Oracle® Banking Digital Experience Retail Loans User Manual





Oracle Banking Digital Experience Retail Loans User Manual, Release 25.1.0.0.0

G38537-01

Copyright © 2015, 2025, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

Preface	
Purpose	
Audience	
Documentation Accessibility	
Critical Patches	
Diversity and Inclusion	
Conventions	,
Related Resources	,
Screenshot Disclaimer	,
Acronyms and Abbreviations	,
Basic Actions	,
Symbols and Icons	V
Loans And Finances	
1.1 Overview Widget	1-
Loans & Finances Summary	
Loan & Finance Details	
Repayment	
Disbursement Inquiry	
Schedule Inquiry	



٦ -	Transactions	
F	Promise to Pay	
8	3.1 Make Promise	8-1
8	3.2 Make Payment	8-3
I	nstallment Calculator and Eligibility Calculator	
9	0.1 Loan Installment Calculator	9-1
9	0.2 Loan Eligibility Calculator	9-3
4	Account Nickname	
- -	FAQ	
1	ndov	
- 1	ndex	



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

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

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

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
Back	In case you missed to specify or need to modify the details in the previous segment, click Back to navigate to the previous segment.
Cancel	Click Cancel 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.
Next	On completion of input of all parameters, click Next to navigate to the next segment.
Save	On completion of input of all parameters, click Save to save the details.
Save & Close	Click Save & Close to save the data captured. The saved data will be available in View Business Product with <i>In Progress</i> status. You can work on it later by picking it from the View Business Product .
Submit	On completing the input of all parameters, click Submit to proceed with executing the transaction.
Reset	Click Reset to clear the data entered.
Refresh	Click Refresh to update the transaction with the recently entered data.
Download	Click Download 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
r 7	Maximize
3 L	Minimize
▼	Open a list
■	Open calendar
Q	Perform search
<u>:</u>	View options
888	View records in a card format for better visual representation.
〓	View records in tabular format for better visual representation.



1

Loans And Finances

This topic describes the overview of retail loan features supported in Oracle Banking Digital Experience application.

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

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

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



In application

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

Features Supported In the Application

The Oracle Banking Digital Experience loans module of the OBDX application supports the following features:

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

Pre-requisites



- Transaction access is provided to Oracle Banking Digital Experience user.
- Loan accounts are maintained in the host system under a party ID mapped to the user.

1.1 Overview Widget

This topic describes the Overview widget, which displays the customer's holdings across various account types, including Current and Savings Accounts, Term Deposits, Loans, Investments, and Credit Cards.

The Oracle Banking Digital Experience overview widget displays an overview of the customer's holdings with the bank. It is a container and user can scroll from left to right, right to left. Each relationship card displays details specific to that account type. One such example is that of **Loans & Finances**. The total count of the loan accounts that the customer holds with the bank is displayed along with the total amount outstanding across all the loans held by the customer on the loan card.

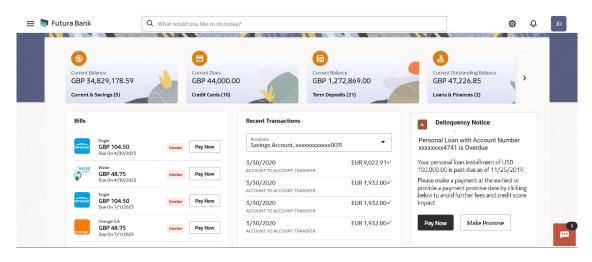
Clicking on the card, basic details of each individual loan account are displayed as records. Details comprises of the loan account number, the product name, maturity date, and current outstanding balance, status of account, sanctioned loan amount and the **More Actions** menu

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

Note:

- The Overview widget is available on both desktop and mobile (responsive) view.
- If the Oracle Banking Digital Experience user does not have any Loan accounts, system displays the text message and the card which re-directs user to the origination flow to apply for a Loan account.
- On the Dashboard, click Overview widget, and then click Loans & Finances card.
 The Loans & Finances Accounts summary screen appears.

Figure 1-1 Overview widget





Loans & Finances Summary

This topic provides the systematic instructions for users to have a holistic view of all their loan accounts held with the bank.

All the loan accounts of the user are listed as records. Each record comprises of information such as the loan account number, account nickname (if assigned), product name, sanctioned loan amount, and current outstanding balance. Click on the specific account to view further details of that account or view the summary of transactions undertaken through that account.

Note:

- 1. If the retail user does not have any Loan accounts, system displays the text message and the card which re-directs user to the origination flow to apply for a Loan account.
- The left swipe and Long Press gesture is implemented on mobile and tablets devices.
 - Long press gesture Users can now press and hold down on a screen for an extended duration, which displays additional options or actions. This feature is available on Account Listing, which triggers Loan Repayment, Disbursement Inquiry, Schedule Inquiry functionalities.

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

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

Note:

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

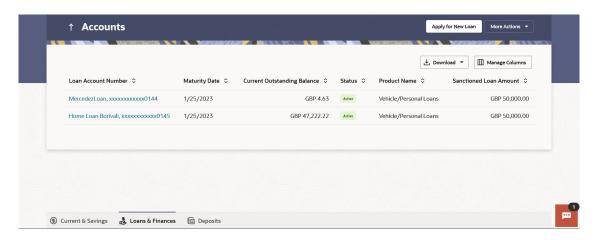
Perform anyone of the following navigation to access the **Loans & Finances** screen.

• From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Loans & Finances** tab.

- From the Dashboard, click Overview Widget, click Loans & Finances card.
- From the Search bar, type Loans & Finances Loans & Finances and press Enter.
- Access through the Loans & Finances tab available on footer of all pages.

The Loans & Finances Accounts screen appears.

Figure 2-1 Loans & Finances Accounts



Note:

The fields which are marked as Required are mandatory.

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

Table 2-1 Loans & Finances Accounts - Field Description

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

Perform one of the following actions:

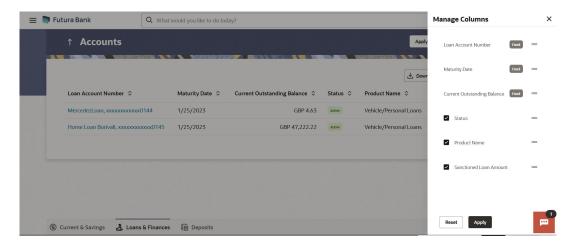
Click the



icon to download the records in CSV & PDF format.

• Click the — Manage Columns icon to setup a column preference by rearranging or removing columns.

Figure 2-2 Loans & Finances Accounts – Manage Columns setup



Perform one of the following actions:

- Click Apply to apply the new changes to the table.
- Click Reset to clear the data entered.
- Click on Product Offeringsto apply for the new loan.

The system redirects to the **Product Offerings** section of the bank portal page.

Loan & Finance Details

This topic provides the systematic instructions to user for viewing the information related to the Loan account.

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

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

To view loan account details:

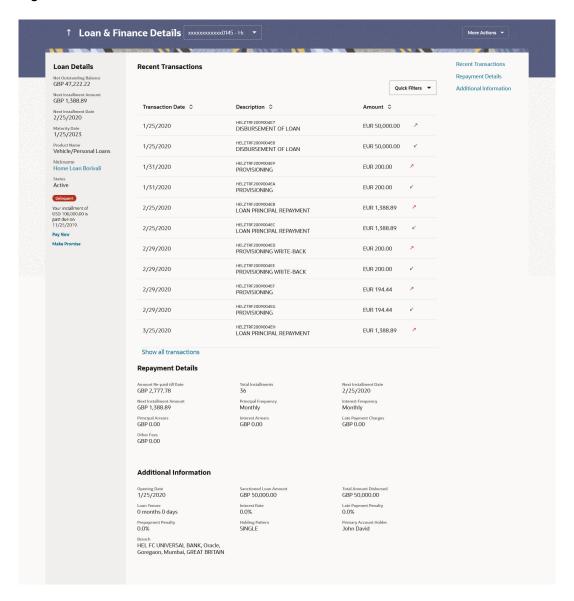
- Perform anyone of the following navigation to access the Loans & Finances Account Details screen.
 - From the Dashboard, click Toggle menu, click Menu, then click Accounts, and then click Loans & Finances tab, and then click Loans & Finances Account Number.
 - From the Search bar, type Loans & Finances Loans & Finances Account Details and press Enter.
 - On the Dashboard, click Overview widget, click Loans & Finances card, then click Loans Account Number

The Loan & Finance Details screen appears.

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

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

Figure 3-1 Loan & Finance Details



The fields which are marked as Required are mandatory.

Table 3-1 Loan & Finance Details - Field Description

Field Name	Description
Account Number	All the loan accounts of the user will be listed in a drop-down in masked format along with nicknames, if defined. The user can select the loan account of which details are to be viewed. The account number will be masked as per account number masking configurations.



Table 3-1 (Cont.) Loan & Finance Details - Field Description

Field Name	Description
Loan Details	
Status	The current status of the loan account.
Net Outstanding Balance	The total amount outstanding on the loan is displayed here.
Next Installment Amount	Amount to be paid as next installment.
Next Installment Date	The date on which the next loan payment is due.
Maturity Date	The date on which the loan account will mature.
Product Name	The name of the product under which the loan account is opened.
Nickname	Displays the nickname set for the loan account. For more information, refer Account Nickname .
Status	The current status of the loan account.
Delinquent	Displays the delinquent status appears.
	Note: This status appears only if the loan account is in delinquent status.
Delinquency Notice message	Displays the message of the promise details along with the delinquent status.
Pay Now	Link to make payment against the delinquent account.
Make Promise	Link to make promise for the delinquent account.
Recent Transactions	For more information, refer Transactions screen.
Transaction Date	Date on which the activity was performed.
Description	Short description of the transaction.
Amount	The transaction amount.
Transaction Type	The type of transaction performed, i.e. if it was a debit or credit transaction.
Show all transactions	To view all the transactions in account. On clicking the link, the user will be navigated to the Transactions screen.
Repayment Details	
Amount Re-paid till Date	Total loan amount repaid by the customer till date.
Total Installments	The total number of scheduled payments to be made towards repaying the loan.
Next Installment Date	The date on which the next loan payment is due.
Next Installment Amount	Amount to be paid as next installment.



Table 3-1 (Cont.) Loan & Finance Details - Field Description

Field Name	Description
Principal Frequency	Intervals at which the principal is to be repaid.
· ·····o·pai · · · oquooy	It could be:
	Daily
	Weekly
	One Time Payment
	Monthly
	Bi monthly
	• Quarterly
	Semi-annuallyAnnually
Interest Frequency	Intervals at which the interest is to be paid.
	It could be:
	Daily Weekly
	One Time Payment
	Monthly
	Bi monthly
	Quarterly
	Semi-annually
	Annually
Principal Arrears	The amount due on the loan principal after having missed one or more repayment installments.
Interest Arrears	The amount due towards loan interest payment.
Late Payment Charges	The charges levied on any late payment of a loan installment.
Other Fees	Other/ miscellaneous fees applicable on the loan account.
Additional Information	
Opening Date	The date on which loan account was opened.
Sanctioned Loan Amount	The sanctioned loan amount sanctioned by the bank.
Total Amount Disbursed	The actual amount of loan that the bank has given the customer till date.
Loan Tenure	The duration for which the loan amount is sanctioned in terms of years/months/days.
Interest Rate	The interest rate charged on the loan.
Late Payment Penalty	The percentage rate charge applicable in case of default in repayment.
Prepayment Penalty	The percentage charge applicable in case the loan is prepaid.
Holding Pattern	The holding pattern of the account i.e. single or joint. The possible values are:
	For single owner – single
	For joint ownership - joint
Primary Account Holder	Name of the primary account holder.
Joint Account Holder	Name of the joint account holder. This field is displayed only if the holding pattern of the loan account is Joint .
Branch	Details of the branch at which the loan account is held.

The following actions can also be performed from this page:



- Click on the Quick Filters menu to view the transactions of a specific period or of specific transaction type.
- Click on the Recent Transactions, Repayment Details, Additional Informationlinks available on the top right corner page to navigate between the sections.
- For more information on Nickname (add/ modify/ delete), the option available under Account Details section. Refer Account Nickname section.
- Click on the Pay Now link to make payment against the delinquent account.
- Click on the Make Promise link to make promise for the delinquent account.



4

Repayment

This topic provides the systematic instructions to user of online repayment process for loans and finance.

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



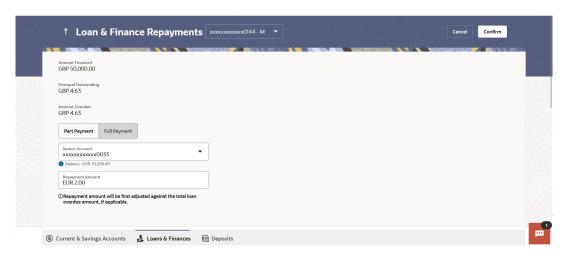
If customer makes a payment equal to the total outstanding loan amount (inclusive of arrears), it may lead to settlement of the loan account, depending upon the configuration (premature penalty/any charges) at the host system.

To repay the loan partially or completely:

- 1. Perform anyone of the following navigation to access the **Loan & Finance Repayments** screen.
 - From the Dashboard, click Toggle menu, click Menu, then click Accounts, and then click Loans & Finances tab, and then click Loans & Finances Account Number.
 - From the **Loans & Finance Details** page, click on the **More Actions**, and then click on the **Loan & Finance Repayment**.
 - From the Search bar, type **Loan & Finances Loan & Finance Repayment**and press **Enter**.
 - On the Dashboard, click Overview widget, click Loan & Finances card, then click Loans & Finances Account Number. From the Loans & Finance Details page, click on the More Actions, and then click on the Loan & Finance Repayment.

The **Repayment** screen appears.

Figure 4-1 Loan Repayments



The fields which are marked as Required are mandatory.

Table 4-1 Loan Repayments - Field Description

Field Name	Description
Loan Account	All the loan accounts of the user will be listed in a drop-down in masked format along with nicknames, if defined. The user can select the loan account which is to be repaid. The account number will be masked as per account number masking configurations. For more information on Account Nickname, refer Account Nickname .
Amount Financed	The total financed amount, in local currency, that has been lent by the bank to the party.
Principal Outstanding	The outstanding principal balance that is yet to be repaid.
Amount Overdue	The overdue amount, if any. This amount is the summation of the principal, interest and charges (if any).
What do you want to do?	The options of paying off the loan partially or completely. The options are:
	Part Payment
	Full Payment
	The order in which the fields below are displayed, will vary based on the option selected in this field.
Source Account	The user's linked current and savings accounts that can be debited to make the loan prepayment, will be listed in a lists. The account number will be masked as per account number masking configurations and nicknames, if set, will be displayed against each account. For more information on Account Nickname, refer Account Nickname.



Table 4-1 (Cont.) Loan Repayments - Field Description

Field Name	Description
Current Balance	The current balance of the selected source account. This amount will be displayed against the source account field when an account has been chosen from the list.
Principal Outstanding	The amount of principal outstanding on the loan.
Interest	The interest component of the amount that is due.
	This field appears if the user selects the Full Payment option in the Repayment Type field.
Charges	The charge that is due.
	This field appears if the user selects the Full Payment option in the Repayment Type field.
Repayment Amount	The amount to be repaid. Payment currency is defaulted to loan account currency. This field is editable only if the user selects the Part Payment option. In this case, the amount should be less than the outstanding principal balance. If the user selects the Full Payment option, then this field displays the total outstanding amount, which will include the principal, the interest and pre-payment charges.
	Note: The Source Account should have sufficient balance to cover the repayment amount.

- 2. From the **Select Account** list, select the loan account which is to be repaid.
- From the What do you want to do? field, select whether the loan must be paid off partially or fully.
- From the Source Account list, select the CASA account from which the repayment is to be made.
- 5. If the Part Payment option has been selected,
 - In the **Repayment Amount** field, enter the repayment amount.
- 6. Perform one of the following actions:
 - Click Confirm.

The **Review** screen appears.

- Click Cancel to cancel the transaction.
- 7. Perform one of the following actions:
 - Verify the details and click Confirm.

A message confirming the repayment appears, along with the transaction reference number.

- Click Back to navigate back to the previous screen.
- Click Cancel to cancel the transaction.
- **8.** Perform one of the following actions from Confirmation page:

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



Disbursement Inquiry

This topic provides the systematic instructions to users to view disbursement details, including the disbursed amount, the disbursal date, and the total financed amount.

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

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

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

By clicking on Manage Columns option available on the screen, user can

- Rearrange columns
- Remove specific columns.

Note:

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

To view loan disbursement details:

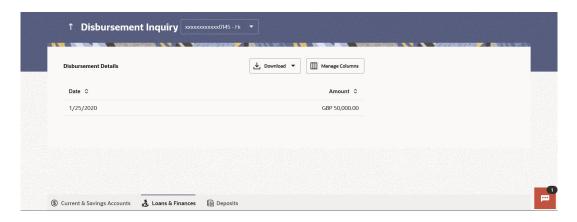
- Perform anyone of the following navigation to access the Disbursement Inquiry screen.
 - From the Dashboard, click Toggle menu, click Menu, then click Accounts, and then click Loans & Finances tab, and then click Loans & Finances Account Number.
 - From the **Loans & Finance Details** page, click on the **More Actions**, and then click on the **Disbursement Inquiry**.
 - From the Search bar, type Loan & Finances Disbursement Inquiry and press Enter.
 - On the Dashboard, click Overview widget, click Loan & Finances card, then click Loans & Finances Account Number. From the Loans & Finance Details page, click on the More Actions, and then click on the Disbursement Inquiry.

The **Disbursement Inquiry** screen appears.

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

The loan disbursement details of the selected account appears.

Figure 5-1 Disbursement Inquiry



Note:

The fields which are marked as Required are mandatory.

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

Table 5-1 Field Description

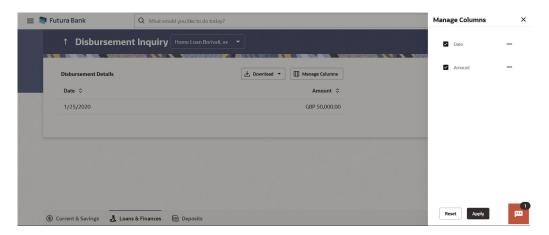
Field Name	Description
Loan Account Number	All the loan accounts of the user will be listed in a drop-down in masked format along with nicknames, if defined. The user can select the loan account of which disbursement details are to be viewed. The account number will be masked as per account number masking configurations. For more information on Account Nickname , refer Account
	Nickname
Disbursement Details	
Date	The date on which the specific amount was disbursed.
	Note: If there are multiple disbursements in the account, the last disbursement will be displayed first followed by others accordingly in that order. The last entry in this list will be of the first disbursement date.
Amount	The amount disbursed on the specific date.

Perform one of the following actions:



- Click the Download icon to loan disbursement details records in CSV & PDF format.
- Click the manage Columns icon to setup a column preference by rearranging or removing columns.

Figure 5-2 Disbursement Inquiry - Manage Columns



Perform one of the following actions:

- Click Apply to apply the new changes to the table.
- Click Reset to clear the data entered.

6

Schedule Inquiry

This topic provides the systematic instructions to users to view loan repayment schedule.

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

The user is able to identify important information such as the frequency in which repayment installments are made, the total number of installments and the number of installments paid and those that are pending.

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

By clicking on Manage Columns option available on the screen, user can

- Rearrange columns
- Remove specific columns.

Note:

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

To view loan schedule:

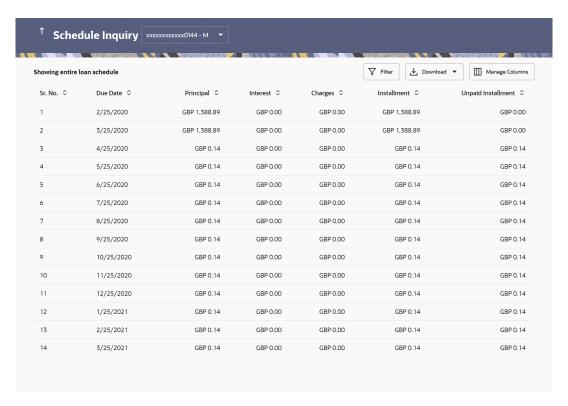
- 1. Perform anyone of the following navigation to access the **Schedule Inquiry** screen.
 - From the Dashboard, click Toggle menu, click Menu, then click Accounts, and then click Loans & Finances tab, and then click Loans & Finances Account Number.
 - From the **Loans & Finance Details** page, click on the **More Actions**, and then click on the **Schedule Inquiry**.
 - From the Search bar, type Loan & Finances Schedule Inquiry and press Enter.
 - On the Dashboard, click Overview widget, click Loan & Finances card, then click Loans & Finances Account Number.

From the **Loans & Finance Details** page, click on the **More Actions**, and then click on the **Schedule Inquiry**.

The **Schedule Inquiry** screen appears.

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

Figure 6-1 Schedule Inquiry



Note:

The fields which are marked as Required are mandatory.

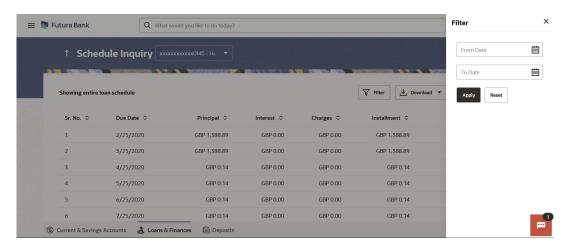
Table 6-1 Schedule Inquiry - Field Description

Field Name	Description
Loan Account	All the loan accounts of the user will be listed in a drop-down in masked format along with nicknames, if defined. The user can select the loan account of choice. The account number will be masked as per account number masking configurations.
	If the user has accessed this page via the Relationship Overview widget, the account number selected will be pre-selected and the user can change selection as required.
	For more information on Account Nickname , refer Account Nickname
Schedule Summary	
Sr. No.	The serial number of each installment will be displayed against the installment record.

Table 6-1 (Cont.) Schedule Inquiry - Field Description

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

Figure 6-2 Schedule Inquiry-Installment Summery



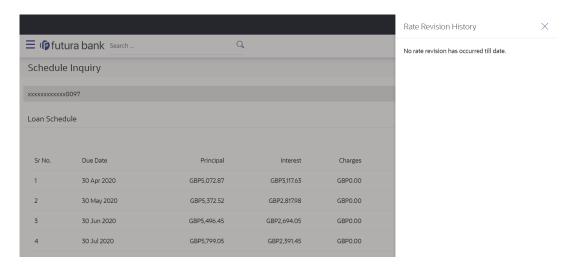
The fields which are marked as Required are mandatory.

Table 6-2 Schedule Inquiry-Installment Summery - Field Description

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



Figure 6-3 Schedule Inquiry-Rate Revision History

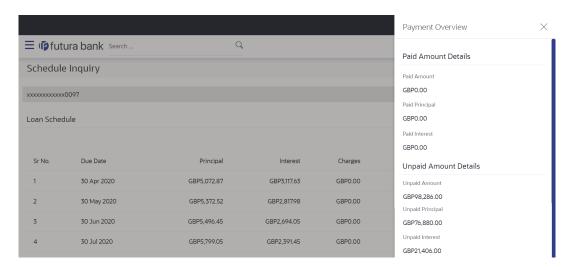


The fields which are marked as Required are mandatory.

Table 6-3 Schedule Inquiry-Rate Revision History - Field Description

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

Figure 6-4 Schedule Inquiry- Payment Overview





The fields which are marked as Required are mandatory.

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

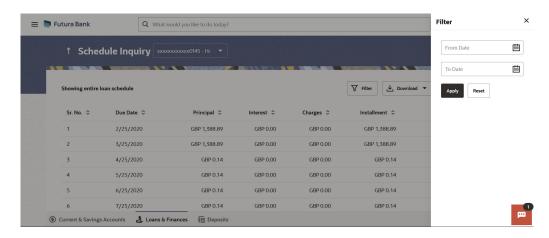
Table 6-4 Schedule Inquiry- Payment Overview - Field Description

Field Name	Description
Payment Overview	
Paid Amount Details	The following three fields and values will display the amounts that have been paid, by the user, towards the loan repayment.
Paid Amount	The total loan amount that has been repaid till date.
Paid Principal	The principal amount repaid till date.
Paid Interest	The interest amount repaid till date.
Unpaid Amount Details	The following three fields and values will display the amounts that are yet to be paid, by the user towards the loan.
Unpaid Amount	The total loan amount pending for repayment.
Unpaid Principal	The principal amount pending for repayment.
Unpaid Interest	The interest amount pending for repayment.

- 3. Perform one of the following actions:
 - Click Filter to search the loan repayment schedule based on search criteria.

 The Filter overlay screen appears. Enter the period for which installment details in the repayment schedule are to be viewed.

Figure 6-5 Schedule Inquiry - Filter



Note:

The fields which are marked as Required are mandatory.



Table 6-5 Schedule Inquiry - Filter - Field Description

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

- a. From the **From Date** list, select the appropriate date.
- b. From the **To Date** list, select the appropriate date
- c. Click Apply.

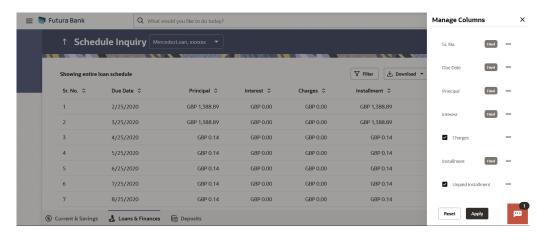
Based on the specified period, the set of installments in the loan repayment schedule are displayed.

OR

Click Reset to clear the data entered.

- Click the Download icon to download the records in CSV & PDF format.
- Click the manage Columns icon to setup a column preference by rearranging or removing columns

Figure 6-6 Schedule Inquiry - Manage Column Setup



7

Transactions

This topic provides the systematic instructions for users to track transactions occurring within their accounts.

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

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

By clicking on Manage Columns option available on the screen, user can

- Rearrange columns
- Remove specific columns.

Note:

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

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

Customers can also undertake the following from the More Actions menu:

To view transactions:

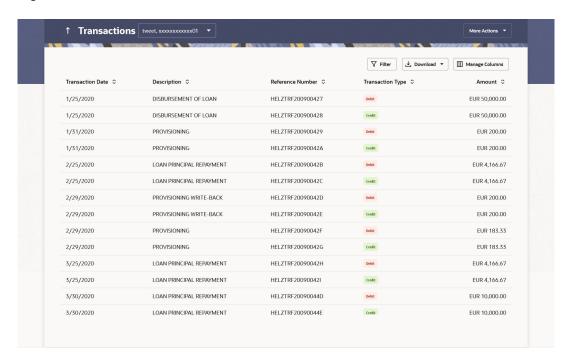
- Perform anyone of the following navigation to access the Transactions screen.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Loans & Finances** tab, and then click **Loans & Finances** Account Number.
 - From the Loans & Finance Details page, click on the Show all transactions link under Recent Transaction section.
 - From the Search bar, type Loan & Finances Transactions and press Enter
 - On the Dashboard, click Overview widget, click Loan & Finances card, then click Loans & Finances Account Number. From the Loans & Finance Details page, click on the Show all transactions link under Recent Transaction section.
 - On the Dashboard, click Overview, click Loans & Finances, then click Loans & Finances kebab menu, and then click Transactions.

- From the Dashboard, click Toggle menu, click Menu, then click Accounts, and then click Loan & Finances. Under Loan & Finances, click Transactions.
- Access through the kebab menu of transactions available under the Loan & Finances module.

The **Transactions** screen appears.

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

Figure 7-1 Transactions – View Transactions



Note:

The fields which are marked as Required are mandatory.

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

Table 7-1 Transactions - View Transactions - Field Description

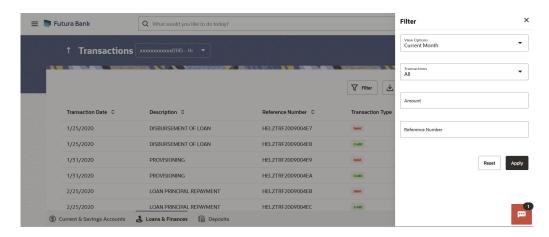
Field Name	Description
Loan Account	Select an account of which you wish to view transactions.
Transaction Date	Date on which the activity was performed.
Description	Short description of the transaction.
Reference Number	Reference number of the transaction.
Amount	The transaction amount.

Perform one of the following actions:

• Click the Filter change filter criteria.

The **Filter** overlay screen appears. Based on the defined criteria you can view transactions.

Figure 7-2 Transactions - Filter Criteria



Note:

The fields which are marked as Required are mandatory.

Table 7-2 Transactions – Filter Criteria- Field Description

Field Name	Description
Filter Criteria	
View Options	Filters to view the transactions of a specific period.
	The options are:
	- Current Month
	Current Day
	- Previous Day
	- Previous Month
	Current Month + Previous Month
	- Previous Quarter
	Date Range
	- Last 10 Transactions
Transaction	Filters to view the transactions based on description. The options are:
	– All
	- Credits Only
	- Debits Only

Table 7-2 (Cont.) Transactions – Filter Criteria- Field Description

Field Name	Description
From Date -To Date	Specify the period for which you wish to view transactions. Search will be based on the transaction date range.
	These fields will be displayed only if you have selected the option Date Range from the View Options list.
Amount	The specific transaction amount matching to which you wish to view transactions.
Reference Number	Reference number of the transaction.

- a. From the View Options list, select the desired transaction period.
 - If the option Date Range has been selected in the View Options list, specify the date range in the From Date and To Date fields.
- **b.** From the **Transaction** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.
- **c.** In the **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.
- d. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.
- e. Perform one of the following actions:
 - Click Apply to view transactions based on the defined criteria.
 - Click Reset to clear the details entered.
- Click the Download icon to download the records in CSV & PDF format.
- Click the Manage Columns icon to setup a column preference by rearranging or removing columns.
- Click on the **More Actions** menu to access other Current and Savings account statement related transactions.



8

Promise to Pay

This topic describes the promise-to-pay option to repay money.

A promissory note, or promise-to-pay agreement, is a written document in which a customer agrees to repay a definite sum of money either on demand or at a specified future date. Borrowers who take out loans typically sign a promissory note to formalize their obligation to repay the bank. An agreement between two parties, the lender and the borrower, in which the lender promises to pay a set amount of money on a set date.

Note:

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

Features supported in the application

- Make Promise
- Make Payment (Pay Now)
- Perform anyone of the following navigation to access the Pay Now /Make Promise screen.
 - From the Dashboard, click Delinquency Notice widget, click Pay Now /Make Promise.
 - On the Dashboard, click Overview widget, click Loan & Finances card, then click Loans & Finances Account Number.

From the **Loans & Finance Details** page, click on the **Pay Now /Make Promise** (options available only for the account with Delinquent status).

The Make Promise screen appears.

8.1 Make Promise

This topic provides the systematic instructions for delinquent customer on how to make promise.

If a customer is unable to make the payment immediately or plans to send the payment later, in such situations he/she can make promise to the bank for the same.



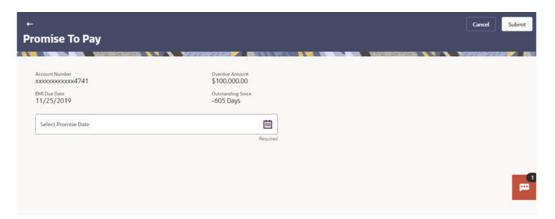
The **Make Promise** option will only be shown if a promise has not been made for the delinquent account.

To create a Promise to Pay:

- Perform one of the following actions:
 - Under the Delinquency Note widget on the Dashboard, click on the Make Promise link to register for the promise to pay.
 - Under the Loan Details section in the Loan & Finance Details transaction, click on the Make Promise link.

The **Promise To Pay** screen appears.

Figure 8-1 Promise To Pay



- 2. From the **Select Promise Date** list, select the future date on which you wish to pay the due amount pending for the loan account.
- Perform one of the following actions:
 - Click Submit to initiate the request.

The **Confirmation** popup appears.

- Click Cancel to cancel the transaction.
- **4.** Perform one of the following actions:
 - Click Confirm.

The success message of the promise created appears along with the reference number.

- Click Cancel to cancel the transaction.
- 5. Perform one of the following actions from Confirmation page:
 - Click on the Loan & Finances link to visit Loans & Finance accounts summary page.
 - Click on the Go To Dashboard link to navigate back to dashboard page.
 - Click Loan Details to view the Loans & Finance account details.



8.2 Make Payment

This topic provides the systematic instructions for delinquent customer on how to make payments.

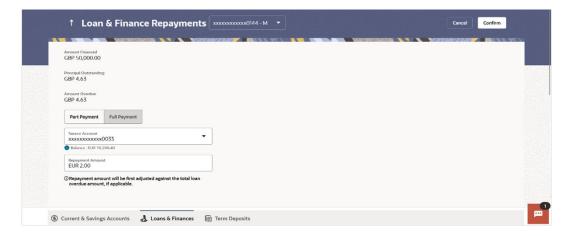
Promise to pay option is available if a delinquent customer is unable to make the payment immediately or plans to send the payment later. In such situations he/she can make the payment at a promised future date.

To make payment:

- 1. Perform one of the following actions:
 - Under the **Delinquency Note** widget on the Dashboard, click on the **Pay Now** link to make promised payment.
 - Under the Loan Details section in the Loan & Finance Details transaction, click on thePay Now link.

The **Loan & Finance Repayments** screen appears.

Figure 8-2 Loan & Finance Repayments (Make Payment)



Field Description: For more information refer Loan & Finance Repayments transaction

- From the What do you want to do? field, select whether the loan must be paid off partially or fully.
- From the Source Account list, select the CASA account from which the repayment is to be made.
- 4. If the **Part Payment** option has been selected,
 - In the **Repayment Amount** field, enter the repayment amount.
- 5. Perform one of the following actions:
 - Click Confirm.

The **Review** screen appears.

- Click Cancel to cancel the transaction.
- 6. Perform one of the following actions:



Verify the details and click Confirm.

A message confirming the repayment appears, along with the transaction reference number.

- Click Back to navigate back to the previous screen.
- Click Cancel to cancel the transaction.
- **7.** Perform one of the following actions from Confirmation page:
 - Click on the Loan & Finances link to visit Loans & Finance accounts summary page.
 - Click on the **Go To Dashboard** link to navigate back to dashboard page.
 - Click Loan Details to view the Loans & Finance account details.



9

Installment Calculator and Eligibility Calculator

This topic describes the information about Loan Calculators.

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

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

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

9.1 Loan Installment Calculator

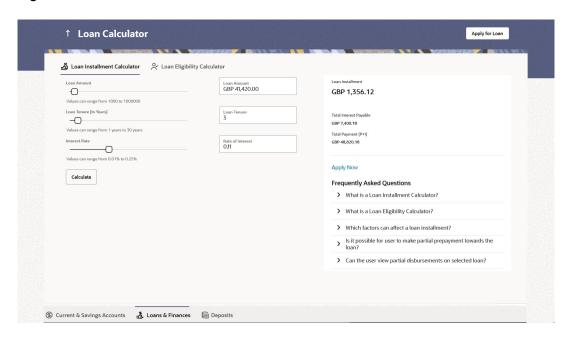
This topic describes the information about Loan Installment Calculator screen.

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

- Perform any one of the following navigation to access the Loan Installment Calculator screen:
 - From the Dashboard, click **Toggle menu**, click **Menu**, click **Accounts**, then click **Loans & Finances** tab, and then click **More Actions**, and click **Loan Calculators**.
 - Under Loan Calculators, click Loan Installment Calculator.
 - From the Dashboard Overview widget, click Loans & Finances card, then click Accounts, and then click More Actions, and click Loan Calculators, click Loan Installment Calculator.
 - From the Dashboard, click Toggle menu, click Menu, click Financial Management, click Personal Finance Management, and then click Loan Calculators.
 - Under Loan Calculators, click Loan Installment Calculator.
 - OBDX portal landing page, click Customer Services, click Calculators, then click Loan Calculator, click Loan Installment Calculator.

The **Loan Installment Calculator** screen appears.

Figure 9-1 Loan Installment Calculator



The fields which are marked as Required are mandatory.

Table 9-1 Loan Installment Calculator - Field Description

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

- 2. In the **Loan Amount** field, type or drag the slider to enter the loan amount.
- 3. In the Loan Tenure (Years) field, type or drag the slider to enter the loan tenure in years.
- 4. In the **Interest Rate** field, type or drag the slider to enter the interest rate.
- Click Calculate.



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

9.2 Loan Eligibility Calculator

This topic provides the systematic instructions for user to determine their loan eligibility.

Loan eligibility calculator plays an important role in helping a customer understand their current position with respect to their borrowing capacity.

The calculator enables customers to gain an understanding of their loan eligibility, considering their average monthly income and expenditure. It computes the loan amount and repayment amount based on income, expense, interest rate and tenure of the loan. Loan eligibility is calculated by the application and is displayed to the customer.

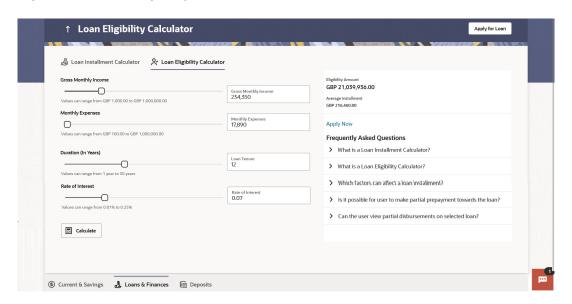
The eligibility is calculated on the basis of:

- The customer's average monthly income
- The customer's average Monthly Expenditures
- Tenure of the loan being inquired applied
- Estimated rate of interest
- Perform anyone of the following navigation to access the Loan Eligibility Calculator screen.
 - From the Dashboard, click **Toggle menu**, click **Menu**, click **Accounts**, then click **Loans & Finances** tab, and then click **More Actions**, and click **Loan Calculators**.
 - Under Loan Calculators, click Eligibility Calculator.
 - From the Dashboard Overview widget, click Loans & Finances card, then click Accounts, and then click More Actions, and click Loan Calculators, click Eligibility Calculator.
 - From the Dashboard, click Toggle menu, click Menu, click Financial Management, click Personal Finance Management, and then click Loan Calculators.
 - Under Loan Calculators, click Eligibility Calculator.
 - OBDX portal landing page, click Customer Services, click Calculators, then click Loan Calculator, click Eligibility Calculator.

The Loan Eligibility Calculator screen appears.



Figure 9-2 Loan Eligibility Calculator



The fields which are marked as Required are mandatory.

Table 9-2 Loan Eligibility Calculator - Field Description

Field Name	Description
Gross Income (Monthly)	The user is required to specify his gross monthly income.
Total Expenses (Monthly)	The user is required to specify the total amount spent per month towards expenses.
Loan Tenure (In Years)	The user is required to specify the desired loan tenure in years.
Interest Rate (In %)	The user should specify the desired interest rate of the loan.
Eligible Amount	Based on all the values defined by the user in the previous fields, the system will calculate the amount of loan that the user is eligible to borrow.
Average Installment	The system will display the estimated monthly installment amount.

- 2. In the **Gross Income (Monthly)** field, enter your monthly income.
- 3. In the **Total Expenses (Monthly)** field, enter your monthly expenses.
- 4. In the Loan Tenure (In Years) field, enter the desired loan tenure.
- 5. In the Interest Rate (In %) field, enter the rate of interest.
- 6. The application (In %) calculates and displays the eligible loan amount and the average installment amount.



Account Nickname

This topic provides the systematic instructions to add/edit/delete nicknames to an account.

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

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

To add/edit nickname against an account:

- 1. Perform the following navigation to access the Loans & Finances Details screen:
 - From the Dashboard, click Toggle menu, click Menu, then click Accounts, and then click Loans & Finances tab, and then click Loans & Finances Account Number.

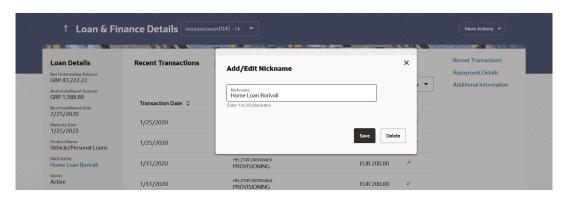
From the Loans & Finances Details page, goto Loan Details section,

The Loan and Finance Details screen appears.

- 2. Perform one of the following actions:
 - Click on the Add link if nickname is not assigned to the account.
 - Click on the nickname if nickname is already been assigned to modify the nickname.

The Add/Edit Nickname popup appears.

Figure 10-1 Add/Edit Nickname





The fields which are marked as Required are mandatory.

Table 10-1 Add/Edit Nickname - Field Description

Field Name	Description
Nickname	Specify a nickname to be assigned to the account.
	If a nickname has already been assigned to the account, it will be displayed in editable mode.

- 3. In the **Nickname** field, enter the nickname you want to use.
- 4. Perform one of the following actions:
 - Click Save to save your changes.

Nicknames will be displayed on various transactions instead of the standard account description.

• Click **Delete** to delete the nickname.



11

FAQ

- 1. Can I make a partial prepayment towards my loan using the repayment option? This depends on the features of the loan you have applied for. If enabled, you will be subject to pre-payment charges applicable as per your loan type.
- Can I view the partial disbursements on my loan?
 Yes, you can view partial disbursements made towards your loan using the disbursement inquiry function.

Index

A	O	
Account Nickname, 10-1	Overview Widget, 1-2	
D	Р	
Disbursement Inquiry, 5-1	Promise to Pay, 8-1	
L	R	
Loan & Finance Details, 3-1 Loan Eligibility Calculator, 9-3	Repayment, 4-1	
Loan Installment Calculator, 9-1 Loans & Finances Summary, 2-1	S	
·	Schedule Inquiry, 6-1	
M	_	
Make Payment, 8-3	<u> </u>	
Make Promise, 8-1	Transactions, 7-1	

