Corporate Loans User Manual
Oracle Banking Digital Experience
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Corporate Loans User Manual
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1. Preface

1.1 Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

1.2 Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

1.3 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.

Access to Oracle Support

Oracle customers that have purchased support 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 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

1.5 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.6 Conventions

The following text conventions are used in this document:

Convention	Meaning

boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
Italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.7 Screenshot Disclaimer

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.

1.8 Acronyms and Abbreviations

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

2. Corporate Lending

Corporate organizations often need to borrow money to meet their funding requirements, typically to invest in infrastructure, expand business operations at various locations, upgrade to the latest plant and machinery, acquire other assets, maintain inventory, or to increase working capital. Most corporates consider borrowing a business loan from financial institutions as a convenient option because of its flexibility and affordability. OBDX provides a platform by which banks can offer their corporate customers an enriching online banking experience in servicing their existing loans accounts.

Corporates can manage their banking requirements efficiently and effectively through the OBDX self-service channels. The corporate lending module offers a consolidated and easy to understand view of the customer’s business loans position with an option to check the detailed view of each loan account. Customers can also view the information of upcoming and overdue loan installments and the detailed loan account activity.

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

Features Supported In Application

- Initiation of a Loan Drawdown Request (For more details, refer User Manual Oracle Banking Digital Experience Corporate Lending Origination)
- Summary of Loan Drawdown Applications
- Loan Accounts Overview
- Loan Accounts Summary, Details and Account Activity
- Loan Repayment – Partial and Full repayments
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- Disbursement Inquiry
- Loan Installment Calculator
- Eligibility Calculator
- Loan Application Tracker
- Loans Maturing
- Installments Due (upcoming and overdue)
- Group Customer Information File simulation and migration
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- Swift Messages
- Advices
- Loan Rollover (For more details, refer User Manual Oracle Banking Digital Experience Corporate Lending Origination)
- Trade Loan Drawdown (For more details, refer User Manual Oracle Banking Digital Experience Corporate Lending Origination)
- Bulk File Upload (For more details, refer User Manual Oracle Banking Digital Experience Corporate Bulk File Upload – Corporate Lending)

- Multiple Loan Repayment

Note: As part of Customer 360, the dashboard for corporate users can be configured based on Party IDs in addition to the existing Role/Module/User configurations. This allows a dashboard configured for a specific party to be accessible for users under that party uniquely. For more information on configuration details, you can refer *OBDX Core User Manual*.

Pre-requisites

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

Mobile Capability

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

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

Dashboard – Loans Maturing

- View Transactions
- Loan Repayment Simulation
- Swift Messages
- Advices
- Multiple Loan Repayment

3. Corporate Loan Overview

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

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

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

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

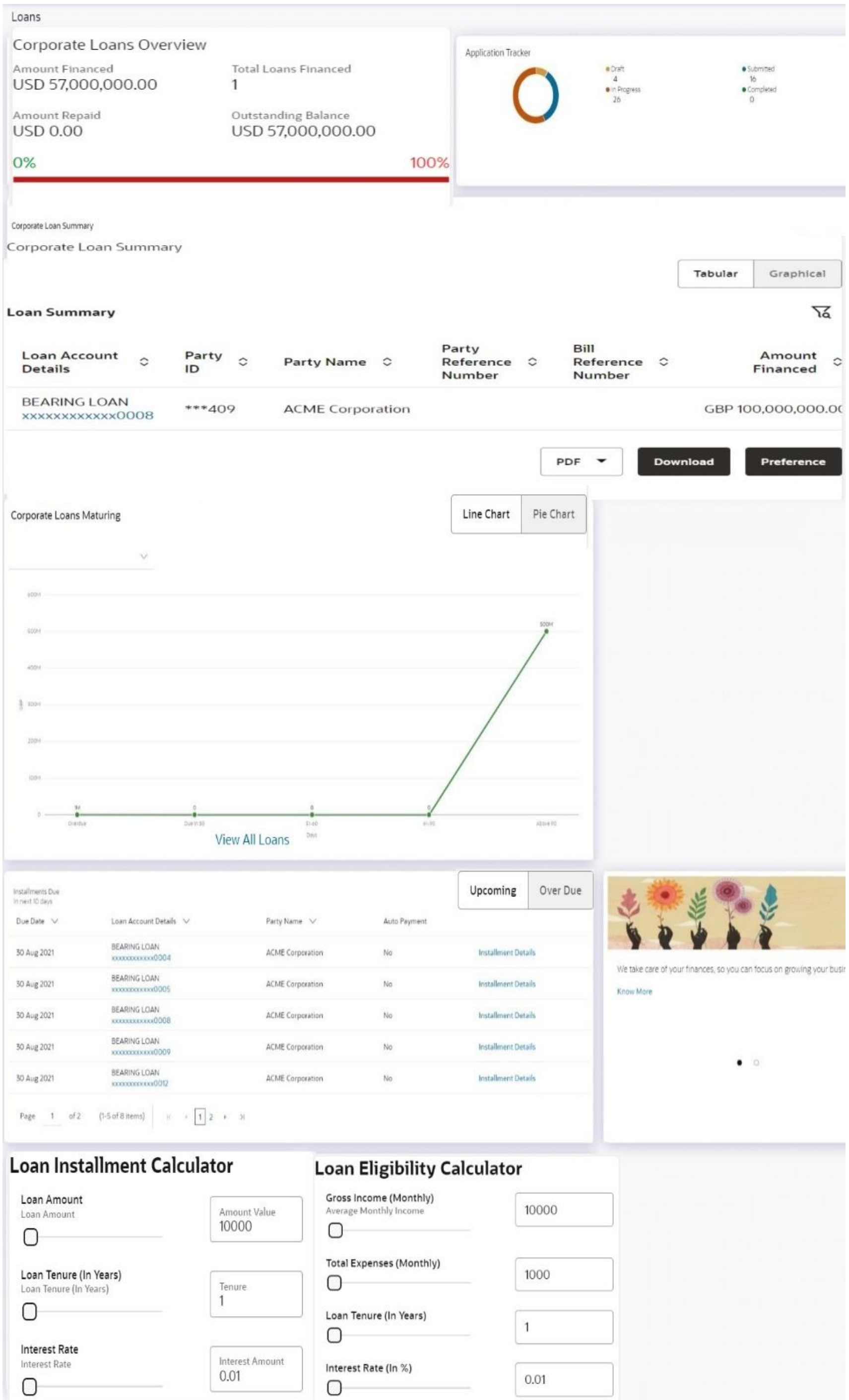
The user can calculate the loan installment using the Loan Installment Calculator at the bottom of the dashboard. An Eligibility Calculator is also available to check for eligibility of a specific loan amount, based on existing income and expenses.

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.

How to reach here:

Toggle menu > Menu > Accounts >Corporate Loans > Overview > Overview
OR
Search bar > Corporate Loans –Overview

Corporate Loan Overview



Corporate Loan Overview

This widget displays the following figures:

- Amount Financed: The total loan amount in local currency that has been lent by the bank to the corporate party.
- Total Loans Financed: The total number of loans availed by the party.

- Amount Repaid: The total loan amount repaid. This field is only displayed with OBCL.
- Outstanding Balance: The outstanding amount in local currency that is yet to be repaid by the corporate customer.

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

Application Tracker

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

Corporate Loan Summary

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

Details include:

- Loan Account Details: Loan account number (in masked format), product name, along with the account nickname (if set)
- Party ID : Customer ID (in masked format)
- Party Name: Name of the party under which the loan account is opened
- Party Reference Number: Party Reference Number under which the loan account is opened
- Bill Reference Number: Bill Reference Number under which the loan account is opened
- Amount Financed: The total loan amount in local currency that has been lent by the bank to the corporate party
- Interest Outstanding: Interest outstanding in contract currency
- Total Outstanding: Summary of Principal and Interest, that is total outstanding loan amount in contract currency
- Principal Outstanding (Local) – Principal outstanding in local currency equivalent
- Interest Outstanding (Local) – Interest outstanding in local currency equivalent
- Total Outstanding (Local) - Summary of Principal and Interest, that is total outstanding loan amount in local currency equivalent
- Maturity Date: Maturity date of the loan account
- Rate: The rate of interest on the loan
- Auto Payment: Indicates whether the auto payment facility is enabled for the loan account or not (Only available with Oracle Banking Corporate Lending (OBCL) 14.6.2.0.0)

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

Click on the **Download** to download the download the account details and balances for future reference in CSV & PDF format. The Corporate Loan summary is downloaded as a password protected file. A message appears regarding the password to be used for opening the file.

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

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

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

User can click on the **PDF** to select the format in which the statement is to be downloaded. The statement gets downloaded. Also can click on the **Preference** to setup a column preferences by rearranging or removing 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.

Loans Maturing

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

The Line chart displays the following:

Overdue

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

Due in 30 days

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

Due in 31-60 days

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

Due in 61-90 days

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

Above 90 days

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

The Pie chart displays the following:

Overdue

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

Due – today

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

Due – 30 days

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

Due – 60 days

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

Due – 90 days

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

Due – 180 days

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

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

Clicking on **View All Details** link redirects to **Loan Account Details** screen.

Installments Due

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

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

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

Quick Links

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

- Loan & Finance Repayment
- Schedule Inquiry
- Disbursement Inquiry

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

Loan Installment Calculator

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

Eligibility Calculator

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

Loan Offers

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

4. Corporate Loan Details

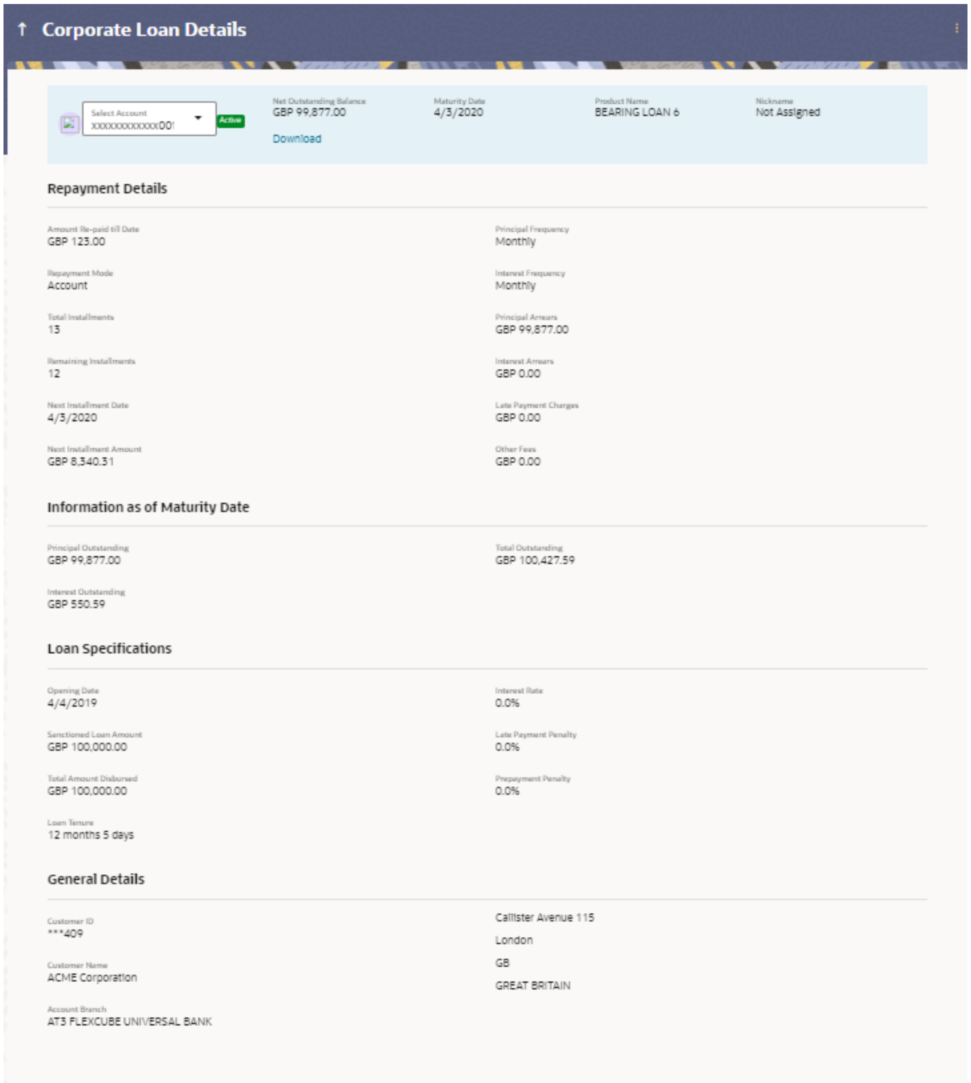
The Loans and Finances details page displays important information pertaining to loan account such as the net outstanding balance and the names of all the account holders, important dates associated with the loan such as the opening date and maturity date, the current status, interest rate and the branch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

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

How to reach here:

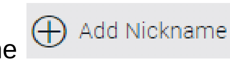
Toggle menu > Accounts > Corporate Loans > Overview > Corporate Loan Summary > Loan account number link > Corporate Loan Details
OR
Dashboard > Loans and Finances widget > Corporate Loan Summary > Loan account number link > Corporate Loan Details
OR
Dashboard > Toggle Menu > Menu > Accounts > Corporate Loans > Overview > Loans and Finances Summary > Loan Account Details > Account Number link > Loans and Finances Details
OR
Search bar > Corporate Loans –Loans & Finances Account Details
OR
Access through kebab menu

Corporate Loan Details



Field Description

Field Name	Description
Select Account	A list of loan account numbers in masked format that the user can select from, along with the account nicknames, if set. The account number can be either the primary party account or any linked party account that the user has access to.
Net O/S Balance	Displays summary of principal and interest outstanding balance
Maturity Date	The date of maturity of the loan account.
Product Name	The product under which the account is opened.

Field Name	Description
Nickname / Add Nickname	If a nickname is not already added, then the  option appears. Click this button to add a nickname. If a nickname is already added, then it is displayed along with options to edit and delete it. For more information on Account Nickname, refer the Account Nickname section.

Repayment Details

Field Name	Description
Amount Re-paid Till Date	The total loan amount repaid by the customer till date.
Repayment Mode	The mode through which loan repayments are to be made as set up in the processing system. For example, repayments can be made via account transfer, direct debit or cheque.
Total Instalments	The total number of scheduled payments to be made towards repaying the loan.
Remaining Instalments	The number of scheduled payments remaining towards repaying the loan completely.
Next Instalment Date	The date on which the next loan payment is due.
Next Instalment Amount	The amount to be paid as next installment.
Principal Frequency	The intervals at which the principal is to be repaid. It can be: • Daily • Weekly • One Time Payment • Monthly • Bi monthly • Quarterly • Semi-annually • Annually

Field Name	Description
Interest Frequency	The intervals at which the interest is to be paid. It can be: • Daily • Weekly • One Time Payment • Monthly • Bi monthly • Quarterly • Semi-annually • Annually
Principal Arrears	The amount due on the loan principal if one or more installment repayments have been missed.
Interest Arrears	The amount due on the loan interest if one or more installment repayments have been missed.
Late Payment Charges	The charges levied on any late payment of a loan installment.
Other Fees	The other / miscellaneous fees applicable on the loan account.

<u>Information as of Maturity Date</u>

Field Name	Description
Principal Outstanding	The outstanding principal balance, which is yet to be repaid.
Interest Outstanding	The outstanding interest balance, which is yet to be repaid.
Total Outstanding Amount	The summary of Principal and Interest outstanding amount

<u>Loan Specifications</u>

Field Name	Description
Opening Date	The date on which the loan account was opened.
Sanctioned Loan Amount	The amount of loan that the bank has agreed upon to provide to the customer.
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.

Field Name	Description
Interest Rate	The interest rate charged on the loan.
Late Payment Penalty	The percentage rate charge applicable in case of late payment.
Prepayment Penalty	The percentage charge applicable in case the loan is prepaid.
<u>**Installments**</u>	
Loan Tenure	The duration for which the loan amount is sanctioned in terms of years/months/days.
Total Installments	The total number of scheduled payments to be made towards repaying the loan.
Remaining Installments	The number of scheduled payments remaining towards repaying the loan completely.
Next Installment Date	The date on which the next loan payment is due.
Next Installment Amount	The amount to be paid as next installment.
<u>**General Details**</u>	
Customer ID	The primary account holder's customer ID in masked format.
Customer Name	The customer name is displayed based on the customer ID
Account Name	The account name of the customer
Account Branch	The branch in which the facility or the collateral is opened.

<u>**Linkage Details**</u>

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

Field Name	Description
Linkage Type	Displays whether a facility or a collateral is linked with the loan.
Reference Number	The reference number of the linkage.
Description	A description of the facility or the collateral linked with the loan account.
Branch	The branch in which the facility or the collateral is opened.

Field Name	Description
Amount	The amount of the facility or the collateral linked to the loan account.
Percent	The percentage of facility or collateral linked to the loan account.

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

- To make a repayment in the loan account, click Loan Repayment.
- To view loan repayment schedule, click Schedule Inquiry.
- To view disbursement details, click Disbursement Inquiry.
- To view loan account statements, click Transactions.

The following actions can also be performed from this page:

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

4.1 Messages and Advices

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

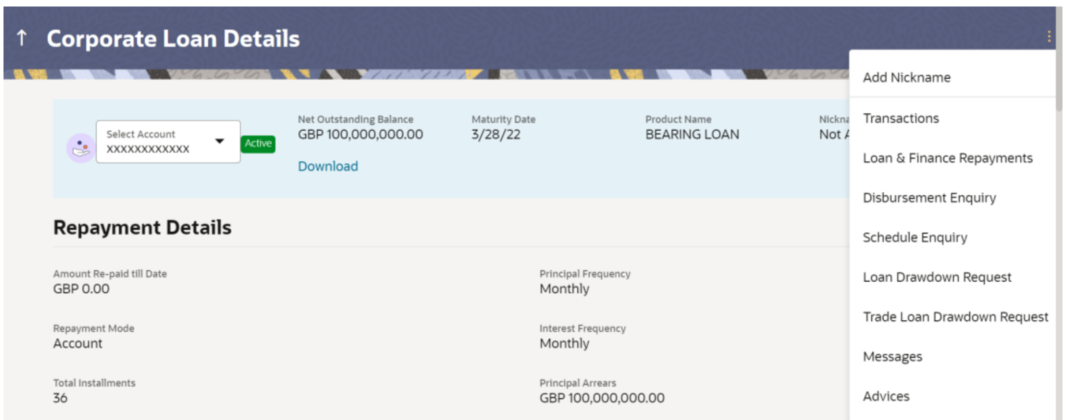
How to reach here:

Toggle Menu > Menu > Accounts > Corporate Loans > Messages or Advices

OR

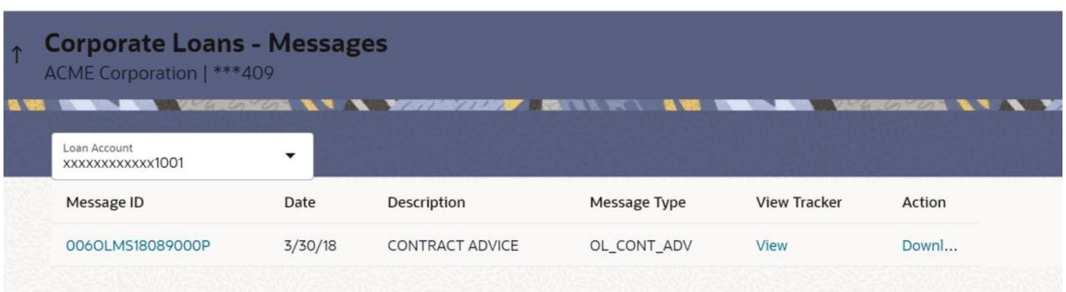
Access through kebab menu

Messages and Advices



Messages Page

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



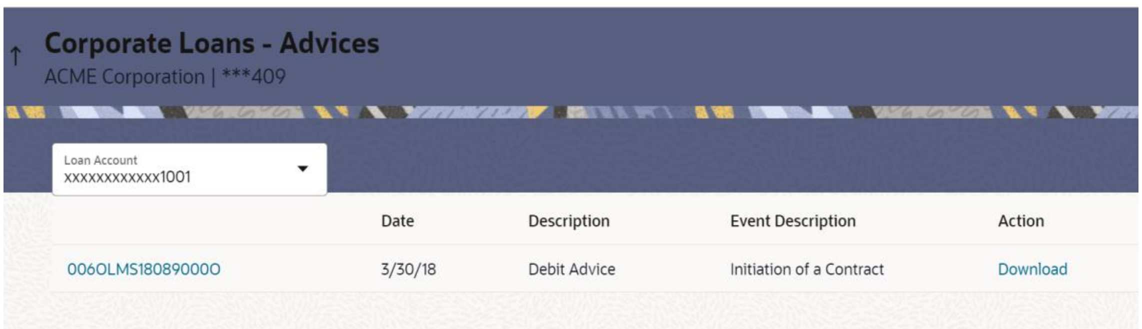
Message ID	Displays the message ID of the loan account.
Date	Displays the message date.
Description	Displays the description of message type as supported by Oracle Banking Corporate Lending.
Message Type	Displays the message type as supported by Oracle Banking Corporate Lending.

View tracker	You can check the SWIFT GPI of the payment message by clicking on the **View Tracker** wherein you are re-directed to the relevant screen in the payments module. You can input the payment reference number for the payment message and verify the GPI contents.
Action	You can download the message.

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

<u>Advices Page</u>

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



Message ID	Displays the advice ID of the loan account
Date	Displays the advice date.
Description	Displays the event code of the advice
Event Description	Displays the description of the event code
Action	You can download the advices.

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

5. Loan Repayments

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

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

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

5.1 Ad Hoc Repayment

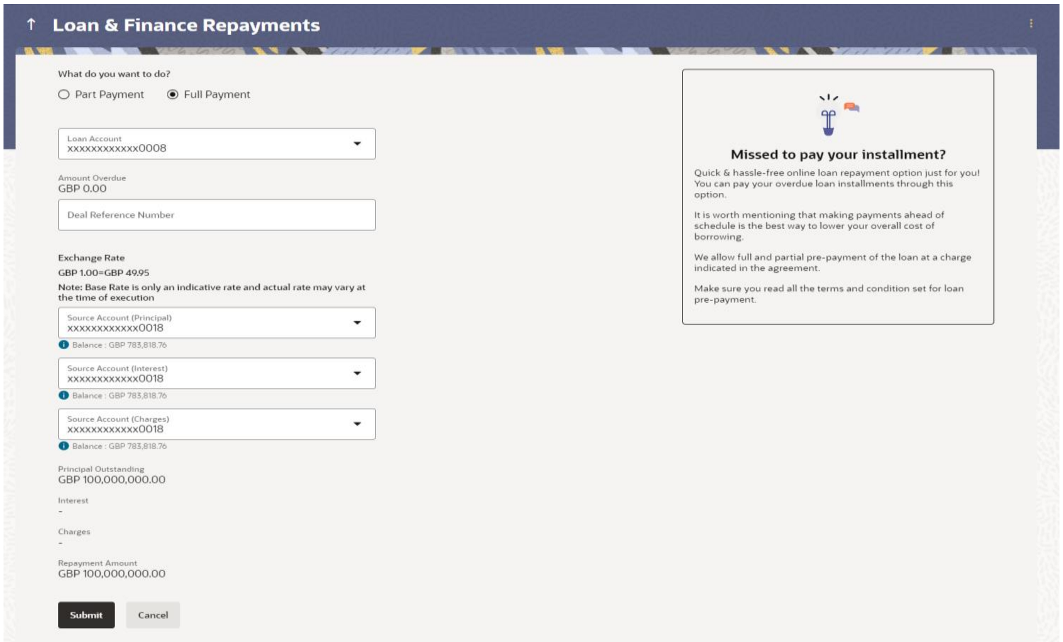
Ad hoc repayments can be made by a corporate user at any point of time, against a loan account mapped to him. It need not necessarily be when an installment is due. The amount being repaid need not be equal to the installment due either. In case there are surplus funds available at the corporate user's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

How to reach here:

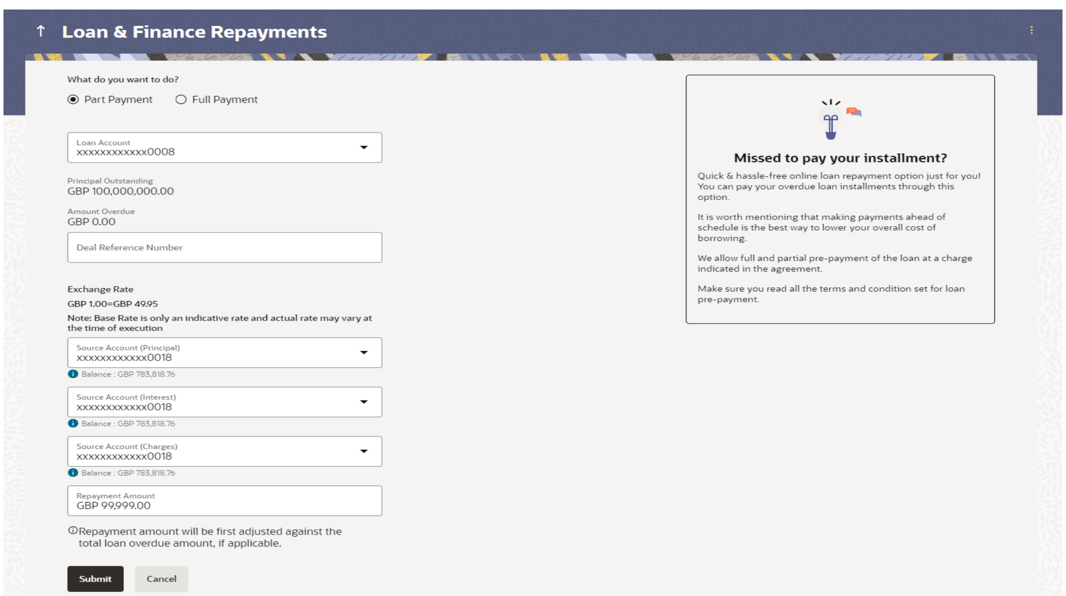
Dashboard > Toggle menu > Menu > Accounts > Corporate Loans > Loan Repayment
OR
Dashboard > Toggle menu > Menu > Accounts > Corporate Loans > Overview > Quick Links > Loan Repayment
OR
Search bar > Corporate Loans –Loan Repayment
OR
Access through kebab menu

Loan Repayment (for ad hoc repayments)

Full Payment



Part Payment



Field Description

Field Name	Description
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.
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.**
Amount Financed	The total loan amount, in local currency, that has been lent by the bank to the corporate party.
Principal Outstanding	The outstanding principal balance that is yet to be repaid. This field appears if the user selects the **Full Payment** option in the **Repayment Type** field.
Amount Overdue	The overdue amount, if any. This amount is the summation of the principal, interest and charges (if any).
Source Account (Principal)	The user's linked current and savings accounts that can be debited to make the loan principal amount 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.** **Note:** All the active CASA accounts that the logged-in corporate user has access to – including those of the primary party and the linked parties, will be listed.

Field Name	Description
Source Account (Interest)	The user's linked current and savings accounts that can be debited to make the loan interest amount 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.** **Note:** All the active CASA accounts that the logged-in corporate user has access to – including those of the primary party and the linked parties, will be listed.
Source Account (Charges)	The user's linked current and savings accounts that can be debited to make the loan charges amount 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.** **Note:** All the active CASA accounts that the logged-in corporate user has access to – including those of the primary party and the linked parties, will be listed.
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.
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.
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 **What do you want to do?** field, select whether the loan must be paid off partially or fully.
2. From the **Loan Account** list, select the loan account which is to be repaid.
3. From the **Source Account** list, select the CASA account from which the repayment is to be made.
4. If the **Part Payment** option has been selected,
   a. In the **Repayment Amount** field, enter the repayment amount.
5. Click **Submit**.
   OR
   Click **Cancel** to go to the dashboard.
6. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Back** to make changes if any. The user is directed back to the **Loan Repayments** screen with values in editable format.
   OR
   Click **Cancel** to cancel the transaction.
7. A message confirming the repayment appears, along with the transaction reference number.
8. Click **Home** to go to the **Dashboard** screen.
   OR
   Click **View Account Details** to go to the **Loan & Finance Details** screen.

5.2 Installment Repayment

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

How to reach here:

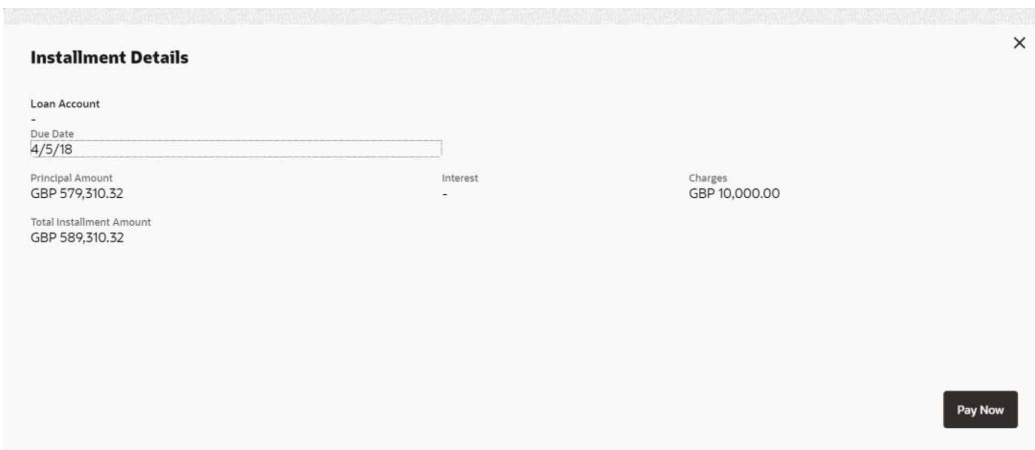
Upcoming Installments:

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

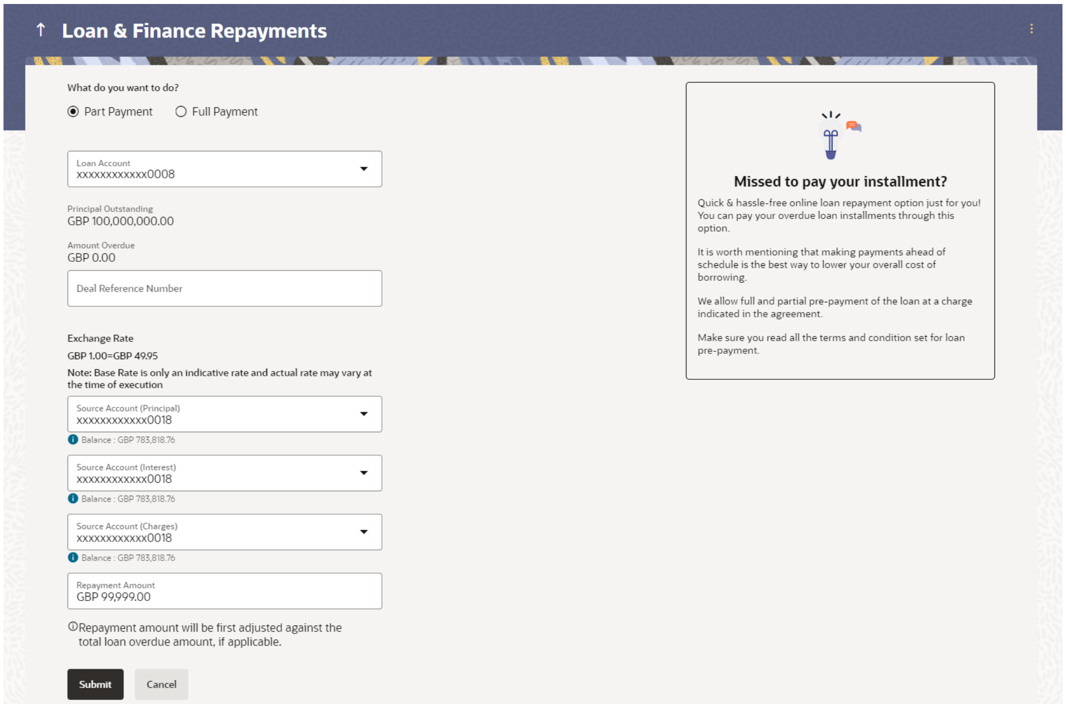
Overdue Installments:

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

Installment Details Pop-up



Installment Repayment (for upcoming or overdue installments)



Field Description

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

Field Name	Description
Deal Ref Number	This field is a free text to enter the deal reference number. The system does not have any validations on this field.
Exchange Rate	Displays the exchange rate if the account currency and loan currency are different. It is an information field.
Source Account	A list of current and savings accounts (in masked format) that the user can select from to source the repayment. The account nickname (if set by the user) is also displayed. **Note:** Displays the list of all active accounts of corporate users. For making loan repayments for Principal and Interest components, you can either select two different accounts, that is, Source Account (Principal)/ Source Account (Interest) or use the same account. 1. Source Account (Principal) – Select the source account for Principal payment. 2. Source Account (Interest) - Select the source account for Interest payment
Balance	The balance amount in the selected source account.
Installment Details	
Principal Amount	The outstanding principal amount due on the installment date. This amount does not include any interest or charges.
Interest	The interest on the amount due on the installment date.
Charges	The charge or penalty (if applicable) due on the installment date.
Due Date	The date on which the installment is due.
Repayment Amount	The total installment amount to be paid. This amount is the sum of the principal amount, the interest and the charges. **Note**: The Source Account should have sufficient balance to cover the repayment amount.

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

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

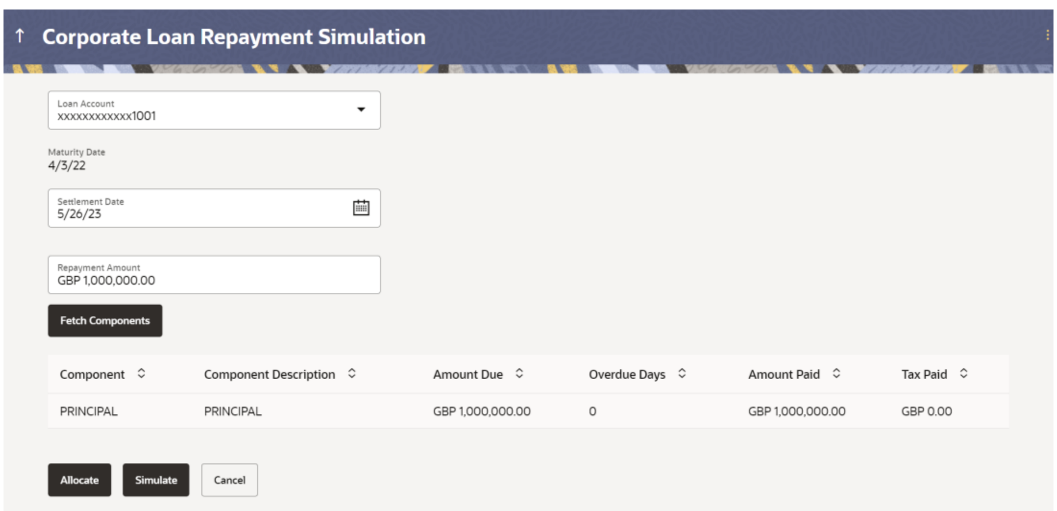
11. The **Review** screen appears. Verify the details, and click **Confirm**. A message confirming the repayment appears, along with the transaction reference number.
    OR
    Click **Back** to make changes if any. The user is directed back to the **Loan Repayment screen** with values in editable form.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

5.2.1 Installment Repayment Simulation

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

How to reach here:

Dashboard > Toggle menu > Menu > Accounts > Corporate Loans > Loan Repayment Simulation
OR
Dashboard > Toggle menu > Menu > Accounts > Corporate Loans > Overview > Quick Links > Loan Repayment Simulation
OR
Access through kebab menu



Loan Repayment Simulation

Loan account	Select the loan account.
Maturity Date	The maturity date is defaulted.
Settlement Date	Loan settlement date is defaulted from application date and you can select future date for simulation. You cannot select loan settlement date greater than the maturity date.

Fetch Components

After selecting the loan account and settlement date, once you click **Fetch Components** the system displays the below component wise payment due details

- Component
- Component Description
- Amount Due
- Amount Paid
- Tax Paid

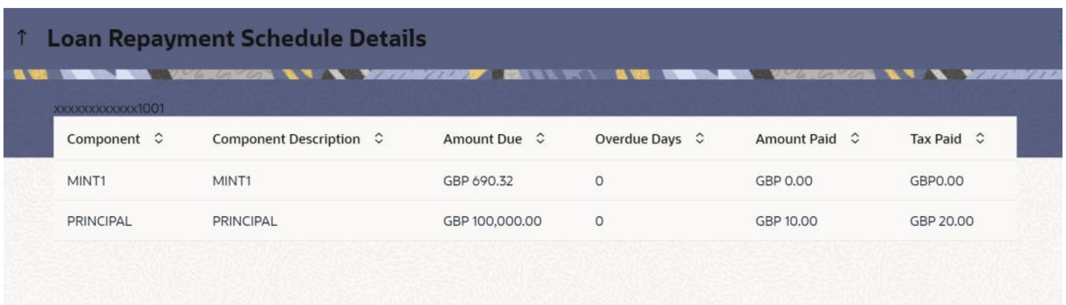
Repayment amount

You can enter amount to repaid

Allocate

After entering the repayment amount, click **Allocate** so that the amount paid is updated and displayed in **Component**, **Amount Due**, and **Amount Paid** fields of **Loan Repayment Simulation** screen.

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



6. Multiple Loan Repayments

You can initiate multiple loan settlements using **Multiple Loan Repayments** screen. You can search for required loan account(s) based on standard search criteria. You can delete one or more contracts from the search result. Once you click **Confirm**, the pending accounts listed are initiated for payment.

You can view the payment due details for the selected loan accounts. You can debit the account separately for principal, interest and charge components. Debit account for charges component can be captured in **Loan Repayment** screen.

In addition, tax component is also applied on the actual payment amount.

How to reach here:

Dashboard > Toggle menu > Menu > Accounts >Corporate Loans > Multiple Loan Repayments
OR
Dashboard > Loans and Finances widget > Corporate Loan Summary > Loan account number link > Corporate Loan Details > Quick Links > Multiple Loan Repayments
OR
Search bar > Corporate Loans– Multiple Loan Repayments
OR
Access through kebab menu

Multiple Loan Repayment

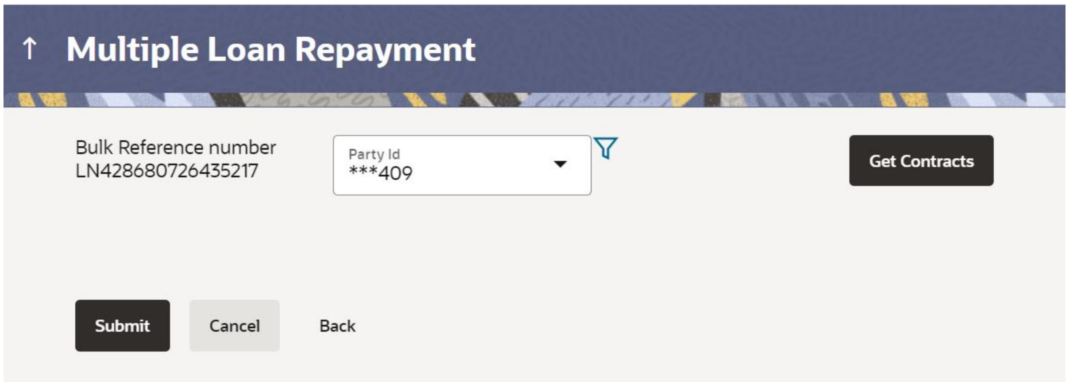
Party ID

Select the **Party ID** from the drop-down list. If required, you can filter the condition by clicking the filter icon. You can filter the contracts based on the following fields and then click **Apply**.

- Currency
- Party Reference Number
- Bill Reference Number
- Loan Product
- Loan Amount From
- Loan Amount To
- Disbursement To Date
- Maturity From Date
- Maturity To Date

On clicking **GetContracts**, the list of loan accounts matching the filter criteria are displayed. You can review the list of loan accounts and remove the accounts to exclude them from payment and click **Submit**.

After you click **Submit**, payment requests are submitted to the loans mid-office Oracle Banking Corporate Lending (OBCLPM) individually. For submitted payment request, the payment application is created in OBCLPM. The status of each payment application can be tracked in the application tracker.



Bulk Reference Number

Bulk Reference number is auto generated. You can track the payments created under the bulk request.

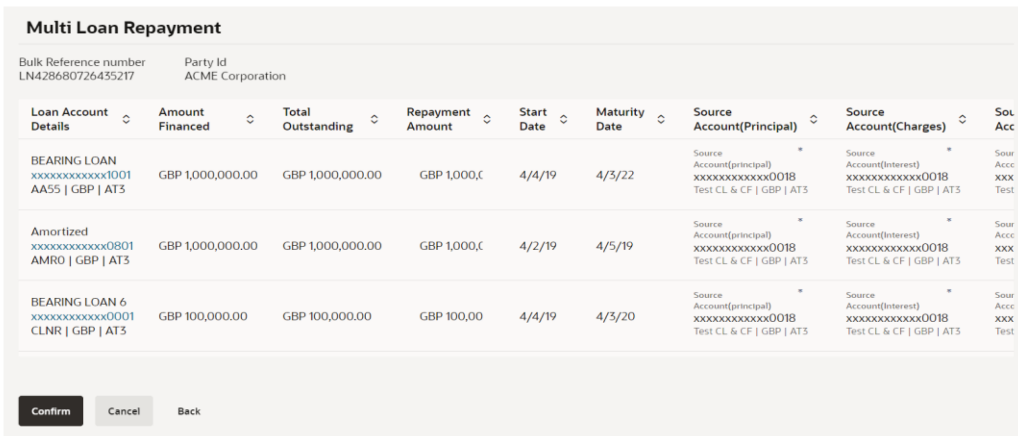
This screen displays payment due details for the selected loans account. The following details are displayed.

Field Description

Field Name	Description
Loan Account Details	Displays the loan account details
Amount Financed	Displays the amount to be financed.
Total Outstanding	Displays total loan outstanding amount
Repayment Amount	Displays loan repayment amount
Start Date	Displays the loan start date.
Maturity Date	Displays the loan maturity date.
Source Account (Principal)	Displays the source account from which principal amount is debited.
Source Account (Interest)	Displays the source account from which interest amount is debited.

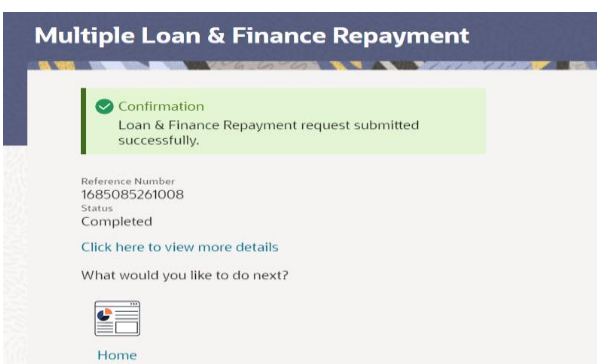
Field Name	Description
Source Account (Charge)	Displays the source account from which charge amount is debited.
Deal Reference Number	Displays the deal reference number. There are no validations associated with deal reference number. It is used for reference purpose.

13. If you want delete any loan account, you can select the loan account and click **Delete**.
14. If want to repay partial or full amount, you can enter the amount in the **Repayment Amount**. Based on the amount entered the system takes partial or full payment amount.

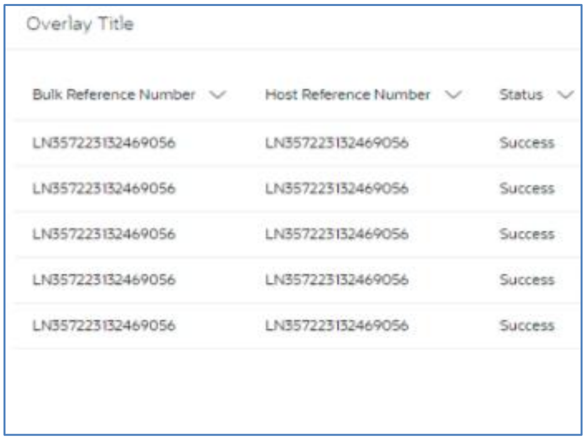


Click **Confirm**.

15. A message confirming the multiple loan repayment appears with the transaction reference number.



16. If you click**, Click here to view more details**. The page appears.



17. Click **Home** to go to the **Dashboard** screen.
    OR
    From the **Corporate Loans** menu, click **Multiple Loan Repayment** screen.

Following example explains the amount allocation for Principal, Interest, Charges component for the repayment amount entered of a loan contract.

During liquidation of installment payment, the charge component is given priority.

Example for Installment Payment

Application Date = Installment date = 15th February 2022

Total Principal Outstanding = USD 25,000.00

Component	Amount Due (15th February 2022)
Principal	$10,000.00
Interest	$1,200.00
Charges	$100.00

You can input USD 11,300.00 in the **Repayment Amount**. The entire amount due is paid off after the transaction is approved in OBCL mid-office.

You can input USD 10,000.00 in the **Repayment Amount**, the amount due after successful payment is as follows:

Component	Amount Due (15th February 2022)
Principal	$8,700.00
Interest	$0.00

Charges	$0.00

Liquidation order defined at the product: Interest and Principal

Partial pre-payment

Application Date = 15th February 2022

Total Principal Outstanding = USD 25,000.00

Component	Amount Due (15th February 2022)
Principal	$0.00
Interest	$1,200.00
Charges	$100.00

Once you enter USD 5,000.00 in the **Repayment Amount**, the amount due after successful payment is as follows:

Component	Amount Due (15th February 2022)
Principal	$0.00
Interest	$0.00
Charges	$0.00

Liquidation order defined at the product: Interest and Principal

The residual excess amount of USD 3,700.00 is liquidated against the Principal component. The repayment schedule adjustments take place based on the product configurations in OBCL.

Full pre-payment

Application Date = 15th February 2022

Total Principal Outstanding = USD 25,000.00

Component	Amount Due (15th February 2022)
Principal	$10,000.00
Interest	$1,200.00

Charges	$100.00

You can enter USD 25,000.00 in the **Repayment Amount,** the amount due after successful payment is as follows:

Component	Amount Due (15th February 2022)
Principal	$0.00
Interest	$0.00
Charges	$0.00

Liquidation order defined at the product: Interest and Principal

The residual excess amount of USD 13,700.00 is liquidated against the Principal component.

7. Disbursement Inquiry

Disbursement of the loan amount depends on the type of loan product availed by the customer.

Especially, in case of multiple disbursements of loan product, user may need to understand the disbursement details of the loan account. This feature allows the user to view the disbursement details such as disbursed amount, disbursal date and sanctioned amount. It helps the user to analyze the current position of the loan account with respect to the disbursed amount. User can avail account related transactions on the kebab menu.

How to reach here:

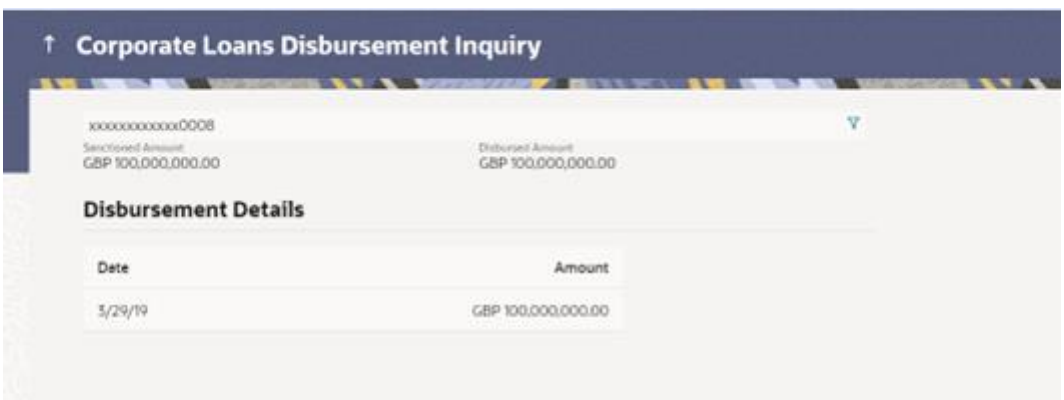
Dashboard > Toggle menu > Menu > Accounts >Corporate Loans > Disbursement Inquiry
OR
Dashboard > Loans and Finances widget > Corporate Loan Summary > Loan account number link > Corporate Loan Details > Quick Links > Disbursement Inquiry
OR
Search bar > Corporate Loans – Disbursement Inquiry
OR
Access through kebab menu

To view loan disbursement details:

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

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

Disbursement Inquiry



Field Description

Field Name	Description
Loan Account	Loan account number (in masked format) along with the account nickname. For more information on Account Nickname, refer **Account Nickname.**
Sanctioned Amount	The amount of loan that the bank has agreed to provide to the customer/s.
Disbursed Amount	The amount of loan that the bank has given the customer till date.
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.

8. Schedule Inquiry

Through this feature, the user is able to gain an understanding of the loan repayment life cycle. This page displays details of each installment including the interest and principal amounts along with any charges if applicable, and the total installment amount due on each specific date throughout the loan tenure.

The user is able to identify important information such as the frequency in which repayment installments are made, the total number of installments and the number of installments paid and those that are pending. User can avail account related transactions on the kebab menu.

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.

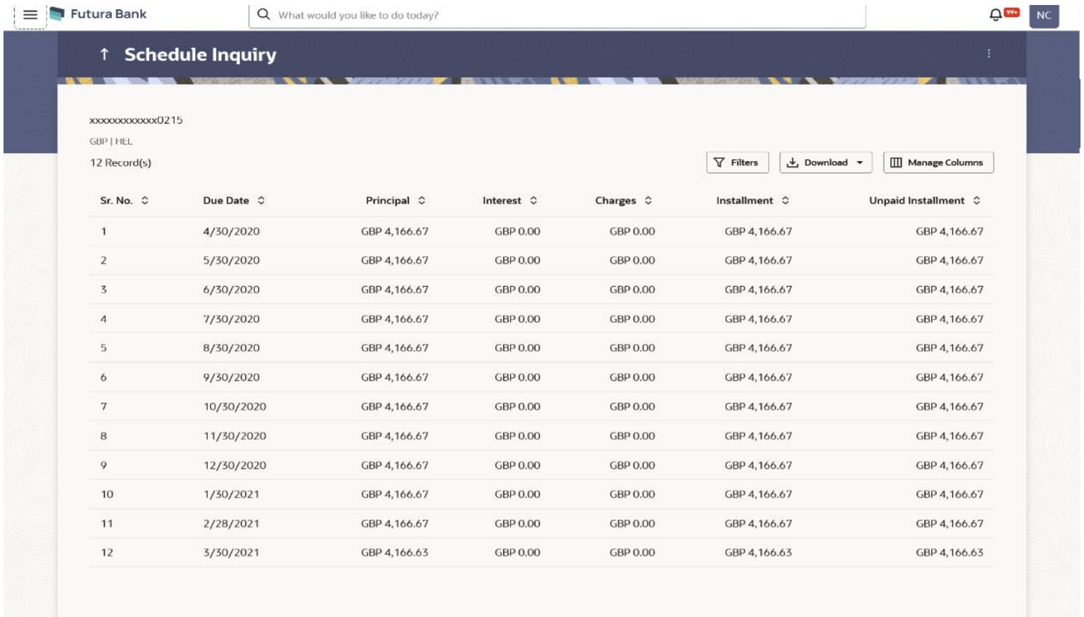
How to reach here:

Dashboard > Toggle menu > Menu > Accounts > Corporate Loans > Schedule Inquiry
OR
Dashboard > Loans and Finances widget > Corporate Loan Summary > Loan account number link > Corporate Loan Details > Quick Links > Schedule Inquiry
OR
Search bar > Corporate Loans – Schedule Inquiry
OR
Access through kebab menu

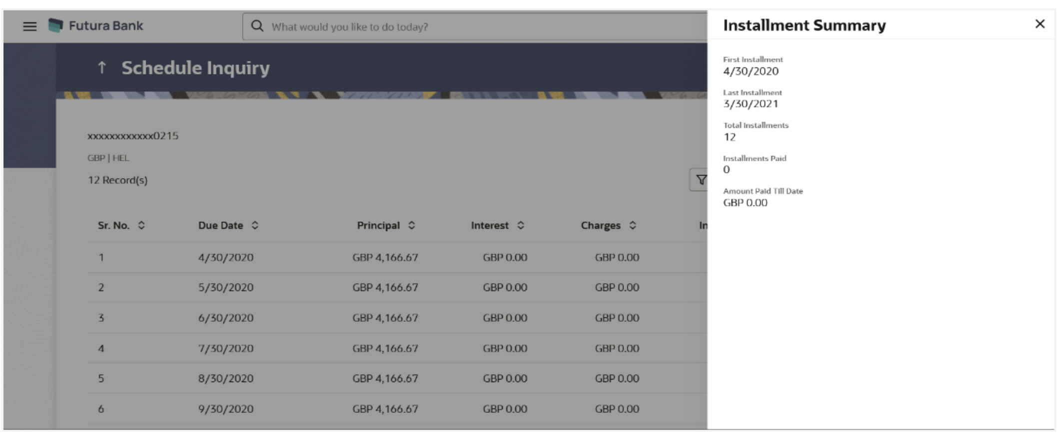
To view loan schedule:

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

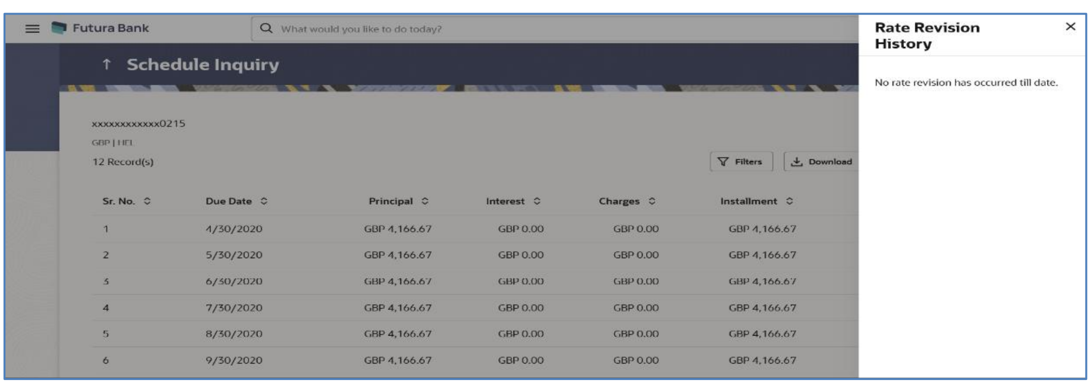
Schedule Inquiry



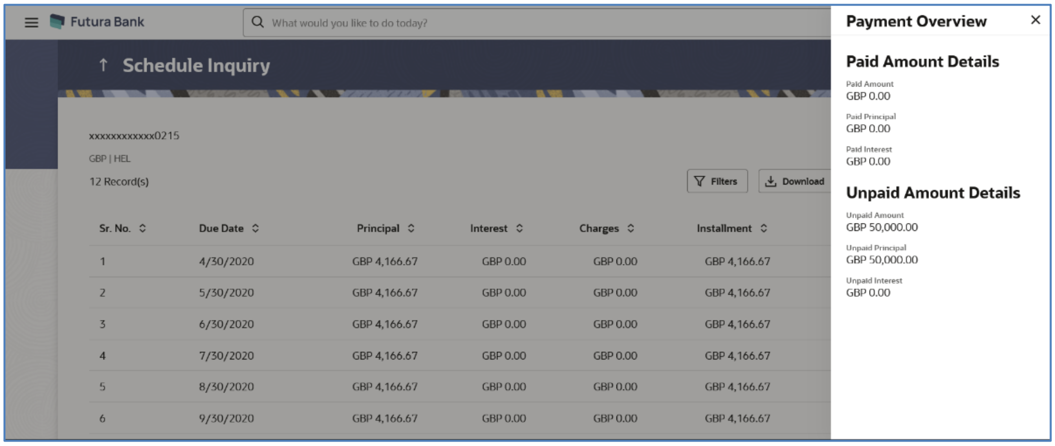
Schedule Inquiry-Installment Summary



Schedule Inquiry-Rate Revision History



Schedule Inquiry- Payment Overview



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	
Date Range	The customer can select the period for which he intends to view installment details.
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.
Principal	The principal amount that is due on the installment date.
Interest	The interest amount that is due on 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.

Field Name	Description
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.
Rate Revision History	
This overlay window appears if the user clicks on the **Rate Revision History** link in the **Installment Summary** section. Each instance of interest rate revision is displayed against the corresponding date on this window.	
Date	The date on which the interest rate has been revised.
Rate	The revised interest rate.
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.
Filter Criteria	

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

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.
    a. From the **From Date** list, select the appropriate date.
    b. From the **To Date** list, select the appropriate date.
    c. 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.
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.
4. Click on the icon on the screen to view the Installment Summary, Rate Revision History and Payment Overview.

9. Transactions

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

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.

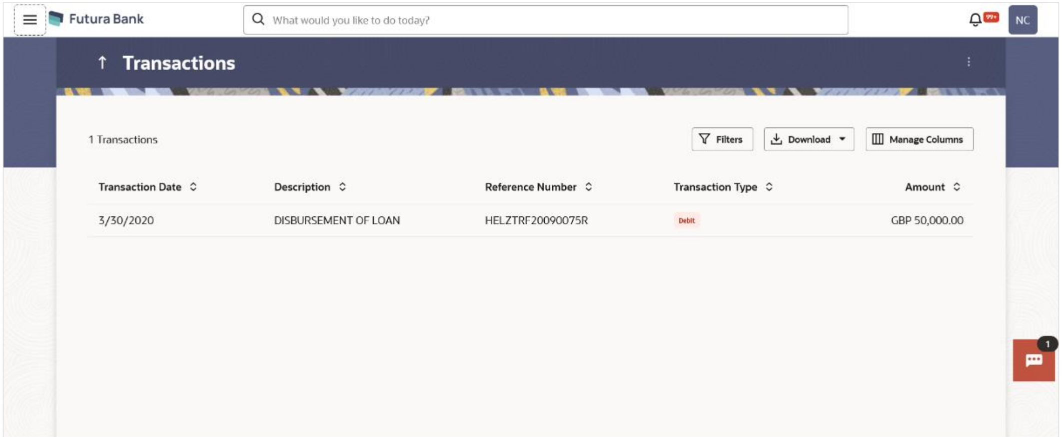
How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Corporate Loans > Transactions
OR
Search bar > Corporate Loans – Transactions
OR
Access through kebab menu

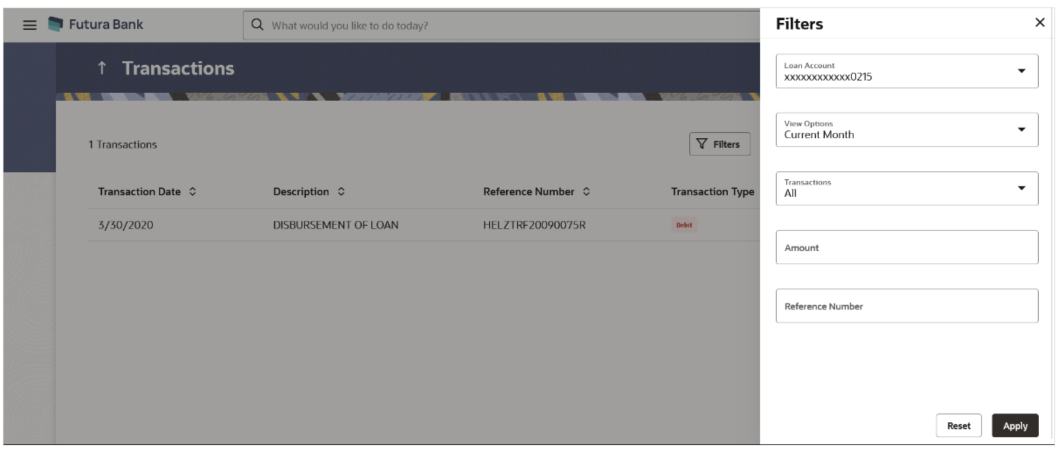
To view the account statement:

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

Transactions – View Transactions



Transactions – Filter Criteria



Field Description

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

Field Name	Description
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 & 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
Date From – Date To	Specify the period for which you want to view transactions. These fields are displayed only if you have selected the option **Date Range** from the **View Options** list.
Transaction	Filters to view the transactions based on description. The options are: • All • Credits Only • Debits Only
Amount	The transaction amount.
Reference Number	Reference number of the transaction.

2. Click 

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.

        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.

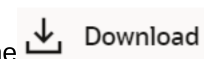
    b. From the **Transaction** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.

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

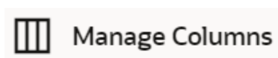
    d. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.

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

OR

Click on the 

to download the records in CSV & PDF format.
OR

Click on the 

to setup a column preferences by rearranging or removing columns.

10. Loan Calculators

The application provides calculators to the user, to get an indicative estimate of:

- Loan Installment Amount
- Loan Eligibility Amount

Through the;

- Loan Installment Calculator
- Eligibility Calculator

Calculation is done by the application and results are displayed to the user.

The installment calculator enables users to identity the installment amount payable on a loan of a certain amount for a specific duration. This calculator enables users to identity whether applying for a loan for a specific amount and duration is suitable or not.

The loan eligibility calculator enables users to compute the amount of loan that they are eligible for based on their monthly income and expenses and also the desired loan tenure and estimated interest rate.

10.1 Loan Installment Calculator

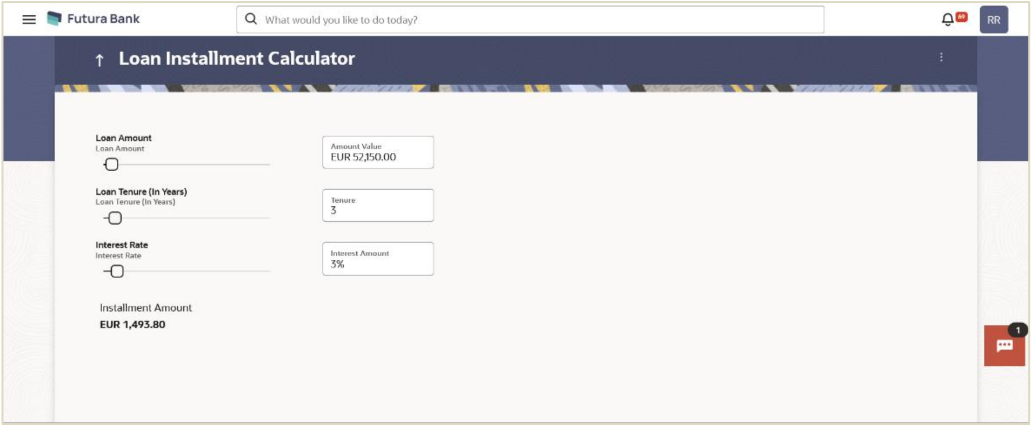
Repayment of a loan includes both the repayment of the principal amount of the loan, and the interest. These two components, together add up to the loan installment amount, which is typically an equated amount paid monthly to the lender (bank).

Loan installment calculator is a simple calculator which calculates the installment value of the loan, for specific amount, tenure and rate of interest. It helps users to understand the monthly outlay, if they were to borrow a sum of money, for a specific time.

How to reach here:

Dashboard > Toggle menu > Menu > Accounts >Corporate Loans > Corporate Loan Overview > Loan Installment Calculator

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 (In 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.
Installment Amount	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 (In 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 Eligibility Calculator

The eligibility calculator enables users to understand the maximum amount of loan that they are eligible for, considering their average monthly income and expenditure. The calculator computes the eligible loan amount and average installment per month.

Loan Eligibility Amount calculation is performed by the application and results are displayed.

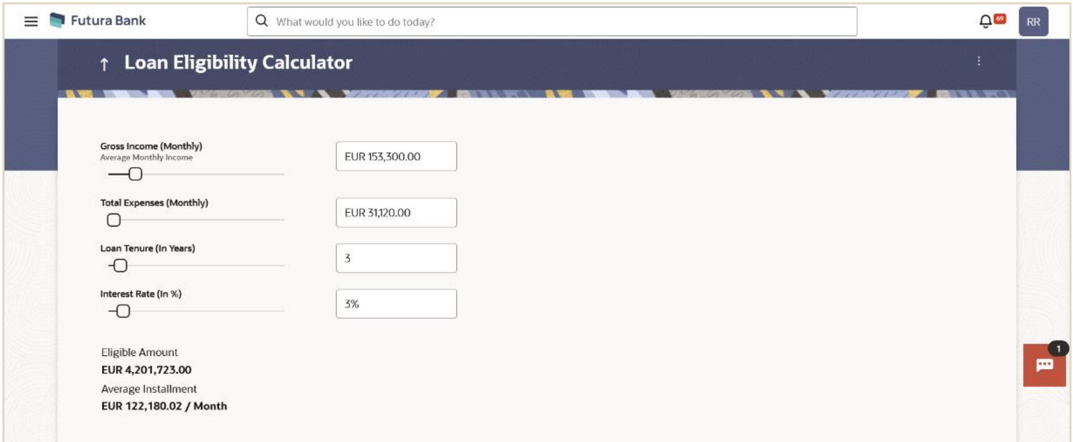
The eligibility is calculated on the basis of:

- The user's average Monthly Income
- The user's average Monthly Expenses
- Tenure of the loan
- Estimated rate of interest

How to reach here:

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

Eligibility Calculator



Field Description

Field Name	Description
Gross Income (Monthly)	The user is required to specify his average monthly income.
Total **Expenses (Monthly**)	The user is required to specify the average amount spent per month towards expenses.
Loan Tenure (In Years)	The user is required to specify the desired loan tenure.
Interest (In %)	The user should specify the desired interest rate of the loan.
Eligible 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.

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 **Tenure (In Years)** field, enter the desired loan tenure.
4. In the **Interest (In %)** field, enter the rate of interest.
5. The application calculates and displays the eligible loan amount and the average installment amount.

11. Account Nickname

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

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

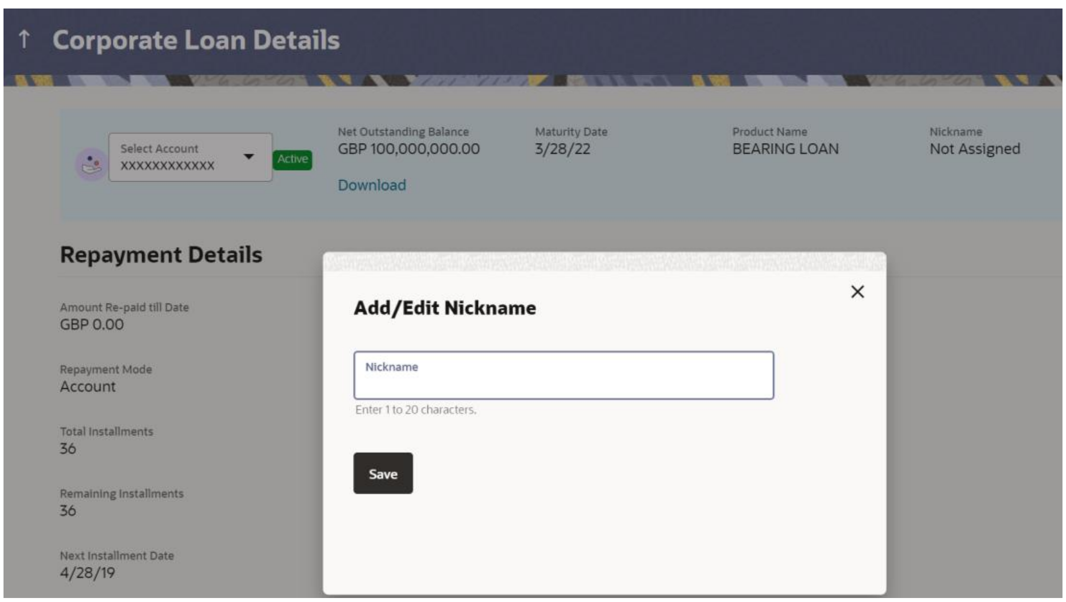
How to reach here:

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

To add nickname to account:

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

Add/Edit Nickname- Example



Field Description

Field Name	Description
Nickname	Specify a nickname to be assigned to the account.

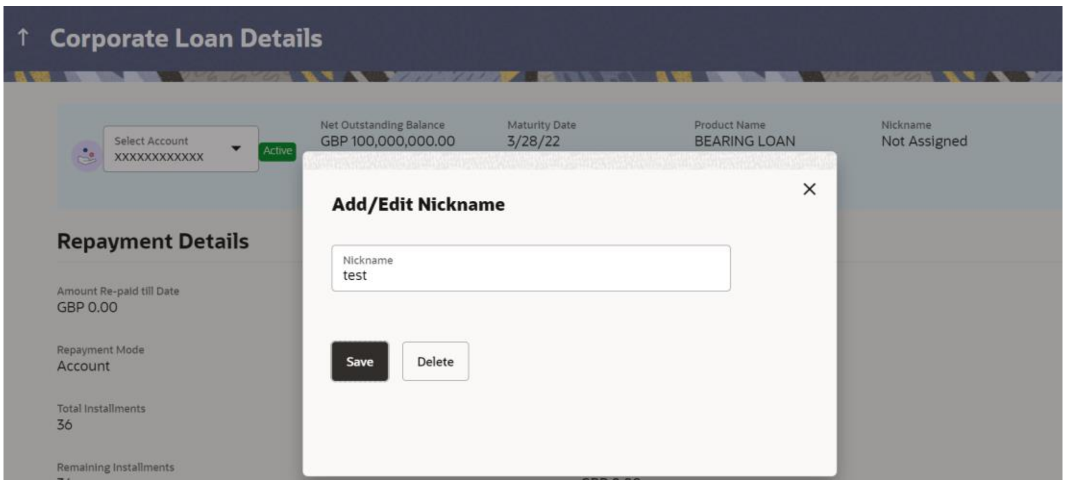
2. In the **Nickname** field, enter the nickname you want to use.

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

To edit / delete nickname to account:

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

Edit/ Delete Nickname



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

12. FAQ

1. **Who all can view a nickname that a user has set?**

   One account can have multiple nicknames set by different users, who have access to that account – however only the logged in user can view the nickname he has set.

2. **Are nicknames displayed in all places, where an account number is displayed?**

   No, Approvers can only view the account number, but not nicknames set by makers. Further Review screens contain the account number (where applicable), but not the nickname.

3. **Can I initiate full loan settlement and closure of loan account from digital banking platform?**

   OBDX do not restrict the user from initiating a full loan settlement, provided the configuration is available in the host to calculate final settlement amount and accept the request.

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

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

5. **As a corporate user, what are the loan accounts that I can view?**

   A corporate user can view all the accounts that he has access to. This includes the accounts of his primary party as well as those of the linked parties.

6. **Can I perform repayment of the Loan 24/7, on the Online Platform?**

   Financial Transactions, such as repayment of loan will be allowed within the business hours (or the working window of the transaction).