

# Oracle® Banking Digital Experience

## Small & Medium Business Originations

### Working Capital Loan User Manual



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## 2 FAQ

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# Preface

## Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

## Audience

This document is intended for the following audience:

- Customers
- Partners

## 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

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## 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](#).

## 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.

## Conventions

The following text conventions are used in this document:

| Convention             | Meaning                                                                                                                                |
|------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| <b>boldface</b>        | 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.                          |
| <code>monospace</code> | Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter. |

## Related Resources

For more information on any related features, refer to the following documents:

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

## Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

## Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

**Table 1 Acronyms and Abbreviations**

| Abbreviation | Description                       |
|--------------|-----------------------------------|
| OBDX         | Oracle Banking Digital Experience |

## Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

Table 2 Basic Actions and Descriptions

| Action                  | Description                                                                                                                                                                                                                              |
|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Back</b>             | In case you missed to specify or need to modify the details in the previous segment, click <b>Back</b> to navigate to the previous segment.                                                                                              |
| <b>Cancel</b>           | Click <b>Cancel</b> to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.                                                              |
| <b>Next</b>             | On completion of input of all parameters, click <b>Next</b> to navigate to the next segment.                                                                                                                                             |
| <b>Save</b>             | On completion of input of all parameters, click <b>Save</b> to save the details.                                                                                                                                                         |
| <b>Save &amp; Close</b> | Click <b>Save &amp; Close</b> to save the data captured. The saved data will be available in <b>View Business Product</b> with <i>In Progress</i> status. You can work on it later by picking it from the <b>View Business Product</b> . |
| <b>Submit</b>           | On completing the input of all parameters, click <b>Submit</b> to proceed with executing the transaction.                                                                                                                                |
| <b>Reset</b>            | Click <b>Reset</b> to clear the data entered.                                                                                                                                                                                            |
| <b>Refresh</b>          | Click <b>Refresh</b> to update the transaction with the recently entered data.                                                                                                                                                           |
| <b>Download</b>         | Click <b>Download</b> to download the records in PDF or XLS format.                                                                                                                                                                      |

## Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table 3 Symbols and Icons

| Symbols and Icons                                                                   | Description                                                      |
|-------------------------------------------------------------------------------------|------------------------------------------------------------------|
|  | Add data segment                                                 |
|  | Close                                                            |
|  | Maximize                                                         |
|  | Minimize                                                         |
|  | Open a list                                                      |
|  | Open calendar                                                    |
|  | Perform search                                                   |
|  | View options                                                     |
|  | View records in a card format for better visual representation.  |
|  | View records in tabular format for better visual representation. |

# 1

## Business Working Capital Loans Application

This topic describes the structure of the Business working capital loan application, which captures information regarding the stakeholders business details, stakeholder details and loan requirements, and disbursement details.

A working capital loan is a loan that is taken to finance a company's everyday operations. These loans are not used to buy long-term assets or investments and are, instead, used to provide the working capital that covers a company's short-term operational needs. Those needs can include costs such as payroll, rent, and debt payments. In this way, working capital loans are simply debt borrowings that are used by a company to finance its daily operations. Companies with high seasonality or cyclical sales may rely on working capital loans to help with periods of reduced business activity.

The working capital loan application of OBDX has been created to enable customers to apply for working capital loans easily by providing minimal details including business and stakeholder information and loan requirements including collateral information. Applicants can quickly apply for working capital loans by simply specifying their business details, stakeholder details, loan requirements and other information.

The application form is OCR (Optical Character Recognition) enabled so as to save the applicant's time and effort in filling out the application form. The various sections of the form get prefilled with information fetched through OCR based on the documents uploaded in the inline Upload Documents feature provided against each section for which OCR is supported.

Online KYC of stakeholders that are prospects can also be conducted by means of liveness check (assisted or unassisted) or through integration with third party identity verification service providers. Online KYC is provided as an inline step that is enabled only in case the specific stakeholder does not have a relationship with the bank.

Businesses that are existing digital banking customers can simply provide their online banking credentials to have the Business Details and Business Finances section of the form prefilled with information as maintained with the bank. The applicant will be define stakeholder information as required and can add multiple stakeholders. Additional information related to the loan being applied for (including collateral and disbursement & repayment information) will also have to be furnished.

The application tracker has been built so as to enable tracking of the application once it has been submitted. The application tracker also enables the applicant to retrieve and complete an application that has been saved. Additionally, the applicant can view documents that have been uploaded as part of the application form and can also view details as defined in the application form in PDF format.



### Note:

In this release, OBDX is integrated solely with Oracle FLEXCUBE Onboarding (OBO), for the submission and processing (including tracking) of SMB application forms. Third party integration is not supported.

Following are the steps involved in the application submission:

- **User Type Selection:** The first step in applying for a product is to select the user type so as to be displayed product categories and subsequently products which are applicable to you. i.e. select tab 'Personal' if you are a retail individual and select tab 'Business' if you are applying on behalf of your small-medium business.
- **Product Category Selection:** Once you have selected a user type, all the product categories that contain products for the specific user type, are displayed. Select any product category of choice.
- **Product Selection:** All the products belonging to the selected product category will be listed here. Each product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product. The additional option to select the product so as to compare it with others within the same category will also be provided on each card. You can select a maximum of three products for comparison.
- **Kick Off:** This page serves as an introduction to the application form. The various steps involved in an application are displayed on this page. You can also view the documents required to be uploaded as part of the application. As a business applicant, you can identify how you are going to proceed with the application. If your business is new to the bank, you can continue as a guest, or if your business has an existing relationship with the bank, you can select the provided option to simply login with your online banking credentials so as to have certain sections such as Business Details and Business Finances pre-populated in the application.
- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered business customer. You will be instructed to enter your registered business mobile number, after which the system will identify whether the mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.
- **Business Details:** This section captures information related to your business which includes information such as the business legal name, date and country of registration, registered address and other contact details.
- **Business Finances:** In this section, you can enter information pertaining to the finances of the business, which will include income, expenses, assets and liabilities.
- **Stakeholder Information:** In this section, you can specify information pertaining to the stakeholders of the business. This will include basic information such as the relationship of the stakeholder with the business, date of association and ownership percentage, depending on the type of stakeholder (relationship with the business). Depending on whether the stakeholder is an existing customer of the bank or if they are new to the bank, you will either be required to simply capture basic information such as customer ID, name, date of birth or extensive information including address and contact details. If the stakeholder is new to the bank, you will have the option to complete the Online KYC of the stakeholder.
- **Online KYC:** Online KYC of prospect stakeholders can be done through any of the following modes, depending on which mode has been enabled by the bank in the Originations Workflow Maintenance screen available to bank administrators.
  - a. **Liveness Check – Selfie Capture**
  - b. **(National) ID Verification**

For more information on Online KYC and modes, please refer to the user manual **User Manual Oracle Banking Digital Experience Originations - KYC Modes**
- **Upload Documents:** Upload documents is not available as a separate step in the application form, rather it is provided inline with every step that supports OCR and for which document proof would be required. The steps for which the option to upload

documents is provided are – Business Details, Business Financials, Stakeholder Information (only in the case of prospect stakeholders).

- **Loan Requirements:** The loan information section in the SMB Loan application forms will capture information pertaining to the purpose of the loan, the estimated cost, customer contribution, etc.
- **Collateral:** In the section you can specify information related to any collateral of the business that can be mentioned to support the loan application. You can add multiple collateral records as required.
- **Disbursement and Repayment:** In this section, you can specify details of the account in which the sanctioned loan amount is to be disbursed along with details of the account from which the regular loan repayments are to be made. This section will be part of the application form only in case the capture of disbursement and repayment information is mandatory for the product selected.
- **Review and Submit:** Once you have filled out all the information required in the application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against each section.
- **Terms of Service:** On having reviewed the application, you can then proceed to view the terms and conditions of the term loan that is being applying for. You can also add a digital signature by means of uploading a document containing your (a stakeholder's) signature or by physically signing the provided space if you are filling out the application from a touchscreen device.
- **Confirmation:** Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a success message along with the application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

#### To apply for a Working Capital Loans:

- Perform anyone of the following navigation for the **Working Capital Loans** application.
  - From the Bank Portal page, goto **Product Offerings**section, and then click **Business** tab, and then click **Working Capital Loans**.
  - From the Bank Portal page, click **Toggle menu**, then click **Menu**, and then click **Our Products**.

From the Bank Portal page, click **Toggle menu**, then click **Menu**, and then click **Our Products**.

Under **Our Products**, click **Product Offerings**, and then click **Working Capital Loans**.

A screen containing the Working Capital Loan products available for online application to Small & Medium Businesses, will be displayed.

## 1.1 Business Working Capital Loans - Product Listing

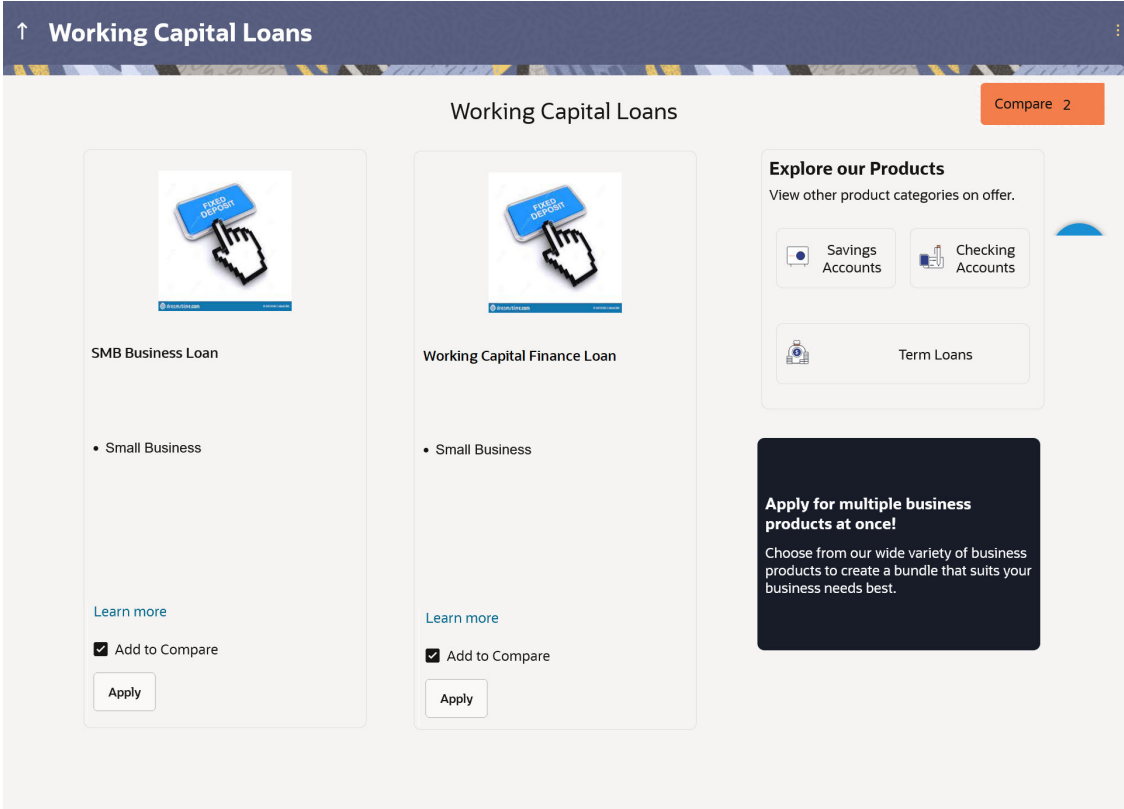
This topic describes the Business working capital loan products offered by the bank that can be applied for online, which are displayed on this page in a card format.

This page is displayed once you select the **Working Capital Loan** category on the bank portal. All the **Working Capital Loan** products of the bank that are available to SMBs for online application are displayed on this page as cards. Each card will display the product name, a

short description of the product as well as the key features of each product. You can view all the products and select the best suitable one as per your business' needs. You can directly apply for a specific product on this page or can opt to view a detailed description of any product type by selecting the **Learn More** link provided on each product card. Alternately, you can also compare up to three products at a time so as ensure you are taking an informed decision while applying for a specific product.

This page also displays cross sell cards i.e. cards which enable the user to navigate to the other product offering pages of the bank.

Figure 1-1 Product Listings



 **Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-1 Product Listings - Field Description

| Field Name                                                   | Description |
|--------------------------------------------------------------|-------------|
| The following information is displayed on each product card. |             |

**Table 1-1 (Cont.) Product Listings - Field Description**

| Field Name                      | Description                                                                                                                                                                                                                                                                                       |
|---------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Product Name &amp; Image</b> | The name of the product along with an image that represents the product is displayed on each card.                                                                                                                                                                                                |
| <b>Product Description</b>      | A short description of the product is displayed on each card.                                                                                                                                                                                                                                     |
| <b>Features</b>                 | Features of the product are listed down on each card.                                                                                                                                                                                                                                             |
| <b>Cross Sell cards</b>         | Cross sell cards, by clicking on which you can navigate to the listing page of the selected product are displayed on this page.<br>A card to navigate to the bundling application listing page along with a card to enable navigation to specific individual product listing pages are displayed. |

- Perform one of the following actions:
  - Identify the product for which you want to make an application and click **Apply** product provided on the specific card.
  - Click **Add to Compare** against any (up to three) products to compare them with each other.
  - Click the **Learn more** link displayed on any product card to view additional details of that product.
  - Under the kebab menu, perform one of the following actions:
    - Click the **View Other Products** option to navigate to the **Product Offerings** page.
    - Click the **Track/Complete an application** option to navigate to the **Application Tracker**.

## 1.2 Business Working Capital Loans - Product Details

This topic describes how to view product details.

1. Click on the **Learn more** link provided on the product cards on the product listing page.

**Figure 1-2 Product Details**



SMB Business Loan

Key Highlights

1

Small Business

Small Business



Product Details

**Features**

Small Business

Small Business

**Eligibility**

Small Business

**Fees & Charges**

Small Business

Apply

Download Brochure

Back

 **Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-2 Product Details - Field Description**

| Field Name                      | Description                                                                                   |
|---------------------------------|-----------------------------------------------------------------------------------------------|
| <b>Product Name &amp; Image</b> | Displays the name of the product along with image.                                            |
| <b>Product Description</b>      | Displays the description of each product.                                                     |
| <b>Key Highlights</b>           | Displays the top three features of the selected product.                                      |
| <b>Product Details</b>          | Displays all the details of the product including features, eligibility and fees and charges. |

2. Perform one of the following actions:
  - Click **Apply** to apply for the product.

The **Product Kickoff** page is displayed.

- Click on the **Download Brochure** link to view and download the product brochure.
- Click **Back** to navigate back to the previous page.
- Under the kebab menu, perform one of the following actions:
  - Click the **View Other Products** option to navigate to the **Product Offerings** page.
  - Click the **Track/Complete an application** option to navigate to the **Application Tracker**.

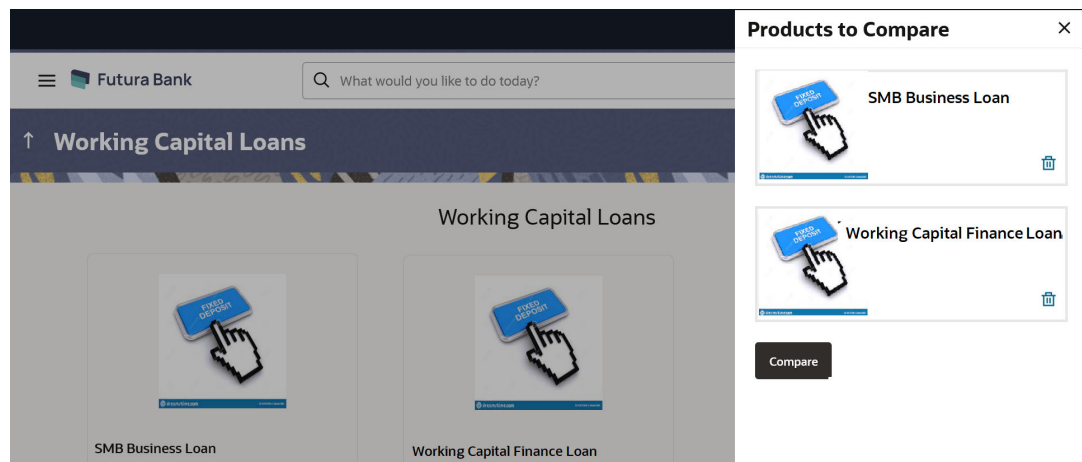
## 1.3 Business Working Capital Loans - Product Comparison

This topic describes the functionality that enables users to compare the features of products within a specific product category.

1. Select the products by selecting the **Add to Compare** checkbox provided on each product card.

A floating button will be displayed which will list down the number of products that have been added for comparison as and when an **Add to Compare** checkbox is selected. The **Product to Compare** overlay screen appears.

**Figure 1-3 Products to Compare**



2. Click **Compare** provided to view the selected products and to proceed to the comparison page.

The **Compare Products** page will list down the product features, fees and charges for easy comparison.

3. Perform one of the following actions:

**Figure 1-4 Compare Products**

↑

Compare Products

Compare Products

Compare and choose a product which suits you best.

SMB Business Loan

SMB Working Capital Finance Loan

Eligibility Criteria

All age group

Applicant should be having Residents nationality  
Sole Proprietorship Firms are eligible for this product

Special Features

Amount Limitation

Has no maximum limit.

Attractive interest rates

Enjoy attractive interest rates on your Fixed Deposit

Minimum investment

Fixed Deposit with minimum investment

Fees and Bank Charges

Interest rates

Never affected by market fluctuations

Processing Charge

Processing Charge to start a new Term deposit account

Apply

Apply

- Click **Compare** to proceed to the comparison page.

The **Compare Products** page is displayed with details of the selected products listed down for easy comparison.

**Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-3 Compare Products - Field Description

| Field Name                                                                   | Description                                                                                                                                |
|------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| The following fields appear as parameters for comparison under each product. |                                                                                                                                            |
| <b>Product Name &amp; Image</b>                                              | Displays the name of the product along with image.                                                                                         |
| <b>Product Description</b>                                                   | Displays the description of the product.                                                                                                   |
| <b>Eligibility Criteria</b>                                                  | Displays the eligibility criteria that are to be met in order to apply for the product.                                                    |
| <b>Special Features</b>                                                      | Displays the features of the product.                                                                                                      |
| <b>Fees and Bank Charges</b>                                                 | Displays the fees and bank charges applicable for the product.                                                                             |
| <b>Value Added Benefits</b>                                                  | Displays the value added benefits of the product.                                                                                          |
| <b>Option to Remove a product from the comparison list</b>                   | Click the ✕ icon to remove the product from the list of products to be compared. This icon is provided against the product name and image. |
| <b>Option to replace a product for comparison</b>                            | Click the ✎ icon to replace the product with another product for comparison.                                                               |

- a. Click the **Apply** against any product to apply for that product and proceed to the application form for that specific product.

The **Kickoff** page of that specific product is displayed.

 **Note:**

- i. You can select a maximum of three products to compare with each other.
- ii. In order to compare products, selection of atleast two products of the same product category is required.

- Click the  icon provided against each product card to delete a specific card. The specific product is removed from the comparison overlay layer.
- Click the ✕ icon to close the layer.

## 1.4 Kick Off page

This describes the product application process that you need to fill out to apply for the product.

If your business has an existing relationship with the bank, you can select the provided option to Login with the business' login credentials. This will yield an application form that is much shorter than that of the form you would be required to fill, if your business was new to the bank. In this scenario, since the information of your business is already available with the bank, you would not be required to specify Business Details. Additionally, all the existing financial information of your business will be displayed under the Business Finances section and you can update this information as required. If your business is new to the bank, you can select the option as provided, and proceed to provide information related to your business details, business finances, add stakeholders, etc.

Additionally, this page also provides links and information to:

- View the list of supporting documents required to be uploaded as part of a Working Capital Loan application.
- Information pertaining to the application being saved and how you can retrieve it.
- Terms and conditions that need to be met in order to apply for the product.

**Figure 1-5 Kick Off page**



**Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-4 Field Description**

| Field Name                                 | Description                                                              |
|--------------------------------------------|--------------------------------------------------------------------------|
| I am a Futura Bank online banking customer | Select this checkbox if you are an existing online customer of the bank. |

1. Click on the **View List** link.

An overlay window on which the list of documents required to support the application for the selected product, will be listed.

2. Click on the **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.

3. Select the **I am a Futura Bank online banking customer** option;

Perform one of the following actions:

- If you are an existing online banking customer of the bank.

The **Login** page will appear after you click on the **Apply Now** button.

For more information on the application of an existing online banking customer, view the **Existing Online Banking Customer** section.

- If you are new to the bank i.e. do not have an existing relationship in terms of accounts, loans or credit cards with the bank.

Select the **Apply Now** button, without selecting the **I am a Futura Bank online banking customer** option.

The **Mobile Verification** page will be loaded.

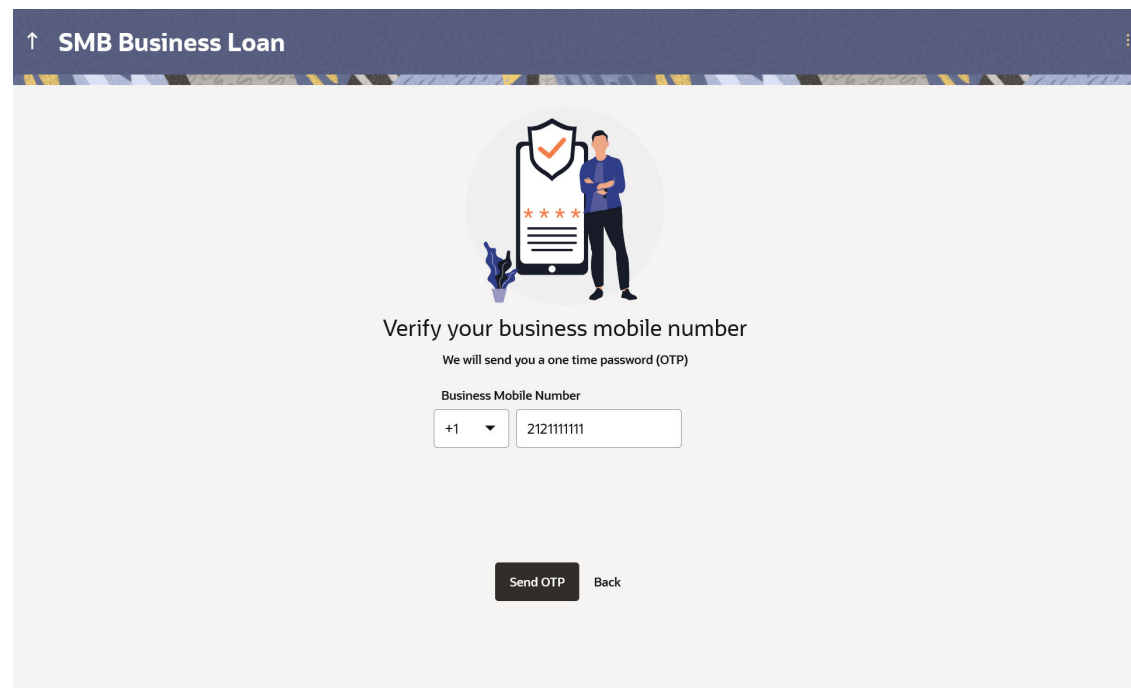
## 1.5 Mobile Verification

This topic describes the registration process for guest customers, enabling them to track submitted applications and retrieve abandoned applications.

This step is applicable only for prospect/guest customers. This check is used to register guest customers so that they can track submitted applications and also retrieve applications that were abandoned before submission. This check is also used to identify whether the applicant is truly a new customer or if he/she is already an existing customer of the bank. Additionally, the system is able to identify if there are any existing applications in draft mode for the mobile number defined and can provide applicants with the option to continue with those applications if they wish to do so.

Once the mobile verification process is completed, the auto save capability of the application is enabled. Any entry/changes you make to the application form will get saved automatically.

**Figure 1-6 Mobile Verification – Enter Mobile Number**



The screenshot shows a web interface for 'SMB Business Loan'. At the top, there is a dark blue header with the text '↑ SMB Business Loan'. Below the header, there is a large illustration of a person standing next to a large smartphone that displays a checkmark and three stars. Below the illustration, the text 'Verify your business mobile number' is centered. Underneath this text, it says 'We will send you a one time password (OTP)'. Then, there is a label 'Business Mobile Number' followed by a form field. The form field has a dropdown menu showing '+1' and a text input field containing '2121111111'. At the bottom of the form, there are two buttons: 'Send OTP' and 'Back'.

**Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-5 Mobile Verification – Enter Mobile Number - Field Description**

| Field Name                                  | Description                                                                                                                                                             |
|---------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Business Mobile Number: Country Code</b> | Select the country code applicable to your mobile number.                                                                                                               |
| <b>Business Mobile Number</b>               | Enter the business' registered mobile number. The OTP will be sent to this mobile number. You can proceed with the application only after verifying your mobile number. |

1. In the **Business Mobile Number** field, select the country code and enter your mobile number.
2. Perform one of the following actions:
  - Click **Send OTP** to receive the OTP on your mobile number.  
The **Enter OTP** page appears.
  - Click **Back** to navigate back to the previous page.
  - Under the kebab menu, perform one of the following actions:
    - Click the **View Other Products** option to navigate to the **Product Offerings** page.
    - Click the **Track/Complete an application** option to navigate to the **Application Tracker**.

**Figure 1-7 Mobile Verification – Enter OTP**

↑ SMB Business Loan

Enter OTP

We have sent you an OTP on your mobile number  
+1 (212) 111-1111

• • • •

Didn't receive the OTP?

Resend Back

 **Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-6 Mobile Verification – Enter OTP - Field Description**

| Field Name | Description                                                                       |
|------------|-----------------------------------------------------------------------------------|
| OTP        | Specify the OTP send on the mobile number you had specified on the previous page. |

3. Enter the OTP (one time password).

Perform one of the following actions:

- If you are applying via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.
- Click **Didn't receive the OTP? Resend** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.
- Click **Back** to navigate back to the previous page.

The success message of mobile number verified appears as a toast message on the next page of the application form.

## 1.6 Business Details

This topic describes the section of the application form where you provide information about your business.

You can opt to upload documents in support of business information. These documents if supported through OCR, will be utilized by the system to prefill details in the **Business Details** section.

1. Click on **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.

**Table 1-7 Personal Information – Upload Documents - Field Description**

| Field Name                                      | Description                                                                                                                                                                                  |
|-------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Upload documents to prefill this section</b> | Click this link to upload an ID proof document so as to auto fill this section with the information available in your ID proof. These documents will also serve to support your application. |
| <b>View list of supporting documents</b>        | Click on the link to view the documents supported for this section to be prefilled with data.                                                                                                |

2. **Business Structure** section, enter the required details.

**Figure 1-8 Business Details– Business Structure**

↑
SMB Business Loan

1
2
3
4
5
6

Business Details
Stakeholder Information
Business Finances
Loan Requirements Capital Loan
Collateral Information
Disbursement and Repayment Capital Loan

Upload supporting documents to prefill this section.  
[View list of supporting documents](#)

Business Details

Business Structure
Contact

Please take a moment to verify your business details

Business Legal Structure  
Sole Proprietorship

Business Legal Name  
Samtech Corp

Registration Number  
242332

Date of Registration  
5/22/14

Country of Registration  
United States

Business Tax ID Number  
42332532

Preferred Currency  
US DOLLAR

Continue

Scan QR-code anytime to continue on mobile.

 **Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-8 Business Details– Business Structure - Field Description

| Field Name                      | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|---------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Business Legal Structure</b> | <p>The type/structure of the business for which the application is being made.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Sole Proprietorship</b></li> <li>• <b>Corporation</b></li> <li>• <b>Limited Liability Company (LLC)</b></li> <li>• <b>Partnership</b></li> <li>• <b>Trust</b></li> <li>• <b>Other</b></li> </ul> <div>  <b>Note:</b><br/> This field is specific to OBDX and is not available in OBO, as of current release. </div> |
| <b>Business Legal Name</b>      | The business' registered name.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Registration Number</b>      | The registration number of the business.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Date of Registration</b>     | The date on which the business was registered.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Country of Registration</b>  | The country in which the business was registered.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Business Tax ID Number</b>   | The tax ID number of the business.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Preferred Currency</b>       | The preferred currency i.e. the currency in which the account will be held.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

- a. From the **Business Legal Structure** list, select the type/structure of the business for which the application is being made.
  - b. In the **Business Legal Name** field, enter the business' registered name.
  - c. In the **Registration Number** field, enter the registration number of the business.
  - d. From the **Date of Registration** date picker list, select the date on which the business was registered.
  - e. From the **Country of Registration** list, select the country in which the business was registered.
  - f. In the **Business Tax ID Number** field, enter the tax ID number of the business.
  - g. From the **Preferred Currency** list, select the preferred currency i.e. the currency in which the account will be held.
3. Click **Continue** to move to next sub section.  
The **Business Details – Contact** sub section appears.
  4. In the **Business Details – Contact** sub section, enter the required details.

Figure 1-9 Business Details– Contact

The screenshot shows the 'SMB Business Loan' application interface. At the top, a progress bar indicates six steps: 1. Business Details, 2. Stakeholder Information, 3. Business Finances, 4. Loan Requirements Capital Loan, 5. Collateral Information, and 6. Disbursement and Repayment Capital Loan. Step 1 is currently active.

Below the progress bar, there is a section for uploading supporting documents with a link to 'View list of supporting documents'. The main section is titled 'Business Details' and has two tabs: 'Business Structure' and 'Contact'. The 'Contact' tab is selected.

Under the 'Contact' tab, there is a prompt: 'Please take a moment to verify your business details'. Below this, there is a text input field for 'Business Registered Address' containing '1205, Castle rock, M G RD, South Block, Los Angeles, Calif' and a search icon. Below the address field, there is a link: 'Prefer to enter the address line by line? Click Here'. Below this link, there is a dropdown menu for 'Location' with 'United States Of America' selected. Below the location dropdown, there is a question: 'Is the business mailing address the same as above?' with two radio buttons: 'Yes' (selected) and 'No'. Below this, there is a text input field for 'Business Email ID' containing 'samtech@example.com'. Below the email field, there is a text input field for 'Business Mobile Number' containing '+1 (212) 111-1111'. At the bottom of the form, there is a 'Continue' button and a note: 'Scan QR-code anytime to continue on mobile.'

 **Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-9 Business Details– Contact - Field Description

| Field Name                                 | Description                                                                                                                           |
|--------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| <b>Business Registered Address</b>         | The registered physical address of the business.                                                                                      |
| <b>Click Here</b>                          | Click on the link to enter address field by field in an overlay window. On this overlay, you can enter business address line by line. |
| <b>Business Registered Address Overlay</b> | The following fields will be displayed in the overlay.                                                                                |
| <b>House/Unit Number</b>                   | The house or unit number of the building in which the business' registered address is located.                                        |

Table 1-9 (Cont.) Business Details– Contact - Field Description

| Field Name                                                | Description                                                                                                                                                                                               |
|-----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Building Name</b>                                      | Enter the name of the building in which your business' registered address is located                                                                                                                      |
| <b>Street</b>                                             | Specify street in which the in which your business' registered address is located.                                                                                                                        |
| <b>Locality</b>                                           | Specify locality in which your business' registered address is located.                                                                                                                                   |
| <b>Zip Code</b>                                           | Enter the zip code in which your business' registered address is located.                                                                                                                                 |
| <b>City</b>                                               | The city in which your business' registered address is located.<br>This value will be displayed based on the zip code entered. You can modify the value as required.                                      |
| <b>State</b>                                              | The state in which your business' registered address is located.<br>This value will be displayed based on the zip code entered. You can modify the value as required.                                     |
| <b>Country</b>                                            | The country in which your business' registered address is located.<br>This value will be displayed based on the zip code entered. You can modify the value as required.                                   |
| <b>Location</b>                                           | The location of the business.                                                                                                                                                                             |
| <b>Is the business mailing address the same as above?</b> | Identify if your business mailing address is the same as the business registered address entered.<br>The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul> |
| <b>Business Mailing Address</b>                           | Enter your mailing business address in this field.                                                                                                                                                        |
| <b>Click Here</b>                                         | Click on the link to enter the business' address field by field in an overlay window.<br>On this overlay, you can enter the business' mailing address line by line.                                       |
| <b>Business Mailing Address Overlay</b>                   | The following fields will be displayed in the overlay.                                                                                                                                                    |
| <b>House/Unit Number</b>                                  | The house or unit number of the building in which the business' mailing address is located.                                                                                                               |
| <b>Building Name</b>                                      | Enter the name of the building in which your business' mailing address is located.                                                                                                                        |
| <b>Street</b>                                             | Specify the street in which the in which your business' mailing address is located.                                                                                                                       |
| <b>Locality</b>                                           | Specify the locality in which your business' mailing address is located.                                                                                                                                  |
| <b>Zip Code</b>                                           | Enter the zip code in which your business' mailing address is located.                                                                                                                                    |
| <b>City</b>                                               | The city in which your business' mailing address is located.<br>This value will be displayed based on the zip code entered. You can modify the value as required.                                         |
| <b>State</b>                                              | The state in which your business' mailing address is located.<br>This value will be displayed based on the zip code entered. You can modify the value as required.                                        |
| <b>Country</b>                                            | The country in which your business' mailing address is located.<br>This value will be displayed based on the zip code entered. You can modify the value as required.                                      |

**Table 1-9 (Cont.) Business Details– Contact - Field Description**

| Field Name                             | Description                                                                                                         |
|----------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| <b>Location</b>                        | The location of the business' mailing address.                                                                      |
| <b>Business Email ID</b>               | Enter your business' email ID.                                                                                      |
| <b>Business Mobile Number</b>          | The business' mobile number as entered on the Mobile Verification page will be displayed here and cannot be edited. |
| <b>Alternate Business Phone Number</b> | Enter an alternate phone number in addition to the business' mobile number.                                         |

Perform one of the following actions:

- In the **Business Registered Address** field, enter your registered physical address of the business.
- Click on the **Click Here** link provided under the **Business Registered Address** field to invoke the overlay on which you can enter your business address line by line.

If you have clicked the **Add Manually** link, the **Business Registered Address** overlay is displayed.

You can specify your permanent address as follows:

- In the **House/Unit Number** field, enter the house or unit number of the building in which the business' registered address is located.
- In the **Building Name** field, enter the name of the building in which your business' registered address is located.
- In the **Street** field, enter the name of the street on which your business registered address is located.
- In the **Locality** field, enter the locality in which your business registered address is located.
- In the **Zip Code** field, enter the zip code of your business's registered address.
- In the **City** field, enter the name of the city in which your business registered address is located.
- In the **State** field, enter the name of the state in which your business registered address is located.
- In the **Country** field, enter the name of the country in which your business registered address is located.
- Click the **Add** button to add the address.

The overlay window will be closed and the address will be updated in the **Business Registered Address** field under the **Contact** tab on the **Business Details** page.

- From the **Location** list, select the location of the business.
- In the **Is business mailing address the same as above?** field, select the option of choice;
  - If you select **No**;
    - In the **Business Mailing Address** field, enter your business mailing address.

OR

Click on the **Click Here** link provided under the **Business Mailing Address** field to invoke the overlay on which you can enter your business mailing address line by line or select it on a map.

If you have clicked the **Add Manually** link, the **Business Mailing Address** overlay is displayed.

You can specify your business mailing address as follows:

- ii. In the **House/Unit Number** field, enter your house or unit number of the building in which the business' mailing address is located.
  - iii. In the **Building Name** field, enter the name of the building in which your business' mailing address is located.
  - iv. In the **Street** field, enter the street in which the in which your business' mailing address is located.
  - v. In the **Locality** field, enter the locality in which your business' mailing address is located.
  - vi. In the **Zip Code** field, enter the zip code of your business mailing address.
  - vii. In the **City** field, enter the name of the city in which your business mailing address is located.
  - viii. In the **State** field, enter the name of the state in which your business mailing address is located.
  - ix. In the **Country** field, enter the name of the country in which your business mailing address is located.
  - x. Click the **Add** button to add the address. The overlay window will be closed and the address will be updated in the **Business Mailing Address** field under the **Contact Details** section on the **Business Details** page.
- b. If you select **Yes**, your registered business address will be considered as your business mailing address.
7. From the **Location** list, select the location of the business' mailing address.
  8. In the **Business Email ID** field, enter your business' email ID.
  9. In the **Alternate Business Phone Number** field, enter an alternate business phone number by which the bank will be able to contact your business.
  10. Perform one of the following actions:
    - Click **Continue** to proceed to the next step in the application.
    - Click **Back** to navigate back to the previous step in the application.
    - Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
    - Under the kebab menu, perform one of the following actions:
      - Click the **Save and Continue Later** option to save the application.
      - Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.7 Stakeholder Information

This topic describes the section of the application where you provide information about the business's stakeholders.

By default, capture of atleast one stakeholder is mandatory. You will be required to first specify information related to the type of stakeholder i.e. whether the stakeholder is an owner or an authorized signatory and specify additional information if the stakeholder is an owner. Additionally, you will also be required to specify whether the stakeholder is new to the bank or has an existing relationship with the bank. Based on this information, you will either be required to specify extensive information including personal, contact and identify, if the stakeholder is new to the bank; or simply specify basic information such as customer ID, name and date of birth, if the stakeholder is an existing customer of the bank.

The following sub sections document the information captured under the stakeholder information section.

**Figure 1-10 Stakeholder Information – Step1 – Stakeholder 1**

The screenshot shows the 'SMB Business Loan' application interface. At the top, a progress bar indicates six steps: 1. Business Details (completed), 2. Stakeholder Information (current step), 3. Business Finances, 4. Loan Requirements Capital Loan, 5. Collateral Information, and 6. Disbursement and Repayment Capital Loan. Below the progress bar, the section is titled 'Stakeholder 1' with the instruction 'Add details of the stakeholder'. The form contains three input fields: 'Relationship to the Business' with a dropdown menu showing 'Owner', 'Associated Since' with a date field showing '3/13/18' and a calendar icon, and 'Ownership Percentage' with a text field showing '100%'. Below these fields is a question 'Is the stakeholder an existing customer of the bank?' with radio buttons for 'Yes' and 'No', where 'No' is selected. At the bottom, there are 'Continue' and 'Back' buttons, and a note: 'Scan QR-code anytime to continue on mobile.'



**Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-10 Stakeholder Information – Step1 – Stakeholder 1 - Field Description

| Field Name                                                  | Description                                                                                                                                                                                                   |
|-------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Relationship to the Business</b>                         | Specify the stakeholder type.<br>The options are: <ul style="list-style-type: none"><li>• <b>Owner</b></li><li>• <b>Authorized Signatory</b></li></ul>                                                        |
| <b>Associated Since</b>                                     | The date since when the stakeholder has been associated with the business. This field will be enabled and displayed only if <b>Owner</b> has been selected in the field <b>Relationship to the Business</b> . |
| <b>Ownership Percentage</b>                                 | The percentage by which the owner owns the business. This field will be enabled and displayed only if <b>Owner</b> has been selected in the field <b>Relationship to the Business</b> .                       |
| <b>Is the stakeholder an existing customer of the bank?</b> | Specify whether the stakeholder is an existing customer of the bank or not.<br>The options are: <ul style="list-style-type: none"><li>• <b>Yes</b></li><li>• <b>No</b></li></ul>                              |

1. From the **Relationship to the Business** drop-down list, select the stakeholder type.
2. From the **Associated Since** date picker list, select the date since when the applicant has been associated with the business.

This field will be enabled and displayed only if **Owner** has been selected in the field **Relationship to the Business**.

3. In the **Ownership Percentage** field, enter the percentage by which the owner owns the business.

This field will be enabled and displayed only if **Owner** has been selected in the field **Relationship to the Business**.

4. In the **Is the stakeholder an existing customer of the bank?** field, specify whether the stakeholder is an existing customer of the bank or not.

Perform one of the following actions:

- If you select the option **Yes** and click **Continue** to proceed to the next step in the application.

The **Stakeholder Information- Stakeholder 1 Details** screen appears on which you can specify basic information of the stakeholder which will include Customer ID, First Name, Last Name and Date of Birth.

- If you select the option **No**, and click **Continue** to proceed to the next step in the application.

The steps by way of which you can specify personal information of the stakeholder including the option to perform KYC of the stakeholder, will be displayed.

#### Stakeholder Information – Step 2 – Stakeholder 1 (Existing Customer)

The following screen will be displayed if the option **Yes** has been selected under the field **Is the stakeholder an Existing Customer of the Bank?**.

**Figure 1-11 Stakeholder Information – Stakeholder 1 (Stakeholder is an existing customer of the bank)**

↑ SMB Business Loan

1 Business Details 2 Stakeholder Information 3 Business Finances 4 Loan Requirements Term Loan 5 Collateral Information 6 Disbursement and Repayment Term Loan

Stakeholder 1

Add details of the stakeholder

Customer ID  
253134

First Name  
Smith

Middle Name (Optional)

Last Name  
John

Date Of Birth  
4/15/94

Continue Back

Scan QR-code anytime to continue on mobile.

**Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-11 Stakeholder Information – Stakeholder 1 (Stakeholder is an existing customer of the bank) - Field Description**

| Field Name    | Description                                                 |
|---------------|-------------------------------------------------------------|
| Customer ID   | Specify stakeholder's Customer ID.                          |
| First Name    | The first name of the stakeholder.                          |
| Middle Name   | The middle name of the stakeholder. This field is optional. |
| Last Name     | The last name of the stakeholder                            |
| Date of Birth | The date of birth of the stakeholder                        |

- In the **Customer ID** field, enter the stakeholder's Customer ID.
- In the **First Name** field, enter the first name of the stakeholder.
- In the **Middle Name** field, enter the middle name of the stakeholder.
- In the **Last Name** field, enter the last name of the stakeholder.

- e. In the **Date of Birth** field, enter the date of birth of the stakeholder.

### Stakeholder Information- Step 2 - Stakeholder 1 (Stakeholder is new to the bank)

The following screen along with sub sections defined, will be displayed, if the option **No** has been selected under the field **Is the stakeholder and Existing Customer of the Bank?**.

For details on Online KYC Mode, please refer the **User Manual Oracle Banking Digital Experience Originations - KYC Modes**.

**Figure 1-12 Stakeholder Information – Stakeholder 1 - Primary Information**

↑ SMB Business Loan

1 Business Details 2 Stakeholder Information 3 Business Finances 4 Loan Requirements Capital Loan 5 Collateral Information 6 Disbursement and Repayment Capital Loan

Upload supporting documents to prefill this section.  
[View list of supporting documents](#)

### Stakeholder 1

Add details of the stakeholder

Primary Information Identity Contact

Title  
Mr.

First Name  
Smith

Middle Name (Optional)

Last Name  
John

Date of Birth  
5/22/84

Citizenship  
United States

Country of Birth  
United States

Continue Back

Scan QR-code anytime to continue on mobile.

#### Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-12 Stakeholder Information – Stakeholder 1 - Primary Information - Field Description**

| Field Name                 | Description                                                 |
|----------------------------|-------------------------------------------------------------|
| <b>Primary Information</b> |                                                             |
| <b>Title</b>               | The title of the stakeholder.                               |
| <b>First Name</b>          | The first name of the stakeholder.                          |
| <b>Middle Name</b>         | The middle name of the stakeholder. This field is optional. |
| <b>Last Name</b>           | The last name of the stakeholder.                           |
| <b>Date of Birth</b>       | The date of birth of the stakeholder.                       |
| <b>Citizenship</b>         | The country in which the stakeholder holds citizenship.     |
| <b>Country of Birth</b>    | The country in which the stakeholder was born.              |

Perform one of the following actions:

- Click on the link to upload documents in support of stakeholder information, browse and upload documents that contain information of the business.

The system prefill details in the **Stakeholder Information** section.

- In the **Primary Information** section, the required details.
  - a. From the **Title** list, select the title that applies to the stakeholder.
  - b. In the **First Name** field, enter the stakeholder's first name.
  - c. In the **Middle Name** field, enter the stakeholder's middle name, if applicable.
  - d. In the **Last Name** field, enter the stakeholder's last name.
  - e. From the **Date of Birth** date picker, select the stakeholder's date of birth.
  - f. From the **Citizenship** list, select the country in which the stakeholder is a citizen.
  - g. From the **Country of Birth** field, select the country in which stakeholder was born.

5. Click **Continue** to move to next sub section.

The **Stakeholder Information- Stakeholder 1 Identity Details** section appears.

**Figure 1-13 Stakeholder Information – Stakeholder 1 - Identity**

The screenshot displays the 'SMB Business Loan' application interface. At the top, a progress bar shows six steps: 1. Business Details (completed), 2. Stakeholder Information (current step), 3. Business Finances, 4. Loan Requirements Capital Loan, 5. Collateral Information, and 6. Disbursement and Repayment Capital Loan. Below the progress bar, there is a link to 'Upload supporting documents to prefill this section' and a 'View list of supporting documents' link. The main section is titled 'Stakeholder 1' with the subtitle 'Add details of the stakeholder'. Underneath, there are three tabs: 'Primary Information', 'Identity' (selected), and 'Contact'. The 'Identity' tab contains three fields: 'Identification Type' (a dropdown menu showing 'Driving License'), 'ID Number' (a text field with 'x5454'), and 'Valid Till (Optional)' (a date picker). At the bottom of the form, there are 'Continue' and 'Back' buttons. A note at the very bottom says 'Scan QR-code anytime to continue on mobile.'

 **Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-13 Stakeholder Information – Stakeholder 1 - Identity - Field Description**

| Field Name                 | Description                                                                                                         |
|----------------------------|---------------------------------------------------------------------------------------------------------------------|
| <b>Identity</b>            |                                                                                                                     |
| <b>Identification Type</b> | The applicant can select an identification document, which will be provided as the stakeholder's proof of identity. |
| <b>ID Number</b>           | The number of the proof of identity selected.                                                                       |
| <b>Valid Till</b>          | The date till which the identity of the stakeholder is valid.                                                       |

- From the **Identification Type** list, select an identification document which stakeholder would like to provide as proof of identity.
  - In the **ID Number** field, enter the identity number of the proof of identity selected.
  - From the **Valid till** date picker, select the date till which the identification document is valid.
6. Click **Continue** to move to next sub section.

The **Stakeholder Information- Stakeholder 1 Contact Details** section appears.

**Figure 1-14 Stakeholder Information – Stakeholder 1 - Contact**

The screenshot displays the 'SMB Business Loan' application interface. At the top, a progress bar shows six steps: 1. Business Details (completed), 2. Stakeholder Information (current step), 3. Business Finances, 4. Loan Requirements Capital Loan, 5. Collateral Information, and 6. Disbursement and Repayment Capital Loan. Below the progress bar, there is a section for 'Stakeholder 1' with the instruction 'Add details of the stakeholder'. The 'Contact' tab is selected, showing fields for 'Home Address' (1205, Castle rock, M G Rd, Los Angeles, California, United), 'Current Location' (United States Of America), 'Email ID' (samtech@example.com), and 'Mobile Number' (+1 (212) 111-1111). A 'Continue' button is at the bottom, and a QR code is mentioned for mobile access.

**Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-14 Stakeholder Information – Stakeholder 1 - Contact - Field Description**

| Field Name                                  | Description                                                                                     |
|---------------------------------------------|-------------------------------------------------------------------------------------------------|
| <b>Contact Details</b>                      |                                                                                                 |
| <b>Home Address</b>                         | Enter the current residential address of the stakeholder.                                       |
| <b>Link to enter address field by field</b> | Click the provided link to enter the stakeholder's address field by field in an overlay window. |
| <b>Home Address Overlay</b>                 | This overlay window will open when the user clicks on the link to enter fields manually.        |
| <b>House/Unit Number</b>                    | The house or unit number of the stakeholder.                                                    |

**Table 1-14 (Cont.) Stakeholder Information – Stakeholder 1 - Contact - Field Description**

| Field Name                    | Description                                                                                            |
|-------------------------------|--------------------------------------------------------------------------------------------------------|
| <b>Building Name</b>          | The building name of the stakeholder.                                                                  |
| <b>Street</b>                 | Specify street in which the stakeholder's address is located.                                          |
| <b>Locality</b>               | Specify locality in which the stakeholder's address is located.                                        |
| <b>Zip Code</b>               | Enter the zip code in which the stakeholder's address is located.                                      |
| <b>City</b>                   | The city in which the stakeholder's address is located.                                                |
| <b>State</b>                  | The state in which the stakeholder's address is located.                                               |
| <b>Country</b>                | The country in which the stakeholder's address is located.                                             |
| <b>Current Location</b>       | Select the current location of the stakeholder.                                                        |
| <b>Email ID</b>               | The email ID of the stakeholder.                                                                       |
| <b>Mobile Number</b>          | The mobile number of the stakeholder.                                                                  |
| <b>Alternate Phone Number</b> | The stakeholder's alternate phone number in addition to his/her mobile number. This field is optional. |

- a. In the **Home Address** field, enter stakeholder's home address.

OR

Click on the **Add Manually** link provided under the **Home Address** field to invoke the overlay on which you can enter stakeholder's home address line by line.

You can specify the stakeholder's home address as follows:

- b. In the **House/Unit Number** field, enter the stakeholder's house or unit number.
- c. In the **Building Name** field, enter the building/house name of stakeholder's home address, if applicable.
- d. In the **Street** field, enter the name of the street on which stakeholder's home address is located.
- e. In the **Locality** field, enter the locality in which stakeholder's home address is located.
- f. In the **Zip Code** field, enter the zip code of stakeholder's home address.
- g. In the **City** field, enter the name of the city in which stakeholder's home address is located.
- h. In the **State** field, enter the name of the state in which stakeholder's home address is located.
- i. In the **Country** field, enter the name of the country in which stakeholder's home address is located.
- j. From the **Current Location** field, select the current location of the stakeholder.
- k. In the **Email ID** field, enter the stakeholder's email ID.
- l. In the **Mobile Number** field, enter the stakeholder's mobile number.
- m. In the **Alternate Phone Number** field, enter an alternate phone number by which the bank will be able to contact the stakeholder.
7. Click **Continue** to proceed to the next step in the application.

The **Additional Stakeholder** screen will be displayed on which you can specify whether you wish to add an additional stakeholder or not.

#### **Additional Stakeholder**

This screen is displayed once the information of a stakeholder (existing customer or new to the bank) has been specified. Through this option, the applicant will be able to add an additional stakeholder, if he/she wishes to. This option will appear after each stakeholder is added (in case of additional stakeholders being added as well) till the maximum number of stakeholders allowed to be added to a business, has been reached.

**Figure 1-15 Additional Stakeholder**

The screenshot shows a mobile application interface for 'Stakeholder Information'. At the top, a progress bar indicates six steps: 1. Business Details (completed), 2. Stakeholder Information (current step), 3. Business Finances, 4. Loan Requirements Capital Loan, 5. Collateral Information, and 6. Disbursement and Repayment Capital Loan. The main heading is 'Additional Stakeholder'. Below it, a sub-heading says 'Add an additional stakeholder by selecting the provided option'. A question is posed: 'Do you want to add an additional Stakeholder?'. There are two radio button options: 'Yes' and 'No', with 'No' being selected. At the bottom, there are two buttons: 'Continue' and 'Back'. A note at the very bottom says 'Scan QR-code anytime to continue on mobile.'



**Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-15 Field Description**

| Field Name                                           | Description                                                                                                                                                         |
|------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Do you want to add an additional stakeholder?</b> | Specify whether you want to add another stakeholder's details.<br>The options are: <ul style="list-style-type: none"><li>• <b>Yes</b></li><li>• <b>No</b></li></ul> |

- Select option **Yes** under the **Do you want to add an additional stakeholder?** field, if you wish to add another stakeholder's details.

The screen on which you can specify basic details of the stakeholder followed by others steps depending on whether the stakeholder is an existing customer of the bank or not, will appear, once you click on **Continue**.

- Perform one of the following actions:

- Repeat steps 1 to 7 for the new stakeholder.
- Select option **No** under the **Do you want to add an additional stakeholder?** field, if you do not wish to add another stakeholder.

The next step in the application form will be displayed once you click on **Continue**.

8. Perform one of the following actions:
  - Click **Continue** to proceed to the next step in the application.
  - Click **Back** to navigate back to the previous step in the application.
  - Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  - Under the kebab menu, perform one of the following actions:
    - Click the **Save and Continue Later** option to save the application.
    - Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.8 Business Finances

This topic describes the section dedicated to capturing the business's financial information, including monthly income and expenses, assets, and liabilities.

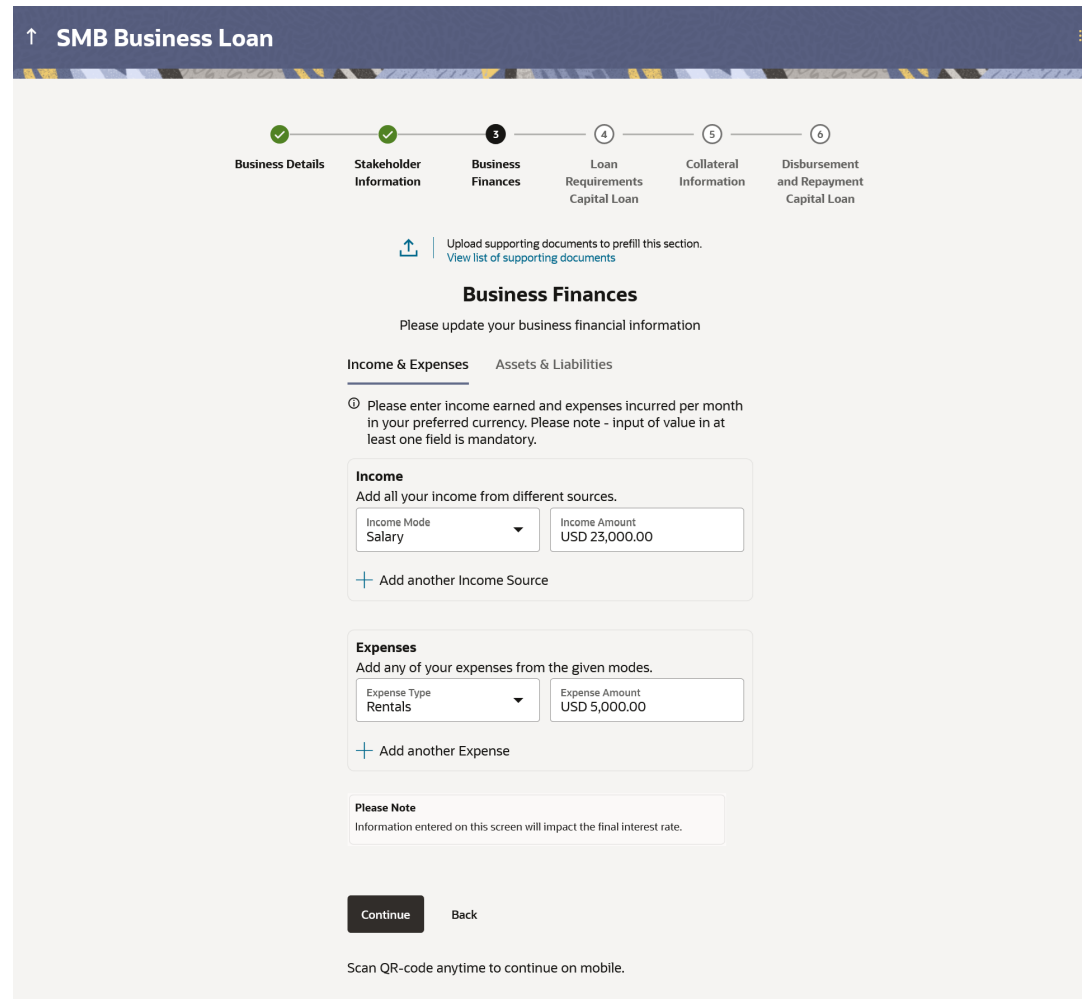
1. Click on **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.

**Table 1-16 Personal Information – Upload Documents - Field Description**

| Field Name                                      | Description                                                                                                                                                                                  |
|-------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Upload documents to prefill this section</b> | Click this link to upload an ID proof document so as to auto fill this section with the information available in your ID proof. These documents will also serve to support your application. |
| <b>View list of supporting documents</b>        | Click on the link to view the documents supported for this section to be prefilled with data.                                                                                                |

2. Under **Income & Expenses** section, enter the required details.

Figure 1-16 Business Finances – Income &amp; Expenses



↑ SMB Business Loan

Business Details Stakeholder Information **Business Finances** Loan Requirements Capital Loan Collateral Information Disbursement and Repayment Capital Loan

Upload supporting documents to prefill this section.  
[View list of supporting documents](#)

### Business Finances

Please update your business financial information

**Income & Expenses** Assets & Liabilities

① Please enter income earned and expenses incurred per month in your preferred currency. Please note - input of value in at least one field is mandatory.

**Income**  
Add all your income from different sources.

Income Mode: Salary Income Amount: USD 23,000.00

+ Add another Income Source

**Expenses**  
Add any of your expenses from the given modes.

Expense Type: Rentals Expense Amount: USD 5,000.00

+ Add another Expense

**Please Note**  
Information entered on this screen will impact the final interest rate.

**Continue** Back

Scan QR-code anytime to continue on mobile.

 **Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-17 Business Finances- Income Information - Field Description

| Field Name                       | Description                                                                                                          |
|----------------------------------|----------------------------------------------------------------------------------------------------------------------|
| <b>Income</b>                    |                                                                                                                      |
| <b>Income Mode</b>               | Specify the income mode against which you will enter the amount of income earned.                                    |
| <b>Income Amount</b>             | The amount of income earned against the selected income mode.                                                        |
| <b>Add another Income Source</b> | The option to add another income record.<br><br>The applicant can select this option to add multiple income records. |

Table 1-17 (Cont.) Business Finances- Income Information - Field Description

| Field Name                 | Description                                                                                                            |
|----------------------------|------------------------------------------------------------------------------------------------------------------------|
| <b>Expenses</b>            |                                                                                                                        |
| <b>Expense Type</b>        | Specify the type of expense against which you will enter the expense amount.                                           |
| <b>Expense Amount</b>      | The amount of expense incurred against the specified type of expense.                                                  |
| <b>Add another Expense</b> | The option to add another expense record.<br><br>The applicant can select this option to add multiple expense records. |

- a. From the **Income Mode** list, select the income mode to specify the amount earned on a monthly basis.
  - b. In the **Income Amount** field, enter the amount of income earned on a monthly basis against the selected income mode.
  - c. Click on the **Add another Income Source** link to add another income record.
  - d. From the **Expense Type** list, select the expense type mode to specify the amount spend on a monthly basis.
  - e. In the **Expense Amount** field, enter the amount of expenditure incurred on a monthly basis against the type selected.
  - f. Click on the **Add another Expense** link to add another expenserecord.
3. Under **Asset & Liabilities** section, entered the required details.

**Figure 1-17 Business Finances – Asset & Liabilities**

↑

SMB Business Loan

1

Business Details

2

Stakeholder Information

3

Business Finances

4

Loan Requirements  
Capital Loan

5

Collateral Information

6

Disbursement and Repayment  
Capital Loan

↑

Upload supporting documents to prefill this section.  
[View list of supporting documents](#)

Business Finances

Please update your business financial information

Income & Expenses

Assets & Liabilities

1

Please enter value of assets owned and outstanding amounts of each liability in your preferred currency.

Assets

Do you want to add your asset information?

☒ Yes

☐ No

Add assets from the given options

Asset Type

Deposit

Asset Value

USD 34,000.00

+

Add another Asset

Liabilities

Do you want to add your liability information?

☒ Yes

☐ No

Add liability from the given options

Liability Type

Home Loan

Liability Value

USD 8,900.00

+

Add another Liability

Please Note

Information entered on this screen will impact the final interest rate.

Continue

Back

Scan QR-code anytime to continue on mobile.

 **Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-18 Financial Profile – Asset & Liabilities - Field Description**

| Field Name | Description |
|------------|-------------|
| Assets     |             |

Table 1-18 (Cont.) Financial Profile – Asset &amp; Liabilities - Field Description

| Field Name                                                           | Description                                                                                                                                                                                                                                                                                                                                  |
|----------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Do you want to add your asset information?</b>                    | The applicant can specify whether he/she would like to add information regarding his/her assets.<br>The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul> If the option <b>Yes</b> is selected, the fields by way of which you can specify asset information will appear as follows.          |
| <b>Asset Type</b>                                                    | Specify the type of asset you wish to add.                                                                                                                                                                                                                                                                                                   |
| <b>Asset Value</b><br>Asset Type<br>Asset Value<br>Add another Asset | The current value of the asset                                                                                                                                                                                                                                                                                                               |
| <b>Add another Asset</b>                                             | The option to add another asset record.                                                                                                                                                                                                                                                                                                      |
| <b>Liabilities</b>                                                   |                                                                                                                                                                                                                                                                                                                                              |
| <b>Do you want to add your liability information?</b>                | The applicant can specify whether he/she would like to add information regarding his/her liabilities.<br>The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul> If the option <b>Yes</b> is selected, the fields by way of which you can specify liability information will appear as follows. |
| <b>Liability Type</b>                                                | Specify the type of liability you wish to define.                                                                                                                                                                                                                                                                                            |
| <b>Liability Value</b>                                               | The value of the liability selected.                                                                                                                                                                                                                                                                                                         |
| <b>Add another Liability</b>                                         | The option to add another liability record.                                                                                                                                                                                                                                                                                                  |

a. In the **Do you want to add asset information?** field:

Perform one of the following actions:

- If you select option **Yes**:
  - From the **Asset Type** list, select the type of asset you wish to add.
  - In the **Asset Value** field, enter the value of the selected asset.
  - Click on the **Add another Asset** link to add another asset record.
- Select option **No**, if you do not wish to add asset information.

b. In the **Do you want to add liability information?** field:

Perform one of the following actions:

- If you select option **Yes**:
  - From the **Liability Type** list, select the type of liability you wish to define.
  - In the **Liability Value** field, enter the value of the selected liability.
  - Click on the **Add another Liability** link to add another liability record.
- Select option **No** if you do not wish to add liability information.

## 4. Perform one of the following actions:

- Click **Continue** to proceed to the next step in the application, once you have furnished all your financial information in the various sections.
- Click **Back** to navigate back to the previous step in the application.

- Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
- Under the kebab menu, perform one of the following actions:
  - Click the **Save and Continue Later** option to save the application.
  - Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.9 Loan Requirements

This topic describes the section of the application form where applicants provide information about the purpose of the loan, the estimated cost, customer contribution.

This section captures the financial information of the business, which includes the business' monthly income and expenses as well as information related to the assets held by the company and any liabilities that the business might have.

**Figure 1-18** Loan Requirements

The screenshot shows the 'SMB Business Loan' application interface. At the top, a progress bar indicates the current step is '4. Loan Requirements Capital Loan', with previous steps 'Business Details', 'Stakeholder Information', and 'Business Finances' marked as complete. The next steps are 'Collateral Information' and 'Disbursement and Repayment Capital Loan'.

The main heading is 'Loan Requirements Working Capital Loan', followed by the instruction 'Provide your loan details to proceed.' Below this is the 'Loan Details' section, which contains the following fields:

- Loan Purpose:** Prchase ofCNC machine
- Estimated Cost:**
  - Currency:** USD
  - Amount:** 120000
- Customer Contribution:** USD 5,000.00
- Loan Term:**
  - Years:** 5
  - Months:** 5
  - Days:** 0

Below the form fields, there are two informational notes:

- ① Term for this loan must be within the range of 6 Months to 120 Months.
- ① Loan Amount must be within the range of USD 1,000.00 to USD 999,999,999.00

The **Interest Rate Type** is set to 'Floating'.

A **Please Note** section states: 'The final interest rate may vary depending on additional factors such as your financial and employment details.'

At the bottom of the form, there are two buttons: 'Continue' and 'Back'.

Below the buttons, a link states: 'Scan QR-code anytime to continue on mobile.'

**Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-19 Loan Requirements - Field Description**

| Field Name                   | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Loan Purpose</b>          | <p>The purpose for which the loan is being availed.<br/>If this field is a dropdown, the options are:</p> <ul style="list-style-type: none"> <li>• <b>Buy new home</b></li> <li>• <b>Construct home</b></li> <li>• <b>Home renovation</b></li> <li>• <b>Other</b></li> </ul> <div>  <b>Note:</b><br/>Depending on the maintenance in OBO, this field can be a dropdown or an input field. </div> |
| <b>Estimated Cost</b>        | The estimated cost of the machinery being purchased /expansion/ factory, etc.                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Customer Contribution</b> | The contribution of the business towards the purchase of the machinery/ factory/expansion, as the case may be.                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Loan Term</b>             | <p>The tenure of the loan in terms of years, months, and days.</p> <div>  <b>Note:</b><br/>The loan term must be within the minimum and maximum allowed range defined at the product level. </div>                                                                                                                                                                                             |
| <b>Loan Amount</b>           | <p>The amount of the loan.</p> <p>Note: The loan amount will be populated once the estimated cost and customer contribution are specified.</p>                                                                                                                                                                                                                                                                                                                                    |

1. From the **Loan Purpose** list, select the purpose for which the loan is being applied, if the field is a dropdown. If the field is an input field, enter the purpose of the loan.
2. In the **Estimated Cost** field, enter the estimated cost of the machinery being purchased / expansion/ factory, etc.
3. In the **Customer Contribution** field, enter the contribution of the business towards the purchase of the machinery/factory/expansion.
4. In the **Loan Term** lists and field, define the term of the loan in years, months and/or days.
5. Perform one of the following actions:
  - Click **Continue** to proceed to the next step in the application.
  - Click **Back** to navigate back to the previous step in the application.

- Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
- Under the kebab menu, perform one of the following actions:
  - Click the **Save and Continue Later** option to save the application.
  - Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.10 Collateral

This topic describes the section of the application form related to collateral and its details.

Since business loans are secured loans, the loan application forms will contain a section in which the applicant can specify information pertaining the collateral that can be used against the loan. You can add multiple collateral records, as required. The value displayed below Total Collateral Value will keep getting updated as and when a new collateral record is added or deleted. It will be mandatory to tag one collateral as that which is to be considered as the primary collateral.

**Figure 1-19 Collateral**

The screenshot shows the 'SMB Business Loan' application form, specifically the 'Collateral' section. At the top, a progress bar indicates the following steps: Business Details (checked), Stakeholder Information (checked), Business Finances (checked), Loan Requirements Capital Loan (checked), Collateral Information (active, marked with a '5'), and Disbursement and Repayment Capital Loan (marked with a '6').

The 'Collateral' section title is followed by the instruction: 'Please provide your collateral details here. You can add one or more collaterals to support your business loan application.'

Below this, the 'Total Collateral Value' is displayed as 'USD 46,000.00'.

An 'Add Collateral' section contains a 'Collateral Type' dropdown menu, which is marked as 'Required'. Below the dropdown is a '+ Add Another Collateral' link.

Under 'Collaterals Added (2)', there are two entries:

- Property**: USD 12,000.00, Residential Property. It includes edit and delete icons.
- Vehicle**: USD 34,000.00, Passenger Vehicle. It is marked as 'Primary Collateral' with a blue button and includes edit and delete icons.

At the bottom of the form, there are 'Continue' and 'Back' buttons. Below these buttons is a link: 'Scan QR-code anytime to continue on mobile.'

**Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-20 Collateral - Field Description**

| Field Name                                                                                                                  | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Collateral Type</b>                                                                                                      | <p>The type of collateral being defined.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Property</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Precious Metal</b></li> <li>• <b>Deposits</b></li> <li>• <b>Bonds</b></li> <li>• <b>Stocks</b></li> <li>• <b>Life Insurance</b></li> <li>• <b>Accounts Receivable</b></li> <li>• <b>Inventory (Stock of Material)</b></li> </ul> <div>  <b>Note:</b><br/> <b>Deposits</b> will only appear in the list, for existing business applications. </div> |
| The following fields are applicable if the <b>Property</b> option is selected in the <b>Collateral Type</b> drop-down list. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Property Type</b>                                                                                                        | <p>The type of property being added as collateral.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Residential Property</b></li> <li>• <b>Vacant Land</b></li> <li>• <b>Under Construction</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Property being purchased?</b>                                                                                            | <p>Identify whether the property being added as collateral is being purchased i.e. the loan is being applied to purchase the property.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                     |
| <b>Property Value</b>                                                                                                       | The current market value of the property.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Property Address</b>                                                                                                     | The address of the property.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Property Address Overlay</b>                                                                                             | This overlay is displayed when you click on the <b>Click Here</b> link available under the <b>Property Address</b> field. On this overlay, you can enter your address line by line.                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>House/Unit Number</b>                                                                                                    | The house or unit number of the property being added as collateral.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Building Name</b>                                                                                                        | Enter the building name of the property being added as collateral.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Street</b>                                                                                                               | Specify the street address of the property being added as collateral.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

Table 1-20 (Cont.) Collateral - Field Description

| Field Name                                                                                                                                                                                  | Description                                                                                                                                                                                                                 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Locality</b>                                                                                                                                                                             | Specify the locality in which the property being added as collateral, is located.                                                                                                                                           |
| <b>Zip Code</b>                                                                                                                                                                             | Enter the zip code of the property being added as collateral.                                                                                                                                                               |
| <b>City</b>                                                                                                                                                                                 | The city in which the property being added as collateral, is located.                                                                                                                                                       |
| <b>State</b>                                                                                                                                                                                | The state in which the property being added as collateral, is located.                                                                                                                                                      |
| <b>Country</b>                                                                                                                                                                              | The country in which the property being added as collateral, is located.                                                                                                                                                    |
| The following fields are applicable if the <b>Vehicle</b> option is selected in the <b>Collateral Type</b> drop-down list.                                                                  |                                                                                                                                                                                                                             |
| <b>Type of Vehicle</b>                                                                                                                                                                      | The type of vehicle being added as collateral.<br>The options are: <ul style="list-style-type: none"> <li>• <b>Passenger Vehicle</b></li> <li>• <b>Commercial Vehicle</b></li> </ul>                                        |
| <b>Vehicle Value</b>                                                                                                                                                                        | The estimated value of the vehicle.                                                                                                                                                                                         |
| The following fields are applicable if the <b>Precious Metal</b> option is selected in the <b>Collateral Type</b> drop-down list.                                                           |                                                                                                                                                                                                                             |
| <b>Value of Precious Metal</b>                                                                                                                                                              | The estimated value of the precious metal.                                                                                                                                                                                  |
| The following fields are applicable if the <b>Deposits'</b> option is selected in the <b>Collateral Type</b> drop-down list.                                                                |                                                                                                                                                                                                                             |
|  <b>Note:</b><br><br>This option will only be provided if the applicant is an existing business customer |                                                                                                                                                                                                                             |
| <b>Select Term Deposit</b>                                                                                                                                                                  | Select any of the term deposits mapped to the business' customer ID.<br>All the active term deposits as mapped to the business' customer ID as maintained in the host system will be displayed and available for selection. |
| <b>Maturity Date</b>                                                                                                                                                                        | The maturity date of the term deposit.                                                                                                                                                                                      |
| <b>Available Term Deposit Amount</b>                                                                                                                                                        | The amount of term deposit that is available for linkage.                                                                                                                                                                   |
| <b>Amount to be Linked</b>                                                                                                                                                                  | The amount to be linked as collateral.                                                                                                                                                                                      |
| The following fields are applicable if the <b>Bonds</b> option is selected in the <b>Collateral Type</b> drop-down list.                                                                    |                                                                                                                                                                                                                             |

Table 1-20 (Cont.) Collateral - Field Description

| Field Name                                                                                                                             | Description                                                                                                                                                                                                                                                                                        |
|----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Type of Bond</b>                                                                                                                    | The type of bond being added as collateral.<br>The options are: <ul style="list-style-type: none"> <li>• <b>Investment Bonds</b></li> <li>• <b>Secured Bonds</b></li> <li>• <b>Unsecured Bonds</b></li> </ul>                                                                                      |
| <b>Bond Value</b>                                                                                                                      | The estimated value of the bond.                                                                                                                                                                                                                                                                   |
| The following fields are applicable if the <b>Stocks</b> option is selected in the <b>Collateral Type</b> drop-down list.              |                                                                                                                                                                                                                                                                                                    |
| <b>Value of Stocks</b>                                                                                                                 | The estimated value of the stocks.                                                                                                                                                                                                                                                                 |
| The following fields are applicable if the <b>Life Insurance</b> option is selected in the <b>Collateral Type</b> drop-down list.      |                                                                                                                                                                                                                                                                                                    |
| <b>Insurance Value</b>                                                                                                                 | The estimated value of the insurance.                                                                                                                                                                                                                                                              |
| The following fields are applicable if the <b>Accounts Receivable</b> option is selected in the <b>Collateral Type</b> drop-down list. |                                                                                                                                                                                                                                                                                                    |
| <b>Type of Accounts Receivable</b>                                                                                                     | The type of accounts receivable being added as collateral.<br>The options are: <ul style="list-style-type: none"> <li>• <b>Bills Receivable</b></li> <li>• <b>Trade Receivable</b></li> </ul>                                                                                                      |
| <b>Account Receivable Value</b>                                                                                                        | The estimated value of the accounts receivable.                                                                                                                                                                                                                                                    |
| The following fields are applicable if the <b>Inventory</b> option is selected in the <b>Collateral Type</b> drop-down list.           |                                                                                                                                                                                                                                                                                                    |
| <b>Type of Inventory</b>                                                                                                               | The type of inventory being added as collateral.<br>The options are: <ul style="list-style-type: none"> <li>• <b>Stock of Raw Materials</b></li> <li>• <b>Finished Goods</b></li> <li>• <b>Packaging Materials</b></li> </ul>                                                                      |
| <b>Inventory Value</b>                                                                                                                 | The estimated value of the inventory.                                                                                                                                                                                                                                                              |
| <b>Add another Collateral</b>                                                                                                          | Click on this link if you wish to capture details of another collateral.                                                                                                                                                                                                                           |
| <b>Total Collateral Value</b>                                                                                                          | Displays the total value of collateral i.e. the sum value of all collaterals mentioned. <div>  <b>Note:</b><br/>Total Collateral Value must be greater than or equal to the Loan Amount being requested. </div> |

1. From the **Collateral Type** list, select the type of collateral being defined.

Perform one of the following actions:

- If you have selected the **Property** option;
  - a. From the **Property Type** list, select the type of property being added as collateral.
  - b. In the **Property being purchased?** field, specify whether the property being added as collateral is being purchased or not.
  - c. In the **Property Value** field, enter the current market value of the property.
  - d. In the **Property Address** field, enter the address of the property being added as collateral.

Click on the **Click Here** link provided under the **Property Address** field to invoke the overlay on which you can enter the property address line by line as follows:

- a. In the **House/Unit Number** field, enter the house or unit number of the property being added as collateral.
  - b. In the **Building Name** field, enter the building/house name of the property being added as collateral.
  - c. In the **Street** field, enter the name of the street on which the property being added as collateral, is located.
  - d. In the **Locality** field, enter the locality in which the property being added as collateral, is located.
  - e. In the **Zip Code** field, enter the zip code of the property being added as collateral.
  - f. In the **City** field, enter the name of the city in which the property being added as collateral, is located.
  - g. In the **State** field, enter the name of the state in which the property being added as collateral, is located.
  - h. Click **Update** to add the address details. The page displays the newly added address.
- If you have selected the **Vehicle** option;
    - a. From the **Type of Vehicle** list, select the type of vehicle being added as collateral.
    - b. In the **Vehicle Value** field, enter the estimated value of the vehicle.
  - If you have selected the **Precious Metal** option;
    - In the **Value of Precious Metal** field, enter the estimated value of the precious metal.
  - If you have selected the **Deposits** option;
    - a. From the **Select Term Deposit** list, select any of the term deposits mapped to the business' customer ID.
    - b. In the **Amount to be Linked** field, enter the amount to be linked as collateral.
  - If you have selected the **Bonds** option;
    - a. From the **Type of Bond** list, select type of bond being added as collateral.
    - b. In the **Bond Value** field, enter the estimated value of the bond.
  - If you have selected the **Stocks** option;
    - In the **Value of Stocks** field, enter the estimated value of the stocks.
  - If you have selected the **Life Insurance** option;

- In the **Insurance Value** field, enter the estimated value of the insurance.
- If you have selected the **Accounts Receivable** option;
  - a. From the **Type of Accounts Receivable** list, select the type of accounts receivable being added as collateral.
  - b. In the **Account Receivable Value** field, enter the estimated value of the accounts receivable.
- If you have selected the **Inventory** option;
  - a. From the **Type of Inventory** list, select the type of inventory being added as collateral.
  - b. In the **Inventory Value** field, enter the estimated value of the inventory.
- 2. Click on the **Add another Collateral** link to add additional collateral details.  
The system displays the another set of fields in which you can capture information pertaining to another collateral.
- 3. Perform one of the following actions:
  - Click **Continue** to proceed to the next step in the application.
  - Click **Back** to navigate back to the previous step in the application.
  - Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  - Under the kebab menu, perform one of the following actions:
    - Click the **Save and Continue Later** option to save the application.
    - Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.11 Disbursement and Repayment

This topic describes the section of the application form where you can specify the account for loan disbursement, following successful processing and sanction of your application.

In this section of the application form, you can specify details of the account in which you would like the loan amount to be disbursed once the bank processes your application form and sanctions the loan amount. You can also specify information pertaining to the account from which you intend on making loan repayments.

In case you are an existing online banking customer, all the checking and savings accounts that your business holds with the bank will be displayed and available for selection. You can alternately, specify information of accounts that you hold with other banks if you want the loan amount disbursed into an external bank account or wish to make repayments from an account held with another bank.

1. Under the **Disbursement** sub-section, perform one of the following actions:

**Figure 1-20 Disbursement**

**SMB Business Loan**

Progress: Business Details ✓ Stakeholder Information ✓ Business Finances ✓ Loan Requirements Capital Loan ✓ Collateral Information ✓ Disbursement and Repayment Capital Loan 6

### Disbursement & Repayment

Specify account information.

**Disbursement** | Repayment

☐ Capture Later

Account Name  
Smith John

Account Number  
••••••

Confirm Account Number  
4455617

**Bank Details**  
HDFC Bank  
HDFC0000101  
Address Line 1  
Mumbai  
[Reset BIC Code](#)

**Continue** | Back

Scan QR-code anytime to continue on mobile.

**Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-21 Disbursement Details- Field Description**

| Field Name                                             | Description                                                                                                                                                                                              |
|--------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Capture Later</b>                                   | The option to capture disbursement account details at a later date.<br><br>Select this option if you do not wish to specify information of the account in which the loan is to be disbursed, at present. |
| <b>Loan Amount to be credited in account held with</b> |                                                                                                                                                                                                          |
| <b>Account Name</b>                                    | The name of the account holder.                                                                                                                                                                          |
| <b>Account Number</b>                                  | The account number in which the loan is to be disbursed.                                                                                                                                                 |

Table 1-21 (Cont.) Disbursement Details- Field Description

| Field Name                    | Description                                                                                                                                           |
|-------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Confirm Account Number</b> | Re-enter the account number to confirm the same.                                                                                                      |
| <b>BIC Code</b>               | The BIC code through which the transfer is to be made.                                                                                                |
| <b>Verify</b>                 | Click on the link to verify the Bank Identifier code (BIC) defined in the <b>BIC Code</b> field.                                                      |
| <b>Lookup BIC Code</b>        | The lookup for the <b>Bank Identifier code (BIC)</b> search. The below fields appears in modal window if the <b>Lookup BIC Code</b> link is selected. |
| <b>BIC Code</b>               | The facility to lookup bank details based on Bank Identifier code through which the transfer is to be made.                                           |
| <b>Bank Name</b>              | The facility to search for the BIC code based on the bank name.                                                                                       |
| <b>City</b>                   | The facility to search for the BIC code based on the city name.                                                                                       |
| <b>Search Results</b>         | Based on search criteria or Bank Code (BIC), fetch bank details.                                                                                      |
| <b>Bank Name</b>              | The name of the bank in which the account is held.                                                                                                    |
| <b>City</b>                   | The city in which the bank is located.                                                                                                                |
| <b>State</b>                  | The state in which the bank is located.                                                                                                               |

Under the **Disbursement** sub-section, perform one of the following actions:

- Select option **Capture Later** if you wish to specify disbursement account details at a later date.
  - In the **Loan amount to be credited in account held with** field, specify in which account the loan amount is to be credited in the **Disbursement Details** section.
    - a. In the **Account Name** field, enter the name of the account holder in whose account the loan is to be disbursed.
    - b. From the **Account Number** list, enter the account number in which the loan is to be disbursed.
      - i. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
    - c. In the **BIC Code** field, enter the BIC code through which the transfer is to be made.
    - d. Perform one of the following actions:
      - Click on the **Verify** link to verify the Bank Identifier code (BIC) defined in the **BIC Code** field. The system fetch bank details based on Bank Identifier Code (BIC).
      - Click on **Lookup BIC Code** link, and enter the details to search the **Bank Identifier Code** through the lookup option provided.
  - 2. Click **Continue** to proceed to the next step in the application.
- The **Repayment** tab appears.

Figure 1-21 Repayment Details

SMB Business Loan

✓

Business Details

✓

Stakeholder Information

✓

Business Finances

✓

Loan Requirements  
Capital Loan

✓

Collateral Information

6

Disbursement and Repayment  
Capital Loan

Disbursement & Repayment

Specify account information.

Disbursement

Repayment

Capture Later

☐

Same as disbursement account details?

Yes

☐ Yes

☒ No

Account Name

Smith John

Account Number

••••••

Confirm Account Number

6677123

Bank Details

HDFC Bank

HDFC0000101

Address Line 1

Mumbai

[Reset BIC Code](#)

Continue

Back

Scan QR-code anytime to continue on mobile.

 **Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-22 Repayment Details - Field Description

| Field Name    | Description                                                                                                                                                                                          |
|---------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Capture Later | The option to capture repayment account details at a later date.<br><br>Select this option if you do not wish to specify information of the account from which the loan is to be repaid, at present. |

Table 1-22 (Cont.) Repayment Details - Field Description

| Field Name                                                                                                                                                                                                                                                                                       | Description                                                                                                                                                                                                                           |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Same as disbursement account details?</b>                                                                                                                                                                                                                                                     | Specify whether loan repayments will be made from the same account defined for disbursement or if the account will be different. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul> |
| The following fields will be displayed only if the option <b>No</b> has been selected in the <b>Same as disbursement account details?</b> field.                                                                                                                                                 |                                                                                                                                                                                                                                       |
| <b>Account Number</b>                                                                                                                                                                                                                                                                            | All the active checking and savings accounts of the business customer will be available for selection.                                                                                                                                |
| The following field will be enabled only if the <b>Other Bank</b> option is selected in the <b>Repay loan from account held with</b> field.                                                                                                                                                      |                                                                                                                                                                                                                                       |
|  <b>Note:</b><br><br>This section will be displayed by default in case of guest/prospect applications and also if the existing customer applying for the loan does not have active CASA accounts with the bank. |                                                                                                                                                                                                                                       |
| <b>Account Name</b>                                                                                                                                                                                                                                                                              | The name of the account holder.                                                                                                                                                                                                       |
| <b>Account Number</b>                                                                                                                                                                                                                                                                            | The account number from which loan repayments will be made.                                                                                                                                                                           |
| <b>Network Code</b>                                                                                                                                                                                                                                                                              | The payment network code through which the transfer will be made.                                                                                                                                                                     |
| <b>Verify</b>                                                                                                                                                                                                                                                                                    | Click on the link to verify the payment network code defined in the <b>Network Code</b> field.                                                                                                                                        |
| <b>Look up Network Code</b>                                                                                                                                                                                                                                                                      | The option to search for payment network code. The below fields appears in modal window if the <b>Lookup Network Code</b> link is selected.                                                                                           |
| <b>Network Code</b>                                                                                                                                                                                                                                                                              | The facility to lookup bank details based on payment network code through which the transfer is to be made.                                                                                                                           |
| <b>Bank Name</b>                                                                                                                                                                                                                                                                                 | The facility to search for the Networkcode based on the bank name.                                                                                                                                                                    |
| <b>City</b>                                                                                                                                                                                                                                                                                      | The facility to search for the Networkcode based on the city name.                                                                                                                                                                    |
| <b>Search Results</b>                                                                                                                                                                                                                                                                            | Based on search criteria or NetworkCode, fetch bank details.                                                                                                                                                                          |
| <b>Bank Name</b>                                                                                                                                                                                                                                                                                 | The name of the bank in which the account is held.                                                                                                                                                                                    |
| <b>City</b>                                                                                                                                                                                                                                                                                      | The city in which the bank is located.                                                                                                                                                                                                |
| <b>State</b>                                                                                                                                                                                                                                                                                     | The state in which the bank is located.                                                                                                                                                                                               |

Under the **Repayment** sub-section, perform one of the following actions:

- Select the option **Capture Later** if you wish to specify repayment account details at a later date.
- In the **Same as disbursement account details?** field, specify whether the account details specified in the **Disbursement Details** section is same for loan repayment.

Perform one of the following actions:

- If you have selected the option **Yes**; the account that you have defined for disbursement will be considered for repayments as well.
  - If you have selected the option **No**;
    - a. In the **Repay loan from account held with** field, specify the account from which loan repayments will be made.
    - b. In the **Account Name** field, enter the name of the account holder in whose account the loan is to be disbursed.
    - c. From the **Account Number** list, enter the account number in which the loan is to be disbursed.
      - i. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
    - d. In the **Network Code** field, enter the Network Code through which the transfer is to be made.
    - e. Perform one of the following actions:
      - \* Click on the **Verify** link to verify the Network Code defined in the **Network Code** field.  
  
The system fetch bank details based on **Network Code**.
      - \* Click on **Lookup Network Code** link, and enter the details to search the **Network Code** through the lookup option provided.
3. Perform one of the following actions:
- Click **Continue** to proceed to the next step in the application.
  - Click **Back** to navigate back to the previous step in the application.
  - Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  - Under the kebab menu, perform one of the following actions:
    - Click the **Save and Continue Later** option to save the application.
    - Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.12 Review and Submit

This topic describes how to review and edit your application summary.

Each step of the application is available as a section. You can modify the information in any section by selecting the link provided against each section.

Figure 1-22 Review and Submit

↑

SMB Business Loan

Your Application Summary

Business Details

Business Structure

Business Legal Structure

Sole Proprietorship

Business Legal Name

Samtech Corp

Registration Number

242332

Date of Registration

5/22/14

Business Tax ID Number

42332532

Country of Registration

United States

Preferred Currency

US DOLLAR

Contacts

Business Email ID

samtech@example.com

Business Registered Address

1205, Castle rock, M G RD, South Block, Los Angeles, California, United States, 90005

Business Mailing Address

1205, Castle rock, M G RD, South Block, Los Angeles, California, United States, 90005

Business Phone Number

+1 (212) 111-1111

Stakeholder Information

Stakeholder 1

Relationship to the Business

Owner

Associated Since

3/13/18

Ownership Percentage

100.00%

Is the stakeholder an existing customer of the bank?

No

Primary Details

Title

Mr.

First Name

Smith

Middle Name (Optional)

-

Last Name

John

Date of Birth

5/22/84

Citizenship

United States

Country of Birth

United States

Identity

Identification Type

Driving License

ID Number

x5454

Valid Till (Optional)

-

ORACLE®

1-47

### Business Finances

#### Income

Salary  
USD 23,000.00

#### Expenses

Rentals  
USD 5,000.00

#### Assets

Deposit  
USD 34,000.00

#### Liabilities

Home Loan  
USD 8,900.00

### Loan Requirements Working Capital Loan

#### Loan Details

Loan Purpose  
Prchase ofCNC machine

Customer Contribution  
USD 5,000.00

Loan Term  
5 years 5 months days

Loan Amount  
USD 115,000.00

### Collateral Details

#### Collateral 1

Collateral Type  
Property

Property Type  
Residential Property

Collateral Value  
USD 12,000.00

Property Being Purchased  
Yes

Property Location

#### Collateral 2

Primary Collateral

Collateral Type  
Vehicle

Vehicle Type  
Passenger Vehicle

Collateral Value  
USD 34,000.00

### Disbursement & Repayment

#### Disbursement Details

Account Name  
Smith John

Account Number  
4455617

Network Code  
HDFC0000101

Bank Details  
Address Line 1,Mumbai,India

#### Repayment Details

Account Name  
Smith John

Account Number  
6677123

Network Code  
HDFC0000101

Bank Details  
Address Line 1,Mumbai,India

- Review the application details.

Perform one of the following actions:

- Click **Confirm**, to proceed with application submission.

The **Terms of Service** page appears.

- Click the  icon against any section if you wish to update any information in the respective step.
- Click **Back** to navigate back to the previous step in the application.
- Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
- Under the kebab menu, perform one of the following actions:
  - Click the **Save and Continue Later** option to save the application.
  - Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.13 Terms of Service

This topic describes the terms and conditions associated with the product for which you are applying.

The applicant will be required to read the terms and conditions and then click on the checkbox to provide acknowledgment to having agreed to the terms and conditions.

The applicant (in the role of an owner or authorized signatory) can also provide their digital signature at this step. If the application is being made from a touchscreen device, the stakeholder can also digitally sign the area identified. Alternately, the stakeholder can upload a document containing their signature.

Figure 1-23 Terms of Service

↑ SMB Business Loan

### Terms of Service

Please read the following information carefully.

Terms and Conditions

 SMB Business Loan Agreement

- ☒ I have read and agree to the Privacy Notice
- ☒ I have read and agree to the Electronic Signature Card

### Signature (Optional)

☒ Draw Signature ☐ Upload Signature

(Please ensure that the signature matches the signature on your submitted Identify Proof.)

Please enter your signature in the box below.



[Clear Signature](#)

1. Select each checkbox to accept the specific term and condition.
2. Click on the **Upload Signature** tab to upload a document containing your digital signature.

The **Upload your Signature** section appears.  
Perform one of the following actions:

- In **Upload Signature Here** card, drag and drop or upload your digital signature document.

The uploaded signature image is listed.

 **Note:**

- a. Click the  icon to delete the uploaded signature document.
  - b. The formats supported for the uploaded signature document can be configured. By default the supported formats are PDF, PNG, JPG and JPEG.
  - c. The maximum size allowed for the signature document is configurable. By default the maximum size allowed is 5 MB
- Click on the **Draw Signature** tab to draw signature.

 **Note:**

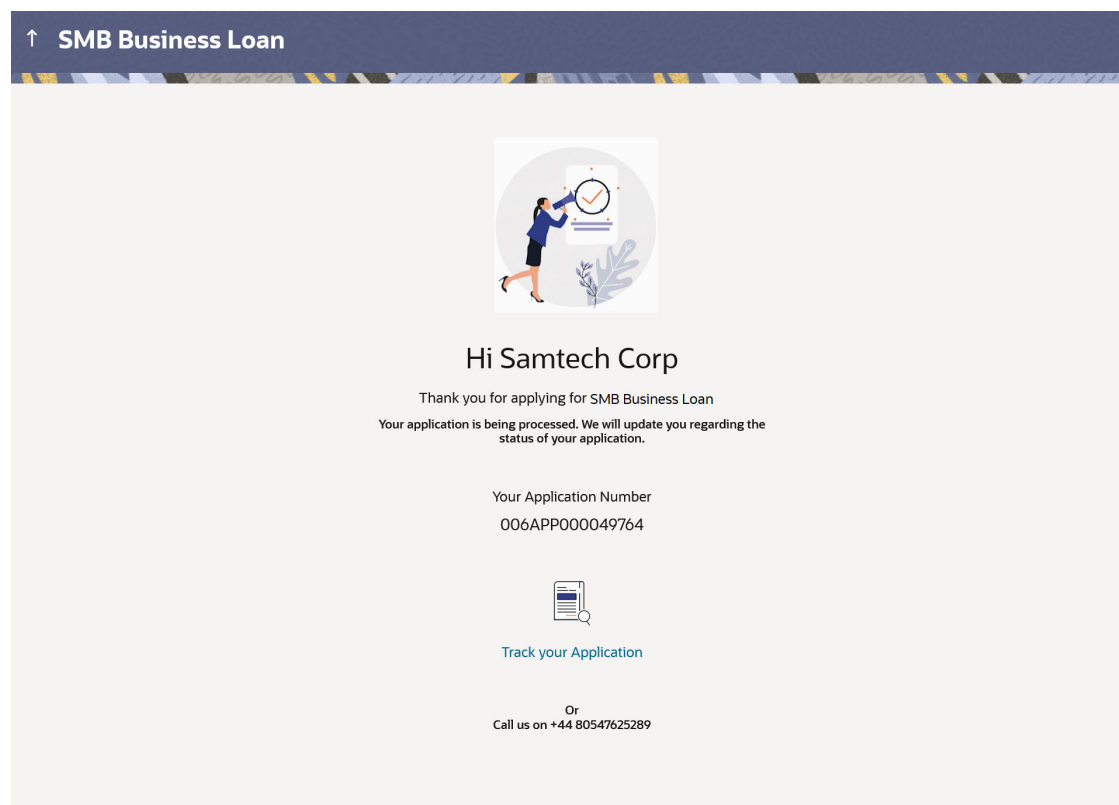
- a. Click on the **Clear Signature** link to reset the drawn signature.
  - b. The **Draw Signature** option is enabled only if you are applying from a touch screen device.
3. Perform one of the following actions:
- Click **Confirm** to proceed with application submission.
  - Click **Back** to navigate back to the previous step in the application.
  - Under the kebab menu, perform one of the following actions:
    - Click the **Save and Continue Later** option to save the application.
    - Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.14 Submitted Application - Confirmation

This topic describes the confirmation page that appears after application submission.

This page displays the name of the product that you have applied for along with the application number, generated by the bank.

Figure 1-24 Confirmation



- Click on the **Track your application** link to navigate to the **Application Tracker Login** page.

For information on the **Application Tracker**, refer to the **Oracle Banking Digital Experience Retail Originations Application Tracker User Manual**.

## 1.15 Existing User

This topic describes the product application process for existing customers.

An application form being initiated for a business that is an existing online banking customer of the bank (registered user) will differ from that of one being initiated for a business that has no existing relationship with the bank.

You will be able to apply as an existing business customer by selecting the provided option on the kickoff page and proceeding to specify the business' login credentials.

The working capital loan application form for existing business customers will comprise of the following sections:

1. **Business Details** – This page will display basic information of the business. There will be no option provided to edit this information as part of the application form.
2. **Business Finances** – This page will display financial information of the business that is already maintained with the bank. The applicant will be able to add additional financial information in the Income, Expenses, Assets and Liabilities sub sections and will also be able to modify information already present, as required.
3. **Stakeholder Information** – This section will enable the business applicant to specify information pertaining to the stakeholders of the business. The applicant can opt to add

multiple stakeholders, as required. Please refer the Stakeholder Information sections in this user manual for details.

4. **Loan Requirement Term Loan** - This section will be part of the application form and you will be required to specify information related to the loan such as loan amount and tenure of the loan, etc.
5. **Collateral** - In this section you can specify information pertaining to the collateral to be added against the loan. You can add multiple collateral records.
6. **Disbursement & Repayment** –In this section you will be required to specify information pertaining to the account in which you wish to have the loan amount disbursed and also specify information related to the account from which you will be making regular payments to the bank towards repayment of the loan.
7. **Terms of Service** – You will be required to read through and accept the terms and conditions related to the online application of the product you have selected.
8. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. The application reference number along with the link to access the Application Tracker will be displayed.

# 2

## FAQ

**1. Can I proceed with the application if the business is an existing customer of the bank but does not have online banking access?**

No. In order to apply online, your business needs to have online banking access. Please contact the bank for information on how to gain access to online banking services for business customers.

**2. How many products can I apply for as part of a bundled application?**

Out of the box, you can add a maximum of three products in a bundle. This number is configurable by the Bank and may change.

**3. In case my application is saved as a draft, can I request a bank executive to complete this application on my behalf?**

Only you can resume and complete a draft application.

**4. Can I cancel one of the product applications that has been submitted as part of a bundled application?**

No. Currently, it is not possible to cancel a specific product application that is part of a bundled application. You can however, cancel the entire bundled application, if you wish to do so.

**5. For how long I can access and resume my applications that are saved as drafts?**

This is based on the Bank's purging policy. The draft applications will be available for x days in the application tracker before they are purged by the bank.

**6. Can I apply for a product that I have already applied for and that the bank is currently processing?**

Yes, you can still submit an application for the same product. The decision to process or reject either of the two (or more) applications will rest on the bank.

**7. I have started my application on my laptop. However, I have realized that some of the documents that I need to upload are available on my tablet. Do I need to abandon the application that I started on my laptop to restart the entire process on my tablet?**

No, you can scan the QR code available on every step of the application form, post the Mobile Verification step, and resume the application from your tablet or mobile device.

**8. Can bank administrators define the sequence in the steps of the application forms?**

Yes, bank administrators can configure the sequence of steps in the application forms of all product categories supported for online application, through the Origination Workflow Maintenance feature available on the OBDX platform.

**9. How does OCR work?**

The bank can integrate with the third party adapters that provide OCR services, through available hook points. The system will be able to prefill certain fields in the Personal Information section from data fetched from the applicant's uploaded documents.

Similarly, an out of box integration is available with the internal 'Document verification framework'.

Extensibility hooks can be used to support OCR for most identity and financial documents.

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