

Small & Medium Business Loans User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.6.0.0

Part No. F72987-01

April 2025

Small & Medium Business Loans User Manual

April 2025

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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.
<i>Italic</i>	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. Loans & Finances

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

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

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

Note: In application

- 1) Account searchable drop-down will allow user to search the account number basis on the Account Number, Account Name, Account Currency or Branch Code.
 - 2) Bank can configure the fields to be shown as additional values in the accounts drop-down.
-

Features Supported In the Application

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

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

Pre-requisites

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

2.1 Overview Widget

The Small & Medium Business overview widget displays an overview of the customer's holdings with the bank. The **Overview** widget displays the customer's holdings in each account type such as Current and Savings Accounts, Term Deposits, Loans, Investments and Credit Cards. It is a container and user can scroll from left to right, right to left. 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.

The **Delinquency Notice** widget is displayed on dashboard only if the loan account is in delinquent status. In case if multiple accounts are delinquent, a carousel will be shown in widget so that the user can swipe and view all details.

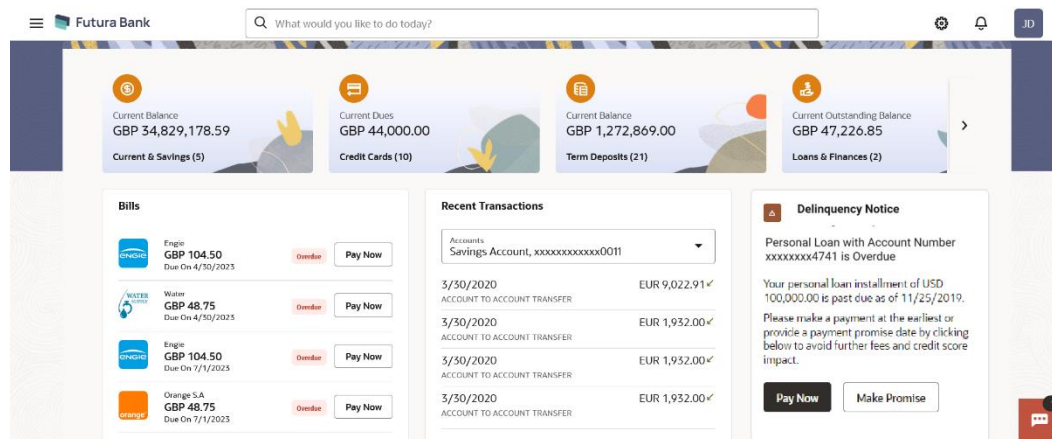
Note:

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

If the 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



3. 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:

- 1) If the 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.
- 2) The left swipe and Long Press gesture is implemented on mobile and tablets devices.

Long press gesture - Users can now press and hold down on a screen for an extended duration, which displays additional options or actions. This feature is available on Account Listing, which triggers Loan Repayment, Disbursement Inquiry, Schedule Inquiry functionalities.

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

Accounts

Apply for New Loan
More Actions

Download
Manage Columns

Loan Account Number	Maturity Date	Current Outstanding Balance	Status	Product Name	Sanctioned Loan Amount
MercedesLoan,xxxxxxxxxxxx0144	1/25/2023	GBP 4,63	Active	Vehicle/Personal Loans	GBP 50,000.00
Home Loan Borihall,xxxxxxxxxxxx0145	1/25/2023	GBP 47,222.22	Active	Vehicle/Personal Loans	GBP 50,000.00

Current & Savings
Loans & Finances
Deposits

1

Loans & Finances – Manage Columns setup

Accounts

Apply

Download

Loan Account Number	Maturity Date	Current Outstanding Balance	Status	Product Name
MercedesLoan,xxxxxxxxxxxx0144	1/25/2023	GBP 4,63	Active	Vehicle/Personal Loans
Home Loan Borihall,xxxxxxxxxxxx0145	1/25/2023	GBP 47,222.22	Active	Vehicle/Personal Loans

Manage Columns

Loan Account Number
Fixed

Maturity Date
Fixed

Current Outstanding Balance
Fixed

☒ Status

☒ Product Name



☒ Sanctioned Loan Amount

Reset
Apply

1

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:
 - Interest Certificates
 - Balance Certificates
 - TDS Certificates
 - Loan Calculator

4. Loan & Finance Details

The loan details page displays important information pertaining to a loan account in four main sections: **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.

Loan & Finance Details

↑

Loan & Finance Details

xxxxxxxxxxxx0145 - Hk

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

Quick Filters

Transaction Date	Description	Amount
1/25/2020	HELZTRF200900467 DISBURSEMENT OF LOAN	EUR 50,000.00
1/25/2020	HELZTRF200900468 DISBURSEMENT OF LOAN	EUR 50,000.00
1/31/2020	HELZTRF200900469 PROVISIONING	EUR 200.00
1/31/2020	HELZTRF20090046A PROVISIONING	EUR 200.00
2/25/2020	HELZTRF20090046B LOAN PRINCIPAL REPAYMENT	EUR 1,388.89
2/25/2020	HELZTRF20090046C LOAN PRINCIPAL REPAYMENT	EUR 1,388.89
2/29/2020	HELZTRF20090046D PROVISIONING WRITE-BACK	EUR 200.00
2/29/2020	HELZTRF20090046E PROVISIONING WRITE-BACK	EUR 200.00
2/29/2020	HELZTRF20090046F PROVISIONING	EUR 194.44
2/29/2020	HELZTRF20090046G PROVISIONING	EUR 194.44
3/25/2020	HELZTRF20090046H LOAN PRINCIPAL REPAYMENT	EUR 1,388.89

Show all transactions

Repayment Details

Amount due 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 Amounts GBP 0.00	Interest Amounts 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	

4-2

ORACLE®

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.

Repayment Details

Amount Repaid 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	<p>Intervals at which the principal is to be repaid.</p> <p>It could be:</p> <ul style="list-style-type: none"> • Daily • Weekly • One Time Payment • Monthly • Bi monthly • Quarterly • Semi-annually • Annually
Interest Frequency	<p>Intervals at which the interest is to be paid.</p> <p>It could be:</p> <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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.
- Add account nickname/ modify/ delete nickname. For more information on **Account Nickname** refer [Account Nickname](#).

5. 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

The screenshot shows the 'Loan & Finance Repayments' screen in the Futura Bank application. At the top, there's a search bar with the placeholder 'What would you like to do today?'. Below it, the title 'Loan & Finance Repayments' is displayed with a dropdown menu showing 'xxxxxxxxxxxx0144 - M'. There are 'Cancel' and 'Confirm' buttons. The main content area shows loan details: 'Amount Financed GBP 50,000.00', 'Principal Outstanding GBP 4.63', and 'Amount Overdue GBP 4.63'. Below this, there are two tabs: 'Part Payment' (selected) and 'Full Payment'. A 'Source Account' dropdown shows 'XXXXXXXXXXXX0033'. Below that, the 'Balance' is 'EUR 10,200.40' and the 'Repayment Amount' is 'EUR 2.00'. A note at the bottom states: 'Repayment amount will be first adjusted against the total loan overdue amount, if applicable.' The bottom navigation bar has three items: 'Current & Savings Accounts', 'Loans & Finances' (active), and 'Term Deposits'. A red notification bubble with the number '1' is in the bottom right corner.

Field Description

Field Name	Description
Loan Account	<p>All the loan accounts of the user will be listed in a drop-down in masked format along with nicknames, if defined. The user can select the loan account which is to be repaid. The account number will be masked as per account number masking configurations.</p> <p>For more information on Account Nickname, refer Account Nickname.</p>
Amount Financed	<p>The total financed amount, in local currency, that has been lent by the bank to the party.</p>
Principal Outstanding	<p>The outstanding principal balance that is yet to be repaid.</p>
Amount Overdue	<p>The overdue amount, if any. This amount is the summation of the principal, interest and charges (if any).</p>
What do you want to do?	<p>The options of paying off the loan partially or completely. The options are:</p> <ul style="list-style-type: none">• Part Payment• Full Payment <p>The order in which the fields below are displayed, will vary based on the option selected in this field.</p>
Source Account	<p>The user's linked current and savings accounts that can be debited to make the loan prepayment, will be listed in a lists. The account number will be masked as per account number masking configurations and nicknames, if set, will be displayed against each account.</p> <p>For more information on Account Nickname, refer Account Nickname.</p>
Current Balance	<p>The current balance of the selected source account. This amount will be displayed against the source account field when an account has been chosen from the list.</p>
Principal Outstanding	<p>The amount of principal outstanding on the loan.</p>
Interest	<p>The interest component of the amount that is due.</p> <p>This field appears if the user selects the Full Payment option in the Repayment Type field.</p>
Charges	<p>The charge that is due.</p> <p>This field appears if the user selects the Full Payment option in the Repayment Type field.</p>

Field Name	Description
Repayment Amount	<p>The amount to be repaid. Payment currency is defaulted to loan account currency.</p> <p>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.</p> <p>Note: The Source Account should have sufficient balance to cover the repayment amount.</p>

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.

6. Disbursement Inquiry

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

Especially in case of multiple loan disbursements, the user needs to be aware of the disbursement details of the loan account. This feature allows the user to view the disbursement details such as disbursed amount, disbursal date and sanctioned amount. It helps the user to analyze the current position of the loan account as to how much is disbursed and how much is yet to be disbursed.

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 .

Disbursement Inquiry

Disbursement Inquiry

Disbursement Details

Date	Amount
1/25/2020	GBP 50,000.00

Current & Savings Accounts | Loans & Finances | Term Deposits

Disbursement Inquiry– Manage Columns setup

Disbursement Inquiry



Manage Columns

- ☒ Date
- ☒ Amount

Reset Apply

Field Description

Field Name	Description
Loan Account Number	<p>All the loan accounts of the user will be listed in a drop-down in masked format along with nicknames, if defined. The user can select the loan account of which disbursement details are to be viewed. The account number will be masked as per account number masking configurations.</p> <p>For more information on Account Nickname, refer Account Nickname.</p>
Disbursement Details	
Date	<p>The date on which the specific amount was disbursed.</p> <div>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.</div>
Amount	<p>The amount disbursed on the specific date.</p>

- 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.

7. 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.

Schedule Inquiry

↑ Schedule Inquiry
xxxxxxxxxxxx0144 - M

Showing entire loan schedule
Filter
Download
Manage Columns

Sr. No.	Due Date	Principal	Interest	Charges	Installment	Unpaid Installment
1	2/25/2020	GBP 1,388.89	GBP 0.00	GBP 0.00	GBP 1,388.89	GBP 0.00
2	3/25/2020	GBP 1,388.89	GBP 0.00	GBP 0.00	GBP 1,388.89	GBP 0.00
3	4/25/2020	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14	GBP 0.14
4	5/25/2020	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14	GBP 0.14
5	6/25/2020	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14	GBP 0.14
6	7/25/2020	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14	GBP 0.14
7	8/25/2020	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14	GBP 0.14
8	9/25/2020	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14	GBP 0.14
9	10/25/2020	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14	GBP 0.14
10	11/25/2020	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14	GBP 0.14
11	12/25/2020	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14	GBP 0.14
12	1/25/2021	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14	GBP 0.14
13	2/25/2021	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14	GBP 0.14
14	3/25/2021	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14	GBP 0.14

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Schedule Inquiry -Filter

↑ Schedule Inquiry
xxxxxxxxxxxx0145 - Hr

Showing entire loan schedule
Filter
Download

Sr. No.	Due Date	Principal	Interest	Charges	Installment
1	2/25/2020	GBP 1,388.89	GBP 0.00	GBP 0.00	GBP 1,388.89
2	3/25/2020	GBP 1,388.89	GBP 0.00	GBP 0.00	GBP 1,388.89
3	4/25/2020	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14
4	5/25/2020	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14
5	6/25/2020	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14
6	7/25/2020	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14

From Date:
To Date:

Apply
Reset

Current & Savings Accounts
Loans & Finances
Term Deposits

Schedule Inquiry – Manage Columns setup

Futura Bank

What would you like to do today?

Schedule Inquiry MercedesLoan, xxxxxx

Showing entire loan schedule

Filter Download

Sr. No.	Due Date	Principal	Interest	Charges	Installment
1	2/25/2020	GBP 1,388.89	GBP 0.00	GBP 0.00	GBP 1,388.89
2	3/25/2020	GBP 1,388.89	GBP 0.00	GBP 0.00	GBP 1,388.89
3	4/25/2020	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14
4	5/25/2020	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14
5	6/25/2020	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14
6	7/25/2020	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14
7	8/25/2020	GBP 0.14	GBP 0.00	GBP 0.00	GBP 0.14

Current & Savings Loans & Finances Deposits

Manage Columns

Sr. No. ☐

Due Date ☐

Principal ☐

Interest ☐

☒ Charges

Installment ☐

☒ Unpaid Installment

Reset Apply 1

Schedule Inquiry-Installment Summary

Futura Bank

What would you like to do today?

Schedule Inquiry

xxxxxxxxxxxx0215
GBP | HEL
12 Record(s)

Filter

Sr. No.	Due Date	Principal	Interest	Charges	Installment
1	4/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	
2	5/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	
3	6/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	
4	7/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	
5	8/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	
6	9/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	

Installment Summary

First Installment
4/30/2020

Last Installment
3/30/2021

Total Installments
12

Installments Paid
0

Amount Paid Till Date
GBP 0.00

Schedule Inquiry-Rate Revision History

Futura Bank

What would you like to do today?

Schedule Inquiry

xxxxxxxxxxxx0215
GBP | HEL
12 Record(s)

Filters Download


Sr. No.	Due Date	Principal	Interest	Charges	Installment
1	4/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
2	5/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
3	6/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
4	7/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
5	8/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
6	9/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67

Rate Revision History

No rate revision has occurred till date.

Schedule Inquiry- Payment Overview

Sr. No.	Due Date	Principal	Interest	Charges	Installment
1	4/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
2	5/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
3	6/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
4	7/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
5	8/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
6	9/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67

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.

Field Description


Field Name	Description
Loan Account	<p>All the loan accounts of the user will be listed in a drop-down in masked format along with nicknames, if defined. The user can select the loan account of choice. The account number will be masked as per account number masking configurations.</p> <p>If the user has accessed this page via the Overview widget, the account number selected will be pre-selected and the user can change selection as required.</p> <p>For more information on Account Nickname, refer Account Nickname.</p>


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.
Principal	The principal amount that is due on the installment date.

Field Name	Description
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.
Filter Criteria	

Field Name	Description
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.

8. 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

Transactions – View Transactions

Transaction Date	Description	Reference Number	Transaction Type	Amount
1/25/2020	DISBURSEMENT OF LOAN	HELZTRF2009004E7	Debit	EUR 50,000.00
1/25/2020	DISBURSEMENT OF LOAN	HELZTRF2009004E8	Credit	EUR 50,000.00
1/31/2020	PROVISIONING	HELZTRF2009004E9	Debit	EUR 200.00
1/31/2020	PROVISIONING	HELZTRF2009004EA	Credit	EUR 200.00
2/25/2020	LOAN PRINCIPAL REPAYMENT	HELZTRF2009004EB	Debit	EUR 1,388.89
2/25/2020	LOAN PRINCIPAL REPAYMENT	HELZTRF2009004EC	Credit	EUR 1,388.89
2/29/2020	PROVISIONING WRITE-BACK	HELZTRF2009004ED	Debit	EUR 200.00
2/29/2020	PROVISIONING WRITE-BACK	HELZTRF2009004EE	Credit	EUR 200.00
2/29/2020	PROVISIONING	HELZTRF2009004EF	Debit	EUR 194.44

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Transactions – Filter Criteria


Transaction Date	Description	Reference Number	Transaction Type
1/25/2020	DISBURSEMENT OF LOAN	HELZTRF2009004E7	Debit
1/25/2020	DISBURSEMENT OF LOAN	HELZTRF2009004E8	Credit
1/31/2020	PROVISIONING	HELZTRF2009004E9	Debit
1/31/2020	PROVISIONING	HELZTRF2009004EA	Credit
2/25/2020	LOAN PRINCIPAL REPAYMENT	HELZTRF2009004EB	Debit
2/25/2020	LOAN PRINCIPAL REPAYMENT	HELZTRF2009004EC	Credit

Filter sidebar options: View Options (Current Month), Transactions (All), Amount, Reference Number, Reset, Apply.

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.


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	<p>Filters to view the transactions of a specific period.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Current Month • Current Day • Previous Day • Previous Month • Current Month & Previous Month • Previous Quarter • Date Range • Last 10 Transactions
Transactions	<p>Filters to view the transactions based on description.</p> <p>The options are:</p> <ul style="list-style-type: none"> • All • Credits Only • Debits Only
From Date –To Date	<p>Specify the period for which you wish to view transactions. Search will be based on the transaction date range.</p> <p>These fields will be displayed only if you have selected the option Date Range from the View Options list.</p>
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.

- 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.

9. Installment Calculator and Eligibility Calculator

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

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

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

9.1 Loans Installment Calculator

The loans installment 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

Loan Installment Calculator

The screenshot shows the Futura Bank website with a search bar at the top. Below the search bar is a navigation bar with 'Loan Calculator' and an 'Apply for Loan' button. The main content area features two calculators: 'Loan Installment Calculator' and 'Loan Eligibility Calculator'. The 'Loan Installment Calculator' is active, showing input fields for Loan Amount, Loan Tenure, and Rate of Interest. The results section displays the calculated Loan Installment, Total Interest Payable, and Total Payment. There is also an 'Apply Now' button and a 'Frequently Asked Questions' section.

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.

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..

9.2 Loan Eligibility Calculator

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

The eligibility is calculated on the basis of:

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

How to reach here:

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

Loan Eligibility Calculator

The screenshot shows the 'Loan Eligibility Calculator' interface on the Futura Bank website. The interface includes a search bar at the top, a navigation menu, and a main content area. The calculator is divided into two tabs: 'Loan Installment Calculator' and 'Loan Eligibility Calculator'. The 'Loan Eligibility Calculator' tab is active, showing input fields for 'Gross Monthly Income' (85460), 'Monthly Expenses' (38710), 'Duration (In Years)' (8), and 'Rate of Interest' (0.04). Below these fields is a 'Calculate' button. To the right of the input fields, the calculated results are displayed: 'Eligibility Amount' (GBP 5,834,256.00) and 'Average Installment' (GBP 46,750.01 / Month). There is also an 'Apply Now' link. A 'Frequently Asked Questions' section is located below the results, with questions like 'What is a Loan Installment Calculator?', 'What is a Loan Eligibility Calculator?', 'Which factors can affect a loan installment?', 'Is it possible for user to make partial prepayment towards the loan?', and 'Can the user view partial disbursements on selected loan?'. At the bottom of the page, there is a navigation bar with links to 'Current & Savings Accounts', 'Loans & Finances', and 'Term Deposits'.

Field Description

Field Name	Description
Gross IncomeMonthly Income (Monthly)	The user is required to specify his gross monthly income.
Monthly Total Expenses (Monthly)	The user is required to specify the total amount spent per month towards expenses.
Loan DurationTenure (In Years)	The user is required to specify the desired loan tenure in years.
Interest Rate of InterestRate (In %)	The user should specify the desired interest rate of the loan.
Eligibility 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.

10. 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

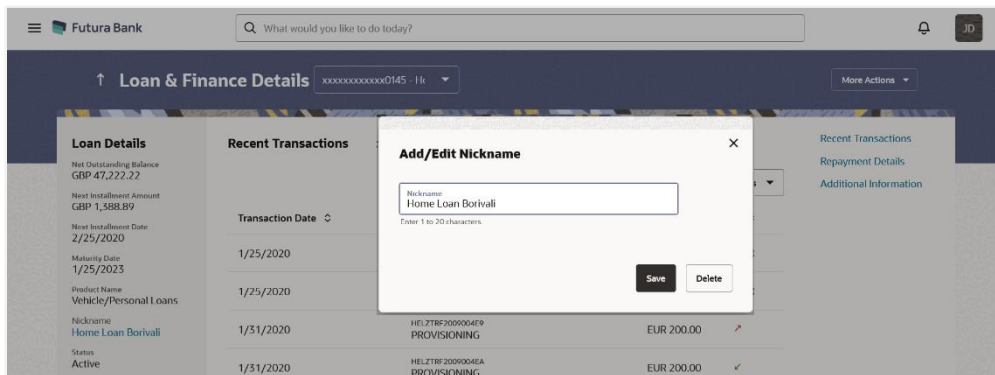
To add nickname to account:

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.

FAQs

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

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

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

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