Oracle® Banking Digital Experience Cloud Service

Corporate Loans User Manual

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Oracle Banking Digital Experience Cloud Service Corporate Loans User Manual, Release 25.1.2.0.0

G46520-02

Contents

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.

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
OBAPI	Oracle Banking APIs

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 *In Progress* 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

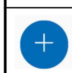
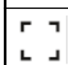
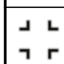
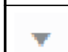
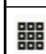
Symbols and Icons	Description
	Add data segment
	Close
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options
	View records in a card format for better visual representation.

Table 3 (Cont.) Symbols and Icons

Symbols and Icons	Description
	View records in tabular format for better visual representation.

1 Corporate Lending

This topic describes the overview of Corporate Lending features supported in Oracle Banking Digital Experience application.

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

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

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

Features Supported In Application:

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

- Trade Loan Drawdown (For more details, refer to the *Oracle Banking Digital Experience Corporate Lending Origination* user guide)
- Bulk File Upload (For more details, refer to the *Oracle Banking Digital Experience Bulk File Upload – Corporate Lending* user guide)
- Multiple Loan Repayment

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

Pre-requisites:

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

Mobile Capability:

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

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

Dashboard - Loans Maturing:

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

2

Corporate Loan Overview

This topic describes the information of widgets available on the Corporate Loans Overview screen.

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

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

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

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

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

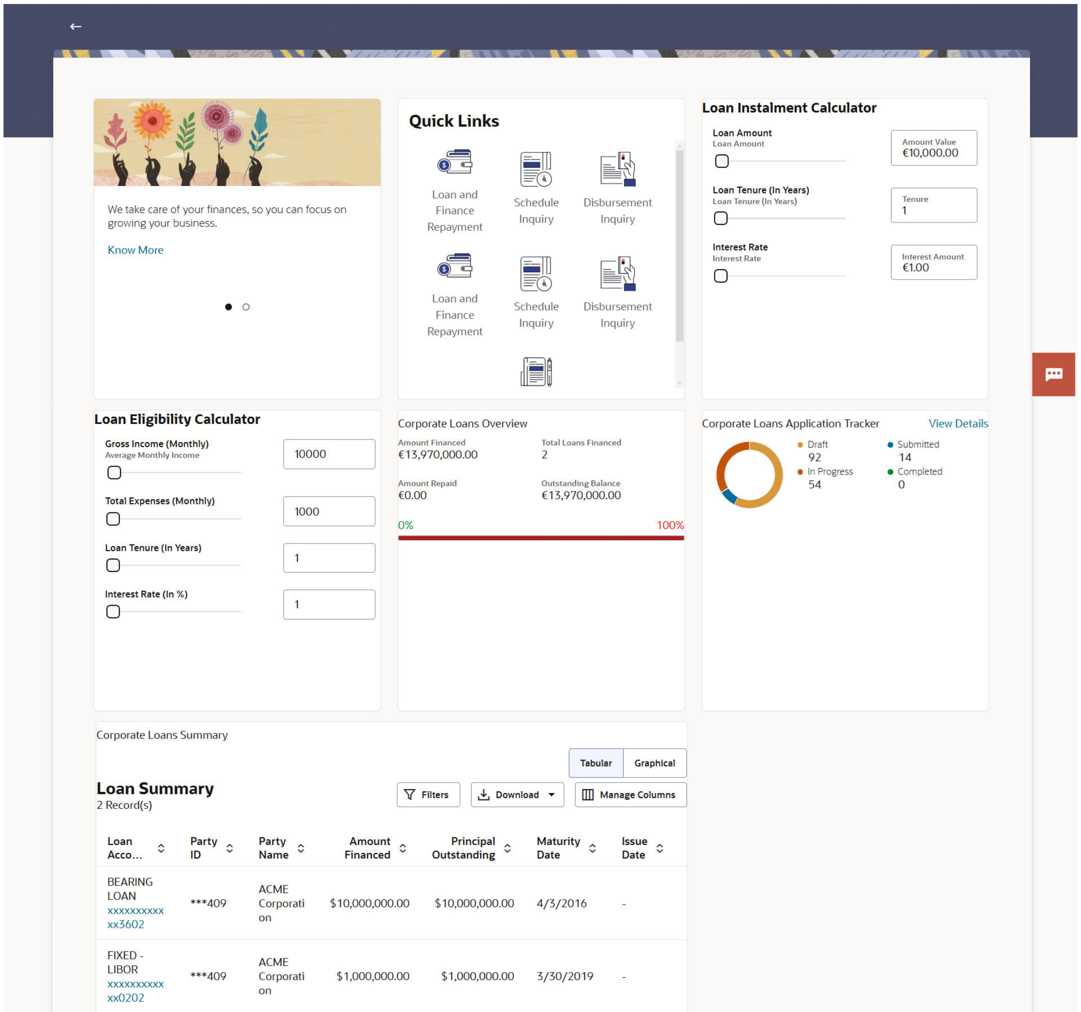
> **Note**
>
> In application
>
> 1. Account searchable drop-down will allow user to search the account number basis on the Account Number, Account Name, Account Currency or Branch Code.
> 2. Bank can configure the fields to be shown as additional values in the accounts drop-down.

To view widgets on the Corporate Loan Overview screen:

1. Perform the one of the following navigation to access the **Corporate Loan Overview** screen.
   - From the Dashboard, click **Menu**, and click **Accounts**, and then click **Corporate Loans**. Under **Corporate Loans**, click **Overview**.
   - From the Search bar, type **Corporate Loans – Overview**.

   The **Corporate Loan Overview** screen displays.

Figure 2-1 Corporate Loan Overview



2. On the **Corporate Loan Overview** screen, user can access the following widgets:
   - **Corporate Loan Overview**
   - **Application Tracker**
   - **Corporate Loan Summary**
   - **Loans Maturing**
   - **Installments Due**
   - **Quick Links**
   - **Loan Installment Calculator**
   - **Loan Eligibility Calculator**
   - **Loan Offers**

Corporate Loan Overview

This widget displays the following values:

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

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

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

Application Tracker

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

Corporate Loan Summary

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

For more information on fields, refer to field description table below:

Table 2-1 Loan Summary

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

1. User can either specify the account number or party name in the search field and click icon to search for a specific loan account.
2. To view the details of loan account, click on the respective loan account number link. Refer to the *Loan Account Details* screen for more information.

3. Click **Download** to download the account details and balances in CSV and PDF format.
   The Corporate Loan summary is downloaded as a password protected file. A message displays regarding the password to be used for opening the file.
4. User can either click **Tabular** or **Graphical** to view the details in table or Graphical format.
   - If user can click **Tabular**, to view details in table format.
   - If user can click **Graphical** to view details of Principal Outstanding, Interest Outstanding, Total Outstanding, and Total Repaid.
5. Click **PDF** to select the format in which the statement is to be downloaded.
   The statement gets downloaded.
6. Click **Preference** to setup a column preferences by rearranging or removing columns.

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

Loans Maturing

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

The Line chart displays the following:

- **Overdue**

  Contracts that are overdue as of the application date. The number of contracts and total outstanding are displayed.
- **Due in 30 days**

  Contracts that are due in 30 days. The number of contracts and total outstanding are displayed.
- **Due in 31-60 days**

  Contracts that are due in 31-60 days. The number of contracts and total outstanding are displayed.
- **Due in 61-90 days**

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

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

The Pie chart displays the following:

- **Overdue**

  Contracts that are overdue as of the application date. The number of contracts and total outstanding are displayed.
- **Due – today**

  Contracts that are due as of the application date. The number of contracts and total outstanding are displayed.
- **Due – 30 days**

  Contracts that are due in the next 30 days from the application date. The number of contracts and total outstanding are displayed.
- **Due – 60 days**

  Contracts that are due in the next 60 days from the application date. The number of contracts and total outstanding are displayed.
- **Due – 90 days**

  Contracts that are due in the next 90 days from the application date. The number of contracts and total outstanding are displayed.
- **Due – 180 days**

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

If user choose a date other than the application date in the future, the above data is displayed as per the chosen date. And also click the **View All Loans** link redirects to **Loan Account Details** screen.

Installments Due

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

- Click the loan account number link to view the respective loan account details.
  Refer to the *Loan Account Details* screen for more information.
- Click the **Installment Details** link.
  The **Installment Details** pop-up screen appears.
- Click **Pay Now** to repay the installment.
  Refer to the *Repayment* screen for more information.

Quick Links

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

- **Loan and Finance Repayment**
- **Schedule Inquiry**
- **Disbursement Inquiry**
- **Loan Drawdown Request** (Refer to the *Oracle Banking Digital Experience Corporate Lending Origination* user manual for more details.)

Loan Installment Calculator

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

Loan Eligibility Calculator

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

Loan Offers

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

3 Corporate Loan Details

This topic provides overall details for a specific corporate loan.

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

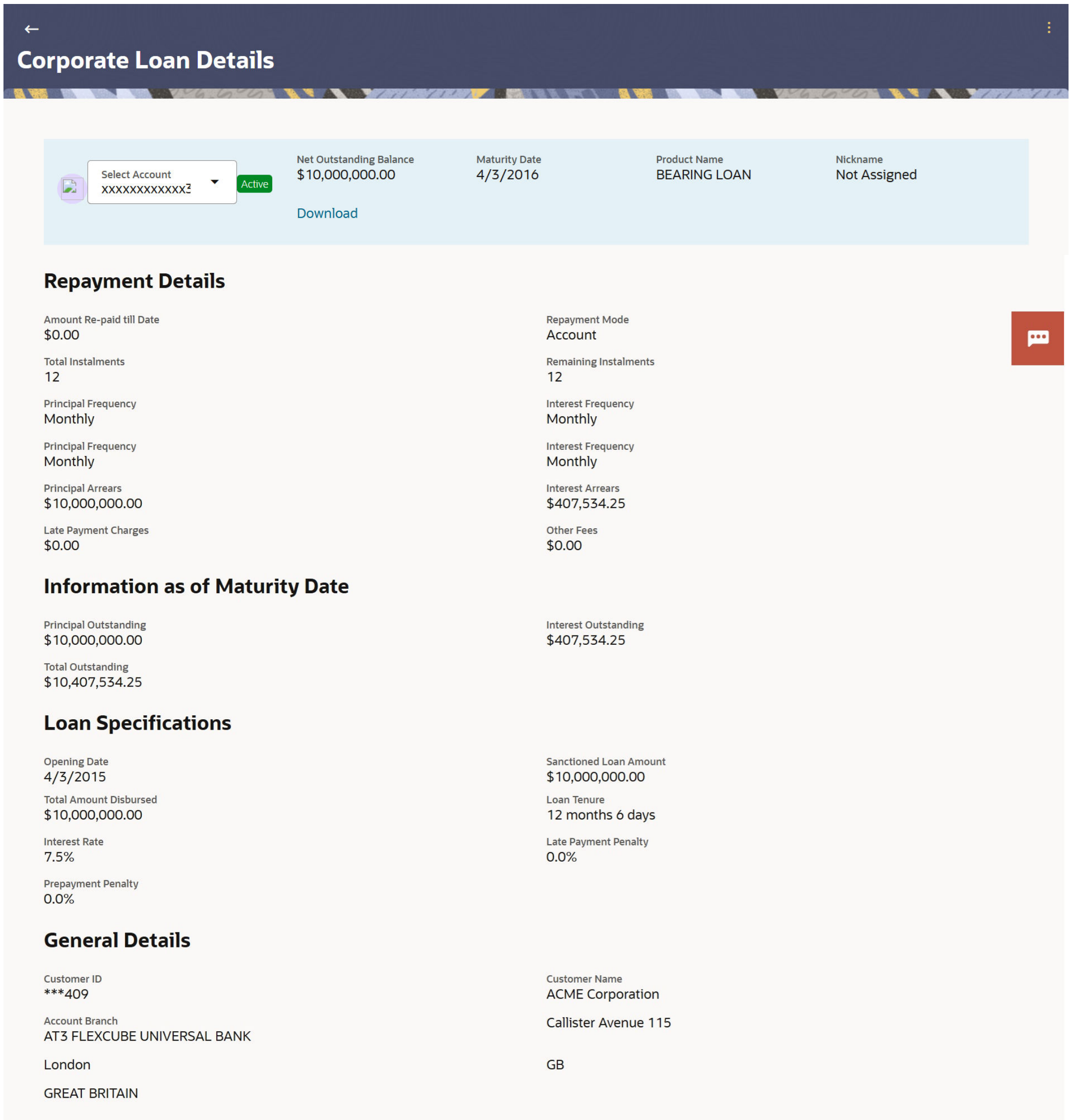
- **Account Details** – This section displays the basic details about the loans and finances accounts such as the account number, current status, net outstanding balance, maturity date, product name, nickname, and so on.
- **Repayment** – This section displays repayment details that comprise amount repaid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

To view Corporate Loan Details:

1. Perform one of the following navigation to access the **Corporate Loan Details** screen.
   - From the Dashboard, click **Menu**, and click **Accounts**, and then click **Corporate Loans**. Under **Corporate Loans**, click **Overview**, then click on the **Loan Account Number** link of the **Corporate Loan Summary** widget, and click **Corporate Loans Details**.
   - From the Dashboard, click **Corporate Loans** widget, and click on the **Loan Account Number** link of the **Corporate Loan Summary**, and then click **Corporate Loans Details**.
   - From the Search bar, type **Corporate Loans – Loan Details**.
   - Access through the kebab menu of transactions available under the **Corporate Loans** module.

   The **Corporate Loan Details** screen displays with the details of the selected loan.

Figure 3-1   Corporate Loan Details



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

Table 3-1   Corporate Loan Details - Field Description

Field	Description
Select Account	Displays the loan account numbers in masked format along with the account nicknames (if defined), that user selected from the drop-down list. The account number can be either the primary party account or any linked party account that the user has access to.
Net Outstanding Balance	Displays the net amount of principal and interest outstanding balance.
Maturity Date	Displays the maturity date of the loan account.
Product Name	Displays the name of product under which the account is opened.

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

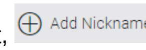
Field	Description
Nickname/Add Nickname	If there is no nickname is added to the loan account,  displays. Click this button to add a nickname. If the nickname is already added, then it is displayed along with options to edit and delete it. For more information on account nickname, refer to the *Account Nickname* chapter in this user manual.
Repayment Details	This section displays the following fields are related to the repayment details.
Amount Re-paid Till Date	Displays the total loan amount repaid by the customer up to till date.
Repayment Mode	Displays the mode through which loan repayments are to be made as set up in the processing system. For example, repayments can be made via account transfer, direct debit or cheque.
Total Instalments	Displays the total number of scheduled payments to be made towards repaying the loan.
Remaining Instalments	Displays the number of remaining scheduled payments towards repaying the loan completely.
Next Instalment Date	Displays the next loan payment is due date.
Next Instalment Amount	Displays the amount to be paid for next installment.
Principal Frequency	Displays the intervals at which the principal is to be repaid. The options are: • **Daily** • **Weekly** • **One Time Payment** • **Monthly** • **Bi monthly** • **Quarterly** • **Semi-annually** • **Annually**
Interest Frequency	Displays the intervals at which the interest is to be paid. The options are: • **Daily** • **Weekly** • **One Time Payment** • **Monthly** • **Bi monthly** • **Quarterly** • **Semi-annually** • **Annually**
Principal Arrears	Displays the amount due on the loan principal if one or more installment repayments have been missed.
Interest Arrears	Displays the amount due on the loan interest if one or more installment repayments have been missed.
Late Payment Charges	Displays the charges levied on any late payment of a loan installment.
Other Fees	Displays the other/miscellaneous fees applicable on the loan account.
Information as of Maturity Date	This section displays the following fields are related to the information as of maturity date.

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

Field	Description
Principal Outstanding	Displays the outstanding principal balance, which is yet to be repaid.
Interest Outstanding	Displays the outstanding interest balance, which is yet to be repaid.
Total Outstanding Amount	Displays the summary of Principal and Interest outstanding amount.
Loan Specifications	This section displays the following fields are related to the loan specifications.
Opening Date	Displays the date on which the loan account was opened.
Sanctioned Loan Amount	Displays the amount of loan that the bank has agreed upon to provide to the customer.
Total Amount Disbursed	Displays the actual amount of loan that the bank has given to the customer till date.
Loan Tenure	Displays the duration for which the loan amount is sanctioned in terms of years/months/days.
Interest Rate	Displays the interest rate charged on the loan.
Late Payment Penalty	Displays the percentage rate charge applicable in case of late payment.
Prepayment Penalty	Displays the percentage rate charge applicable in case the loan is prepaid.
General Details	This section displays the following fields are related to the general details.
Customer ID	Displays the primary account holder's customer ID in masked format.
Customer Name	Displays the customer name is displayed based on the customer ID.
Account Name	Displays the account name of the customer.
Account Branch	Displays the branch in which the facility or the collateral is opened.
Linkage Details	This section displays only when Oracle Banking Digital Experience (OBDX) application is integrated with Oracle Banking Corporate Lending (OBCL) and the account has existing facilities linked.
Linkage Type	Displays whether a facility or a collateral is linked with the loan.
Reference Number	Displays the reference number of the linkage.
Description	Displays the description of the facility or the collateral linked with the loan account.
Branch	Displays the branch in which the facility or the collateral is opened.
Amount	Displays the amount of the facility or the collateral linked to the loan account.
Percent	Displays the percentage of facility or collateral linked to the loan account.

2. Click ⋮ to perform the following account related transactions:
   - To make a repayment in the loan account, click **Loan Repayment**.
   - To view loan repayment schedule, click **Schedule Inquiry**.
   - To view disbursement details, click **Disbursement Inquiry**.
   - To view loan account statements, click **Transactions**.

   Users can also perform the following actions from this page:
   - Add account nickname/modify/delete nickname. For more information on account nickname, refer to the *Account Nickname* chapter in this user guide.
   - Click on the kebab menu to avail account related transactions.

This topic contains the following sub-topic:

- Messages and Advices
  This topic provides the information about messages and advices received against corporate loan.

3.1 Messages and Advices

This topic provides the information about messages and advices received against corporate loan.

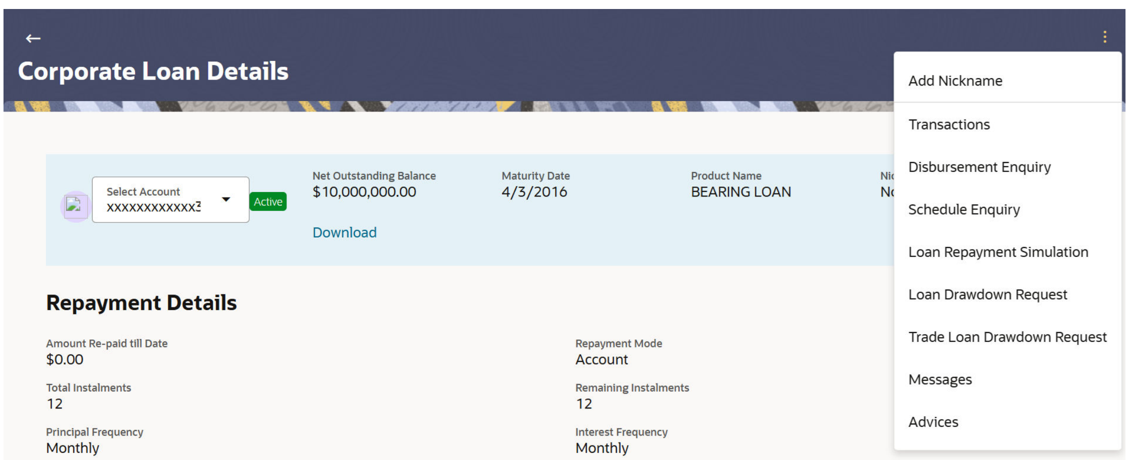
User can view SWIFT messages and advices generated for the loan account and also check the SWIFT GPI of the payment message.

To access the Messages and Advices pages:

Perform one of the following navigation to access the Messages and Advices pages:

- From the Dashboard, click **Menu**, click **Accounts**, then click **Corporate Loans**. Under **Corporate Loans** , click **Messages or Advices**.
- On the **Corporate Loans Details** screen, click the kebab menu and select **Messages** or **Advices**.
- Access through the kebab menu of transactions available under the **Corporate Loans** module.

Figure 3-2 Messages and Advices



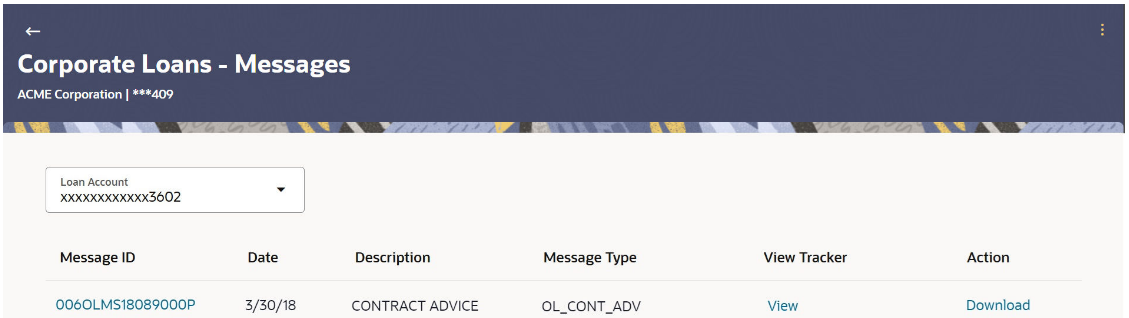
This topic contains the following sub-topics:

- Message Page
  This topic provides the information about Message page that allows you to view the list of SWIFT messages pertaining to a loan account.
- Advice Page
  This topic provides the information about Advice page that allows you to view the list of advices pertaining to a loan account.

3.1.1 Message Page

This topic provides the information about Message page that allows you to view the list of SWIFT messages pertaining to a loan account.

Figure 3-3 Messages Page



For more information on fields, refer to field description table below:

Table 3-2 Messages Page -Field Description

Field Name	Description
Message ID	Displays the message ID of the loan account.
Date	Displays the message date.
Description	Displays the description of message type as supported by Oracle Banking Corporate Lending.
Message Type	Displays the message type as supported by Oracle Banking Corporate Lending.
View tracker	Click **View Tracker** to check the SWIFT GPI of the payment message, wherein you are re-directed to the relevant screen in the payments module. You can input the payment reference number for the payment message and verify the GPI contents.
Action	Click **Download** to download the messages.

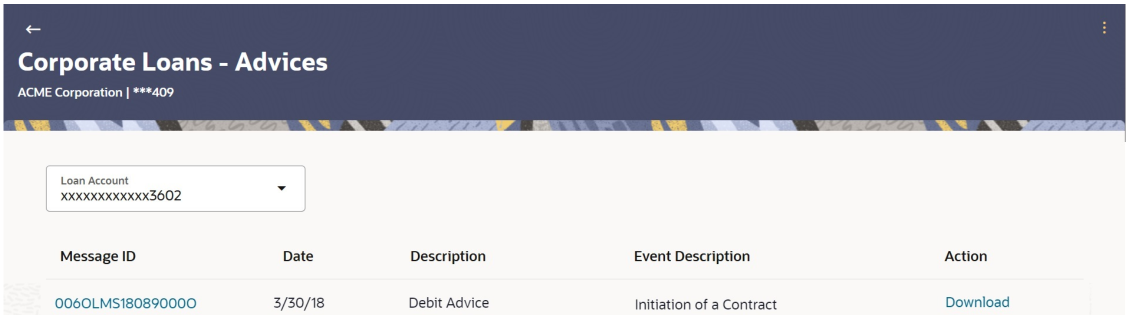
Note

Once you click **Message ID** link, a new page will display with SWIFT message and SWIFT GPI Tracker information.

3.1.2 Advice Page

This topic provides the information about Advice page that allows you to view the list of advices pertaining to a loan account.

Figure 3-4 Advices Page



For more information on fields, refer to field description table below:

Table 3-3 Advices Page - Field Description

Field Name	Description
Message ID	Displays the advice ID of the loan account.
Date	Displays the advice date.
Description	Displays the event code of the advice.
Event Description	Displays the description of the event code.
Action	Click **Download** to download the advices.

Note

Once you click the **Message ID** link, a new page will display with advices.

4 Loans Repayments

This topic provides the systematic instructions to repay the loan against outstanding amounts using the Oracle Banking Digital Experience application.

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

> **Note**
>
> 1. If the user makes a payment equal to the total outstanding loan amount (inclusive of arrears), it may lead to settlement of the loan account. Depending upon the configuration at the host system, premature penalty/charges may be applicable.
> 2. If approver wants to modify the Loan Repayment, then **Send to Modify** option can be used instead of rejecting the repayment. Later, maker can make necessary changes to Loan Repayment and send for approval.

This topic contains the following sub-topics:

- Ad Hoc Repayment
  This topic provides the systematic instructions to repay the loan due partially and completely.
- Instalment Repayment
  This topic provides the systematic instructions to repay loan for upcoming instalments or overdue instalments.

4.1 Ad Hoc Repayment

This topic provides the systematic instructions to repay the loan due partially and completely.

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

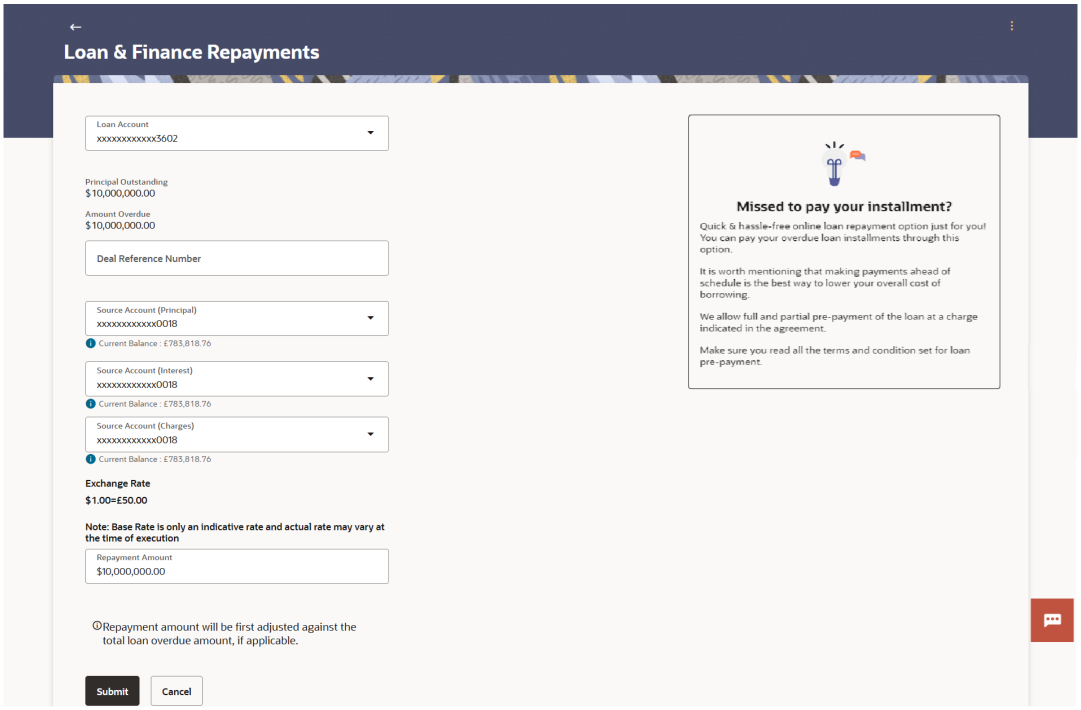
To repay the loan partially or completely:

1. Perform one of the following navigation to access the **Loan and Finance Repayments** screen:
   - From the Dashboard, click **Menu**, and click **Accounts**, then click **Corporate Loans**. Under **Corporate Loans**, click **Loan Repayments**.
   - From the Dashboard, click **Menu**, and click **Accounts**, then click **Corporate Loans**. Under **Corporate Loans**, click **Overview**, then click **Loan and Finance Repayment** of **Quick Links** widget.
   - From the Search bar, type **Corporate Loans – Loan Repayment**.

- Access through the kebab menu of transactions available under the **Corporate Loans** module.

The **Loan and Finance Repayments** screen displays.

Figure 4-1 Loan Repayment (for ad hoc repayments)



For more information on fields, refer to field description table below:

Table 4-1 Field Description

Field Name	Description
What do you want to do?	The options of paying off the loan partially or completely. The available options are: • Part Payment • Full Payment The order in which the fields below are displayed, will vary based on the option selected in this field.
Loan Account	Select the loan account from the drop-down which is to be repaid. All the loan accounts of the user will be listed in a drop-down in masked format along with nicknames, if defined. The account number will be masked as per account number masking configurations. For more information on account nickname, refer to the *Account Nickname* chapter in this user guide.
Amount Financed	Displays the total loan amount, in local currency, that has been lent by the bank to the corporate party.

Table 4-1 (Cont.) Field Description

Field Name	Description
Principal Outstanding	Displays the outstanding principal balance that is yet to be repaid. This field appears if the user selects the **Full Payment** option in the **Repayment Type** field.
Amount Overdue	Displays the overdue amount, if any. This amount is the summation of the principal, interest and charges (if any).
Deal Reference Number	Displays the field is a free text to specify the deal reference number. The system does not have any validations on this field.
Source Account (Principal)	Displays the user's linked current and savings accounts that can be debited to make the loan prepayment, will be listed in a list. 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 to the *Account Nickname* chapter in this user guide. **Note:** All the active CASA accounts that the logged-in corporate user has access to – including those of the primary party and the linked parties, will be listed.
Source Account (Interest)	Displays the user's linked current and savings accounts that can be debited to make the loan interest amount for prepayment, will be listed in a list. 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 to the *Account Nickname* chapter in this user guide. **Note:** All the active CASA accounts that the logged-in corporate user has access to – including those of the primary party and the linked parties, will be listed.
Source Account (Charges)	Displays the user's linked current and savings accounts that can be debited to make the loan charges amount for prepayment, will be listed in a list. 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 to the *Account Nickname* section. **Note:** All the active CASA accounts that the logged-in corporate user has access to – including those of the primary party and the linked parties, will be listed.
Exchange Rate	Displays the exchange rate if the account currency and loan currency are different. It is an information field.
Balance	The current balance of the selected source account. This amount will be displayed against the source account field when an account has been chosen from the list.
Interest	Display 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	Displays the charge that is due. This field appears if the user selects the **Full Payment** option in the **Repayment Type** field.

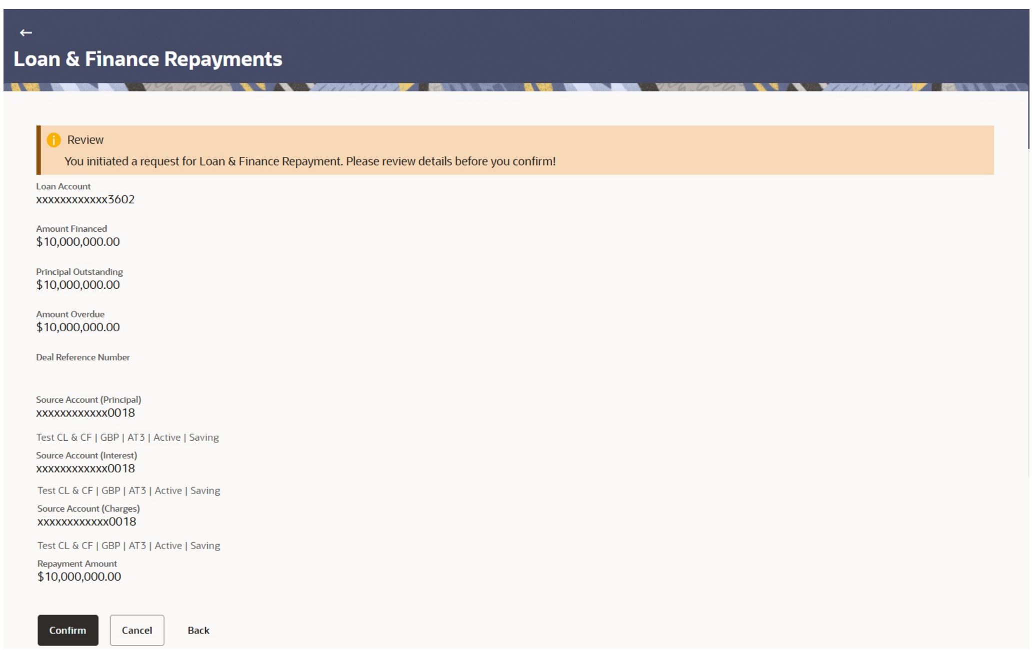
Table 4-1 (Cont.) Field Description

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

2. From the **What do you want to do?** field, select whether the loan must be paid off partially or fully.
3. From the **Loan Account** list, select the loan account which is to be repaid.
4. 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, specify the repayment amount in the **Repayment Amount** field.
6. Preform one of the following actions:
   - Click **Submit**.

     The **Review** screen displays.

     Figure 4-2 Loan and Finance Repayments - Review page

   - Click **Cancel** to cancel the transaction.
7. On the **Review** screen, verify the details and perform one of the following actions:
   - Click **Confirm**.

A confirmation message displays the repayment along with the transaction reference number.

- Click **Cancel** to cancel the operation and navigate back to the dashboard.
- Click **Back** to make changes if any.
  The user is redirected to the **Loan Repayment** screen with values in editable form.

8. On the confirmation message screen, perform one of the following actions:
   - Click **Home** to go to the Dashboard screen.
   - Click **View Account Details** to go back to the **Corporate Loan Details** screen.

4.2 Instalment Repayment

This topic provides the systematic instructions to repay loan for upcoming instalments or overdue instalments.

Instalment repayment differs from ad hoc repayment as it involves paying the scheduled instalment amount on its due date as per the amortization schedule. Late fees may apply if the instalment is paid after the due date.

The user can access this screen from the **Instalment Due** widget in the **Overview** screen. The fields display in this screen are common for both upcoming and overdue instalment repayments.

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

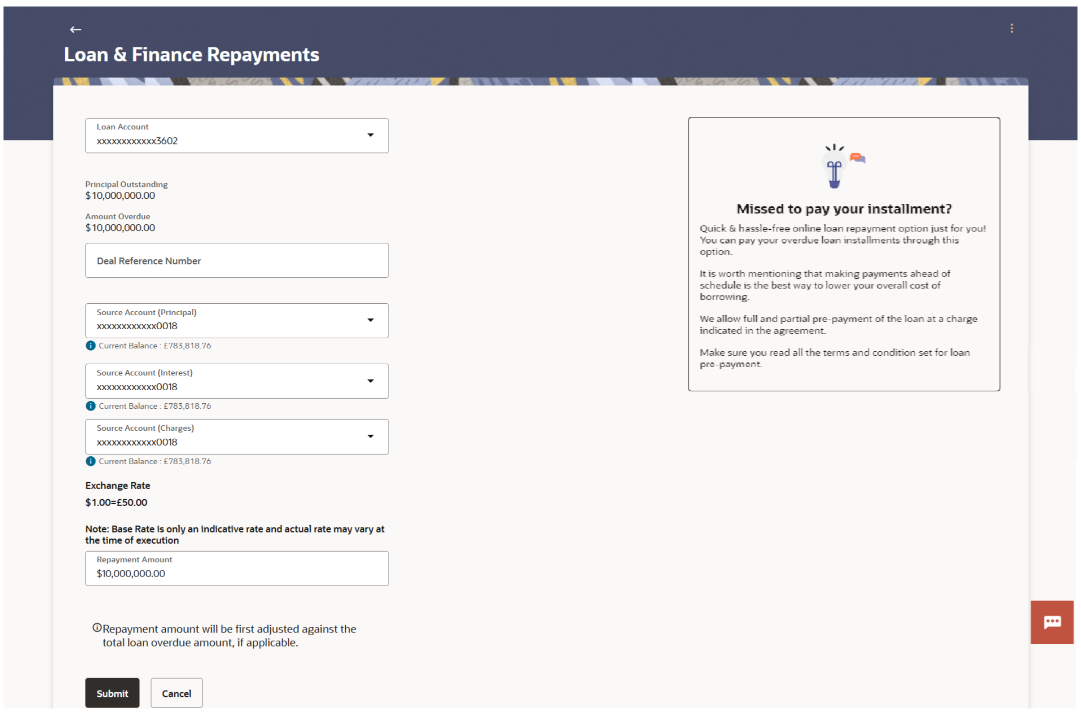
1. Perform one of the following navigation to repay the **Upcoming or Overdue Instalments** on the **Loan and Finance Repayments** screen.
   - **Upcoming Instalments**

     From the Dashboard, click **Menu**, click **Accounts**, then click **Corporate Loans** . Under **Corporate Loans**, click **Overview**, then select **Upcoming** tab in the **Corporate Loans Instalments Due** widget, and then click on the **Instalment Details** link against the Loan Account, then click **Pay Now**, and then click **Loan Repayment**.
   - **Overdue Instalments**
     From the Dashboard, click **Menu**, click **Accounts**, then click **Corporate Loans**. Under **Corporate Loans**, click **Overview**, then select **Overdue** tab in the **Corporate Loans Instalments Due** widget, and then click on the **Instalment Details** link against the Loan Account, then click **Pay Now**, and then click **Loan Repayment**.

   The **Loan and Finance Repayments** screen displays.

Figure 4-3 Instalment Details Pop-up

Figure 4-4 Instalment Repayment (for upcoming or overdue instalments)



For more information on fields, refer to field description table below:

Table 4-2 Field Description

Field	Description
Loan Account Number	Displays the loan account number in masked format along with the account nickname (if set).
Amount Financed	Displays the total loan amount in local currency that has been lent by the bank to the corporate party.
Principal Outstanding	Displays the outstanding principal amount, which is yet to be repaid.

Table 4-2 (Cont.) Field Description

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

2. On the **Loans and Finance Repayment** screen, select the appropriate CASA account number, to make the repayment from the **Source Account** list.

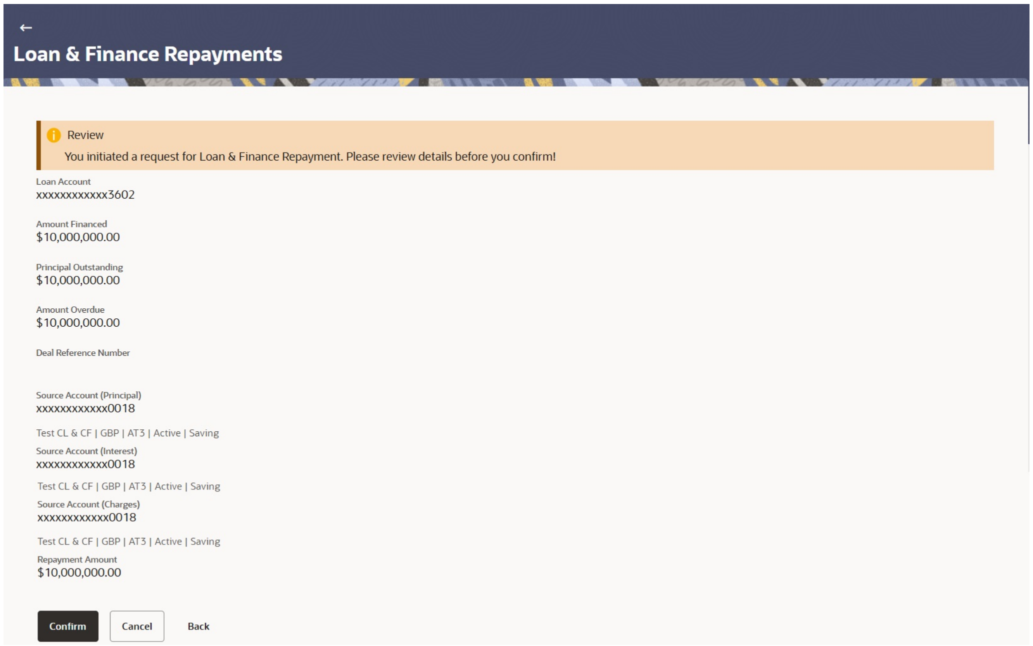
   The balance in the account displays.

3. Perform the one of the following actions:

   - Click **Repay**.

     The **Review** screen displays.

Figure 4-5 Loan and Finance Repayments - Review page



- Click **Cancel** to cancel the transaction.

4. On the **Review** screen, verify the details and perform one of the following actions:
   - Click **Confirm**.

     A confirmation message displays the repayment along with the transaction reference number.
   - Click **Cancel** to cancel the operation and navigate back to the dashboard.
   - Click **Back** to make changes if any. The user is directed back to the **Loan Repayment** screen with values in editable form.
5. On the confirmation message screen, perform one of the following actions:
   - Click **Go to Dashboard** link to go to the dashboard screen.
   - Click **Go to Account Details** to visit the loan details on the **Loan Account Details** screen.

   This topic contains the following sub-topic:

- Installment Repayment Simulation
  This topic provides the systematic instructions to simulate the loan repayment for an account.

4.2.1 Installment Repayment Simulation

This topic provides the systematic instructions to simulate the loan repayment for an account.

Using this screen, user can do payment simulation for the loan accounts. Based on the loan account selected, the other details are defaulted.

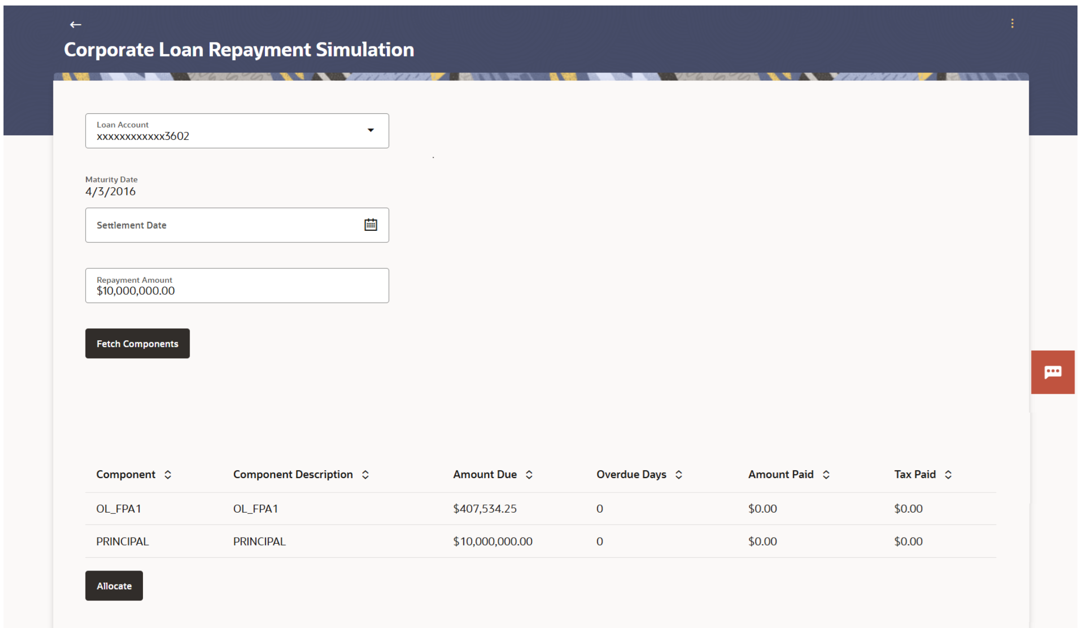
To simulate the Loan Repayment of an account:

1. Perform one of the following navigation to access the **Loan Repayment Simulation** screen.

- From the Dashboard, click **Menu**, and click **Accounts**, then click **Corporate Loans**. Under **Corporate Loans**, click **Loan Repayment Simulation**.
- From the Dashboard, click **Menu**, then click **Accounts**, and then click **Corporate Loans**. Under **Corporate Loans**, click **Overview**, then click **Loan Repayment Simulation** option in the **Quick Links** widget.
- Access through the kebab menu of transactions available under the **Corporate Loans** module.

The **Loan Repayment Simulation** screen displays.

Figure 4-6 Loan Repayment Simulation



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

Table 4-3 Corporate Loan Repayment Simulation

Field Name	Description
Loan account	Select the loan account.
Maturity Date	Displays the maturity date by default.
Settlement Date	Loan settlement date is defaulted from application date. Select a future date from the calender to simulate. User cannot select loan settlement date greater than the maturity date.
Repayment amount	Specify amount to be repaid

2. Click **Fetch Components**.

   The system displays the below component wise payment due details:

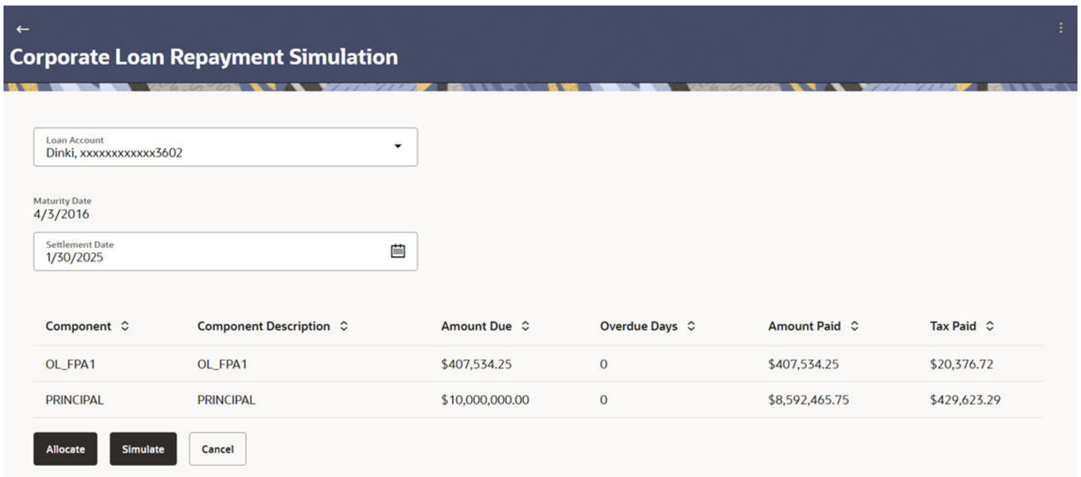
   - **Component**
   - **Component Description**

- **Amount Due**
- **Amount Paid**
- **Tax Paid**

3. Specify the repayment amount and click **Allocate**.

   The system displays the updated amount paid information in the **Component**, **Amount Due**, and **Amount Paid** fields of **Loan Repayment Simulation** screen.

Figure 4-7 Loan Repayment Simulation with updated details



4. Click **Simulate**.

   The **Loan Repayment Schedule Details** screen displays with the repaying amount.

Figure 4-8 Loan Repayment Schedule Details

5 Multiple Loan Repayments

This topic provides systematic instructions to repay the loan for multiple accounts at once.

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

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

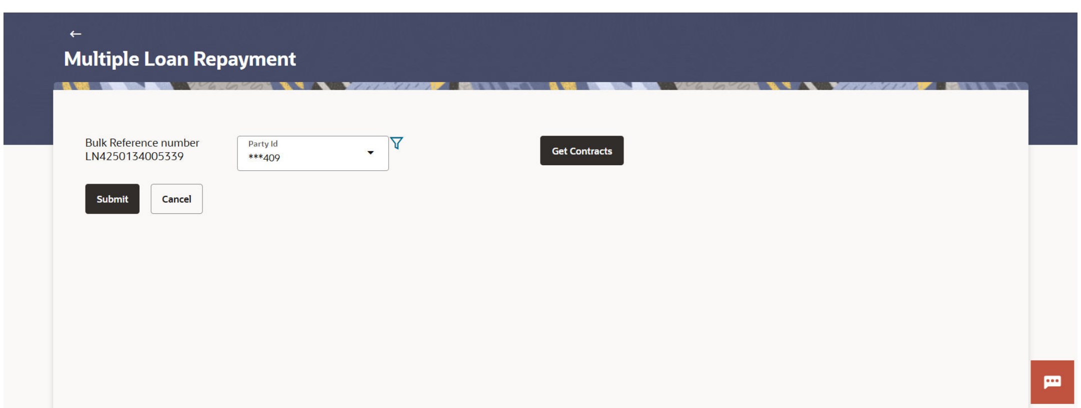
In addition, tax component is also applied on the actual payment amount.

To repay the loan for multiple loan accounts:

1. Perform one of the following navigation to access the **Multiple Loan Repayment** screen:
    - From the Dashboard, click **Menu**, then click **Accounts**, and then click **Corporate Loans**. Under **Corporate Loans**, click **Multiple Loan Repayment**.
    - From the Dashboard, click on the **Loan account number** link on **Corporate Loans Summary** widget. On the **Corporate Loans Details** screen, click kebab menu and select **Multiple Loan Repayment**.
    - From the Search bar, type **Corporate Loans – Multiple Loan Repayment**.
    - Access through the kebab menu of the transactions available under **Corporate Loans** module.

    The **Multiple Loan Repayment** screen displays.

Figure 5-1 Multiple Loan Repayment



For more information on fields, refer to field description table below:

Table 5-1   Multiple Loan Repayment - Field Description

Field Name	Description
Bulk Reference number	Bulk Reference number is auto generated. User can track the payments created under the bulk request.
Party ID	Select the **Party ID** from the drop-down list.

2. If required, click to filter the contracts.

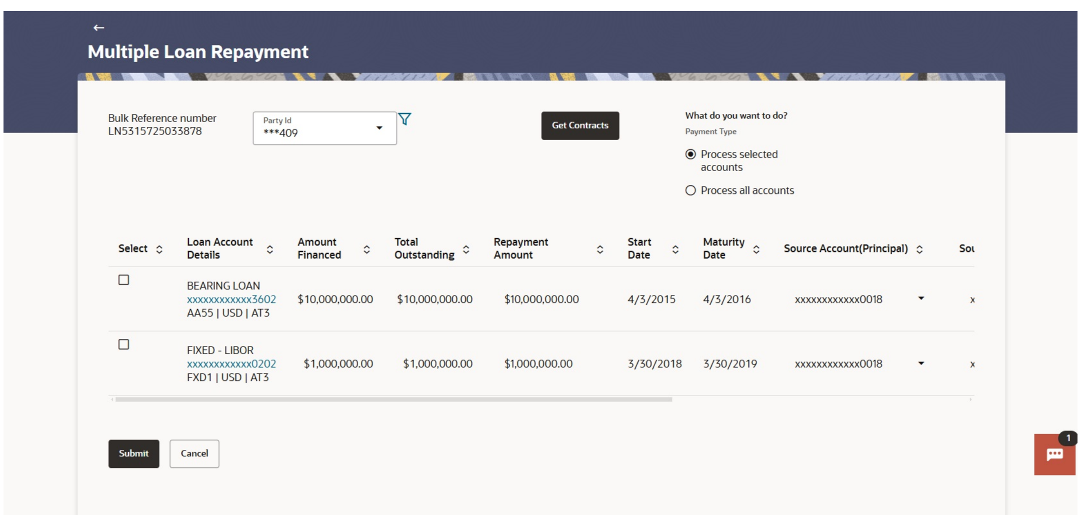
   The **Filter** screen displays. User can filter the data with following criteria:

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

3. Click **Apply**.
4. Click **Get Contracts**.

   The list of loan accounts matching the filter criteria are displayed. The user can review the list of loan accounts and remove the accounts to exclude them from payment.

   Figure 5-2   Multiple Loan Repayment - Get Contracts

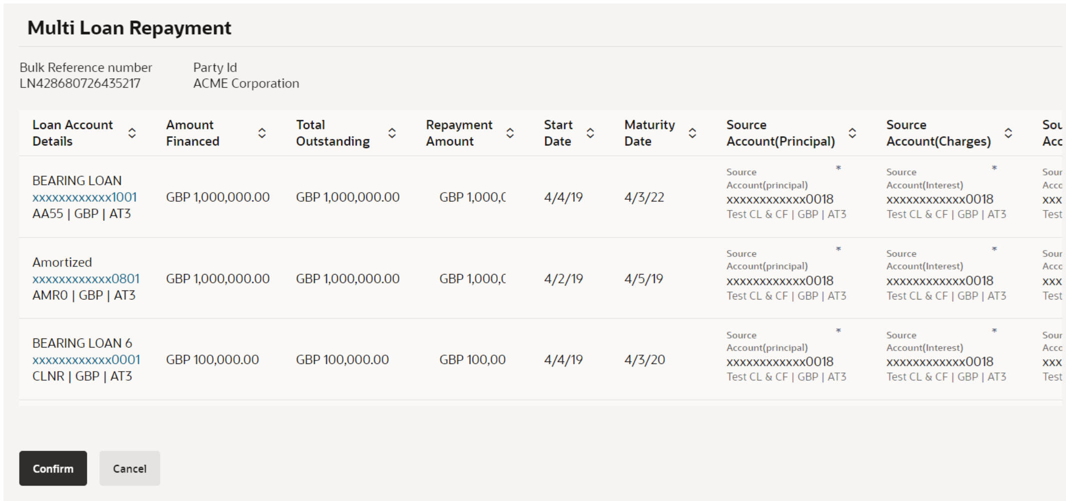
5. Click **Submit**.

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

6. If user wants to delete any loan account, select the loan account and click **Delete**.
7. If user wants to repay partial or full amount, specify the amount in the **Repayment Amount** field.

   Based on the amount specified, the system takes partial or full payment amount.

Figure 5-3 Multiple Loan Repayment



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

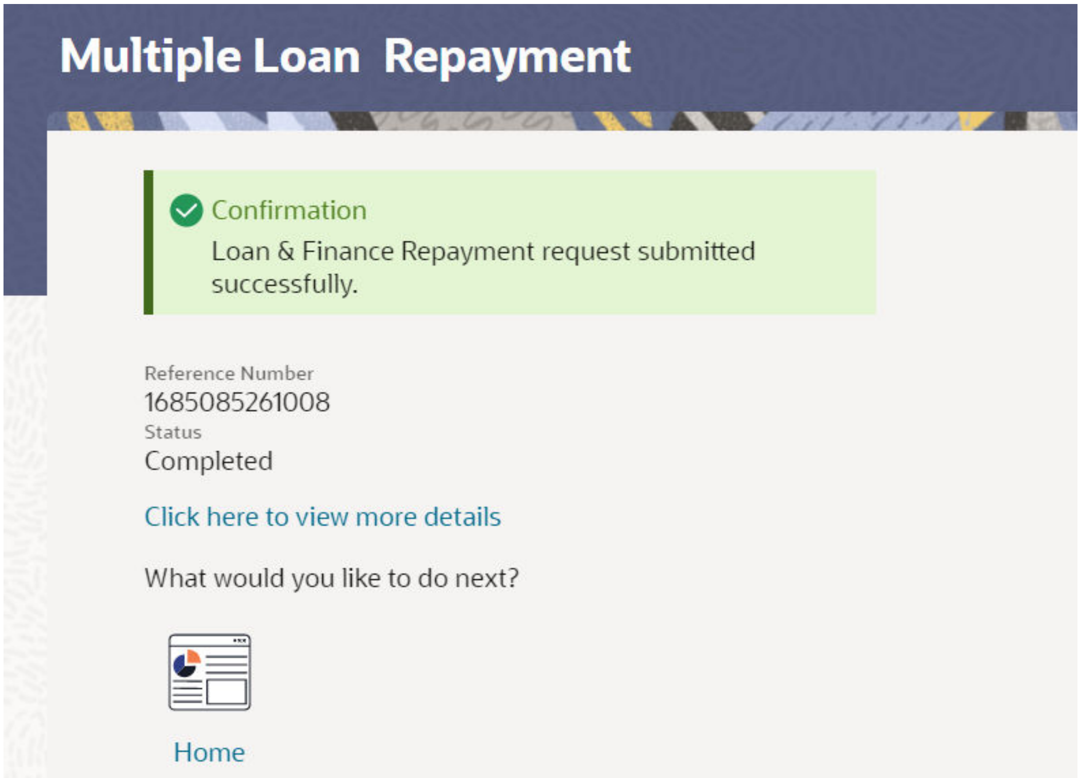
Table 5-2 Multiple Loan Repayment - Field Description

Field Name	Description
Loan Account Details	Displays the loan account details.
Amount Financed	Displays the amount to be financed.
Total Outstanding	Displays total loan outstanding amount.
Repayment Amount	Displays loan repayment amount.
Start Date	Displays the loan start date.
Maturity Date	Displays the loan maturity date.
Source Account (Principal)	Displays the source account from which principal amount is debited.
Source Account (Interest)	Displays the source account from which interest amount is debited.
Source Account (Charge)	Displays the source account from which charge amount is debited.
Deal Reference Number	Displays the deal reference number. There are no validations associated with deal reference number. It is used for reference purpose.

8. Click **Confirm**.

   A confirmation message displays the multiple loan repayment with the transaction reference number.

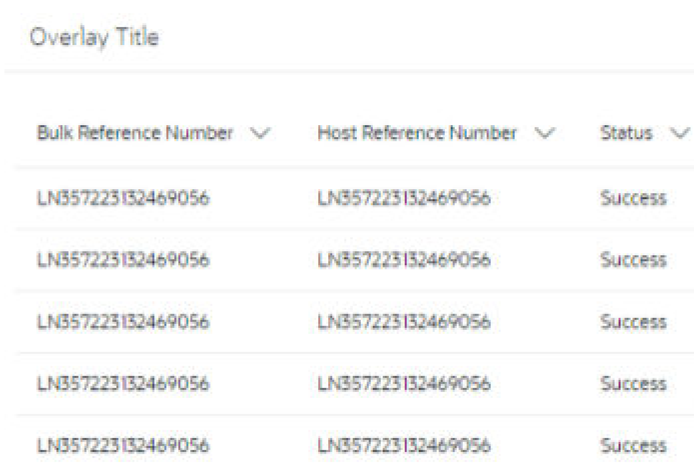
Figure 5-4 Multiple Loan Repayment- Confirm Screen



User can also perform the following actions:

- Click, **Click here to view more details**.
  The below page displays.

  Figure 5-5 Multiple Loan Repayment Details

- Click **Home** to navigate back to the Dashboard screen.

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

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

Example for Installment Payment

Application Date = Installment date = 15th February 2022

Total Principal Outstanding = USD 25,000.00

Table 5-3 Example 1

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

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

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

Table 5-4 Example 2

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

Liquidation order defined at the product: Interest and Principal

Partial pre-payment

Application Date = 15th February 2022

Total Principal Outstanding = USD 25,000.00

Table 5-5 Example 3

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

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

Table 5-6 Example 4

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

Table 5-6 (Cont.) Example 4

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

Liquidation order defined at the product: Interest and Principal

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

Full pre-payment

Application Date = 15th February 2022

Total Principal Outstanding = USD 25,000.00

Table 5-7 Example 5

Component	Amount Due (15th February 2022)
Principal	$10,000.00
Interest	$1200.00
Charges	$100.00

The user can specify USD 25,000.00 in the **Repayment Amount,** the amount due after successful payment is as follows:

Table 5-8 Example 6

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

Liquidation order defined at the product: Interest and Principal

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

6

Disbursement Inquiry

This topic provides systematic instructions to inquiry the disbursement details of a loan account.

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

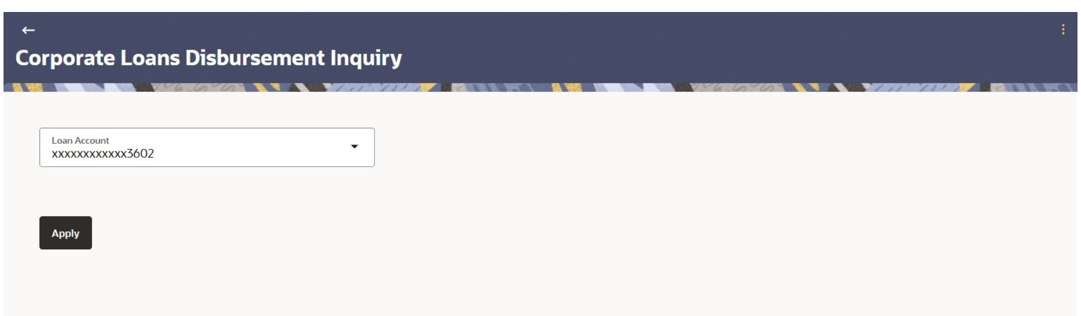
Especially, in the case of multiple disbursements of loan product, user may need to understand the disbursement details of the loan account. This feature allows the user to view the disbursement details such as disbursed amount, disbursal date and sanctioned amount. It helps the user to analyze the current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

To view loan disbursement details:

1. Perform one of the following navigation to access the **Disbursement Inquiry** screen:
   - From the Dashboard, click **Menu**, click **Accounts**, then click **Corporate Loans**. Under **Corporate Loans**, click **Disbursement Inquiry**.
   - From the Dashboard, click on the **Loan account number** link of the **Corporate Loan Summary** widget. On the **Corporate Loans Details** screen, click kebab menu and select **Disbursement Inquiry**.
   - From the Search bar, type **Corporate Loans – Disbursement Inquiry**.
   - Access through the kebab menu of the transaction available in the **Corporate Loans** module.

   The **Disbursement Inquiry** screen displays.

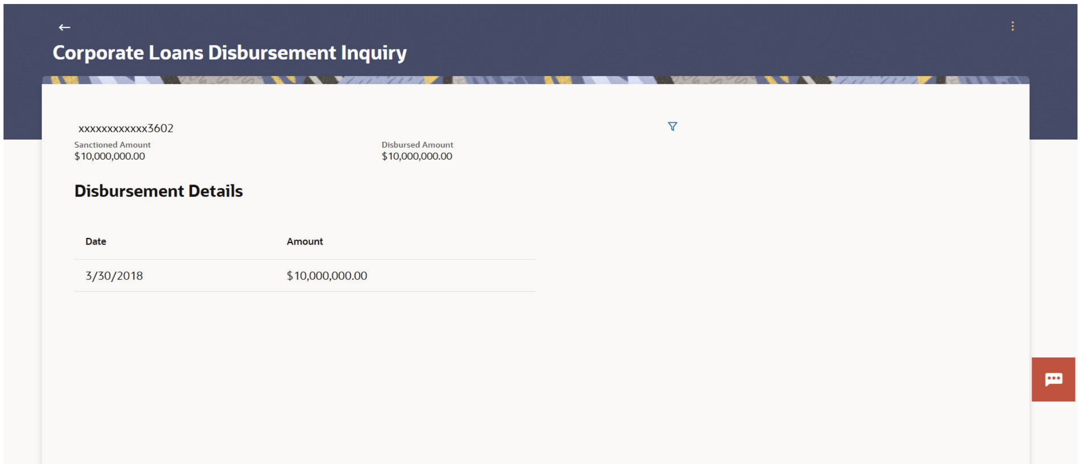
   Figure 6-1 Disbursement Inquiry - Loan account selection

2. Select the **Loan Account** that you want to view disbursement details from the drop-down list.
3. Click **Apply**.

   The loan disbursement details of the selected loan account displays on the **Corporate Loans Disbursement Inquiry** screen.

Figure 6-2 Disbursement Inquiry



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

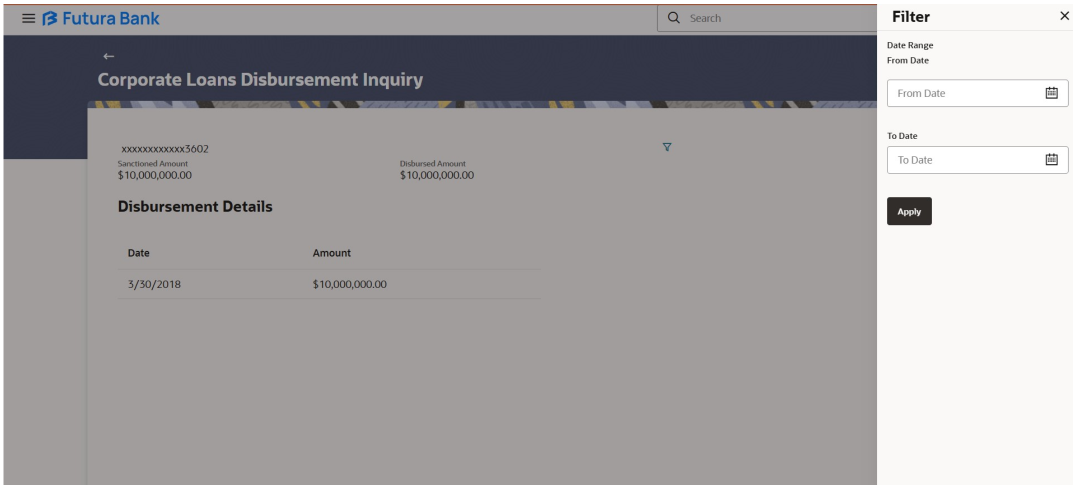
Table 6-1 Field Description

Field Name	Description
Loan Account	Select the loan account number (in masked format) along with the account nickname. For more information on account nickname, refer to the *Account Nickname chapter* in this user manual.
Sanctioned Amount	Displays the amount of loan that the bank has agreed to provide to the customer(s).
Disbursed Amount	Displays the amount of loan that the bank has given the customer till date.
Disbursement Details	This section displays the following fields that related to disbursement details.
Date	Displays 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	Displays the amount disbursed on the specific date.

4. Click the .

   The **Filter** screen displays.

Figure 6-3 Disbursement Inquiry - Filter



a. From the **Loan Account Number** list, select the loan account that you want to view loan schedule.

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

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

d. Click **Apply**.
Based on the specified period, the disbursement details are displayed.

7
Schedule Inquiry

This topic provides systematic instructions to inquiry of the 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 instalment including the interest and principal amounts along with any charges if applicable, and the total instalment 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 instalments are made, the total number of instalments and the number of instalments paid and those that are pending. User can avail account related transactions on the kebab menu.

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

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

- Rearrange columns
- Remove specific columns.

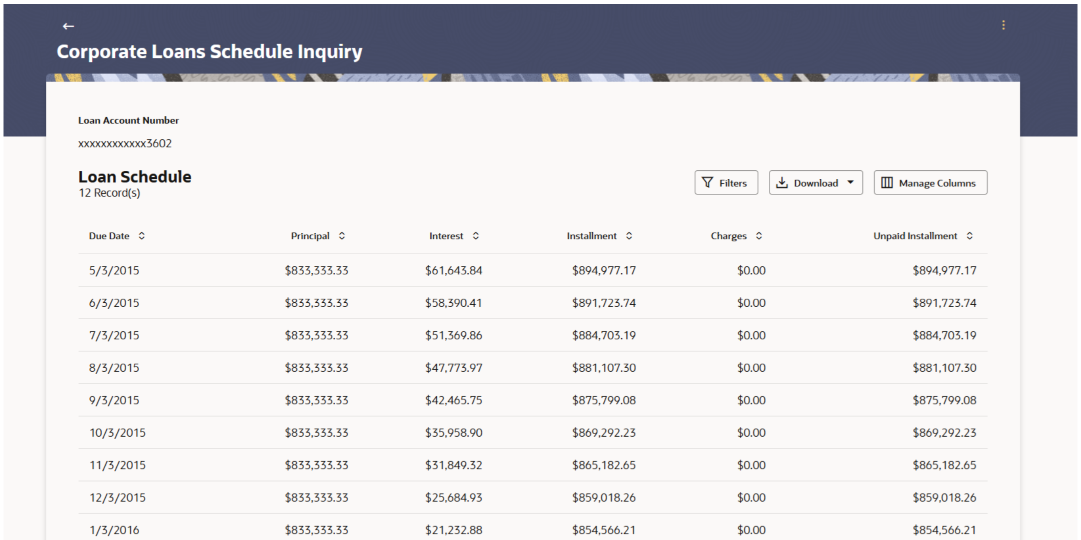
> **Note**
>
> - The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
> - The column preferences setup by the user will be saved for future reference, that means, in case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

To view loan schedule:

1. Perform one of the following navigation to access the **Corporate Loans Schedule Inquiry** screen:
    - From the Dashboard, click **Menu**, and click **Accounts**, then click **Corporate Loans**. Under **Corporate Loans**, click **Schedule Inquiry**.
    - From the Dashboard, click on the **Loan account number** link of the **Corporate Loan Summary** widget. On the **Corporate Loans Details** screen, click kebab menu and select **Schedule Inquiry**.
    - From the Search bar, type **Corporate Loans – Schedule Inquiry**.
    - Access through the kebab menu of the transaction available in the **Corporate Loans** module.

    The **Corporate Loans Schedule Inquiry** screen displays.

Figure 7-1   Schedule Inquiry



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

Table 7-1   Schedule Inquiry - Field Description

Field Name	Description
Loan Account	All the loan accounts are listed in a drop-down list with masked format along with nicknames, if defined. The user can select the loan account want to select and view schedule details. The account number will be masked as per account number masking configurations. If the user has accessed this page through the **Overview** widget, the account number selected will be pre-selected and the user can change selection as required. For more information on account nickname, refer to the *Account Nickname* chapter in this user guide.
Due Date	Displays the due date of the specific instalment.
Principal	Displays the principal amount that is due on the instalment date.
Interest	Displays the interest amount that is due on the instalment date.
Instalment	Displays the total instalment amount that is due on the instalment date.
Charges	Displays the charges that is unpaid due.
Unpaid Instalment	Displays the amount that remains to be paid, if at all, on the specific instalment date.

2. Click 

to search the loan repayment schedule based on filter criteria.

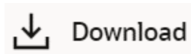
   The **Filter** screen displays.
   Specify the period for which instalment details in the repayment schedule are to be viewed.

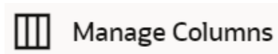
   a. From the **Loan Account Number** list, select the loan account that you want to view loan schedule.

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

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

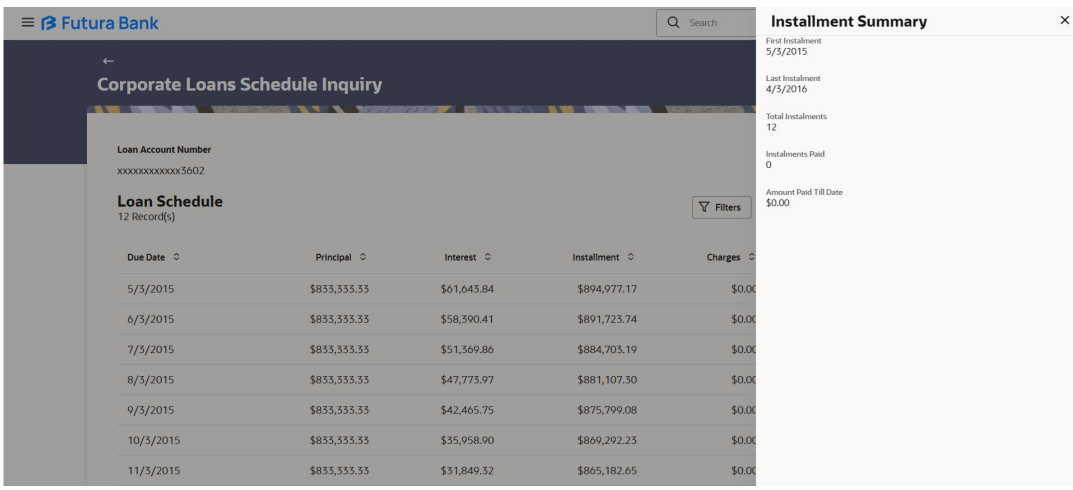
d. Click **Apply**.
Based on the specified period, the set of instalment in the loan repayment schedule are displayed.

3. Click  to download the records in CSV and PDF format.

4. Click  to setup a column preference by rearranging or removing columns.

5. Click and select Instalment Summary, Rate Revision History, and Payment Overview to view transaction details on the **Instalment Summary**, **Rate Revision History**, and **Payment Overview** screens.

Figure 7-2 Schedule Inquiry-Instalment Summery



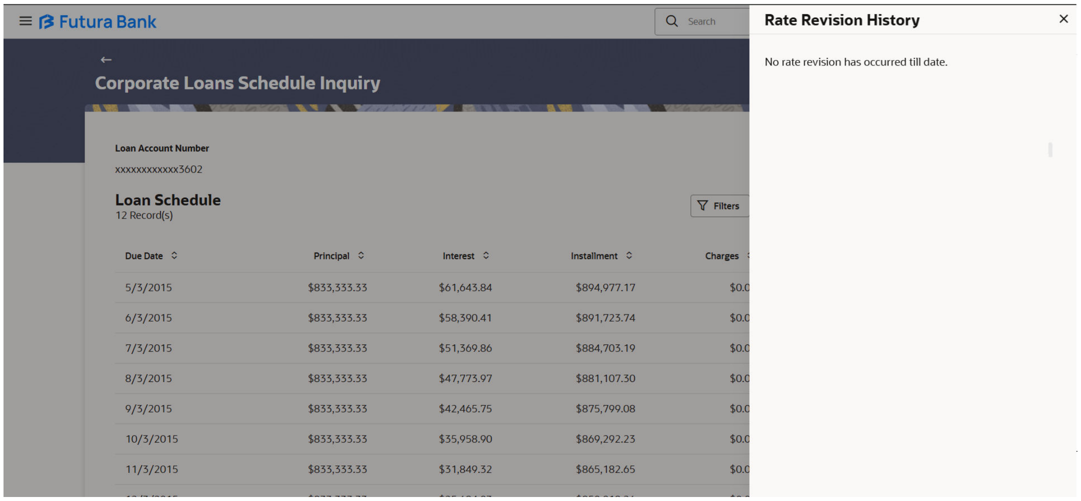
For more information on fields, refer to the field description table below:

Table 7-2 Installment summary - Field Description

Field Name	Description
First Instalment	Displays the date on which the first instalment payment is due on the loan.
Last Instalment	Displays the date on which the last instalment payment is due on the loan.
Total Instalments	Displays the total number of instalments of the loan.
Instalments Paid	Displays the number of instalments paid till date.
Amount paid Till Date	Displays the total amount paid in instalments till date.

The **Rate Revision History** screen displays only if the user clicks on the **Rate Revision History** link in the **Instalment Summary** section. Each instance of interest rate revision is displayed against the corresponding date on this window.

Figure 7-3 Schedule Inquiry-Rate Revision History

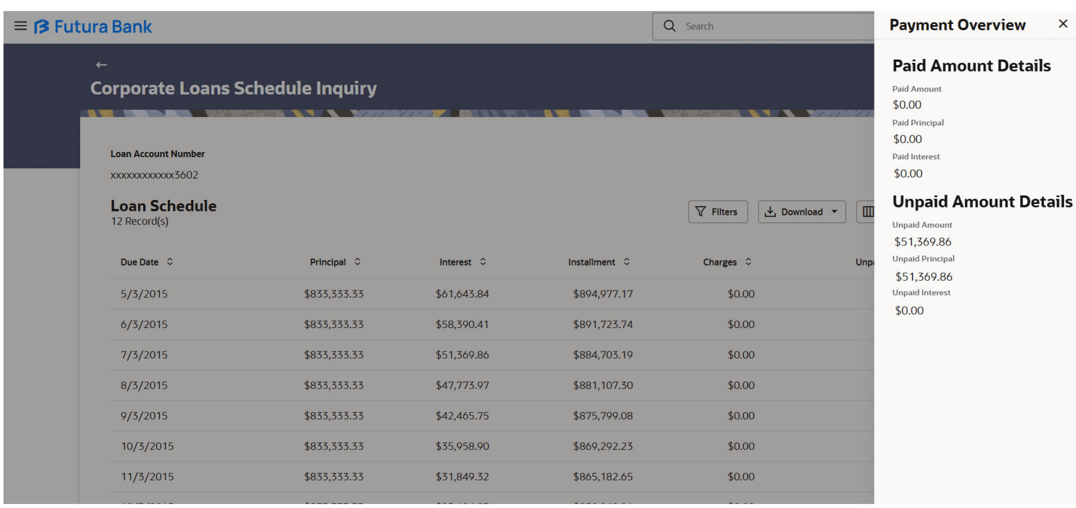


For more information on fields, refer to the field description table below:

Table 7-3 Rate Revision History - Field Description

Field Name	Description
Date	Displays the date on which the interest rate has been revised.
Rate	Displays the revised interest rate.

Figure 7-4 Schedule Inquiry- Payment Overview



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

Table 7-4 Payment Overview - Field Description

Field Name	Description
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	Displays the total loan amount that has been repaid till date.
Paid Principal	Displays the principal amount repaid till date.
Paid Interest	Displays 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	Displays the total loan amount pending for repayment.
Unpaid Principal	Displays the principal amount pending for repayment.
Unpaid Interest	Displays the interest amount pending for repayment.

8 Transactions

This topic provides systematic instructions to track the transaction through account statement.

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

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

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

- Rearrange columns
- Remove specific columns

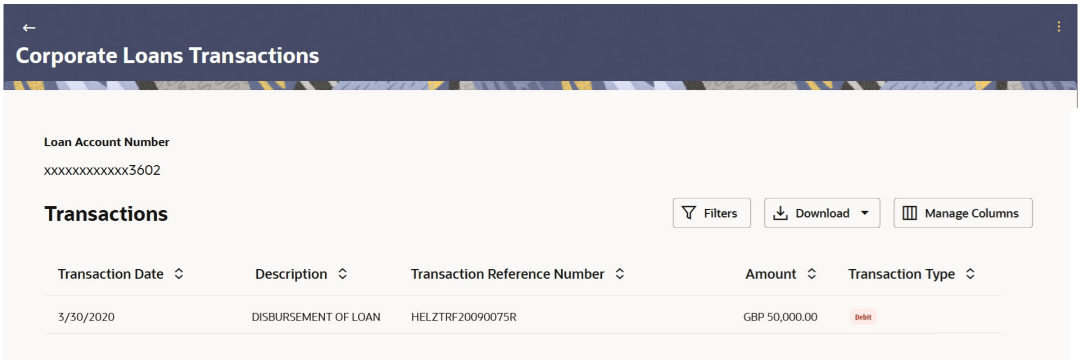
> **Note**
>
> 1. The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
> 2. The column preferences setup by the user will be saved for future reference that is in case the user revisits this screen, the preferred columns will only be displayed in the table.

To view the account statement:

1. Perform one of the following navigation to access the **Corporate Loans Transactions** screen:
   - From the Dashboard, click **Menu**, and click **Accounts**, and then click **Corporate Loans**. Under **Corporate Loans**, click **Transactions**.
   - From the Search bar, type **Corporate Loans – Transactions**.
   - Access through the kebab menu of the transaction available in the **Corporate Loans** module.

   The **Corporate Loans Transactions** screen displays.

Figure 8-1 Transactions – View Transactions



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

Table 8-1 Transactions – Field Description

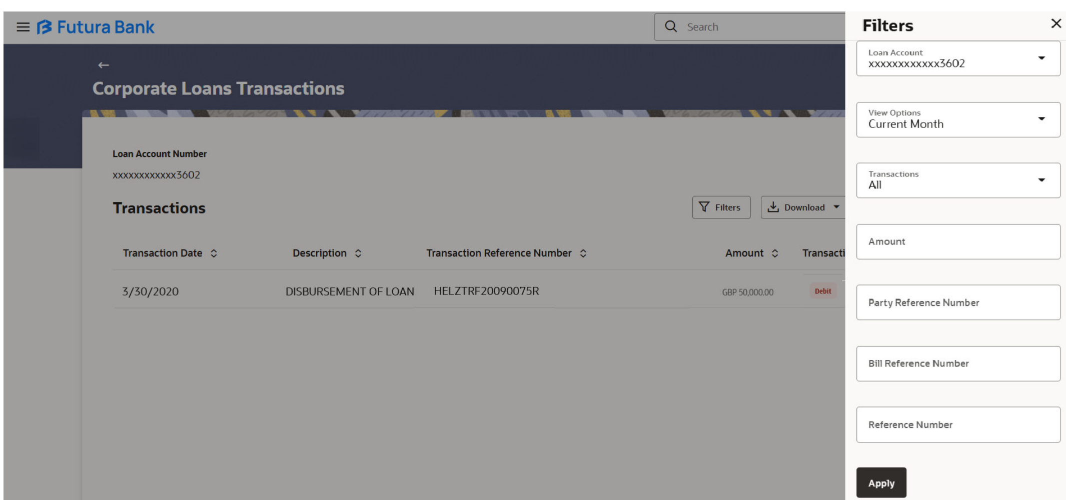
Field Name	Description
Account Number	Select an account of which you want to view transactions.
Transaction Date	Displays the date on which the activity was performed.
Description	Displays the short description of the transaction.
Reference Number	Displays the reference number of the transaction.
Amount	Displays the transaction amount.
Transaction Type	Displays the type of transaction performed, this is if it was a debit or credit transaction.

2. Click 

.

   The **Filter** screen displays.

Figure 8-2 Transactions – Filter Criteria



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

Table 8-2 Transactions – Field Description

Field Name	Description
Loan Account	Select an account of which you want to view transactions.
View Options	Select the desired transaction period from the drop-down list to view the transactions. The available options are: • **Current Month** • **Current Day** • **Previous Day** • **Previous Month** • **Current and Previous Month** • **Previous Quarter** • **Date Range** • **Last 10 Transactions**
Date From – Date To	specify the **From Date** and **To Date** fields which you want to view transactions. These fields are displayed only if you have selected the **Date Range** from the **View Options** list.
Transaction	Select a specific transaction type from the drop-down list to view the transactions based on description. The available options are: • **All** • **Credits Only** • **Debits Only**
Amount	Specify the transaction amount.
Party Reference Number	Specify the Party reference number of the transaction.
Bill Reference Number	Specify the Bill reference number of the transaction.
Reference Number	Specify the reference number of the transaction.

Perform the one of the following actions:

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

3. Click Download to download the records in CSV and PDF format.
4. Click Manage Columns to setup a column preference by rearranging or removing columns.

9 Loan Calculators

This topic provides the information about of Loan calculators used to calculates corporate loans.

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

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

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

- Loan Installment Calculator
- Eligibility Calculator

Through the:

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

- Loan Installment Amount
- Loan Eligibility Amount

This topics contains the following sub-topics:

- Loan Instalment Calculator
  This topic provides systematic instructions to calculate the loan instalment that user wants to borrow from the bank.
- Eligibility Calculator
  This topic provides systematic instructions to check user's eligibility for a loan to apply.

9.1 Loan Instalment Calculator

This topic provides systematic instructions to calculate the loan instalment that user wants to borrow from the bank.

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

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

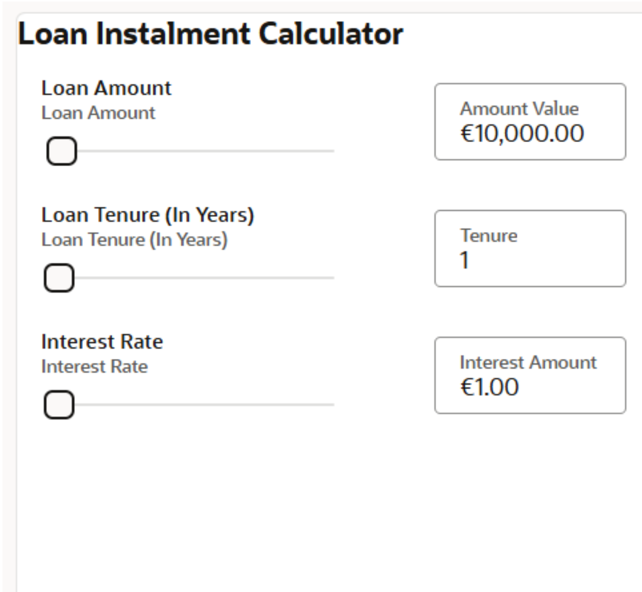
To check the loan installment amount:

- Perform the following navigation to access the **Loan Installment Calculator** screen:

  From the Dashboard, click **Menu**, and click **Accounts**, and then click **Corporate Loans**. Under **Corporate Loans**, click **Overview**, and then click **Loan Installment Calculator**.

  The **Loan Installment Calculator** screen displays.

Figure 9-1 Loan Installment Calculator



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

Table 9-1 Loan Installment Calculator - Field Description

Field Name	Description
Loan Amount	Specify the amount that user wants to borrow from the bank.
Loan Tenure (In Years)	Specify the desired tenure of the loan in years.
Interest Rate	Specify the desired interest rate that is to be charged on the loan.

The system calculates and displays the monthly installment amount for the loan required.

9.2 Eligibility Calculator

This topic provides systematic instructions to check user's eligibility for a loan to apply.

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

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

The eligibility is calculated on the basis of:

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

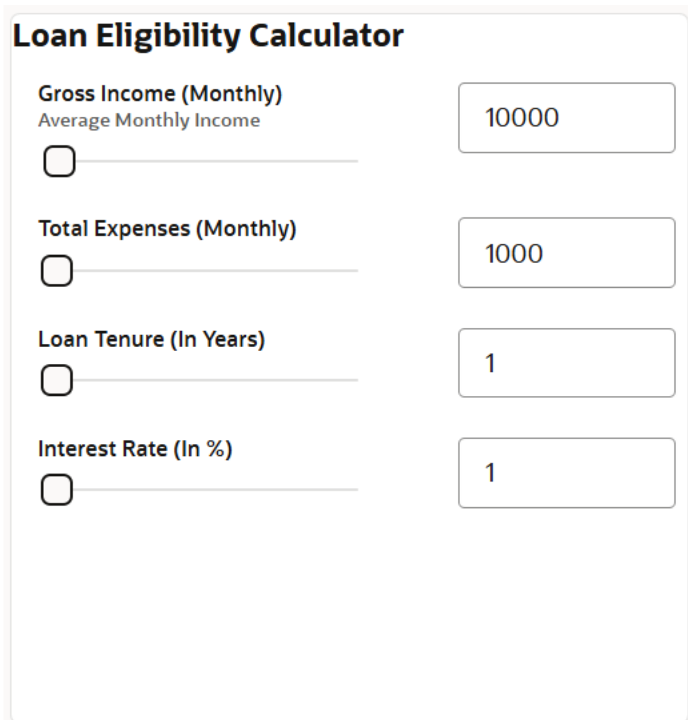
To check the loan eligibility:

- Perform one of the following navigation to access the **Loan Eligibility Calculator** screen:

- From the Oracle Banking Digital Experience Homepage, click **Calculators for all your Money Goals**, then click **Loan Eligibility Calculator**.
- From the Dashboard, click **Menu**, and click **Accounts**, and then click **Corporate Loans**. Under **Corporate Loans**, click **Overview**, and then click **Loan Eligibility Calculator**.

The **Loan Eligibility Calculator** screen displays.

Figure 9-2 Eligibility Calculator



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

Table 9-2 Eligibility Calculator - Field Description

Field Name	Description
Gross Income (Monthly)	Specify average monthly income.
Total Expenses (Monthly)	Specify the average amount spent per month towards expenses.
Loan Tenure (In Years)	Specify the desired loan tenure.
Interest (In %)	Specify the desired interest rate of the loan in term of percentage.

The system calculates and displays the eligible loan amount and the average installment amount based on values entered.

10

Account Nickname

This topic describes the information about account nickname to an account to be remembered instead of account numbers.

The customer can avail this option by selecting the **Add/Edit Nickname** from the kebab menu on the **Corporate Loans Details** screen.

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

This topic contains the following sub-topics:

- Add Nickname
  This topic provides the systematic instructions to add nicknames to assign to an account.
- Update Nickname
  This topic provides the systematic instructions to edit nicknames to update nickname.

10.1 Add Nickname

This topic provides the systematic instructions to add nicknames to assign to an account.

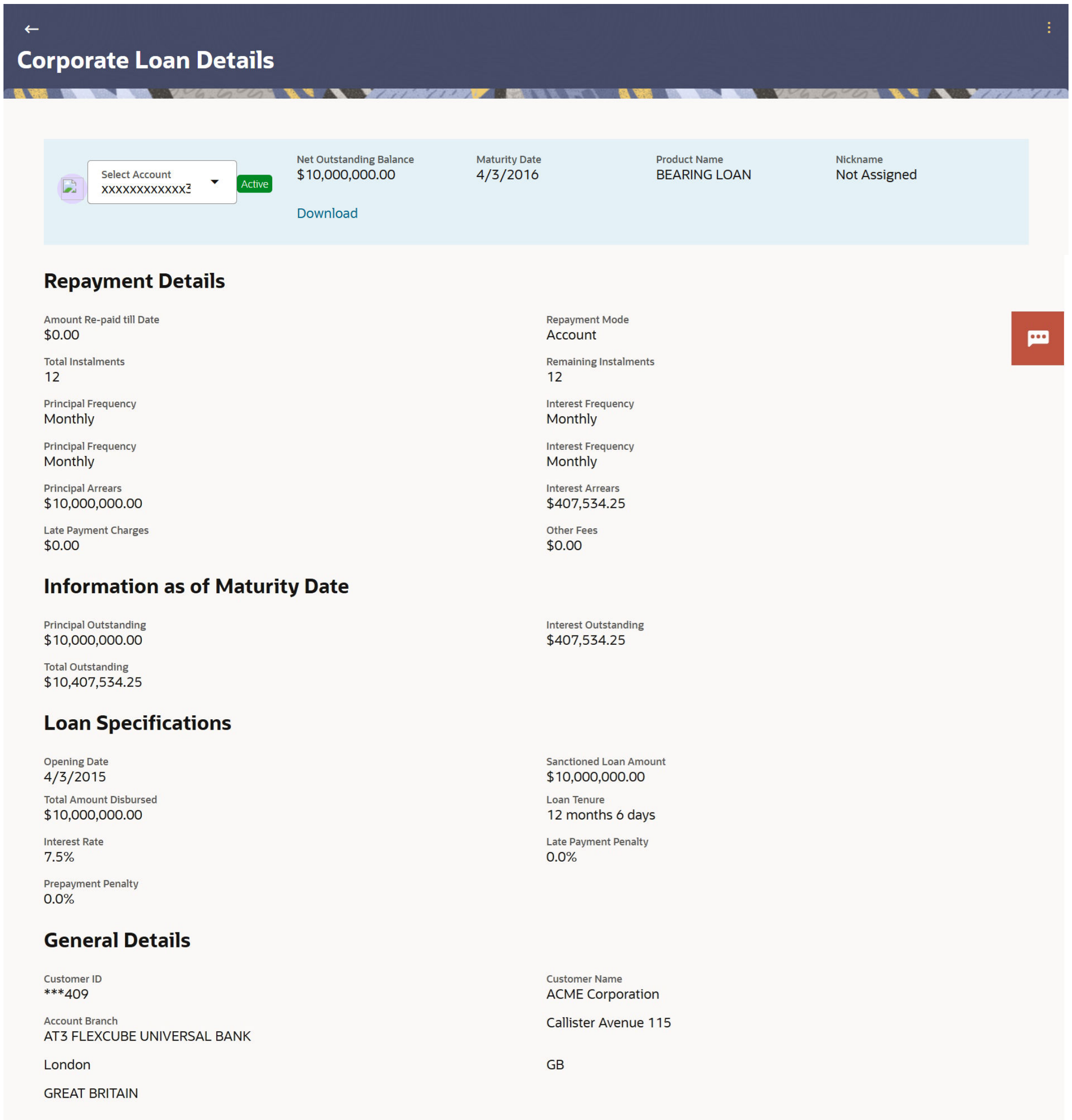
To add nickname to an account:

1. Perform the following navigation to access the **Corporate Loans Details** screen:

   From the Dashboard, click **Menu**, and click **Accounts**, then click **Corporate Loans**. Under **Corporate Loans**, click **Overview**, then click on the **Loan Account Number** link in the **Corporate Loan Summary** widget. On the **Corporate Loans Details** screen, click kebab menu and select **Add/Edit Nickname**.

   The **Corporate Loans Details** screen displays.

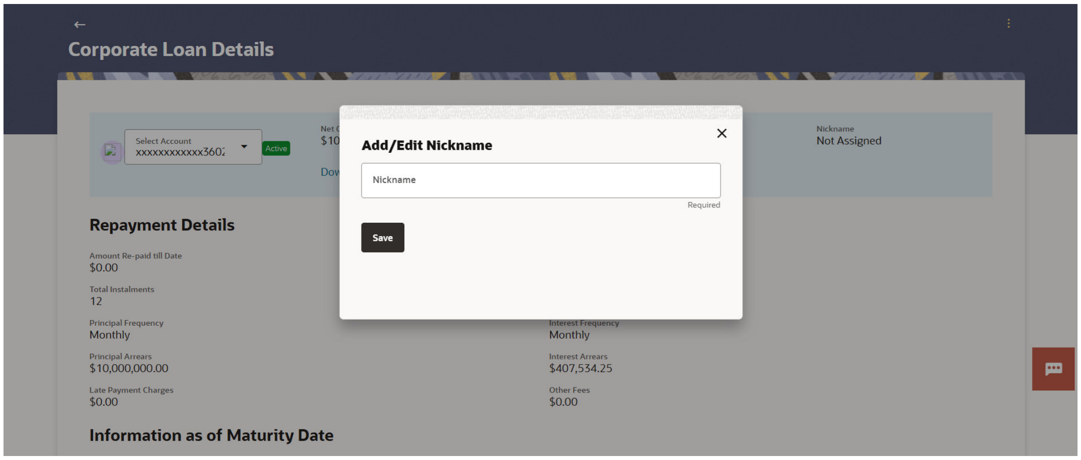
Figure 10-1 Corporate Loan Details



2. Click ⋮ and select **Add Nickname**.

   The **Add/Edit Nickname** pop-up displays.

Figure 10-2 Add Nickname



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

Table 10-1 Add/Edit Nickname

Field Name	Description
Nickname	Specify a nickname to be assigned to the account. This field allows user to specify up to 20 characters. **Note:** The fields marked as **Required** are mandatory.

3. On the **Add/Edit Nickname** pop-up, 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.

10.2 Update Nickname

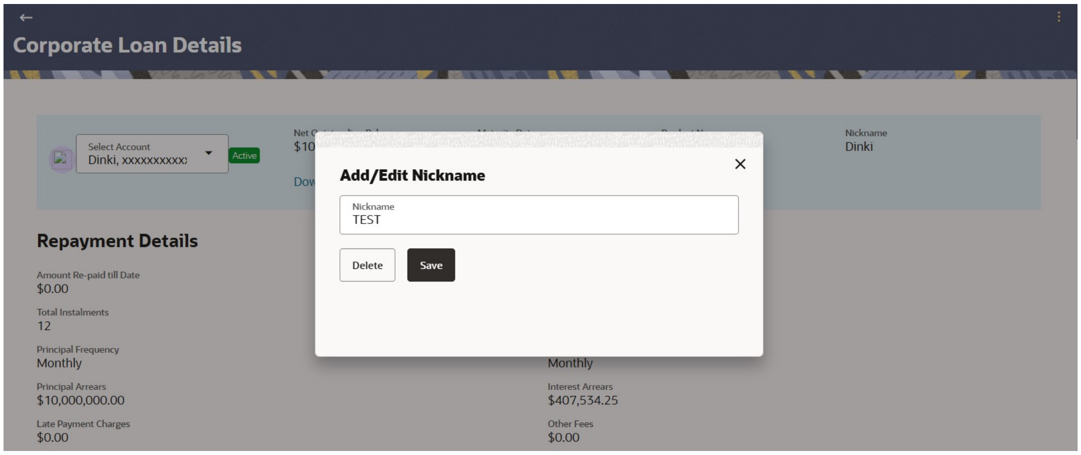
This topic provides the systematic instructions to edit nicknames to update nickname.

To edit/delete nickname to an account:

1. On the **Corporate Loan Details** screen, click and select **Edit Nickname** to add nickname to an account.

   The **Add/Edit Nickname** pop-up displays.

Figure 10-3 Edit Nickname



2. Edit the nickname in the **Nickname** field to update the nickname.
3. 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

Frequently Asked Questions

This topic describes frequently asked questions related to Corporate Loans.

1. **Who all can view a nickname that a user has set?**
   One account can have multiple nicknames set by different users, who have access to that account – however only the logged in user can view the nickname he has set.
2. **Are nicknames displayed in all places, where an account number is displayed?**
   No, Approvers can only view the account number, but not nicknames set by makers. Further Review screens contain the account number (where applicable), but not the nickname.
3. **Can I initiate full loan settlement and closure of loan account from digital banking platform?**
   Oracle Banking Digital Experience (OBDX) do not restrict the user from initiating a full loan settlement, provided the configuration is available in the host to calculate final settlement amount and accept the request.
4. **Can I access closed loan accounts from digital banking platform?**
   Corporate users can access closed loan accounts from the digital banking platform from the Loan Details screen.
5. **As a corporate user, what are the loan accounts that I can view?**
   A corporate user can view all the accounts that he has access to. This includes the accounts of his primary party as well as those of the linked parties.
6. **Can I perform repayment of the Loan 24/7, on the Online Platform?**
   Financial Transactions, such as repayment of loan will be allowed within the business hours (or the working window of the transaction).

Index