

# Oracle® Banking Digital Experience

## Islamic Banking - Corporate Islamic Finance

### User Manual



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ORACLE®

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# Preface

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## 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.

## Before you Begin

Kindly refer to our **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

## Pre-requisites

Specify **User ID** and **Password**, and login to **Home** screen.

## 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.

## 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

## Conventions

The following text conventions are used in this document:

Convention	Meaning
<b>boldface</b>	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.

Convention	Meaning
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

## Screenshot Disclaimer

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

## Acronyms and Abbreviations

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

**Table 1 Acronyms and Abbreviations**

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

## Basic Actions

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











**Table 2 Basic Actions and Descriptions**

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

## Symbols and Icons

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

**Table 3 Symbols and Icons**

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

## Post-requisites

After finishing all the requirements, please log out from the **Home** screen.

# 1

## Introduction

This topic describes how the OBDX corporate banking modules extend their functionality to accommodate Islamic accounts. Users of Islamic banks can utilize the portal to view account details, inquire about schedule details or disbursement details, and access other related services.

Islamic Banking is a banking system that is based on the principles of Shariah (Islamic law) and guided by the Islamic economics. The Shariah Laws provide guidance on each and every aspect of human life, and the laws which govern and guide financial and commercial transactions define Islamic Banking activities.

Although Islamic banking may seem similar to conventional banking, the two differ conceptually. One key difference is that in conventional banking, banks earn their money by charging interest and fees for services, whereas in Islamic banking, banks earn their money by profit and loss sharing, trading, leasing, charging fees for services rendered, and so on.

A user can either have only Islamic accounts or only conventional accounts or a mix of both types of accounts. The portal caters to each case. If the customer has both conventional loans and finances accounts and Islamic loans and finances accounts under the same ID and password, he will have a consolidated view of all accounts on logging.

The loans and finances accounts widget has a representation of both conventional and Islamic accounts. This is also true for enquiry and transaction screens. While initialing any transaction or payment, the user selects either an Islamic account or a conventional account, grouped under the respective labels.

The labels on the different pages / screens, for Islamic accounts, reflect the nomenclature as per and in accordance with Islamic banking requirements.

# 2

## Corporate Islamic Finance

This topic describes the Islamic financing module, which enables customers to view details of their Islamic financing arrangements, transaction activities, repayment schedules, and the applicable profit percentage for various Islamic finance products. Customers can also utilize this module to make repayments.

In Islamic Finance an amount of money is financed by the bank for a certain period of time. Banks charge a profit rate for the amount financed. Hence, Islamic Finance accounts are valuable income generating assets for banks.

It is therefore important for banks to enrich the end user's servicing experience so as to increase user satisfaction and retention. In order to achieve this, banks are constantly making efforts to enhance the digital banking experience for their customers by introducing and revamping servicing features on the digital platform. The labels have been adjusted and rechristened for Islamic Finance and are in accordance to the Islamic Banking requirements, in the digital banking platform.

Once a customer avails Islamic Finance, the details of the same can be accessed online. They can manage their banking requirements efficiently and effectively through the OBDX self-service channels.

### Note

In application

1. 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.
2. Bank can configure the fields to be shown as additional values in the accounts drop-down.
3. If in **Group Corporate Onboarding - Group Corporate Profiling** setup, **Approval Routing Type** is selected as **Manual**, system will allow initiator to choose the approval workflow from the resolved rules as part of transaction initiation. Refer **Group Corporate Onboarding - Group Corporate Profiling** section in **User Manual Oracle Banking Digital Experience Core** for more details.

### Features Supported In Application

The loans and finances module of the OBDX application supports the following features:

- Loans and Finances Widget
- Loans and Finances Details
- Repayments
- Disbursement Inquiry
- Repayment Schedule
- Account Statements

**Pre-requisites**

- Transaction access is provided to corporate user.
- Islamic Finance accounts are maintained in the core banking system under a party ID mapped to the user.
- [Loans and Finances Overview](#)  
This topic describes the Loan & Finance Overview screen, which functions as a dashboard providing a summary of the finance accounts to which the corporate user has access.

## 2.1 Loans and Finances Overview

This topic describes the Loan & Finance Overview screen, which functions as a dashboard providing a summary of the finance accounts to which the corporate user has access.

The overview displays the total borrowings across all accounts and 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 finance module namely, repayment of finance, inquiring the repayment schedule, and viewing the disbursement details. A loan drawdown request can also be initiated from the Quick Links section.

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

Upcoming and overdue installments are also displayed in the dashboard, with the option to make a repayment.

Perform any one of the following navigation to access the **Overview** screen.

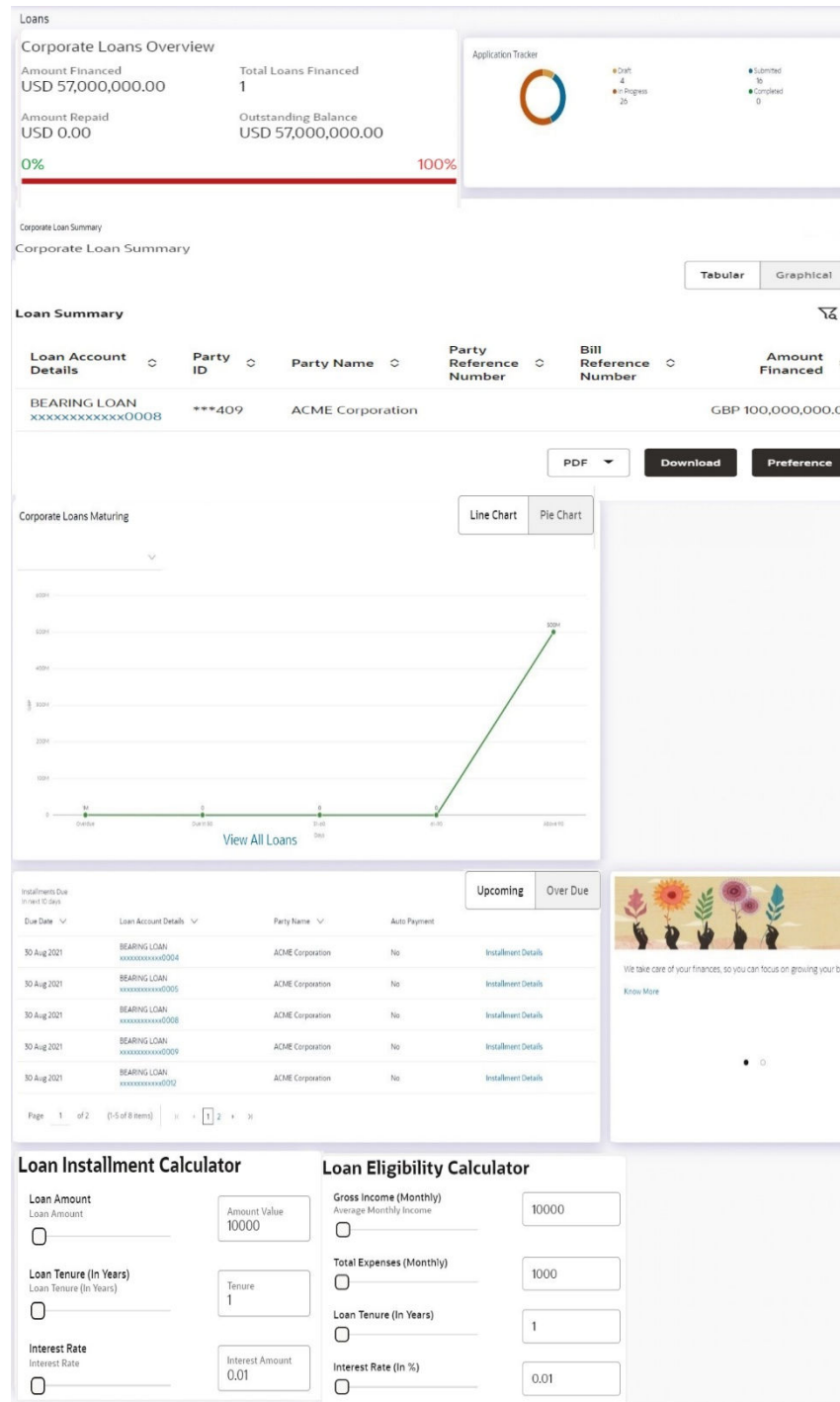
- From the Dashboard, click **Toggle menu**, click **Menu**, and click **Accounts**, and then click **Corporate Loan and Finances**.

Under **Corporate Loan and Finances**, click **Overview**.

- From the Search bar, type **Corporate Loans – Overview**.

The **Overview** screen appears.

Figure 2-1 Loan and Finances Overview



## Loan and Finances Overview

This widget displays the following figures:

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

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

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

### Application Tracker

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

### Loan and Finance Summary

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

Details include:

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

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

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

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

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

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

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

**Note**

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

### Loans Maturing

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

**The Line chart displays the following:**

#### Overdue

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

#### Due in 30 days

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

#### Due in 31-60 days

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

#### Due in 61-90 days

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

#### Above 90 days

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

**The Pie chart displays the following:**

#### Overdue

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

**Due – today**

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

**Due – 30 days**

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

**Due – 60 days**

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

**Due – 90 days**

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

**Due – 180 days**

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

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

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

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

**Quick Links**

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

- Loan & Finance Repayment
- Schedule Inquiry
- Disbursement Inquiry

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

**Eligibility Calculator**

The loans and finances widget also contains a link by clicking on which the user can navigate to the loan / finances eligibility calculator. This calculator enables users to compute the finance amount they are eligible for based on certain criteria.

**Note**

This feature is currently available for conventional loans only.

**Installment Calculator**

In addition to the link provided to navigate to the loan /finances eligibility calculator, the loans and finances widget also contains a link by which the user can navigate to the installment calculator. The installment calculator enables the user to identify the installment amount payable on a certain financed amount for a specific duration.

**Note**

This feature is currently available for conventional loans only.

**Loan Offers**

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

# 3

## Loan and Finance Details

This topic describes the Loans and Finances details page, which displays important information related to the Islamic finance account.

It displays an important information pertaining to Islamic Finance account such as the net outstanding balance and the names of all the account holders, important dates associated with the Islamic Finance such as the opening date and maturity date, the current status, profit rate and the branch in which the finance is held. User can access account related transactions from the kebab menu.

- **Account Details** – This section displays the basic details about the loans and finances accounts such as the account number, current status, net outstanding balance, maturity date, product name, nickname, etc.
- **Repayment** – This section displays repayment details that comprise amount repaid till date, repayment mode and the profit rate for advance payment, profit rate for late payment, total installments, the number of installments remaining as well as the next installment date and amount, amount of principal arrears, installment arrears, bank profit due and any other fees applicable etc.
- **Loan Specifications** – This section comprises of information such as the opening date, financed amount, financed amount disbursed, finance tenure, profit rate, profit rate for late payment, profit rate for advance payment, purpose of financing etc.
- **General Details** - This section displays the general details like customer ID, customer name, account name, and account branch.

### To view loan account details:


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

The **Loan and 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 and Finance Details** screen appears.

**Figure 3-1    Loan and Finance Details**

Loan & Finance Details			
 xxxxxxxxxxxx0033	Active	Net Outstanding Balance EUR45,000.00	Maturity Date 26 Mar 2022
		Product Name Murabaha Financing (Dual Formula)Au	Nickname Not Assigned
<a href="#">Download</a>			
Repayment Details			
Amount Re-paid till Date EUR0.00	Repayment Mode Account		
Total Installments 24	Remaining Installments 24		
Next Installment Date 27 Apr 2020	Next Installment Amount EUR1,875.00		
Payment Frequency Monthly	Bank Profit Due EUR0.00		
Principal Arrears EUR45,000.00	Installment Arrears EUR0.00		
Advance Payment Amount EUR0.00	Other Fees EUR0.00		
Loan Specifications			
Opening Date 26 Mar 2020	Financed Amount EUR45,000.00		
Total Amount Disbursed EUR45,000.00	Finance Tenure 24 months 0 days		
Profit Rate 0.0%	Profit Rate for Late Payment 0.0%		
Profit Rate for Advance Payment 0.0%	Purpose of Financing -		
Customer Grace Period and Frequency -	Supplier Grace Period and Frequency -		
Linked Murabaha Bill -	Bank Profit Share -		
Customer Profit Share -	Lease Type -		
Lease Payment Mode -	Bank Share -		
Customer Share -			
General Details			
Customer ID ***376	Customer Name Abdul Industries		
Account Name Abdul Industries	Account Branch HEL FC UNIVERSAL BANK Oracle Goregaon Mumbai GREAT BRITAIN		

**Note**

The fields which are marked as Required are mandatory.

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

**Table 3-1 Loan and Finance Details - Field Description**

Field Name	Description
<b>Account Number</b>	All the financing accounts of the user will be listed in a drop-down in masked format along with nicknames, if defined. The user can select the account of which details are to be viewed. The account number will be masked as per account number masking configurations.
<b>Status</b>	The current status of the loan account.
<b>Net Outstandings Balance</b>	The total amount outstanding on the finance is displayed here.
<b>Maturity Date</b>	The date on which the finance account will mature.
<b>Product Name</b>	The name of the product under which the finance account is opened.
<b>Nickname</b>	Displays the nickname set for the finance account. For more information, refer <a href="#">Account Nickname</a> .
<b>Repayment Details</b>	
<b>Amount Re-paid till Date</b>	Total finance amount repaid by the customer till date.
<b>Repayment Mode</b>	The mode through which finance repayments are to be made as set up in the processing system. For e.g. repayments could be made via account transfer, direct debit or cheque.
<b>Total Installments</b>	The total number of scheduled payments to be made towards repaying the finance.
<b>Remaining Installments</b>	The number of scheduled payments remaining towards repaying the finance completely.
<b>Next Installment Date</b>	The date on which the next finance payment is due.
<b>Next Installment Amount</b>	Amount to be paid as next installment.
<b>Payment Frequency</b>	Intervals at which the principal is to be repaid. It could be: <ul style="list-style-type: none"> <li>• <b>Daily</b></li> <li>• <b>Weekly</b></li> <li>• <b>One Time Payment</b></li> <li>• <b>monthly</b></li> <li>• <b>Bi monthly</b></li> <li>• <b>quarterly</b></li> <li>• <b>semi-annually</b></li> <li>• <b>annually</b></li> </ul>
<b>Bank Profit Due</b>	Outstanding profit to be repaid.
<b>Principal Arrears</b>	Outstanding principal balance on the financing account as on date.
<b>Installment Arrears</b>	Pending profit arrears for the financing account.

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

Field Name	Description
<b>Advance Payment Amount</b>	Amount paid in advance.  <div> <i>Note</i>  This field appears only for certain product. </div>
<b>Other Fees</b>	Fees and service charges applied on the financing account.
<b>Loan Specifications</b>	
<b>Opening Date</b>	Date on which the Islamic Finance account was opened.
<b>Financed Amount</b>	The amount of finance that bank has agreed to provide to the user/s.
<b>Total Amount Disbursed</b>	Total amount disbursed along with the currency till date.
<b>Financing Tenure</b>	Tenure of the financing or duration, in years and months, for which the financing amount is sanctioned.
<b>Profit Rate</b>	Profit rate applicable to the account.  <div> <i>Note</i>  It displays the net Profit rate applicable to the loan account as on the inquiry date. </div>
<b>Profit Rate Late Payment</b>	The percentage rate charge applicable in case of default in repayment.
<b>Profit Rate Advance Payment</b>	The percentage charge applicable in case the loan is prepaid.
<b>Purpose of Financing</b>	Purpose for which finances has been taken.
<b>Customer Grace Period And Frequency</b>	Customer grace period and frequency.  <div> <i>Note</i>  This field appears only for certain product. </div>
<b>Supplier Grace Period And Frequency</b>	Supplier grace period and frequency.  <div> <i>Note</i>  This field appears only for certain product. </div>
<b>Linked Murabha bill</b>	The bill reference number associated with Murabha finance contract.

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

Field Name	Description
<b>Bank Profit Share</b>	Bank profit share (percentage) details (the percentage of profit that the bank gets in case of a profitable return in certain accounts).  <div> <i>Note</i>  This field appears only for certain product. </div>
<b>Customer profit Share</b>	Customer profit share (percentage) details (the percentage of profit that you get in case of a profitable return in certain accounts).  <div> <i>Note</i>  This field appears only for certain product. </div>
<b>Lease Type</b>	Type of the lease.  <div> <i>Note</i>  This field appears only when the selected account is opened under certain products. </div>
<b>Lease Payment Mode</b>	Type of payment mode opted.  <div> <i>Note</i>  This field appears only when the selected account is opened under certain products. </div>
<b>Bank Share</b>	Finance sharing ratio of the bank.  <div> <i>Note</i>  This field appears only for certain product. </div>
<b>Customer Share</b>	Customer finance sharing ratio on <b>Musharaka</b> account.
<b>General Details</b>	
<b>Customer ID</b>	Displays the customer ID of which the account belongs to.
<b>Customer Name</b>	Displays the customer name.
<b>Account Branch</b>	Details of the branch at which the loan account is held.

The following actions can also be performed from this page:

- Add account nickname/ modify/ delete nickname. For more information on **Account Nickname**, refer [Account Nickname](#).

- Click on the kebab menu to access account related transactions

# 4

## Loans & Finances Repayments

This topic describes the quick and convenient online loan and finance repayment option, which allows corporate users to initiate payments against outstanding amounts using the digital banking platform.

Repayments can be made by the user at any point of time, against a finance account mapped to him. The payment can be equal to, lower than, or more than the installment amount of the finance account. User can access account related transactions from the kebab menu.

### To repay the loan partially or completely:

1. Perform anyone of the following navigation to access the **Loan & Finance Repayment** screen.
  - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Corporate Loans and Finances** . Under **Corporate Loans and Finances** , click **Loan & Finance Repayments**.
  - From the Search bar, type **Corporate Loans – Loan & Finance Repayments**.
  - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Corporate Loans and Finances** . Under **Corporate Loans and Finances** , click **Overview**, then click **Loan & Finance Repayments** of **Quick Links** widget.
  - Access through the kebab menu of transactions available under the **Loan and Finances** module.

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

**Figure 4-1 Loan & Finance Repayments**

### Note

The fields which are marked as Required are mandatory.

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

Table 4-1 Field Description

Field Name	Description
<b>What do you want to do?</b>	<p>The options of paying off the loan partially or completely. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Part Payment</b></li> <li>• <b>Full Payment</b></li> </ul> <p>The order in which the fields below are displayed, will vary based on the option selected in this field.</p>
<b>Loan Account</b>	<p>All the Islamic Finance accounts of the user will be listed in a drop-down in masked format along with nicknames, if defined. The user can select the loan account which is to be repaid. The account number will be masked as per account number masking configurations.</p> <p>For more information on Account Nickname, refer <a href="#">Account Nickname</a>.</p>
<b>Amount Financed</b>	The total amount financed, in local currency, that has been lent by the bank to the corporate party.
<b>Principal Outstanding</b>	<p>The outstanding principal balance that is yet to be repaid.</p> <p>This field appears if the user selects the <b>Full Payment</b> option in the <b>Repayment Type</b> field.</p>
<b>Amount Overdue</b>	The overdue amount, if any. This amount is the summation of the principal, interest and charges (if any).
<b>Source Account</b>	<p>The user's linked current and savings accounts that can be debited to make the loan prepayment, will be listed in a lists. The account number will be masked as per account number masking configurations and nicknames, if set, will be displayed against each account.</p> <p>For more information on Account Nickname, refer <a href="#">Account Nickname</a>.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>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.</p> </div>
<b>Balance</b>	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.
<b>Interest</b>	<p>The interest component of the amount that is due.</p> <p>This field appears if the user selects the <b>Full Payment</b> option in the <b>Repayment Type</b> field.</p>
<b>Charges</b>	<p>The charge that is due.</p> <p>This field appears if the user selects the <b>Full Payment</b> option in the <b>Repayment Type</b> field.</p>

Table 4-1 (Cont.) Field Description

Field Name	Description
<b>Repayment Amount</b>	<p>The amount to be repaid. Payment currency is defaulted to loan account currency.</p> <p>This field is editable only if the user selects the <b>Part Payment</b> option. In this case, the amount should be less than the outstanding principal balance. If the user selects the <b>Full Payment</b> option, then this field displays the total outstanding amount, which will include the principal, the interest and pre-payment charges.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The Source Account should have sufficient balance to cover the repayment amount.</p> </div>

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,
  - In the **Repayment Amount** field, enter the repayment amount.
6. Perform one of the following actions:
  - Click **Submit** to submit the cheque book request.
  - Click **Cancel** to cancel the transaction.
7. The **Review** screen appears.
 

Perform one of the following actions:

  - Verify the details and click **Confirm**.
  - Click **Back** to navigate back to the previous screen.
  - Click **Cancel** to cancel the transaction.
8. A message confirming the repayment appears, along with the transaction reference number.
9. Perform one of the following actions:
  - Click **Home** to go to the Dashboard screen.
  - Click **View Account Details** to visit the account details page.

# 5

## Disbursement Inquiry

This topic describes the feature that enables users to view disbursement details, including the disbursed amount, the disbursal date, and the total financed amount.

Disbursement of the finance amount depends on the type of Islamic Finance product availed by the user. In case of loans and finance disbursements, the user needs to know the disbursement details of the account. It helps the user to analyze the current position of the finance as to how much is disbursed and how much is yet to be disbursed. User can access account related transactions from the kebab menu.

### To view loan disbursement details:


1. 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 **Corporate Loans and Finances** . Under **Corporate Loans and Finances** , click **Disbursement Inquiry**
  - From the Search bar, type **Loan & Finances – Disbursement Inquiry** and press **Enter**.
  - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Corporate Loans and Finances** . Under **Corporate Loans and Finances** , click **Overview**, then click **Disbursement Inquiry** of **Quick Links** widget.
  - Access through the kebab menu of transactions available under the **Loan and Finances** module

The **Disbursement Inquiry** screen appears.

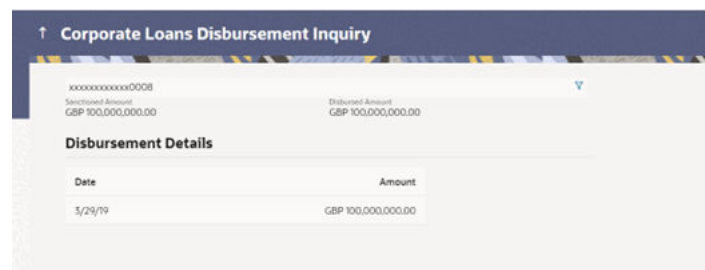
2. From the **Loan Account** list, select the loan account of which you wish to view disbursement.
3. Click **Apply**.

The loan disbursement details of the selected account appear.

### Note

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

**Figure 5-1 Disbursement Inquiry**



Corporate Loans Disbursement Inquiry	
Sanctioned Amount	Disbursed Amount
GBP 100,000,000.00	GBP 100,000,000.00
Disbursement Details	
Date	Amount
5/29/19	GBP 100,000,000.00

**Note**

The fields which are marked as Required are mandatory.

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

**Table 5-1 Disbursement Inquiry - Field Description**

Field Name	Description
<b>Loan Account</b>	Islamic Finance account number in masked format along with the account nickname. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<b>Financed Amount</b>	The approved financed amount along with the currency.
<b>Financed Amount Disbursed</b>	The finance amount disbursed along with the currency as on the date of inquiry.
<b>Disbursement Details</b>	
<b>Date</b>	Disbursement date.  <div> <b>Note</b>            If there are multiple disbursements in the account, the last disbursement will be displayed first and others accordingly in that order. The last entry in this list should be of the first disbursement date.         </div>
<b>Amount</b>	Amount disbursed as on the respective disbursement dates.

# 6

## Schedule Inquiry

This topic describes how this feature provides users with an understanding of the loan repayment life cycle.

This page displays details of each installment including the profit and principal amounts along with any charges if applicable, and the total installment amount due on each specific date throughout the loan tenure.

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

### 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 **Corporate Loans and Finances** . Under **Corporate Loans and Finances** , click **Schedule Inquiry** .
  - From the Search bar, type **Corporate Loans – Schedule Inquiry**.
  - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Corporate Loans and Finances** . Under **Corporate Loans and Finances** , click **Overview**, then click **Schedule Inquiry** of **Quick Links** widget.
  - Access through the kebab menu of transactions available under the **Loan and Finances** module.

The **Schedule Inquiry** screen appears.

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

Figure 6-1 Schedule Inquiry

Sr. No.	Due Date	Principal	Interest	Charges	Installment	Unpaid Installment
1	4/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67	GBP 4,166.67
2	5/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67	GBP 4,166.67
3	6/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67	GBP 4,166.67
4	7/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67	GBP 4,166.67
5	8/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67	GBP 4,166.67
6	9/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67	GBP 4,166.67
7	10/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67	GBP 4,166.67
8	11/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67	GBP 4,166.67
9	12/30/2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67	GBP 4,166.67
10	1/30/2021	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67	GBP 4,166.67
11	2/28/2021	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67	GBP 4,166.67
12	3/30/2021	GBP 4,166.63	GBP 0.00	GBP 0.00	GBP 4,166.63	GBP 4,166.63

**Note**

The fields which are marked as Required are mandatory.

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

Table 6-1 Schedule Inquiry - Field Description

Field Name	Description
<b>Loan Account</b>	<p>All the loan accounts of the user will be listed in a drop-down in masked format along with nicknames, if defined. The user can select the loan account of choice. The account number will be masked as per account number masking configurations.</p> <p>If the user has accessed this page via the <b>Relationship Overview</b> widget, the account number selected will be pre-selected and the user can change selection as required.</p> <p>For more information on <b>Account Nickname</b>, refer <a href="#">Account Nickname</a></p>
<b>Schedule Summary</b>	
<b>Sr. No.</b>	The serial number of each installment will be displayed against the installment record.
<b>Due Date</b>	The date on which the specific installment is due.
<b>Principal</b>	The principal amount that is due on the installment date.
<b>Interest</b>	The interest amount that is due on the installment date.
<b>Charges</b>	Charge (fee) amount that is due corresponding to the installment date.
<b>Installment</b>	The total installment amount that is due on the installment date.

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

Field Name	Description
<b>Unpaid Installment</b>	Any amount that remains to be paid, if at all, on the specific installment date.

**Figure 6-2 Schedule Inquiry-Installment Summery**

The screenshot displays the 'Schedule Inquiry' page for 'Futura Bank'. The main table lists installment records with columns: Sr. No., Due Date, Principal, Interest, and Charges. The summary panel on the right provides key metrics:

Installment Summary	
First Installment	4/30/2020
Last Installment	3/30/2021
Total Installments	12
Installments Paid	0
Amount Paid Till Date	GBP 0.00

The main table shows 12 records (displaying 6):

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

**Note**

The fields which are marked as Required are mandatory.

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

**Table 6-2 Schedule Inquiry - Field Description**

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

Figure 6-3 Schedule Inquiry-Rate Revision History

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

**Note**

The fields which are marked as Required are mandatory.

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

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 <b>Rate Revision History</b> link in the <b>Installment Summary</b> 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

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

**Paid Amount Details**

Paid Amount  
GBP 0.00

Paid Principal  
GBP 0.00

Paid Interest  
GBP 0.00

**Unpaid Amount Details**

Unpaid Amount  
GBP 50,000.00

Unpaid Principal  
GBP 50,000.00

Unpaid Interest  
GBP 0.00

**Note**

The fields which are marked as Required are mandatory.

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

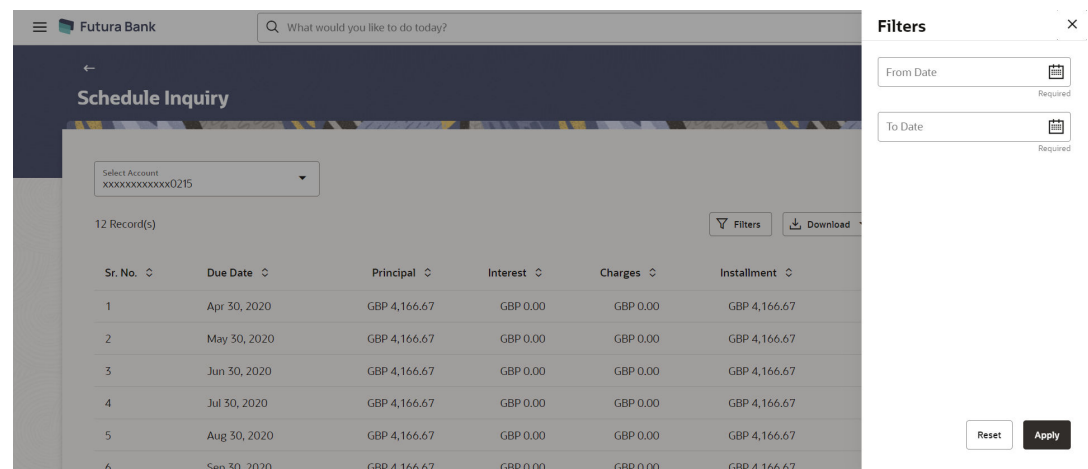
**Table 6-4 Schedule Inquiry - Field Description**

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

3. Click  **Filter** change filter criteria.

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

**Figure 6-5 Schedule Inquiry - Filter Criteria**



The screenshot shows the Futura Bank interface. At the top, there's a search bar with the text "What would you like to do today?". Below it, the "Schedule Inquiry" section is visible. A dropdown menu for "Select Account" shows "xxxxxxxxxxxx0215". Below the dropdown, it says "12 Record(s)". To the right of the records, there are buttons for "Filters" and "Download".

The table displays the following data:

Sr. No.	Due Date	Principal	Interest	Charges	Installment
1	Apr 30, 2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
2	May 30, 2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
3	Jun 30, 2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
4	Jul 30, 2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
5	Aug 30, 2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
6	Sep 30, 2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67

On the right side, there is a "Filters" overlay. It contains two fields: "From Date" and "To Date", both marked as "Required". At the bottom of the filters, there are "Reset" and "Apply" buttons.



**Note**

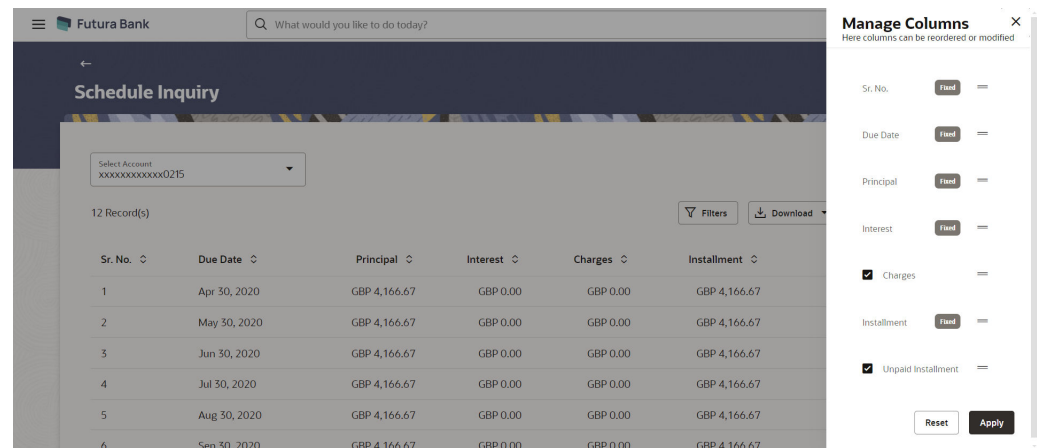
The fields which are marked as Required are mandatory.

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

**Table 6-5 Schedule Inquiry - Filter Criteria - Field Description**

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

4. 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.
5. Perform one of the following actions:
  - 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**


The screenshot displays the 'Schedule Inquiry' interface for Futura Bank. The main panel shows a table with 12 records, displaying columns for Sr. No., Due Date, Principal, Interest, Charges, and Installment. The 'Manage Columns' panel on the right allows users to reorder or modify the columns. The 'Charges' and 'Unpaid Installment' columns are currently checked and visible in the main table.

Sr. No.	Due Date	Principal	Interest	Charges	Installment
1	Apr 30, 2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
2	May 30, 2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
3	Jun 30, 2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
4	Jul 30, 2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
5	Aug 30, 2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67
6	Sep 30, 2020	GBP 4,166.67	GBP 0.00	GBP 0.00	GBP 4,166.67

- Click on the **More Actions** menu to access other Current and Savings account statement related transactions.

# 7

## Transactions

This topic describes the process by which customers can track transactions occurring within their loan accounts.

Customers can track the transactions taking place 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 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

- 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 loan account statement related screens from the **More Actions** menu provided on the screen.

- Download Pre-Generated Statements – The customer can select the **Pre-Generated Statement** option from the kebab menu on this page, in order to be provided with the facility to define the period for which he/she would like to download pre-generated statements.
- Subscribe for E-Statements – By selecting the **E-Statement** option from the kebab menu, the user will be able to either subscribe or unsubscribe (if subscription is active) for e-statements for the specific account. If the user opts to subscribe for e-statements, he/she will receive monthly e-statements on his/her registered email address.

### To view transactions:

1. 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 **Corporate Loans and Finances** .  
  
Under **Corporate Loans and Finances** , click **Transactions**.
  - From the Search bar, type **Loan & Finances – Transactions** and press **Enter**.
  - Access through the kebab menu of transactions available under the **Loan and 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**

Transaction Date	Description	Reference Number	Transaction Type	Amount
3/30/2020	DISBURSEMENT OF LOAN	HELZTRF20090075R	Debit	GBP 50,000.00

**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
<b>Loan Account</b>	Select an account of which you wish to view transactions. On selection, system displays the Account Number along with the Account Name, Account Currency, and Branch Code.
<b>View Options</b>	Filters to view the transactions of a specific period. The options are: <ul style="list-style-type: none"> <li>• <b>Current Month</b></li> <li>• <b>Current Day</b></li> <li>• <b>Previous Day</b></li> <li>• <b>Previous Month</b></li> <li>• <b>Current Month + Previous Month</b></li> <li>• <b>Previous Quarter</b></li> <li>• <b>Date Range</b></li> <li>• <b>Last 10 Transactions</b></li> </ul>
<b>From Date –To Date</b>	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 <b>Date Range</b> from the <b>View Options</b> list.

Table 7-1 (Cont.) Transactions – View Transactions - Field Description

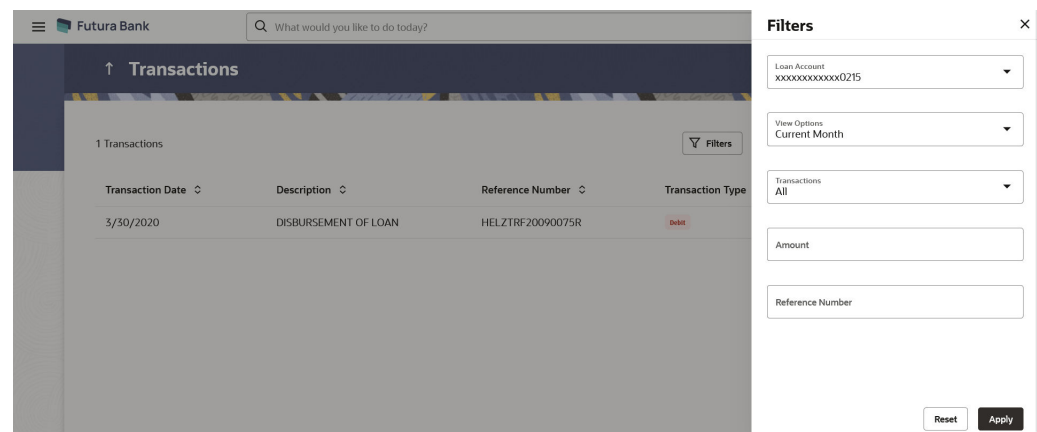
Field Name	Description
<b>Transactions</b>	Filters to view the transactions based on description. The options are: <ul style="list-style-type: none"> <li>• <b>All</b></li> <li>• <b>Credits Only</b></li> <li>• <b>Debits Only</b></li> </ul>
<b>Amount</b>	The specific transaction amount matching to which you wish to view transactions.
<b>Reference Number</b>	Reference number of the transaction.
<b>Results</b>	
<b>Download</b>	Click the link to download the statement.
<b>Transaction Date</b>	Date on which the activity was performed.
<b>Value Date</b>	The valuedate of the transaction as maintained by the bank.
<b>Description</b>	Short description of the transaction.
<b>Reference Number</b>	Reference number of the transaction.
<b>Transaction Type</b>	The type of transaction performed, i.e. if it was a debit or credit transaction.
<b>Amount</b>	The transaction amount.

3. 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



- a. From the **View Options** list, select the desired transaction period.
  - i. If the option **Date Range** has been selected in the **View Options** list, specify the date range in the **From Date** and **To Date** fields.
- b. From the **Transaction** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.


- c. In the **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.
- d. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.
- e. 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 Loan & Finance account statement related transactions.
- [E-statement](#)  
This topic describes the process by which users can subscribe to e-statements.
- [Pre-generated Statement](#)  
This topic describes the functionality that enables users to download pre-generated statements.

## 7.1 E-statement

This topic describes the process by which users can subscribe to e-statements.

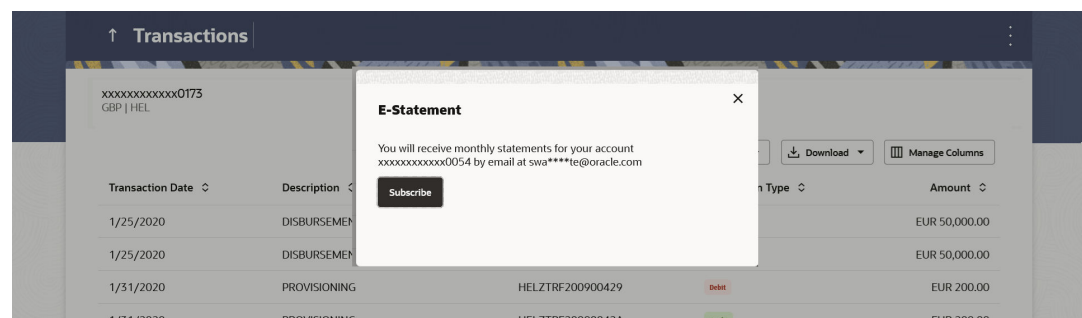
A customer might wish to receive regular e-statements at his email address instead of physical copies. Once a request for an e-statement is made, the customer will begin to receive regular statements at their email address maintained with the bank.

### To subscribe / unsubscribe for e-statements:

1. Click the  icon on the **Transactions** screen, and click **E-Statement** to subscribe / unsubscribe for e-statements.

The **E-Statement** popup screen appears.

**Figure 7-3 E-Statement**




2. The Pop-up Message appears. (Subscribe to E-Statement You will receive monthly statements for your account <Number in masked format> by email at <User's email address>)

- a. Click **Subscribe** to opt to receive monthly statements on your registered email address.
  - b. The success message of request submission appears.  
Click **OK** to complete the transaction.
3. If the user has already subscribed for e-statements, the pop up message contains a message stating that the user is subscribed to receive e-statements. The option to unsubscribe for e-statements is provided.
  - a. Click **Unsubscribe** to opt out of receiving monthly statements on your registered email address.
  - b. The success message of request submission appears.  
Click **OK** to complete the transaction.
  - c. Click **Proceed** to Unsubscribe.
4. The success message of request submission appears.
5. Perform one of the following actions:
  - Click **Home** to go to the Dashboard screen.
  - Click **View Account Details** to visit the account details page.

## 7.2 Pre-generated Statement

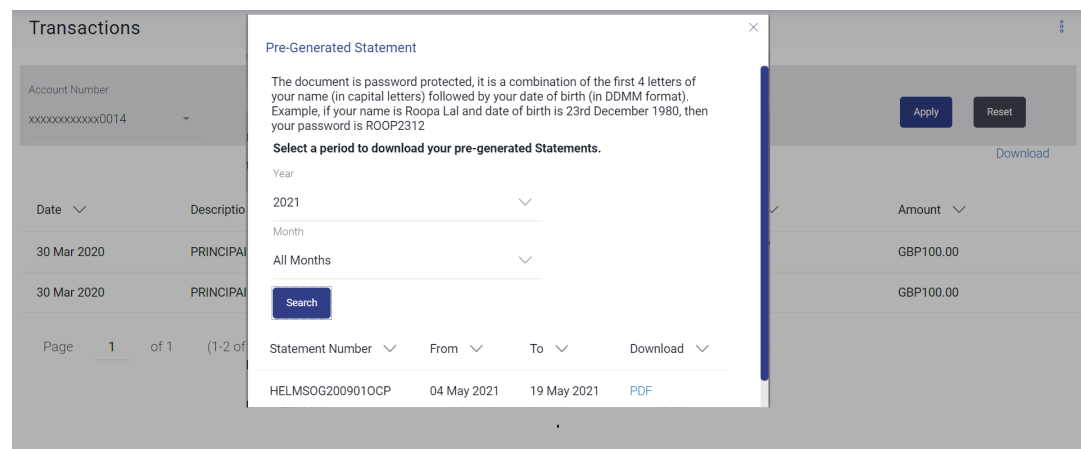
This topic describes the functionality that enables users to download pre-generated statements.

### To download pre-generated statements:

1. Click the  icon on the **Transactions** screen, and click **Pre-generated Statement** to download a pre-generated statement.

The **Pre-generated Statement** screen appears.

**Figure 7-4 Pre-generated Statement**



**Transactions**

Account Number  
xxxxxxxxxxxx0014

Date	Description	Amount
30 Mar 2020	PRINCIPAL	GBP100.00
30 Mar 2020	PRINCIPAL	GBP100.00

Page 1 of 1 (1-2 of)

**Pre-Generated Statement**

The document is password protected, it is a combination of the first 4 letters of your name (in capital letters) followed by your date of birth (in DDMM format). Example, if your name is Roopa Lal and date of birth is 23rd December 1980, then your password is ROOP2312

Select a period to download your pre-generated Statements.

Year  
2021

Month  
All Months

Search

Statement Number	From	To	Download
HELSOG200901OCP	04 May 2021	19 May 2021	PDF

**Note**

The fields which are marked as Required are mandatory.

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

**Table 7-2 Pre-generated Statement - Field Description**

Field Name	Description
<b>Select a period to download your pre-generated Statements</b>	
<b>Period</b>	
<b>Year</b>	The year for which the statement is required
<b>Month</b>	The month for which the statement is required.
<b>Statement Number</b>	The statement reference number.
<b>From</b>	Start date of the date period for which the statement is generated.
<b>To</b>	End date of the date period for which the statement is generated.
<b>Download</b>	Click the link against a statement to download the specific statement.

2. From the **Period** list, select the desired year and month for which pre-generated statement is to be required.
3. Click **Search** to search amongst the pre-generated statements for the selected period.
4. Click **Download** link against any record (.pdf) to download the statement in password protected pdf format.

# 8

## Account Nickname

This topic details the process by which customers can assign a specific name to their loan accounts.

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.

From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Corporate Loans and Finances**. Under **Corporate Loans and Finances**, click **Overview**, click on the **Loan Account Number** link of the **Loan and Finance Summary**, then click **Add/Edit Nickname** option of **Loans and Finances Details** kebab menu

**To add/edit nickname against an account:**

1. Perform the following navigation to access the **Loans and Finances Details** screen.

From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Corporate Loans and Finances**.

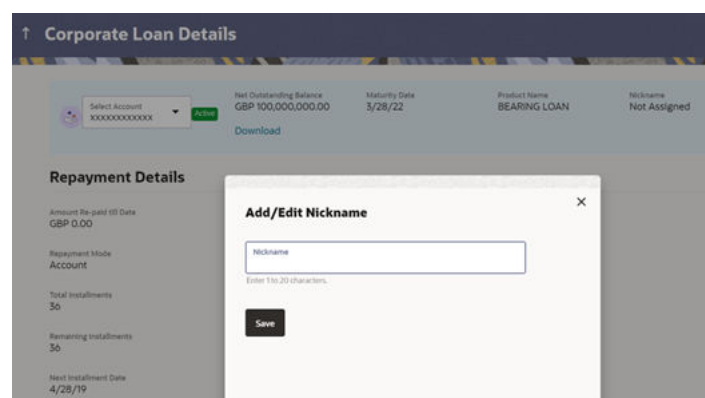
Under **Corporate Loans and Finances**, click **Overview**, click on the **Loan Account Number** link of the **Loan and Finance Summary**, then click **Add/Edit Nickname** option of **Loans and Finances Details** kebab menu.

The **Loan and Finance Details** screen appears.

2. Click the  icon on the screen, and click **Add/Edit Nickname** option to add/edit nickname against an account.

The **Add/Edit Nickname** popup appears.

**Figure 8-1 Add/Edit Nickname**



**Note**

The fields which are marked as Required are mandatory.

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

**Table 8-1 Add/Edit Nickname - Field Description**

Field Name	Description
<b>Nickname</b>	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.
  - Click **Delete** to delete the nickname.

# 9

## FAQ

**1. Can I add nickname to a joint account?**

Yes, you can add nickname for all accounts.

**2. Can I inquire about partial disbursements in my Finance Account?**

Yes, you can inquire partial disbursements using the disbursement inquiry function.

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