account Nickname.</u>

Disbursement Details

Date	The date on which the specific amount was disbursed.
	Note: 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.
Amount	The amount disbursed on the specific date.

- Click on the ⤓ Download to download the loan disbursement details records in CSV & PDF format.
  OR

  Click on the ▥ Manage Columns to setup a column preference by rearranging or removing columns.

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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.

Using the **Manage Columns** feature, 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 **Manage Columns** 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 tab > > Loans & Finance Account Number > Loan & Finance Details > More Actions > Schedule Inquiry
OR
Dashboard > Overview widget > Loans & Finances card > Click on the Loans & Finances Account Number > Loan & Finance Details > Schedule Inquiry
OR
Search bar > Loans & Finances – Schedule Inquiry

To view loan schedule:

1. From the **Loan Account** list, select the loan account of which you wish to view loan schedule.

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Schedule Inquiry

Schedule Inquiry -Filter

Schedule Inquiry – Manage Columns setup

Schedule Inquiry-Installment Summery

Schedule Inquiry-Rate Revision History

Schedule Inquiry- Payment Overview

2. Click ⛛ **Filter** to search the loan repayment schedule based on search criteria. The **Filter** overlay screen appears. Enter the period for which installment details in the repayment schedule are to be viewed.

    b. From the **From Date** list, select the appropriate date.

    c. From the **To Date** list, select the appropriate date.

    d. Click **Apply**. Based on the specified period, the set of installments in the loan repayment schedule are displayed..
    OR
    Click **Reset** to clear the data entered.

Field Description

Field Name	Description
Loan Account	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.
	If the user has accessed this page via the **Overview** widget, the account number selected will be pre-selected and the user can change selection as required.
	For more information on Account Nickname, refer **Account Nickname.**
Schedule Summary	
Sr. No.	The serial number of each installment will be displayed against the installment record.
Due Date	The date on which the specific installment is due.

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Field Name	Description
Principal	The principal amount that is due on the installment date.
Interest	The interest amount that is due on the installment date.
Charges	Charge (fee) amount that is due corresponding to the installment date.
Installment	The total installment amount that is due on the installment date.
Unpaid Installment	Any amount that remains to be paid, if at all, on the specific installment date.

Installment Summary

First Installment	The date on which the first installment payment is due on the loan.
Last Installment	The date on which the last installment payment is due on the loan.
Total Installments	The total number of installments of the loan.
Installments Paid	The number of installments paid till date.
Amount paid Till Date	The total amount paid in installments till date.

Payment Overview

Paid Amount Details

The following three fields and values will display the amounts that have been paid, by the user, towards the loan repayment.

Paid Amount	The total loan amount that has been repaid till date.
Paid Principal	The principal amount repaid till date.
Paid Interest	The interest amount repaid till date.

Unpaid Amount Details

The following three fields and values will display the amounts that are yet to be paid, by the user towards the loan.

Unpaid Amount	The total loan amount pending for repayment.
Unpaid Principal	The principal amount pending for repayment.
Unpaid Interest	The interest amount pending for repayment.

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Field Name	Description
Filter Criteria	
Date Range	Select the period for which he intends to view installment details.

3. Click on the ⬇ Download to download the records in CSV & PDF format.
   OR

   Click on the ⫿⫿⫿ Manage Columns to setup a column preference by rearranging or removing columns.

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9. Transactions

Customers can track the transactions taking place in their accounts. This feature enables customers to view the details of all the transactions performed in their 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.

Using the **Manage Columns** feature, 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 '**Manage Columns** 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.

The user can also navigate to other Loans & Finances account statement related screens from the **More Actions** menu provided on the screen.

How to reach here:

*Dashboard > Toggle Menu > Menu > Accounts > Loans & Finances tab > Loans & Finances Accounts Number > **Show all transactions** link under **Recent Transaction** section*
OR
*Dashboard > Overview widget > Loans & Finances card > Click on the Loans & Finances Account Number > Loan & Finance Details > **Show all transactions** link under **Recent Transaction** section*
OR
Search bar > Loans & Finances – Transactions

To view the account statement:

1. From the **Account Number** list, select the account of which you wish to view transactions. The list of transactions appears.

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Transactions – View Transactions

Transactions – Filter Criteria

Field Description

Field Name	Description
Loan Account	Select an account of which you wish to view transactions.
Transaction Date	Date on which the activity was performed.
Description	Short description of the transaction.

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Field Name	Description
Reference Number	Reference number of the transaction.
Transaction Type	The type of transaction performed, i.e. if it was a debit or credit transaction.
Amount	The transaction amount.
Filter Criteria	
View Options	Filters to view the transactions of a specific period. The options are: • Current Month • Current Day • Previous Day • Previous Month • Current Month & Previous Month • Previous Quarter • Date Range • Last 10 Transactions
Transactions	Filters to view the transactions based on description. The options are: • All • Credits Only • Debits Only
From Date –To Date	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 **Date Range** from the **View Options** list.
Amount	The specific transaction amount matching to which you wish to view transactions.
Reference Number	Reference number of the transaction.

2. Click   ▽ **Filter**   to change filter criteria. Based on the defined criteria you can view transactions. The **Filter** overlay screen appears.

   a. From the **View Options** list, select the desired transaction period.

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   i. 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.

b. From the **Transaction** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.

c. In the **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.

d. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.

e. Click **Apply** to view transactions based on the defined criteria.
    OR
    Click **Reset** to clear the details entered.

Click on the **More Actions** menu to access other Loan & Finance account statement related transactions.
OR

Click on the ⬇ Download to download the records in CSV & PDF format.
OR

Click on the ▥ Manage Columns to setup a column preferences by rearranging or removing columns.

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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 identity 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 identity 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:

Dashboard > Toggle Menu > Menu > Accounts > Loans & Finances tab > More Actions > Loan Calculator > Loan Installment Calculator
OR
Dashboard > Overview widget > Loans & Finances card > Accounts > More Actions > Loan Calculator > Loan Installment Calculator
OR
Dashboard > Toggle Menu > Menu > Calculators > Loan Calculator > Loan Installment Calculator
OR
Dashboard > Toggle menu > Menu > Calculators > Loan Installment Calculator
OR
Bank's Portal Page > Calculators for all your Money Goals > > Loan Calculator > Loan Installment Calculator
OR
Bank's Portal Page > Toggle Menu > Menu > Calculators > > Loan Calculator > Loan Installment Calculator

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Loan Installment Calculator

Field Description

Field Name	Description
Loan Amount	The user is required to specify the amount that he/she wants to borrow from the bank.
Loan Tenure (Years)	The user should specify the desired tenure of the loan in terms of years.
Interest Rate	The user must specify the desired interest rate that is to be charged on the loan.
Loan Installment	The monthly installment payable on the loan calculated on the basis of the loan amount, tenure and interest rate specified by the user.
Total Interest Payable	Total Interest Payable amount.
Total Payment	Total Payment amount.
Apply Now	Link to apply for a new loan.
Frequently Asked Questions	A list of questions and answers that are most frequently asked about a topic.

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1. In the **Loan Amount** field, type or drag the slider to enter the loan amount.

2. In the **Loan Tenure (Years)** field, type or drag the slider to enter the loan tenure in years.

3. In the **Interest Rate** field, type or drag the slider to enter the interest rate.

4. Click **Calculate**. The application calculates and displays the monthly installment along with the total interest payable, and the total payment need to be done for the loan required.

10.2 <u>Loan Eligibility Calculator</u>

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:

Dashboard > Toggle Menu > Menu > Accounts > Loans & Finances tab > More Actions > Loan Calculator > Loan Eligibility Calculator
OR
Dashboard > Overview widget > Loans & Finances card > Accounts > More Actions > Loan Calculator > Loan Eligibility Calculator
OR
Dashboard > Toggle Menu > Menu > Calculators > Loan Calculator > Loan Eligibility Calculator
OR
Dashboard > Toggle menu > Menu > Calculators > Loan Eligibility Calculator
OR
Bank's Portal Page > Calculators for all your Money Goals > > Loan Calculator > Loan Eligibility Calculator
OR
Bank's Portal Page > Toggle Menu > Menu > Calculators > > Loan Calculator > Loan Eligibility Calculator

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Loan Eligibility Calculator

Field Description

Field Name	Description
Gross Monthly Income	The user is required to specify his gross monthly income.
Monthly Expenses	The user is required to specify the total amount spent per month towards expenses.
Duration (In Years)	The user is required to specify the desired loan tenure in years.
Rate of Interest	The user should specify the desired interest rate of the loan.
Eligiblity Amount	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.
Average Installment	The system will display the estimated monthly installment amount.
Apply Now	Link to apply for a new loan.
Frequently Asked Questions	A list of questions and answers that are most frequently asked about a topic.

1. In the **Gross Monthly Income** field, enter your monthly income.

2. In the **Monthly Expenses (Monthly)** field, enter your monthly expenses.

3. In the **Duration (In Years)** field, enter the desired loan tenure.

4. In the **Rate of Interest Rate** field, enter the rate of interest.

5. Click **Calculate**. The application (In %) calculates and displays the eligible loan amount and the average installment amount.

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11. Account Nickname

Customer can assign a specific name to a loan account. This is useful if customer wishes to remember accounts with a particular name instead of account numbers. Once a nickname is assigned to an account, it is displayed on various transactions instead of the standard account description. The application also allows customer to modify or delete the nickname whenever required.

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

How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > > Loans & Finances tab > Click on the > Loans & Finances Account Number > Loans & Finances Details > Loan Details section

To add nickname to account:

1. Click on the **Add** link if nickname is not assigned to the account.
   OR
   Click on the nickname if nickname is already been assigned to modify the nickname..

Add/Edit Nickname- Example
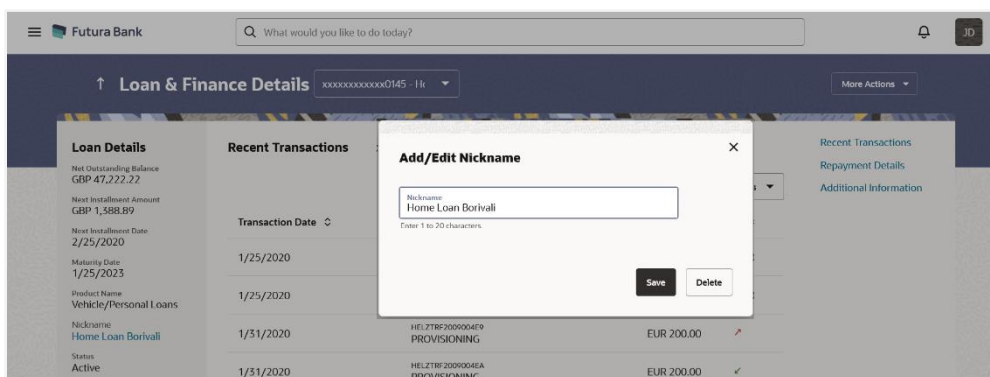
Field Description

Field Name	Description
Nickname	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.

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<u>FAQs</u>

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.

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