

Oracle FLEXCUBE
Accounting Entries User Manual
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1. CASA

Global Assumption

Note: All dates in DD/MM/YYYY

If the transaction branch and the account branch are the same, no Inter branch entries will be passed.

The various GLs used in this section of the manual are listed below along with the maintenance which is used for maintaining the same:

Sr No	GL Head	Location of Setup
1	CASA Asset / Liability GL	CHM01/ GL/ Liabilities balance
2	SC Income GL	BAM14/ SC GL Code
3	TD Liability GL	TDM01/ GL codes/ Regular Deposits
4	Interest Expense	TDM01/ GL codes/ Interest Expense
5	Inter branch GL	BAM08/ GL Details/ IB GL
6	Cash GL	BAM08/ GL Details/ Bank Cash GL
7	Future dated bridge GL	BAM08/ GL Details/ Future Dated Bridge GL
8	SC Income GL	BAM14/ SC GL code

* The entries can be passed to the Asset / Liability GL or Suspended Asset GL based on the status of the account at the time of posting. For all entries, it is assumed that the account is in normal status unless it is required to be suspended.

1.1. Cash Withdrawal – Fast Path: 1001

Cash withdrawal in LCY.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	CASA Asset/ Liability GL	Dr	CNY100	CNY100	Online	A/c debit
20/02/09	20/02/09	Transaction Branch	Cash GL	Cr	CNY100	CNY100	Online	Cash Payout

Cash withdrawal in FCY.

Cash Withdrawal of USD 15 (Equivalent to CNY100) on CASA Account in CNY.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	CASA Asset/ Liability GL	Dr	USD 15	CNY 100	Online	FX buy rate to apply
20/02/09	20/02/09	Transaction Branch	Cash GL CNY	Cr	CNY 100	CNY 100	Online	Cash payout

Cash Withdrawal – Fast Path: 1001

Cash Withdrawal in LCY from CASA with SC levied.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	CASA Asset/ Liability GL	Dr	CNY 100	CNY 100	Online	Withdrawal amount
20/02/09	20/02/09	Transaction Branch	CASA Asset/ Liability GL	Dr	CNY 20	CNY 20	Online	Applicable SC to be charged over the withdrawal amount
20/02/09	20/02/09	Transaction Branch	Cash GL CNY	Cr	CNY 100	CNY 100	Online	Cash payout
20/02/09	20/02/09	Transaction Branch	SC Income GL	Cr	CNY 20	CNY 20	Online	Collected SC to income

Cash withdrawal from CASA Account maintained with Branch A and cash payout in branch B, with applicable Service charge.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Branch A	CASA Asset/ Liability GL	Dr	CNY 100	CNY 100	Online	Withdrawal amount posted
20/02/09	20/02/09	Branch A	CASA Asset/ Liability GL	Dr	CNY 20	CNY 20	Online	Applicable SC to be charged over the withdrawal amount

Cash Withdrawal – Fast Path: 1001

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Branch A	Interbranch GL	Cr	CNY 100	CNY 100	EOD	Originating entry
20/02/09	20/02/09	Branch A	Interbranch GL	Cr	CNY 20	CNY 20	EOD	Originating entry
20/02/09	20/02/09	Branch B	Interbranch GL	Dr	CNY 100	CNY 100	EOD	Responding entry
20/02/09	20/02/09	Branch B	Interbranch GL	Dr	CNY 20	CNY 20	EOD	Responding entry
20/02/09	20/02/09	Branch B	Cash GL CNY	Cr	CNY 100	CNY 100	Online	Cash payout
20/02/09	20/02/09	Branch B	SC Income GL	Cr	CNY 20	CNY 20	EOD	Collected SC booked as income

1.2. Funds Transfer Request – Fast Path: 1006

Transfer funds from account A to account B within same branch.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	CASA Asset/ Liability GL	Dr	CNY100	CNY100	Online	Funds Transfer to Account B
20/02/09	20/02/09	Transaction Branch	CASA Asset / Liability GL	Cr	CNY100	CNY100	Online	Funds Transfer from Account A

Funds transfer in FCY.

Funds transfer of (FCY) USD 15 (Equivalent to CNY100) from Account A to Account B in CNY(LCY) within same branch.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	CASA Asset/ Liability GL	Dr	USD 15	CNY100	Online	FX buy rate to apply
20/02/09	20/02/09	Transaction Branch	CASA Asset / Liability GL	Cr	CNY100	CNY100	Online	Funds transfer

Funds Transfer Request – Fast Path: 1006

Funds Transfer from Account A to account B within same branch with SC levied.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	CASA Asset/ Liability GL	Dr	CNY 100	CNY 100	Online	Funds Transfer to Account B
20/02/09	20/02/09	Transaction Branch	CASA Asset/ Liability GL	Dr	CNY 20	CNY 20	Online	Applicable SC to be charged over the transfer amount
20/02/09	20/02/09	Transaction Branch	CASA Asset/ Liability GL	Cr	CNY 100	CNY 100	Online	Cash payout
20/02/09	20/02/09	Transaction Branch	SC Income GL	Cr	CNY 20	CNY 20	EOD	Collected SC booked as income

Cash withdrawal from CASA Account maintained with Branch A and cash payout in branch B, with applicable Service charge.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch A	CASA Asset/ Liability GL	Dr	CNY 100	CNY 100	Online	Withdrawal amount posted

Funds Transfer Request – Fast Path: 1006

Date		Branch	GL Head	D r / C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY -CNY		
20/02/09	20/02/09	Transactio n Branch A	CASA Asset/ Liability GL	Dr	CNY 20	CNY 20	Online	Applicable SC to be charged over the withdrawal amount
20/02/09	20/02/09	Transactio n Branch A	Interbranc h GL	Cr	CNY 100	CNY 100	EOD	Originating entry
20/02/09	20/02/09	Transactio n Branch	SC Income GL	Cr	CNY 20	CNY 20	EOD	Collected SC booked as income in LCY
20/02/09	20/02/09	Branch	Interbranc h GL	Dr	CNY 100	CNY 100	EOD	Respondin g entry
20/02/09	20/02/09	Branch B	CASA Asset/ Liability GL	Cr	CNY 100	CNY 100	Online	Cash payout

1.3. Miscellaneous Customer Debit – Fast Path: 1008

Transfer funds from CASA account to GL Account.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	CASA Asset/ Liability GL	Dr	CNY 100	CNY 100	Online	Fund transfer to GL
20/02/09	20/02/09	Transaction Branch	Selected Asset / Liability GL	Cr	CNY 100	CNY 100	Online	Fund transfer from CASA

Funds transfer in FCY.

Funds transfer of (FCY) USD 15 (Equivalent to CNY 100) from CASA account to GL account B in CNY (LCY).

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	CASA Asset/ Liability GL	Dr	USD 15	CNY 100	Online	FX buy rate to apply, transfer to CASA Account B
20/02/09	20/02/09	Transaction Branch	Selected GL	Cr	CNY 100	CNY 100	Online	From CASA Account A

Please note to see the position and position equivalent entries for all FCY transactions in a separate section in this manual.

Miscellaneous Customer Debit – Fast Path: 1008

Funds Transfer from CASA account to GL account with SC levied in a three branch set up i.e. Transaction originating ,Branch A, Provider Branch B and Beneficiary Accounts Branch C are maintained in three separate branches.Transfer Amount is CNY 100.

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY -CNY		
20/02/09	20/02/09	Transactio n Originating Branch A	Interbranc h GL	Dr	CNY 100	CNY 100	Online	Funds Transfer to Account B
20/02/09	20/02/09	Transactio n Originating Branch A	Interbranc h GL	Dr	CNY 20	CNY 20	Online	Applicabl e SC to be charged over the transfer amount
20/02/09	20/02/09	Provider Account Branch B	Interbranc h GL	Cr	CNY 100	CNY 100	Online	Transfer to GL
20/02/09	20/02/09	Provider Account Branch B	Interbranc h GL	Cr	CNY 20	CNY 20	Online	Transfer to GL
20/02/09	20/02/09	Provider Account Branch B	CASA Liability GL	Dr	CNY 20	CNY 20	EOD	SC Collected from CASA
20/02/09	20/02/09	Provider Account Branch B	CASA Liability GL	Dr	CNY 100	CNY 100	EOD	Funds transfer to Selected GL with Branch B
20/02/09	20/02/09	Provider Account Branch B	Interbranc h GL	Dr	CNY 100	CNY 100	Online	Transfer to GL
20/02/09	20/02/09	Provider Account Branch B	Interbranc h GL	Dr	CNY 20	CNY 20	Online	Transfer to GL

Miscellaneous Customer Debit – Fast Path: 1008

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY -CNY		
20/02/09	20/02/09	Beneficiary Account Branch C	Interbranch GL	Cr	CNY 100	CNY 100	EOD	Funds transfer to Selected GL
20/02/09	20/02/09	Beneficiary Account Branch C	Interbranch GL	Dr	CNY 100	CNY 100	EOD	Funds transfer to Selected GL with Branch B
20/02/09	20/02/09	Beneficiary Account Branch C	Selected GL	Cr	CNY 100	CNY 100	EOD	Funds transfer to Selected GL
20/02/09	20/02/09	Transaction Originating Branch A	Interbranch GL	Cr	CNY 100	CNY 100	Online	Funds Transfer to Account B
20/02/09	20/02/09	Transaction Originating Branch A	Interbranch GL	Cr	CNY 20	CNY 20	Online	Applicable SC to be charged over the transfer amount

Cash withdrawal from CASA account maintained with Branch A and cash payout in Branch B, with applicable Service charge.

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY -CNY		
20/02/09	20/02/09	Account Branch A	CASA Asset/ Liability GL	Dr	CNY 100	CNY 100	Online	Withdrawal amount posted

Miscellaneous Customer Debit – Fast Path: 1008

Date		Branch	GL Head	D r / C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY -CNY		
20/02/09	20/02/09	Account Branch A	CASA Asset/ Liability GL	Dr	CNY 20	CNY 20	Online	Applicable SC to be charged
20/02/09	20/02/09	Account Branch A	Interbranch GL	Cr	CNY 100	CNY 100	EOD	Originating entry
20/02/09	20/02/09	Account Branch A	Interbranch GL	Cr	CNY 20	CNY 20	EOD	Originating entry
20/02/09	20/02/09	Transaction Branch B	Interbranch GL	Dr	CNY 100	CNY 100	EOD	Responding entry
20/02/09	20/02/09	Transaction Branch B	Interbranch GL	Dr	CNY 20	CNY 20	EOD	Responding entry
20/02/09	20/02/09	Transaction Branch B	Selected GL	Cr	CNY 100	CNY 100	Online	Transfer to GL
20/02/09	20/02/09	Transaction Branch B	SC Income GL	Cr	CNY 20	CNY 20	EOD	Collected SC as income in LCY

1.4. Cheque Withdrawal – Fast Path: 1013

Cash withdrawal.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	CASA Asset/ Liability GL	Dr	CNY 100	CNY 100	Online	Withdrawal posted in A/c
20/02/09	20/02/09	Transaction Branch	Cash GL	Cr	CNY 100	CNY 100	Online	Cash Payout

Cash withdrawal in FCY.

Cash Withdrawal of USD 15 (Equivalent to CNY 100) from CASA Account in CNY.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	CASA Asset/ Liability GL	Dr	USD 15	CNY 100	Online	FX buy rate to apply, Withdrawal posted in A/c
20/02/09	20/02/09	Transaction Branch	Cash GL CNY	Cr	CNY 100	CNY 100	Online	Cash Payout

Cheque Withdrawal – Fast Path: 1013

Cash Withdrawal from CASA with SC levied.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	CASA Asset/ Liability GL	Dr	CNY 100	CNY 100	Online	Withdrawal amount
20/02/09	20/02/09	Transaction Branch	CASA Asset/ Liability GL	Dr	CNY 20	CNY 20	Online	Applicable SC to be charged over the withdrawal amount
20/02/09	20/02/09	Transaction Branch	Cash GL CNY	Cr	CNY 100	CNY 100	Online	Cash payout
20/02/09	20/02/09	Transaction Branch	SC Income GL	Cr	CNY 20	CNY 20	EOD	Collected SC as income

Cash withdrawal from CASA Account maintained with Branch A and cash payout in Branch B, with applicable Service charge.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Account Branch A	CASA Asset/ Liability GL	Dr	CNY 100	CNY 100	Online	Withdrawal amount posted
20/02/09	20/02/09	Account Branch A	CASA Asset/ Liability GL	Dr	CNY 20	CNY 20	Online	Applicable SC to be charged over the withdrawal amount

Cheque Withdrawal – Fast Path: 1013

Date		Branch	GL Head	D r / C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY -CNY		
20/02/0 9	20/02/0 9	Account Branch A	Interbranc h GL	Cr	CNY 100	CNY 100	EOD	Originating
20/02/0 9	20/02/0 9	Account Branch A	Interbranc h GL	Cr	CNY 20	CNY 20	EOD	Originating
20/02/0 9	20/02/0 9	Transactio n Branch B	Interbranc h GL	Dr	CNY 100	CNY 100	EOD	Respondin g
20/02/0 9	20/02/0 9	Transactio n Branch B	Interbranc h GL	Dr	CNY 20	CNY 20	EOD	Respondin g
20/02/0 9	20/02/0 9	Transactio n Branch B	Cash GL CNY	Cr	CNY 100	CNY 100	Online	Cash payout
20/02/0 9	20/02/0 9	Transactio n Branch B	SC Income GL	Cr	CNY 20	CNY 20	EOD	Collected SC as income

1.5. Bill Payment by Cash Mode – Fast Path: 1025

Bill Payment of CNY 100 in cash. Utility Company account is a CASA Account.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Transaction Branch	Cash GL	Dr	CNY 100	CNY 100	Online	Bill payment in cash
01/01/05	01/01/05	Transaction Branch	Asset / Liability GL of Utility CASA	Cr	CNY 100	CNY 100	EOD	Utility Company CASA account credited.

Bill payment in cash in USD at Branch A, for a utility company account maintained in LCY (CNY) with a different branch.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Transaction Branch	Cash GL	Dr	USD 15	CNY 100	Online	Buy FX rate to apply, cash deposit
01/01/05	01/01/05	Transaction Branch	Inter Branch GL	Cr	CNY 100	CNY 100	EOD	Originating
01/01/05	01/01/05	Account Branch	Inter Branch GL	Dr	CNY 100	CNY 100	EOD	Responding
01/01/05	01/01/05	Account Branch	Asset / Liability GL of Utility CASA	Cr	CNY 100	CNY 100	EOD	Bill payment to utility company's account / branch

1.6. Bill Payment by CASA transfer Mode – Fast Path: 1025

Bill Payment of CNY 100 by transfer from a CASA account. Utility Company account is a CASA Account.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Transaction Branch	Asset / Liability GL of provider CASA	Dr	CNY 100	CNY 100	EOD	Bill payment by transfer from CASA
01/01/05	01/01/05	Transaction Branch	Asset / Liability GL of Utility CASA	Cr	CNY 100	CNY 100	EOD	Utility Company CASA account credited

Bill payment in cash in USD at Branch A, for a utility company account maintained in LCY (CNY) with a different branch.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Transaction Branch	Cash GL	Dr	USD 15	CNY 100	Online	Buy FX rate to apply
01/01/05	01/01/05	Transaction Branch	Inter Branch GL	Cr	CNY 100	CNY 100	EOD	Originating
01/01/05	01/01/05	Account Branch	Inter Branch GL	Dr	CNY 100	CNY 100	EOD	Responding

Bill Payment by CASA transfer Mode – Fast Path: 1025

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Account Branch	Asset / Liability GL of Utility CASA	Cr	CNY 100	CNY 100	EOD	Credit to utility Company account

1.7. CASA to CASA Funds transfer Request – Fast Path: 1091

Transfer of CNY 100 from Account A to Account B maintained in different branches. These transactions are future dated and are executed on value date basis.

Date		Branch	GL Head	D r / C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY -CNY		
01/01/05	31/12/2004	Transactio n Branch	CASA Asset/ Liabilit y GL	Dr	CNY 100	CNY 100	Online	Transfer to Account B with Branch 2
01/01/05	01/01/05	Transactio n Branch	Inter branch GL	Cr	CNY 100	CNY 100	EOD	Originating
01/01/05	01/01/05	Account Branch	Inter branch GL	Dr	CNY 100	CNY 100	EOD	Respondin g
01/01/05	01/01/05	Account Branch	CASA Asset / Liabilit y GL	Cr	CNY 100	CNY 100	Online	Transfer from Account A with Branch 1

Transfer of USD 15 from Account A (in USD) to Account B in GBP 12 with Service charge of CNY 8. This option can also be used for making future dated funds transfer by changing the value date. While the credit intended happens on the future value date, SC collection for this transaction happens on the day of initiating the future dated transaction. Hence, SC income does not pass through Future Dated Bridge GL.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY- CNY		
01/01/05	02/01/05	From Account Branch	CASA Asset/ Liability GL	Dr	USD 15	CNY 120	EOD	Buy rate for USD/ CNY, transfer to Account B

CASA to CASA Funds transfer Request – Fast Path: 1091

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	From Account Branch	CASA Asset/ Liability GL	Dr	USD 1	CNY 8	EOD	SC deducted
01/01/05	02/01/05	From Account Branch	Future dated Bridge GL	Cr	USD 15	CNY 120	EOD	Funds parked in Bridge GL
02/01/05	02/01/05	From Account Branch	Future dated Bridge GL	Dr	USD 15	CNY 120	BOD	Transfer to beneficiary account on value date.
02/01/05	02/01/05	To Account Branch	CASA Asset / Liability GL	Cr	GBP 12	CNY 120	BOD	Sale rate for GBP/CNY
01/01/05	01/01/05	To Account Branch	SC Income GL	Cr	CNY 8	CNY 8	EOD	SC collected to income GL in LCY on the day of initiating the transaction.

Transfer of USD 15 from Account A Transaction Branch (in USD) to Account B in GBP, both accounts maintained in different branches. Service charge of CNY 8 is levied for the transaction.(Assumed USD15 = GBP12 = CNY 120).

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Transaction Branch	CASA Asset/ Liability GL	Dr	USD 15	CNY 120	Online	Buy rate for USD/ CNY

CASA to CASA Funds transfer Request – Fast Path: 1091

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	02/01/05	Transaction Branch	Future Dated Bridge GL	Cr	USD 15	CNY 120	EOD	Transaction amount parked till value date
01/01/05	01/01/05	Transaction Branch	CASA Asset/ Liability GL	Dr	USD 1	CNY 8	Online	SC deducted
01/01/05	01/01/05	Transaction Branch	SC Income GL	Cr	CNY 8	CNY 8	Online	SC collected to income GL in LCY
02/01/05	02/01/05	Transaction Branch	Future Dated Bridge GL	Dr	USD 15	CNY 120	EOD	Parked amount transferred to Account
02/01/05	02/01/05	Transaction Branch	Inter branch GL	Cr	CNY 120	CNY 120	EOD	Originating
02/01/05	02/01/05	Account Branch	Inter branch GL	Dr	CNY 120	CNY 120	EOD	Responding
02/01/05	02/01/05	Account Branch	CASA Asset / Liability GL	Cr	GBP 12	CNY 120	Online	Sale rate for GBP/CNY

1.8. CASA to GL Funds transfer Request – Fast Path: 1092

Future dated funds transfer of CNY 100 from Account A to Account B maintained in different branches.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Transaction Branch	CASA Asset/ Liability GL	Dr	CNY 100	CNY 100	Online	Transfer to GL
01/01/05	05/01/05	From Account Branch	Future Dated Bridge GL	Cr	CNY 100	CNY 100	EOD	Transaction amount parked till value date
05/01/05	05/01/05	From Account Branch	Future Dated Bridge GL	Dr	CNY 100	CNY 100	EOD	Transaction amount parked till value date
05/01/05	05/01/05	Transaction Branch	Inter branch GL	Cr	CNY 100	CNY 100	EOD	Originating
01/01/05	01/01/05	To Account Branch	Inter branch GL	Dr	CNY 100	CNY 100	EOD	Responding
05/01/05	05/01/05	To Account Branch	Selected GL	Cr	CNY 100	CNY 100	Online	Transfer from CASA

Transfer of USD 15 from Account A (in USD) to Account B in GBP 12 with Service charge of CNY 8. The instruction to undertake the transaction is getting initiated from Branch C.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Transaction initiating Branch C	Inter branch GL	Dr	USD 15	CNY 120	EOD	Buy rate for USD/ CNY

CASA to GL Funds transfer Request – Fast Path: 1092

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Transaction Branch A	Inter branch GL	Cr	USD 15	CNY 120	EOD	
01/01/05	01/01/05	Transaction Branch A	CASA Asset/ Liability GL	Dr	USD 1	CNY 8	Online	SC deducted
01/01/05	01/01/05	To Account Branch	CASA Asset / Liability GL	Cr	GBP 12	CNY 120	Online	Sale rate for GBP/CNY
01/01/05	01/01/05	To Account Branch	SC Income GL	Cr	CNY 8	CNY 8	EOD	Collected SC to Income in LCY

Transfer of USD 15 from Account A (in USD) to GL Account in GBP, both accounts maintained in different branches. Service charge of CNY 8 is levied for the transaction.(Assumed USD15 = GBP12 = CNY 120).

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	05/01/05	Transaction Branch	CASA Asset/ Liability GL	Dr	USD 15	CNY 120	Online	Buy rate for USD/ CNY
01/01/05	01/01/05	Transaction Branch	CASA Asset/ Liability GL	Dr	USD 1	CNY 8	Online	SC deducted
01/01/05	05/01/05	From Account Branch	Future Dated Bridge GL	Cr	CNY 100	CNY 100	EOD	Transaction amount parked till value date

CASA to GL Funds transfer Request – Fast Path: 1092

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	From Account Branch	Future Dated Bridge GL	Dr	CNY 100	CNY 100	EOD	Transaction amount parked till value date
05/01/05	05/01/05	Transaction Branch	Inter branch GL	Cr	CNY 120	CNY 120	EOD	Originating
01/01/05	01/01/05	Transaction Branch	SC Income GL	Cr	CNY 8	CNY 8	EOD	Collected SC to income in LCY
05/01/05	05/01/05	To Account Branch	Inter branch GL	Dr	CNY 120	CNY 120	EOD	Responding
05/01/05	05/01/05	To Account Branch	Selected GL	Cr	GBP 12	CNY 120	Online	Sale rate for GBP/CNY

1.9. GL to CASA Funds transfer Request – Fast Path: 1093

Transfer of CNY 100 from selected GL to CASA account maintained in different branches.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	05/01/05	Transaction Branch	Selected GL	Dr	CNY 100	CNY 100	EOD	Transfer to CASA account maintained with other branch
05/01/05	05/01/05	Transaction Branch	Inter branch GL	Cr	CNY 100	CNY 100	EOD	Originating
05/01/05	05/01/05	To Account Branch	Inter branch GL	Dr	CNY 100	CNY 100	EOD	Responding
05/01/05	05/01/05	To Account Branch	CASA Asset / Liability GL	Cr	CNY 100	CNY 100	EOD	Transfer from account maintained with other branch

Transfer of USD 15 from Account A (in USD) to Account B in GBP, equivalent to GBP 12 with Service charge of CNY 8.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	05/01/05	Transaction Branch	Asset/ Liability GL	Dr	USD 15	CNY 120	Online	Buy rate for USD/ CNY
01/01/05	01/01/05	Transaction Branch	CASA Asset/ Liability GL	Dr	USD 1	CNY 8	Online	SC deducted

GL to CASA Funds transfer Request – Fast Path: 1093

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	To Account Branch	CASA Asset / Liability GL	Cr	GBP 12	CNY 120	Online	Sale rate for GBP/CNY
01/01/05	01/01/05	To Account Branch	SC Income GL	Cr	CNY 8	CNY 8	EOD	Collected SC to Income

Transfer of USD 15 from Account A (in USD) to Account B in GBP equivalent to GBP 12, both accounts maintained in different branches. Service charge of CNY 8 is levied for the transaction.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	05/01/05	Transaction Branch	CASA Asset/ Liability GL	Dr	USD 15	CNY 120	EOD	Buy rate for USD/ CNY
01/01/05	01/01/05	Transaction Branch	CASA Asset/ Liability GL	Dr	USD 1	CNY 8	EOD	SC deducted
05/01/05	05/01/05	Transaction Branch	Inter branch GL	Cr	CNY 120	CNY 120	EOD	Originating
01/01/05	01/01/05	To Account Branch	SC Income GL	Cr	CNY 8	CNY 8	EOD	Collected SC to Income in LCY.
05/01/05	05/01/05	To Account Branch	Inter branch GL	Dr	CNY 120	CNY 120	EOD	Responding

GL to CASA Funds transfer Request – Fast Path: 1093

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	To Account Branch	CASA Asset / Liability GL	Cr	GBP 12	CNY 120	Online	Sale rate for GBP/CNY

1.10. CASA Close out withdrawal by Cash – Fast Path: 1320

Cash payout of CNY 120 from a CASA account, maintained with a different branch on close out.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	From Account Branch	CASA Asset/ Liability GL	Dr	CNY 120	CNY 120	Online	Account debited for final transfer
01/01/05	01/01/05	From Account Branch	Inter branch GL	Cr	CNY 120	CNY 120	EOD	Originating
01/01/05	01/01/05	Transaction Branch	Inter branch GL	Dr	CNY 120	CNY 120	EOD	Responding
01/01/05	01/01/05	Transaction Branch	Cash GL	Cr	CNY 120	CNY 120	Online	Cash payout

Cash payout of USD 15 from Account A (in GBP) close out balance of GBP 13 with Service charge of CNY 10.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	From Account Branch	CASA Asset/ Liability GL	Dr	GBP 12	CNY 120	Online	Buy rate for GBP/ CNY
01/01/05	01/01/05	From Account Branch	CASA Asset/ Liability GL	Dr	GBP 1	CNY 10	Online	SC deducted
01/01/05	01/01/05	From Account Branch	Inter branch GL	Cr	CNY 120	CNY 120	EOD	Originating

CASA Close out withdrawal by Cash – Fast Path: 1320

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	From Account Branch	Inter branch GL	Cr	CNY 10	CNY 10	EOD	Originating
01/01/05	01/01/05	To Account Branch	Inter branch GL	Dr	CNY 120	CNY 120	EOD	Responding
01/01/05	01/01/05	To Account Branch	Inter branch GL	Dr	CNY 10	CNY 10	EOD	Responding
01/01/05	01/01/05	To Account Branch	Cash GL	Cr	USD 15	CNY 120	EOD	Sale rate for USD/CNY
01/01/05	01/01/05	To Account Branch	Income GL	Cr	CNY 10	CNY 10	EOD	Collected SC to Income

1.11. CASA Close out withdrawal by Transfer to GL – Fast Path: 1321

Transfer of Close out proceeds in CNY 120 from a CASA account, maintained with a different branch to a GL account.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	From Account Branch	Asset/ Liability GL	Dr	CNY 120	CNY 120	Online	Final Closeout proceeds
01/01/05	01/01/05	From Account Branch	Inter branch GL	Cr	CNY 120	CNY 120	EOD	Originating
01/01/05	01/01/05	To Account Branch	Inter branch GL	Dr	CNY 120	CNY 120	EOD	Responding
01/01/05	01/01/05	To Account Branch	Misc Credit GL	Cr	CNY 120	CNY 120	Online	Transfer to GL

Transfer of close out proceeds of USD 15 from Account A (in GBP equivalent to GBP 12)) with Service charge of CNY 10. Closeout proceeds to be transferred to a Misc. GL maintained with a different branch.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	From Account Branch	CASA Asset/ Liability GL	Dr	GBP 12	CNY 120	Online	Buy rate for GBP/ CNY, final closeout proceeds
01/01/05	01/01/05	From Account Branch	CASA Asset/ Liability GL	Dr	GBP 1	CNY 10	Online	SC deducted

CASA Close out withdrawal by Transfer to GL – Fast Path: 1321

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	From Account Branch	Inter branch GL	Cr	CNY 120	CNY 120	EOD	Originating
01/01/05	01/01/05	From Account Branch	Inter branch GL	Cr	CNY 10	CNY 10	EOD	Originating
01/01/05	01/01/05	To Account Branch	Inter branch GL	Dr	CNY 120	CNY 120	EOD	Responding
01/01/05	01/01/05	To Account Branch	Inter branch GL	Dr	CNY 10	CNY 10	EOD	Responding
01/01/05	01/01/05	To Account Branch	Misc Credit GL	Cr	USD 15	CNY 120	Online	Sale rate for USD/CNY, transfer to GL
01/01/05	01/01/05	To Account Branch	Income GL	Cr	CNY 10	CNY 10	EOD	SC transfer to GL

1.12. Cash Deposit – Fast Path: 1401

Cash deposit of CNY 100 made in the CASA Account.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	From Account Branch	Cash GL	Dr	CNY 100	CNY 100	EOD	Cash deposit
01/01/05	01/01/05	To Account Branch	CASA Asset / Liability GL	Cr	CNY 100	CNY 100	EOD	Account Credit

USD 120 deposited on CASA Account with Acy in GBP, maintained with a different branch. Service charge of CNY10 is levied at the transaction branch.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Transaction Branch	Cash GL	Dr	USD 120	CNY 960	Online	USD buy rate to apply
01/01/05	01/01/05	Transaction Branch	SC Income GL	Cr	CNY 10	CNY 10	Online	SC collected
01/01/05	01/01/05	Transaction Branch	Inter branch GL	Cr	CNY 960	CNY 960	EOD	Originating
01/01/05	01/01/05	Transaction Branch	Inter branch GL	Dr	CNY 10	CNY 10	EOD	Responding
01/01/05	01/01/05	Account Branch	Inter branch GL	Cr	CNY 10	CNY 10	EOD	Originating

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Account Branch	Inter branch GL	Dr	CNY 960	CNY 960	EOD	Responding
01/01/05	01/01/05	Account Branch	CASA Asset / Liability GL	Dr	GBP 1	CNY 10	EOD	GBP sale rate to apply, SC collected
01/01/05	01/01/05	Account Branch	CASA Asset / Liability GL	Cr	GBP 96	CNY 960	EOD	GBP Buy rate to apply, Account credited

1.13. Cash Deposit – Fast Path: 1501

Cash deposit of CNY 100 in the CASA Account.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	From Account Branch	Cash GL	Dr	CNY 100	CNY 100	EOD	Cash deposit
01/01/05	01/01/05	To Account Branch	CASA Asset / Liability GL	Cr	CNY 100	CNY 100	EOD	Account credit

USD 120 deposited on CASA Account with Acy in GBP, maintained with a different branch. Service charge of CNY10 is levied at the transaction branch.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Transaction Branch	Cash GL	Dr	USD 120	CNY 960	Online	USD buy rate to apply
01/01/05	01/01/05	Transaction Branch	SC Income GL	Cr	CNY 10	CNY 10	Online	SC collected
01/01/05	01/01/05	Transaction Branch	Inter branch GL	Cr	CNY 960	CNY 960	EOD	Originating
01/01/05	01/01/05	Transaction Branch	Inter branch GL	Dr	CNY 10	CNY 10	EOD	Responding
01/01/05	01/01/05	Account Branch	Inter branch GL	Cr	CNY 10	CNY 10	EOD	Originating

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Account Branch	Inter branch GL	Dr	CNY 960	CNY 960	EOD	Responding
01/01/05	01/01/05	Account Branch	CASA Asset / Liability GL	Dr	GBP 1	CNY 10	EOD	GBP sale rate to apply, SC deducted
01/01/05	01/01/05	Account Branch	CASA Asset / Liability GL	Cr	GBP 96	CNY 960	EOD	GBP Buy rate to apply, account credited

1.14. Misc. Customer Credit – Fast Path: 1408

Credit transfer of CNY 100 received in a CASA account from a GL Account.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Transaction Branch	Selected GL	Dr	CNY 100	CNY 100	Online	Transfer to CASA
01/01/05	01/01/05	Transaction Branch	CASA Asset / Liability GL	Cr	CNY 100	CNY 100	Online	From GL account

CNY 960 deposited in a CASA Account with Acy in GBP, maintained with a different branch. Service charge of CNY10 is levied at the transaction branch.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Transaction Branch	Selected GL	Dr	CNY 960	CNY 960	Online	USD buy rate to apply
01/01/05	01/01/05	Transaction Branch	SC Income GL	Cr	CNY 10	CNY 10	Online	SC collected
01/01/05	01/01/05	Transaction Branch	Inter branch GL	Cr	CNY 960	CNY 960	EOD	Originating
01/01/05	01/01/05	Transaction Branch	Inter branch GL	Dr	CNY 10	CNY 10	EOD	Originating
01/01/05	01/01/05	Account Branch	Inter branch GL	Cr	CNY 10	CNY 10	EOD	Responding

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Account Branch	Inter branch GL	Dr	CNY 960	CNY 960	EOD	Responding
01/01/05	01/01/05	Account Branch	CASA Asset / Liability GL	Dr	GBP 1	CNY 10	EOD	GBP sale rate to apply, SC deducted
01/01/05	01/01/05	Account Branch	CASA Asset / Liability GL	Cr	GBP 96	CNY 960	EOD	GBP buy rate to apply, transfer from CASA

1.15. Future Dated Cash Deposit – Fast Path: 1411

Future dated cash deposit of USD 110 on CASA Account in GBP on 01/01/05 with value date as 05/01/05.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Transaction Branch	USD cash GL	Dr	USD 110	880	Online	USD buy rate to apply
01/01/05	01/01/05	Transaction Branch	Future Dated Bridge GL	Cr	USD 110	880	EOD	Parked in Bridge GL
05/01/05	05/01/05	Transaction Branch	Future Dated Bridge GL	Dr	USD 110	880	EOD	Transfer on value date
05/01/05	05/01/05	Transaction Branch	Inter Branch GL	Cr	USD 110	880	EOD	Originating
05/01/05	05/01/05	Account Branch	Inter Branch GL	Dr	USD 110	880	EOD	Responding
05/1/05	05/01/05	Account Branch	CASA Asset / Liability GL	Cr	GBP 88	880	EOD	GBP sale rate to apply, transfer executed

Future Dated Cash Deposit – Fast Path: 1411

Future dated transaction within the same branch with Service Charge.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Transaction Branch	USD cash GL	Dr	USD 110	880	Online	USD buy rate to apply, amount to beneficiary branch
01/01/05	01/01/05	Transaction Branch	SC Income GL	Cr	USD 10	80	EOD	Collected SC to Income
01/01/05	01/01/05	Transaction Branch	Future Dated Bridge GL	Cr	USD 100	800	EOD	Parked in bridge GL
05/01/05	05/01/05	Transaction Branch	Future Dated Bridge GL	Dr	USD 100	800	EOD	Transfer on Value date
05/1/05	05/01/05	Account Branch	CASA Asset / Liability GL	Cr	GBP 80	800	EOD	GBP sale rate to apply

1.16. CASA Billing Transactions – Fast Path: CH050

Utility Company Account is a CASA Account.

Bill Payment of USD 100 from CASA Account in GBP. Utility Company account is a CASA Account maintained with a different branch.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Provider Account Branch	Asset / Liability GL of provider CASA	Dr	GBP 80	800	Online	GBP buy rate, bill amount from CASA
01/01/05	01/01/05	Provider Account Branch	Inter Branch GL	Cr	GBP 80	800	EOD	Originating
01/01/05	01/01/05	Beneficiary Account Branch	Inter Branch GL	Dr	USD 100	800	EOD	Responding
01/01/05	01/01/05	Beneficiary Account Branch	Asset / Liability GL of Utility CASA	Cr	USD 100	800	EOD	USD sale rate, Utility company account credited

Common Billing

Bill insurance Premium of CNY 800 to CASA Account in GBP.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Account Branch	CASA Asset / Liability GL	Dr	GBP 80	800	Online	Premium amount from CASA

CASA Billing Transactions – Fast Path: CH050

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Account Branch	Insurance Premium GL	Cr	GBP 80	800	Online	Collected premium

Bill Service Charge of CNY 800 to CASA Account in GBP.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Account Branch	CASA Asset / Liability GL	Dr	GBP 80	800	Online	Service charge deducted
01/01/05	01/01/05	Account Branch	SC Income GL	Cr	GBP 80	800	EOD	Collected SC to Income GL

Bill Outgoings of CNY 800 to CASA Account in GBP.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Account Branch	CASA Asset / Liability GL	Dr	GBP 80	800	Online	Bill amount from CASA
01/01/05	01/01/05	Account Branch	Outgoings GL	Cr	GBP 80	800	Online	Parked in GL for external transfer

CASA Billing Transactions – Fast Path: CH050

Bill Legal Fees of CNY 800 to CASA Account in GBP.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	Account Branch	CASA Asset / Liability GL	Dr	GBP 80	800	Online	Legal fee deducted from CASA
01/01/05	01/01/05	Account Branch	Outgoings GL	Cr	GBP 80	800	EOD	Parked in GL for external transfer

1.17. Future Dated Funds Transfer – Fast Path: CHM50

On 01/01/05, future Dated Funds transfer of USD 100 from CASA Account to another CASA account in USD with value date 05/01/05. No entries are passed on the transaction date.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	From CASA Account Branch	Asset / Liability GL of From Account	Dr	USD 100	800	BOD	Transfer from CASA on the proposed date of transaction
05/01/05	05/01/05	From CASA Account Branch	Inter Branch GL	Cr	USD 100	800	EOD	Originating
05/01/05	05/01/05	To CASA Account Branch	Inter Branch GL	Dr	USD 100	800	EOD	Responding
05/01/05	05/01/05	To CASA Account Branch	Asset / Liability GL of To Account	Cr	USD 100	800	BOD	Received Transfer from CASA on the proposed date of transaction

Future Dated Funds Transfer – Fast Path: CHM50

On 01/01/05, future Dated Funds transfer of USD 100 from CASA Account to GL account in USD with value date 05/01/05. No entries are passed on the transaction date.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	From CASA Account Branch	Asset / Liability GL of From Account	Dr	USD 100	800	BOD	Transfer from CASA on the proposed date of transaction
05/01/05	05/01/05	From CASA Account Branch	Inter Branch GL	Cr	USD 100	800	EOD	Originating
05/01/05	05/01/05	To CASA Account Branch	Inter Branch GL	Dr	USD 100	800	EOD	Responding
05/01/05	05/01/05	Transaction Branch	Selected GL	Cr	USD 100	800	BOD	Received Transfer from CASA on the proposed date of transaction

Future Dated Funds transfer of USD 100 from GL Account to CASA account in USD.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	Transaction Branch	Selected GL	Dr	USD 100	800	BOD	Transfer from CASA on the proposed date of transaction

Future Dated Funds Transfer – Fast Path: CHM50

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	From CASA Account Branch	Inter Branch GL	Cr	USD 100	800	EOD	Originating
05/01/05	05/01/05	To CASA Account Branch	Inter Branch GL	Dr	USD 100	800	EOD	Responding
05/01/05	05/01/05	Transaction Branch	Asset / Liability GL of To Account	Cr	USD 100	800	BOD	Received Transfer from CASA on the proposed date of transaction

Future Dated Funds transfer of USD 100 from GL Account to another GL account in USD.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	Transaction Branch	Selected GL	Dr	USD 100	800	BOD	Transfer from CASA on the proposed date of transaction
05/01/05	05/01/05	From CASA Account Branch	Inter Branch GL	Cr	USD 100	800	EOD	Originating
05/01/05	05/01/05	To CASA Account Branch	Inter Branch GL	Dr	USD 100	800	EOD	Responding

Future Dated Funds Transfer – Fast Path: CHM50

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	Transaction Branch	Selected GL	Cr	USD 100	800	BOD	Received Transfer from CASA on the proposed date of transaction

1.18. CASA Tax Refund – Fast Path: TDS13

Tax refund through Cash mode in the same branch set up.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	Transaction Branch	Tax withheld GL	Dr	USD 100	800	Online	GL where TDS amount is parked before remitting to Tax Authority
05/01/05	05/01/05	Transaction Branch	Cash GL	Cr	USD 100	800	Online	Payout in cash

Tax refund into a CASA Account maintained with a different Branch.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	Transaction Branch	Tax withheld GL	Dr	USD 100	800	Online	GL where TDS amount is parked before remitting to Tax Authority
05/01/05	05/01/05	Transaction Branch	Inter Branch GL	Cr	USD 100	800	EOD	Originating
05/01/05	05/01/05	Account Branch	Inter branch GL	Dr	USD 100	800	EOD	Responding

CASA Tax Refund – Fast Path: TDS13

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	Transaction Branch	CASA Liability GL	Cr	USD 100	800	Online	Refunded TDS transfer to CASA

1.19. Credit Type Adjustment on Credit Interest

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Interest Expense GL	Dr	CNY 100	100	EOD	Interest Adjustment
20/02/09	20/02/09	Transaction Branch	Asset / Liability GL	Cr	CNY 100	100	EOD	Interest Adjustment

1.20. Debit Type Adjustment on Credit Interest

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Asset / Liability GL	Dr	CNY 100	100	EOD	Interest Adjustment
20/02/09	20/02/09	Transaction Branch	Expense GL	Cr	CNY 100	100	EOD	Interest Adjustment

2. RD

Global Assumptions

1 USD = 8 CNY

1 USD = 0.8 GBP

1 CNY = 0.10 GBP

1 GBP = 10 CNY

Local Currency = CNY

SC is setup only in LCY (CNY)

Note: All dates in DD/MM/YYYY

If the transaction branch and the account branch are the same, no Inter branch entries will be passed.

The various GLs used in this manual are listed below along with the maintenance which is used for maintaining the same:

Sr No	GL Head	Location of Setup
1	CASA Asset / Liability GL	CHM01/ GL/ Liabilities balance
2	SC Income GL	BAM14/ SC GL Code
3	Interest Expense	CHM01/ GL/ Interest Expense
4	Inter branch GL	BAM08/GL Details / IB Credit or Debit Account

Debit Type Adjustment on Credit Interest

Sr No	GL Head	Location of Setup
5	Cash GL	BAM08/GL Details / IB Credit or Debit Account

2.1. RD Installment Payment by Cash - Fast Path: 1421

RD installment of USD 100 deposited in cash.

Date		Branch	GL Head	D r / C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY - CNY		
05/01/0 5	05/01/0 5	Transactio n Branch	Cash GL	D r	US D 100	800	Online	Cash deposited
05/01/0 5	05/01/0 5	Transactio n Branch	RD Account/Liabili ty GL	C r	US D 100	800	Online	RD installme nt paid to the account

2.2. Flexible RD Deposit BY CASA - Fast Path: 1431

RD installment of USD 100 deposited by transfer to a CASA Account.

Date		Branch	GL Head	D r / C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY - CNY		
05/01/05	05/01/05	Transactio n Branch	CASA	D r	US D 100	800	Online	Installme nt amount transfere d from CASA
05/01/05	05/01/05	Transactio n Branch	RD Account/Liabili ty GL	C r	US D 100	800	Online	RD installme nt paid to the account

2.3. Installment Payment By GL

RD Installment of USD 100 paid from a GL Account.

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY - CNY		
05/01/05	05/01/05	Transactio n Branch	GL	D r	US D 100	800	BOD	Installme nt paid from GL
05/01/05	05/01/05	Transactio n Branch	RD Account/Liabili ty GL	C r	US D 100	800	BOD	RD account credited

2.4. Interest Accrual

Interest Accrual of USD 100 on an RD Account.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	Transaction Branch	Intt. Expense GI	Dr	USD 100	800	BOD	Transaction done at every interval of accrual frequency
05/01/05	05/01/05	Transaction Branch	Intt. Payable GI	Cr	USD 100	800	BOD	Accrued expense parked

2.5. Interest Capitalizations during Maturity

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	Transaction Branch	Interest Payable GL	Dr	USD 100	800	BOD	Reversal of accrued transaction
05/01/05	05/01/05	Transaction Branch	Interest Expense GL	Cr	USD 100	800	BOD	Reversal before capitalisation

Interest Capitalisation on Maturity

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	Transaction Branch	Interest Expense GL	Dr	USD 100	800	Online	Actual charged interest from Intt. Expense account
05/01/05	05/01/05	Transaction Branch	Interest Payable GL	Cr	USD 100	800	Online	From intt. Expense GL
05/01/05	05/01/05	Transaction Branch	Interest Payable GL	Dr	USD 100	800	EOD	Debited from payable for transfer to maturity GL

Interest Capitalizations during Maturity

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	Transaction Branch	RD Maturity GI	Cr	USD 100	800	EOD	Actual charged interest is credited to maturity GL

2.6. Post Maturity Interest Accrual

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	Transaction Branch	PMI Expense GI	Dr	USD 100	800	BOD	Interest credit for post maturity period
05/01/05	05/01/05	Transaction Branch	Interest Payable GI	Cr	USD 100	800	BOD	Accrued interest received from expense GL

2.7. Premature Redemption

Date		Branch	GL Head	D r / C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY -CNY		
05/01/05	05/01/05	Transactio n Branch	RD Liability GL	Dr	USD 100	800	BOD	Premature redemptio n proceeds
05/01/05	05/01/05	Transactio n Branch	Cash GI/CASA/G L	Cr	USD 100	800	BOD	Payout through cash or transfer to GL

2.8. Flexible RD Redemption - Fast Path: 1432

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY - CNY		
05/01/05	05/01/05	Transactio n Branch	RD Maturity GL	D r	US D 100	800	BOD	redemptio n proceeds
05/01/05	05/01/05	Transactio n Branch	Cash/CASA/GL	C r	US D 100	800	BOD	Payout through cash or transfer to GL

2.9. Post maturity Redemption

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remark s
Postin g	Value				TC Y	LCY -CNY		
05/01/05	05/01/05	Transactio n Branch	PMI Expense GL	D r	USD 100	800	Online	Addition al interest post maturity
05/01/05	05/01/05	Transactio n Branch	RD Interest payable GL	C r	USD 100	800	Online	Addition al interest post maturity
05/01/05	05/01/05	Transactio n Branch	RD Interest Payable GL	D r	USD 100	800	Online	Addition al interest post maturity
05/01/05	05/01/05	Transactio n Branch	RD Maturity GL	C r	USD 100	800	Online	Addition al interest
05/01/05	05/01/05	Transactio n Branch	Rd Maturity GL	D r	USD 100	800	EOD	Addition al interest to matured RD proceeds .
05/01/05	05/01/05	Transactio n Branch	Cash/CASA/G L	C r	USD 100	800	EOD	Payout through cash or transfer to GL

3. TD

Global Assumptions

1 USD = 8 CNY

1 USD = 0.8 GBP

1 CNY = 0.10 GBP

1 GBP = 10 CNY

Local Currency = CNY

SC is setup only in LCY (CNY)

Note: All dates in DD/MM/YYYY

If the transaction branch and the account branch are the same, no Inter branch entries will be passed.

The various GLs used in this manual are listed below along with the maintenance which is used for maintaining the same:

The accounting entries which are explained in the below topic involves following GLs:

Sr. No	GL Head	Location of Setup
1	Regular Deposits GL	TDM01/ GL codes
2	Payment GL	TDM01/ GL codes
3	Interest Expense	TDM01/ GL codes
4	Interest Accrued	TDM01/ GL codes

Post maturity Redemption

Sr. No	GL Head	Location of Setup
5	Tax1 With held	TDM01/ GL codes
6	Tax2 With held	TDM01/ GL codes
7	Interest Compounded	TDM01/ GL codes
8	Interest Payable	TDM01/ GL codes
9	Redemption Payable GL	TDM01/ GL codes
10	Matured deposits GL	TDM01/ GL codes
11	Unclaimed deposit	TDM01/ GL codes
12	Savings A/c. Liability GL	CHM01/ General Ledger

3.1. Quick TD Pay-in by transfer from CASA - Fast Path: 1007

Quick Pay-in of USD 100 by transfer from CASA to a TD account in USD.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	Transaction Branch	CASA Asset / Liability GL	Dr	USD 100	800	Online	Payin from CASA
05/01/05	05/01/05	Transaction Branch	Payment GL	Cr	USD 100	800	Online	Deposit parked in Payment GL
05/01/05	05/01/05	Transaction Branch	Payment GL	Dr	USD 100	800	EOD	At EOD for transferred to Deposit GL
05/01/05	05/01/05	Transaction Branch	(Deposit) Liability GL	Cr	USD 100	800	EOD	Deposit GL updated

Quick Pay-in by transfer from CASA for USD 100 in a TD account. CASA and TD accounts are maintained in different branches.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	CASA A/c Branch	CASA Asset / Liability GL	Dr	USD 100	800	Online	Payin from CASA
05/01/05	05/01/05	CASA A/c Branch	Inter branch GL	Cr	USD 100	800	EOD	Originating

Quick TD Pay-in by transfer from CASA - Fast Path: 1007

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	TD A/c Branch	Inter branch GL	Dr	USD 100	800	EOD	Responding
05/01/05	05/01/05	TD A/c Branch	Payment GL	Cr	USD 100	800	Online	Deposit parked in payment GL till EOD
05/01/05	05/01/05	TD A/c Branch	Payment GL	Dr	USD 100	800	EOD	At EOD transferred to Deposit GL
05/01/05	05/01/05	TD A/c Branch	(Deposit) Liability GL	Cr	USD 100	800	EOD	Deposit GL updated

3.2. Quick TD Pay-in by transfer from GL - Fast Path: 1021

Payin by transfer from GL Account.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	Transaction Branch	Selected GL	Dr	USD 100	800	Online	Payin from GL
05/01/05	05/01/05	Transaction Branch	Payment GL	Cr	USD 100	800	Online	Deposit parked till EOD
05/01/05	05/01/05	Transaction Branch	Payment GL	Dr	USD 100	800	EOD	Transferred to Deposit GL
05/01/05	05/01/05	Transaction Branch	(Deposit) Liability GL	Cr	USD 100	800	EOD	Deposit GL updated

Quick Pay-in by transfer from GL Account for USD 100 in a TD account. GL and TD accounts are maintained in different branches.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	Transaction Originating Branch	Selected GL	Dr	USD 100	800	Online	Payin from GL
05/01/05	05/01/05	Txn. Originating branch	Inter branch GL	Cr	USD 100	800	EOD	Originating
05/01/05	05/01/05	TD A/c Branch	Inter branch GL	Dr	USD 100	800	EOD	Responding

Quick TD Pay-in by transfer from GL - Fast Path: 1021

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY -CNY		
05/01/05	05/01/05	TD A/c Branch	Payment GL	Cr	USD 100	800	Online	Deposit parked till EOD
05/01/05	05/01/05	TD A/c Branch	Payment GL	Dr	USD 100	800	EOD	Transfer to Deposit GL
05/01/05	05/01/05	TD A/c Branch	(Deposit) Liability GL	Cr	USD 100	800	EOD	Deposit GL updated

3.3. Quick Redemption By Cash - Fast Path: 1310

Redemption of TD in GBP with payout in cash.

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY -CNY		
01/01/05	01/01/05	TD A/c Branch	Redemptio n payable GL	Dr	GBP 80	800	EOD	TD Redeemed
01/01/05	01/01/05	TD A/c Branch	Payment GL	Cr	GBP 80	800	EOD	Parked to intervening GL
01/01/05	01/01/05	TD A/c Branch	Payment GL	Dr	GBP 80	800	EOD	Transfer to payees branch
01/01/05	01/01/05	TD A/c Branch	Inter branch GL	Cr	GBP 80	800	EOD	Originating
01/01/05	01/01/05	Transactio n Branch	Inter branch GL	Dr	GBP 80	800	EOD	Respondin g
01/01/05	01/01/05	Transactio n Branch	Cash GL	Cr	GBP 80	800	Online	Payout by Cash

3.4. Redemption by CASA Transfer - Fast Path: 1312

Redemption of TD in GBP with payout by transfer to a CASA account.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	TD A/c Branch	Redemption payable GL	Dr	GBP 80	800	BOD	TD Redeemed
01/01/05	01/01/05	TD A/c Branch	Payment GL	Cr	GBP 80	800	BOD	Parked to intervening GL
01/01/05	01/01/05	TD A/c Branch	Payment GL	Dr	GBP 80	800	BOD	Transfer to payees branch
01/01/05	01/01/05	TD A/c Branch	Inter branch GL	Cr	CNY 800	800	BOD	Originating
01/01/05	01/01/05	Saving A/c. Branch	Inter branch GL	Dr	CNY 800	800	BOD	Responding
01/01/05	01/01/05	Saving A/c. Branch	Asset/ liability GL	Cr	USD 100	800	BOD	Payout to a CASA account

3.5. Online Renewal - Fast Path: 1316

TD Redemption by payin to a new TD.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	TD A/c Branch	Redemption payable GL	Dr	GBP 80	800	BOD	TD Redeemed
01/01/05	01/01/05	TD A/c Branch	Payment GL	Cr	GBP 80	800	BOD	Parked to intervening GL
01/01/05	01/01/05	TD A/c Branch	Payment GL	Dr	GBP 80	800	BOD	Transfer to payee
01/01/05	01/01/05	TD A/c Branch	Regular Deposits GL	Cr	USD 100	800	BOD	Payout to Deposit GL

3.6. Quick Redemption By GL - Fast Path: 1318

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/05	01/01/05	TD A/c Branch	Redemption payable GL	Dr	GBP 80	800	BOD	TD Redeemed
01/01/05	01/01/05	TD A/c Branch	Payment GL	Cr	GBP 80	800	BOD	Parked to intervening GL
01/01/05	01/01/05	TD A/c Branch	Payment GL	Dr	GBP 80	800	BOD	Transfer to payees branch
01/01/05	01/01/05	TD A/c Branch	Relevant GL Account	Cr	USD 100	800	BOD	Payout to a selected GL account

3.7. Interest Payout by Cash - Fast Path: 1337

Step 1: At BOD

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/02/05	01/02/05	TD A/c Branch	Interest Compounded/ Interest Accrued	Dr	GBP 80	800	BOD	Interest at Payout
01/02/05	01/02/05	TD A/c Branch	Interest Payable	Cr	GBP 80	800	BOD	Interest at Payout
01/02/05	01/02/05	TD A/c Branch	Interest Payable	Dr	GBP 80	800	BOD	Tax1 Amount
01/02/05	01/02/05	TD A/c Branch	Tax1 With held	Cr	GBP 80	800	BOD	Tax1 Amount
01/02/05	01/02/05	TD A/c Branch	Interest Payable	Dr	GBP 80	800	BOD	Tax2 Amount
01/02/05	01/02/05	TD A/c Branch	Tax2 With held	Cr	GBP 80	800	BOD	Tax2 Amount

Step 2: When the Cash is actually paid.

Date		Branch	GL Head	Dr / Cr	Amount		Default Description	Generated During
Posting	Value				TCY	LCY-CNY		
02/02/05	02/02/05	TD A/c Branch	Interest Payable	Dr	GBP 80	800	Interest Payout from TD	EOD
02/02/05	02/02/05	TD A/c Branch	Payment GL	Cr	GBP 80	800	Interest Payout from TD	EOD
02/02/05	02/02/05	TD A/c Branch	Payment GL	Dr	GBP 80	800	Interest Payout from TD	EOD

Interest Payout by Cash - Fast Path: 1337

Date		Branch	GL Head	D r / C r	Amount		Default Descriptio n	Generate d During
Postin g	Value				TC Y	LCY -CNY		
02/02/05	02/02/05	TD A/c Branch	Inter branch GL	Cr	GBP 80	800	Interest Payout from TD.	EOD
02/02/05	02/02/05	Transactio n Branch	Inter branch GL	Dr	GBP 80	800	Interest Payout from TD	EOD
02/02/05	02/02/05	Transactio n Branch	Cash GL	Cr	GBP 80	800	Interest Payout from TD	Online

3.8. TD Mixed Payin - Fast Path: 1356

Pay-in by cash deposit of USD 100 in a TD account in USD.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	Transaction Branch	Cash GL	Dr	USD 100	800	Online	Payin by cash
05/01/05	05/01/05	Transaction Branch	Payment GL	Cr	USD 100	800	Online	Deposit parked till EOD
05/01/05	05/01/05	Transaction Branch	Payment GL	Cr	USD 100	800	EOD	Transferred to Deposit GL
05/01/05	05/01/05	Transaction Branch	(Deposit) Liability GL	Cr	USD 100	800	EOD	Deposit GL updated

Payin to a TD account from a CASA account in USD.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	Transaction Branch	CASA Asset / Liability GL	Dr	USD 100	800	Online	Payin by CASA
05/01/05	05/01/05	Transaction Branch	Payment GL	Cr	USD 100	800	Online	Deposit parked till EOD
05/01/05	05/01/05	Transaction Branch	Payment GL	Cr	USD 100	800	EOD	Transferred to Deposit GL
05/01/05	05/01/05	Transaction Branch	(Deposit) Liability GL	Cr	USD 100	800	EOD	Deposit GL updated

Pay-in by transfer from CASA for USD 100 in a TD account. CASA and TD accounts are maintained in different branches.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	CASA A/c Branch	CASA Asset / Liability GL	Dr	USD 100	800	Online	Payin from CASA
05/01/05	05/01/05	CASA A/c Branch	Inter branch GL	Cr	USD 100	800	EOD	Originating
05/01/05	05/01/05	TD A/c Branch	Inter branch GL	Dr	USD 100	800	EOD	Responding
05/01/05	05/01/05	TD A/c Branch	Payment GL	Cr	USD 100	800	Online	Deposit parked till EOD
05/01/05	05/01/05	TD A/c Branch	Payment GL	Cr	USD 100	800	EOD	Transferred to Deposit GL
05/01/05	05/01/05	TD A/c Branch	(Deposit) Liability GL	Cr	USD 100	800	EOD	Deposit GL updated

3.9. TD Redemption - Fast Path: 1358

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	Transaction Branch	Asset / Liability GL	Dr	USD 100	800	Online	TD Redeemed
05/01/05	05/01/05	Transaction Branch	Payment GL	Cr	USD 100	800	Online	Parked to intervening GL
05/01/05	05/01/05	Transaction Branch	Payment GL	Dr	USD 100	800	EOD	Transfer to payees branch
05/01/05	05/01/05	Transaction Branch	(Deposit) Liability GL	Cr	USD 100	800	EOD	Payout to a CASA account

Quick redemption by transfer from GL Account for USD 100 in a TD account in GBP. GL and TD accounts are maintained in different branches.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	Transaction Originating Branch	Asset / Liability GL	Dr	USD 100	800	Online	TD Redeemed
05/01/05	05/01/05	Txn. Originating branch	Inter branch GL	Cr	USD 100	800	EOD	Originating
05/01/05	05/01/05	TD A/c Branch	Inter branch GL	Dr	USD 100	800	EOD	Responding

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY -CNY		
05/01/05	05/01/05	TD A/c Branch	Payment GL	Cr	USD 100	800	Online	Parked to intervening GL
05/01/05	05/01/05	TD A/c Branch	Payment GL	Cr	USD 100	800	EOD	Transfer from intervening GL
05/01/05	05/01/05	TD A/c Branch	(Deposit) Liability GL	Cr	USD 100	800	EOD	Payout to a Deposit GL account

3.10. Quick Payin By Cash - Fast Path: 1402

Payin by cash in a deposit account maintained in USD in a single branch set up.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	Transaction Branch	Cash GL	Dr	USD 100	800	Online	Payin by Cash deposit
05/01/05	05/01/05	Transaction Branch	Payment GL	Cr	USD 100	800	Online	Deposit parked till EOD
05/01/05	05/01/05	Transaction Branch	Payment GL	Dr	USD 100	800	EOD	Transfer to Deposit GL
05/01/05	05/01/05	Transaction Branch	(Deposit) Liability GL	Cr	USD 100	800	EOD	Deposit GL updated

Payin by cash in a multiple branch set up.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	CASA A/c Branch	Cash GL	Dr	USD 100	800	Online	Payin by Cash deposit
05/01/05	05/01/05	CASA A/c Branch	Inter branch GL	Cr	USD 100	800	EOD	Originating
05/01/05	05/01/05	TD A/c Branch	Inter branch GL	Dr	USD 100	800	EOD	Responding
05/01/05	05/01/05	TD A/c Branch	Payment GL	Cr	USD 100	800	Online	Deposit parked till EOD

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
05/01/05	05/01/05	TD A/c Branch	Payment GL	Cr	USD 100	800	EOD	Transfer to Deposit GL
05/01/05	05/01/05	TD A/c Branch	(Deposit) Liability GL	Cr	USD 100	800	EOD	Deposit GL updated

3.11. Quick Redemption By Reinvest To Existing Account - Fast Path: 1333

Date		Branch	GL Head	D r / C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY -CNY		
05/01/05	05/01/05	Transactio n Branch	Redemptio n Payable GL	Dr	USD 100	800	BOD	TD Redeeme d
05/01/05	05/01/05	Transactio n Branch	Payment GL	Cr	USD 100	800	BOD	Parked to intervenin g GL
05/01/05	05/01/05	Transactio n Branch	Payment GL	Dr	USD 100	800	BOD	Transfer to payees branch
05/01/05	05/01/05	Transactio n Branch	(Deposit) Liability GL	Cr	USD 100	800	BOD	Payout to a CASA account

Redemption by transfer to a new TD account where redeemable TD and Deposit accounts.

Date		Branch	GL Head	D r / C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY -CNY		
05/01/05	05/01/05	Transactio n Originating Branch	Redemptio n Payable GL	D r	USD 100	800	BOD	TD Redeemed
05/01/05	05/01/05	Transactio n Originating Branch	Payment GL	C r	USD 100	800	BOD	Redemption proceeds parked till appropriatio n

Quick Redemption By Reinvest To Existing Account - Fast Path: 1333

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY -CNY		
05/01/05	05/01/05	Transactio n Originating Branch	Payment GL	D r	USD 100	800	BOD	Redemption amount transferred to a different branch
05/01/05	05/01/05	Txn. Originating branch	Inter branch GL	C r	USD 100	800	EOD	Originating
05/01/05	05/01/05	TD A/c Branch	Inter branch GL	D r	USD 100	800	EOD	Responding
05/01/05	05/01/05	TD A/c Branch	Payment GL	C r	USD 100	800	Online	Parked to intervening GL
05/01/05	05/01/05	TD A/c Branch	Payment GL	D r	USD 100	800	EOD	Transfer as a new deposit
05/01/05	05/01/05	TD A/c Branch	(Deposit) Liability GL	C r	USD 100	800	EOD	New deposit created

3.12. Quick Redemption By Reinvest To New Account - Fast Path: 1336

TD redemption by reinvesting the redeemed amount in a new TD account.

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY -CNY		
05/01/05	05/01/05	Transactio n Branch	Redemptio n Payable GL	Dr	USD 100	800	BOD	TD Redeeme d
05/01/05	05/01/05	Transactio n Branch	Payment GL	Cr	USD 100	800	BOD	Parked to intervenin g GL
05/01/05	05/01/05	Transactio n Branch	Payment GL	Dr	USD 100	800	BOD	Transfer to payees branch
05/01/05	05/01/05	Transactio n Branch	(Deposit) Liability GL	Cr	USD 100	800	BOD	Payin to a new deposit account

Redemption by transfer to a new TD account.

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY -CNY		
05/01/05	05/01/05	Transactio n Originating Branch	Redemptio n Payable GL	D r	USD 100	800	BOD	TD Redeemed
05/01/05	05/01/05	Transactio n Originating Branch	Payment GL	C r	USD 100	800	BOD	Redemption proceeds parked till appropriatio n

Quick Redemption By Reinvest To New Account - Fast Path: 1336

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY -CNY		
05/01/05	05/01/05	Transactio n Originating Branch	Payment GL	D r	USD 100	800	BOD	Redemption amount transferred to a different branch
05/01/05	05/01/05	Txn. Originating branch	Inter branch GL	C r	USD 100	800	EOD	Originating
05/01/05	05/01/05	TD A/c Branch	Inter branch GL	D r	USD 100	800	EOD	Responding
05/01/05	05/01/05	TD A/c Branch	Payment GL	C r	USD 100	800	Online	Parked to intervening GL
05/01/05	05/01/05	TD A/c Branch	Payment GL	D r	USD 100	800	EOD	Transfer as a new deposit
05/01/05	05/01/05	TD A/c Branch	(Deposit) Liability GL	C r	USD 100	800	EOD	New deposit created

3.13. Time Deposit Interest Compounding

At the event of compounding, system increases the interest base and the accrued income since the last capitalisation event is transferred to compounding GL.

If the tax is at compounding, system passes the compounding entries for the total amount and tax entry is passed separately by debiting the Interest Compounded GL and crediting the Tax Withheld GL.

Example

The Interest to be compounded is 48 CNY, for the period 20/02/2009 to 20/03/2009. Two taxes are applicable- Tax1 = 6 CNY & Tax2 = 0.6 CNY.

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY - CNY		
20/02/09	20/02/09	Transactio n Branch	Interest Accrued	D r	CN Y 48	CNY 48	BOD	Interest Compoundin g
20/02/09	20/02/09	Transactio n Branch	Interest Compounde d	C r	CN Y 48	CNY 48	BOD	Interest Compoundin g
20/02/09	20/02/09	Transactio n Branch	Interest Compounde d	D r	CN Y 6	CNY 6	BOD	Tax1 Amount
20/02/09	20/02/09	Transactio n Branch	Tax1 With held	C r	CN Y 6	CNY 6	BOD	Tax1 Amount
20/02/09	20/02/09	Transactio n Branch	Interest Compounde d	D r	CN Y 0.6	CNY 0.6	BOD	Tax2 Amount
20/02/09	20/02/09	Transactio n Branch	Tax2 With held	C r	CN Y 0.6	CNY 0.6	BOD	Tax2 Amount

3.14. Time Deposit Interest Accrual

Interest Accrual frequency and the accrual anniversary month is defined at the Product level. In the event of accrual, Interest amount is recognized as expense and the equivalent liability is created in the form of credit to Interest Accrual GL.

If the tax is at accrual, system passes the accrual entries for the total amount and tax entry is passed separately by debiting the Interest Accrual Entry and crediting the Tax Withheld GL.

Example

The Interest to be accrual is 48 CNY, for the period 20/02/2009 to 20/03/2009. Two taxes are applicable- Tax1 = 6 CNY & Tax2 = 0.6 CNY

Date		Branch	GL Head	D r / C r	Amount		Generate d During	Remarks
Postin g	Value				TC Y	LCY -CNY		
20/03/09	20/03/09	Transactio n Branch	Interest Expens e	Dr	CNY 48	CNY 48	EOD	Interest Compoundin g
20/03/09	20/03/09	Transactio n Branch	Interest Accrued	Cr	CNY 48	CNY 48	EOD	Interest Compoundin g
20/03/09	20/03/09	Transactio n Branch	Interest Accrued	Dr	CNY 6	CNY 6	EOD	Tax1 Amount
20/03/09	20/03/09	Transactio n Branch	Tax1 With held	Cr	CNY 6	CNY 6	EOD	Tax1 Amount
20/03/09	20/03/09	Transactio n Branch	Interest Accrued	Dr	CNY 0.6	CNY 0.6	EOD	Tax2 Amount
20/03/09	20/03/09	Transactio n Branch	Tax2 With held	Cr	CNY 0.6	CNY 0.6	EOD	Tax2 Amount

Reversal of Accrued Interest

Reversal of accrued interest can be done before compounding / capitalization. In this illustration we have assumed accrual reversal of CNY 35.50

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Interest Accrued	Dr	CNY 35.50	CNY 35.50	EOD	Accrued interest
20/02/09	20/02/09	Transaction Branch	Interest Expense	Cr	CNY 35.50	CNY 35.50	EOD	Reversed

3.15. Interest Pay Out to Saving Account

At BOD

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Interest Compounded / Interest Accrued	Dr	CNY 100	CNY 100	BOD	Interest at Payout
20/02/09	20/02/09	Transaction Branch	Interest Payable	Cr	CNY 100	CNY 100	BOD	Interest at Payout
20/02/09	20/02/09	Transaction Branch	Interest Payable	Dr	CNY 5	CNY 5	BOD	Tax1 Amount
20/02/09	20/02/09	Transaction Branch	Tax1 With held	Cr	CNY 5	CNY 5	BOD	Tax1 Amount
20/02/09	20/02/09	Transaction Branch	Interest Payable	Dr	CNY 0.5	CNY 0.5	BOD	Tax2 Amount
20/02/09	20/02/09	Transaction Branch	Tax2 With held	Cr	CNY 0.5	CNY 0.5	BOD	Tax2 Amount

Transfer to Savings Account

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
21/02/09	21/02/09	Transaction Branch	Interest Payable	Dr	CNY 94.5	CNY 94.5	BOD	Interest Payout from TD account
21/02/09	21/02/09	Transaction Branch	Payment GL	Cr	CNY 94.5	CNY 94.5	BOD	Interest Payout from TD account

Interest Pay Out to Saving Account

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
21/02/09	21/02/09	Transaction Branch	Payment GL	Dr	CNY 94.5	CNY 94.5	BOD	Interest Payout from TD account
21/02/09	21/02/09	Transaction Branch	Savings A/c. Liability GL	Cr	CNY 94.5	CNY 94.5	BOD	Interest Payout from TD account

3.16. Interest Pay Out to GL Account

At BOD

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Interest Compounded / Interest Accrued	Dr	CNY 100	CNY 100	BOD	Interest at Payout
20/02/09	20/02/09	Transaction Branch	Interest Payable	Cr	CNY 100	CNY 100	BOD	Interest at Payout
20/02/09	20/02/09	Transaction Branch	Interest Payable	Dr	CNY 5	CNY 5	BOD	Tax1 Amount
20/02/09	20/02/09	Transaction Branch	Tax1 With held	Cr	CNY 5	CNY 5	BOD	Tax1 Amount
20/02/09	20/02/09	Transaction Branch	Interest Payable	Dr	CNY 0.5	CNY 0.5	BOD	Tax2 Amount
20/02/09	20/02/09	Transaction Branch	Tax2 With held	Cr	CNY 0.5	CNY 0.5	BOD	Tax2 Amount

Transfer to GL Account

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
21/02/09	21/02/09	Transaction Branch	Interest Payable	Dr	CNY 94.5	CNY 94.5	. BOD	Interest Payout from TD account

Interest Pay Out to GL Account

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
21/02/09	21/02/09	Transaction Branch	Payment GL	Cr	CNY 94.5	CNY 94.5	BOD	Interest Payout from TD account
21/02/09	21/02/09	Transaction Branch	Payment GL	Dr	CNY 94.5	CNY 94.5	BOD	Interest Payout from TD account
21/02/09	21/02/09	Transaction Branch	GL Account	Cr	CNY 94.5	CNY 94.5	BOD	Interest Payout from TD account

Interest Pay Out to External Account

At BOD

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Interest Compounded / Interest Accrued	Dr	CNY 100	CNY 100	BOD	Interest at Payout
20/02/09	20/02/09	Transaction Branch	Interest Payable	Cr	CNY 100	CNY 100	BOD	Interest at Payout
20/02/09	20/02/09	Transaction Branch	Interest Payable	Dr	CNY 5	CNY 5	BOD	Tax1 Amount
20/02/09	20/02/09	Transaction Branch	Tax1 With held	Cr	CNY 5	CNY 5	BOD	Tax1 Amount
20/02/09	20/02/09	Transaction Branch	Interest Payable	Dr	CNY 0.5	CNY 0.5	BOD	Tax2 Amount
20/02/09	20/02/09	Transaction Branch	Tax2 With held	Cr	CNY 0.5	CNY 0.5	BOD	Tax2 Amount

Transfer to External Account

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
21/02/09	21/02/09	Transaction Branch	Interest Payable	Dr	CNY 94.5	CNY 94.5	BOD.	Interest Payout from TD account
21/02/09	21/02/09	Transaction Branch	External A/c. GL	Cr	CNY 94.5	CNY 94.5	BOD	Interest Payout from TD account

3.17. Interest Pay Out by Reinvest to Existing Account

At BOD

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remark s
Postin g	Value				TCY	LCY -CNY		
20/02/09	20/02/09	Transactio n Branch	Interest Compounded / Interest Accrued	Dr	CNY 100	CNY 100	BOD	Interest at Payout
20/02/09	20/02/09	Transactio n Branch	Interest Payable	Cr	CNY 100	CNY 100	BOD	Interest at Payout
20/02/09	20/02/09	Transactio n Branch	Interest Payable	Dr	CNY 5	CNY 5	BOD	Tax1 Amount
20/02/09	20/02/09	Transactio n Branch	Tax1 With held	Cr	CNY 5	CNY 5	BOD	Tax1 Amount
20/02/09	20/02/09	Transactio n Branch	Interest Payable	Dr	CNY 0.5	CNY 0.5	BOD	Tax2 Amount
20/02/09	20/02/09	Transactio n Branch	Tax2 With held	Cr	CNY 0.5	CNY 0.5	BOD	Tax2 Amount

Reinvest to Existing Account

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY- CNY		
20/02/09	20/02/09	Transaction Branch	Interest Payable	Dr	CNY 94.5	CNY 94.5	BOD	Interest Payout from TD account
20/02/09	20/02/09	Transaction Branch	Payment GL	Cr	CNY 94.5	CNY 94.5	BOD	Interest Payout from TD account

Interest Pay Out by Reinvest to Existing Account

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Payment GL	Dr	CNY 94.5	CNY 94.5	BOD	Interest Payout from TD account
20/02/09	20/02/09	Transaction Branch	Regular Deposits GL	Cr	CNY 94.5	CNY 94.5	BOD	Interest Payout from TD account

3.18. Interest Pay Out by Reinvest to New Account

At BOD

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Interest Compounded / Interest Accrued	Dr	CNY 100	CNY 100	BOD	Interest at Payout
20/02/09	20/02/09	Transaction Branch	Interest Payable	Cr	CNY 100	CNY 100	BOD	Interest at Payout
20/02/09	20/02/09	Transaction Branch	Interest Payable	Dr	CNY 5	CNY 5	BOD	Tax1 Amount
20/02/09	20/02/09	Transaction Branch	Tax1 With held	Cr	CNY 5	CNY 5	BOD	Tax1 Amount
20/02/09	20/02/09	Transaction Branch	Interest Payable	Dr	CNY 0.5	CNY 0.5	BOD	Tax2 Amount
20/02/09	20/02/09	Transaction Branch	Tax2 With held	Cr	CNY 0.5	CNY 0.5	BOD	Tax2 Amount

Reinvest to New Account

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Interest Payable	Dr	CNY 94.5	CNY 94.5	BOD	Interest Payout from TD account
20/02/09	20/02/09	Transaction Branch	Payment GL	Cr	CNY 94.5	CNY 94.5	BOD	Interest Payout from TD account

Interest Pay Out by Reinvest to New Account

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Payment GL	Dr	CNY 94.5	CNY 94.5	BOD	Interest Payout from TD account
20/02/09	20/02/09	Transaction Branch	Regular Deposits GL	Cr	CNY 94.5	CNY 94.5	BOD	Interest Payout from TD account

Note: If no Instructions are maintained for the Interest Payout, then the amount is transferred to the Payable GL. The amount is transferred from the Payable GL to the relevant GL at the time of actual interest payout based on the payout mode selected.

3.19. Maturity TD Redemption by transfer to Savings Account

Generic

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Regular Deposits GL	Dr	CNY 100	CNY 100	BOD	TD Redemption By transfer
20/02/09	20/02/09	Transaction Branch	Redemption payable GL	Cr	CNY 100	CNY 100	BOD	TD Redemption By transfer

By Transfer to Savings account

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Redemption payable GL	Dr	CNY 100	CNY 100	BOD	TD Redemption By transfer
20/02/09	20/02/09	Transaction Branch	Payment GL	Cr	CNY 100	CNY 100	BOD	TD Redemption By transfer
20/02/09	20/02/09	Transaction Branch	Payment GL	Dr	CNY 100	CNY 100	BOD	TD Redemption By transfer
20/02/09	20/02/09	Transaction Branch	Savings A/c. Liability GL	Cr	CNY 100	CNY 100	BOD	TD Redemption By transfer

3.20. Maturity TD Redemption by transfer to External Account

Generic

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Regular Deposits GL	Dr	CNY 100	CNY 100	BOD	TD Redemption By transfer
20/02/09	20/02/09	Transaction Branch	Redemption payable GL	Cr	CNY 100	CNY 100	BOD	TD Redemption By transfer

By transfer to External account

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Redemption payable GL	Dr	CNY 100	CNY 100	BOD	TD Redemption By transfer.
20/02/09	20/02/09	Transaction Branch	Payment GL	Cr	CNY 100	CNY 100	BOD	TD Redemption By transfer.
20/02/09	20/02/09	Transaction Branch	Payment GL	Dr	CNY 100	CNY 100	BOD	TD Redemption By transfer.
20/02/09	20/02/09	Transaction Branch	Network Payable GL	Cr	CNY 100	CNY 100	BOD	TD Redemption By transfer.

3.21. Maturity TD Redemption by transfer to General Ledger (GL)**Generic**

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Regular Deposits GL	Dr	CNY 100	CNY 100	BOD	TD Redemption By transfer.
20/02/09	20/02/09	Transaction Branch	Redemption payable GL	Cr	CNY 100	CNY 100	BOD	TD Redemption By transfer.

By transfer to General Ledger account

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Redemption payable GL	Dr	CNY 100	CNY 100	BOD	TD Redemption By transfer.
20/02/09	20/02/09	Transaction Branch	Payment GL	Cr	CNY 100	CNY 100	BOD	TD Redemption By transfer
20/02/09	20/02/09	Transaction Branch	Payment GL	Dr	CNY 100	CNY 100	BOD	TD Redemption By transfer.
20/02/09	20/02/09	Transaction Branch	Relevant GL Account	Cr	CNY 100	CNY 100	.BOD	TD Redemption By transfer.

3.22. Maturity TD Redemption by transfer to same Time Deposit (TD)

Generic

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Regular Deposits GL	Dr	CNY 100	CNY 100	BOD	TD Redemption By transfer.
20/02/09	20/02/09	Transaction Branch	Redemption payable GL	Cr	CNY 100	CNY 100	BOD	TD Redemption By transfer.

By Transfer to same TD Account

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Redemption payable GL	Dr	CNY 100	CNY 100	BOD	TD Redemption By transfer.
20/02/09	20/02/09	Transaction Branch	Payment GL	Cr	CNY 100	CNY 100	BOD	TD Redemption By transfer.
20/02/09	20/02/09	Transaction Branch	Payment GL	Dr	CNY 100	CNY 100	BOD	TD Redemption By transfer.
20/02/09	20/02/09	Transaction Branch	Regular Deposits GL	Cr	CNY 100	CNY 100	BOD	TD Redemption By transfer.

Note: New Deposit is created in the same TD account.

3.23. Maturity TD Redemption by transfer to new Time Deposit (TD)

Generic Pay-in

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY -CNY		
20/02/09	20/02/09	Transaction Branch	Regular Deposits GL	Dr	CNY 100	CNY 100	BOD	Principal Auto Redemption
20/02/09	20/02/09	Transaction Branch	Redemption payable GL	Cr	CNY 100	CNY 100	BOD	Principal Auto Redemption

By transfer to New TD Account

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY -CNY		
20/02/09	20/02/09	Transaction Branch	Redemption payable GL	Dr	CNY 100	CNY 100	BOD	Principal Auto Redemption - Reinvest
20/02/09	20/02/09	Transaction Branch	Payment GL	Cr	CNY 100	CNY 100	BOD	Principal Auto Redemption - Reinvest
20/02/09	20/02/09	Transaction Branch	Payment GL	Dr	CNY 100	CNY 100	BOD	Principal Auto Redemption - Reinvest

Maturity TD Redemption by transfer to new Time Deposit (TD)

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY -CNY		
20/02/09	20/02/09	Transaction Branch	Regular Deposits GL	Cr	CNY 100	CNY 100	BOD	Principal Auto Redemption - Reinvest

3.24. Clubbing Interest to Principal at Maturity

Example

The TD account is an CNY account. The Principal amount is 100 CNY. The Interest to be added to Principal at Maturity is 25 CNY.

Two taxes applicable on Interest Payout are - Tax1 = 4 CNY & Tax2 = 1 CNY.

Posting date = Value date = 20/02/09

At Interest Processing

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY -CNY		
20/02/09	20/02/09	Transaction Branch	Interest Compounded / Interest Accrued	Dr	CNY 25	CNY 25	BOD	Interest at Payout
20/02/09	20/02/09	Transaction Branch	Interest Payable	Cr	CNY 25	CNY 25	BOD	Interest at Payout
20/02/09	20/02/09	Transaction Branch	Interest Payable	Dr	CNY 4	CNY 4	BOD	Tax1 Amount
20/02/09	20/02/09	Transaction Branch	Tax1 With held	Cr	CNY 4	CNY 4	BOD	Tax1 Amount
20/02/09	20/02/09	Transaction Branch	Interest Payable	Dr	CNY 1	CNY 1	BOD	Tax2 Amount
20/02/09	20/02/09	Transaction Branch	Tax2 With held	Cr	CNY 1	CNY 1	BOD	Tax2 Amount

On Maturity

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY -CNY		
20/02/09	20/02/09	Transaction Branch	Interest Payable	Dr	CNY 20	CNY 20	BOD	Int. at Maturity

Clubbing Interest to Principal at Maturity

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY -CNY		
20/02/09	20/02/09	Transaction Branch	Redemption Payable GL	Cr	CNY 20	CNY 20	BOD	Int. at Maturity
20/02/09	20/02/09	Transaction Branch	Regular Deposits GL	Dr	CNY 100	CNY 100	BOD	Principal At Maturity
20/02/09	20/02/09	Transaction Branch	Redemption payable GL	Cr	CNY 100	CNY 100	BOD	Principal At Maturity
20/02/09	20/02/09	Transaction Branch	Redemption payable GL	Dr	CNY 120	CNY 120	BOD	Principal At Maturity
20/02/09	20/02/09	Transaction Branch	Payment GL	Cr	CNY 120	CNY 120	BOD	Principal At Maturity
20/02/09	20/02/09	Transaction Branch	Payment GL	Dr	CNY 120	CNY 120	BOD	Redemption amount
20/02/09	20/02/09	Transaction Branch	Relevant GL (Depending on the Principal Payment mode)	Cr	CNY 120	CNY 120	BOD	Redemption amount

3.25. Transfer to Unclaimed Deposit

The General Ledger (GL) entries will be passed for the deposit only if at the product level “Redemption Renewal flag” is unchecked.

A deposit can be marked unclaimed in case no maturity instruction is maintained

No Maturity instructions are maintained

The amount transferred to matured deposit for the matured deposit of the account is 100 CNY as no maturity instructions are maintained for the deposit and the transfer to unclaimed deposit happens on 20/02/09.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Matured Deposits GL	Dr	CNY 100	CNY 100	EOD	Principal At Maturity
20/02/09	20/02/09	Transaction Branch	Unclaimed deposit	Cr	CNY 100	CNY 100	EOD	Principal At Maturity

3.26. Pre-mature Redemption

- In case of premature redemption of a term deposit, the amount in the Interest Accrued GL and Interest Compounded GL proportionate to the redemption amount is first reversed.
- The interest and tax calculations are done at the penalty rate for the redemption amount.
- If the interest paid out on the deposit towards the redemption amount is less than the penalty interest calculated then the differential amount is recovered from the principal amount being redeemed. Similarly, if the penalty interest is higher than the interest paid out, then the differential amount is added to the net redemption amount.
- If the tax deducted till date for the interest earned on the principal amount being redeemed is less than the tax calculated on the penalty interest then the differential tax is recovered from the redemption amount. However, if the tax deducted till date for the interest earned on the principal amount being redeemed is more than the tax calculated on the penalty interest then the differential tax is not recovered from the redemption amount.
- The Principal amount redeemed is routed through the Redemption payable GL to the Payment GL only in case the premature redemption instruction is maintained in the system. In case of Online premature redemption the principle amount is directly credit to the Payment GL.

Example

A premature redemption is done for a term deposit. The term deposit was opened on 20/02/07 for a period of 24 months. The Principal amount is 6600 CNY. The Interest Accrual frequency is Monthly, the Interest Compounding frequency is Quarterly and the Interest Payout frequency is Half-yearly for the deposit opened. The basis for Accrual, Compounding and Interest Payout is Calendar.

The Interest Accrued for the deposit is 24 CNY.

The Interest Compounded for the deposit is 48 CNY.

The Interest Paid out is 48 CNY (before tax)

Two taxes applied at the time of Interest Payout are - Tax1 = 6 CNY & Tax2 = 0.6 CNY both in Account currency.

Case 1: The Penalty interest calculated and the tax applicable is more than the interest paid out and tax deducted till date.

Premature redemption for the deposit is done on 20/02/08.

The Penalty interest calculated is 60 CNY.

Two taxes applicable are - Tax1 = 8.4 CNY & Tax2 = 0.84 CNY

Posting date = Value date = 20/02/08.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
Reverse the Interest Compounded but not paid:								

Pre-mature Redemption

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/08	20/02/08	Transaction Branch	Interest Compounded	Dr	CNY 48	CNY 48	EOD	Net Interest Compounded but not paid
20/02/08	20/02/08	Transaction Branch	Interest Expense	Cr	CNY 48	CNY 48	EOD	Net Interest Compounded but not paid
Reverse the Interest Accrued but not compounded:								
20/02/08	20/02/08	Transaction Branch	Interest Accrued	Dr	CNY 24	CNY 24	EOD	Net Interest Accrued but not compounded
20/02/08	20/02/08	Transaction Branch	Interest Expense	Cr	CNY 24	CNY 24	EOD	Net Interest Accrued but not compounded
Net Penalty Interest:								
20/02/08	20/02/08	Transaction Branch	Interest Expense	Dr	CNY 60	CNY 60	EOD	Interest Amount at penalty rate
20/02/08	20/02/08	Transaction Branch	Interest Expense	Cr	CNY 48	CNY 48	EOD	Int Paid recovered - Premature Redemption
20/02/08	20/02/08	Transaction Branch	Tax1 With held	Cr	CNY 2.4	CNY 2.4	EOD	Tax1 Amount

Pre-mature Redemption

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/08	20/02/08	Transaction Branch	Tax2 With held	Cr	CNY 0.24	CNY 0.24	EOD	Tax2 Amount
20/02/08	20/02/08	Transaction Branch	Payment GL	Cr	CNY 9.36	CNY 9.36	EOD	Net Penal Int - Premature Redemption
Principal Amount:								
20/02/08	20/02/08	Transaction Branch	Regular Deposits GL	Dr	CNY 6600	CNY 6600	EOD	Principal Amt - Premature Redemption
20/02/08	20/02/08	Transaction Branch	Redemption payable GL	Cr	CNY 6600	CNY 6600	EOD	Principal Amt - Premature Redemption
20/02/08	20/02/08	Transaction Branch	Redemption payable GL	Dr	CNY 6600	CNY 6600	EOD	Principal Amt - Premature Redemption
20/02/08	20/02/08	Transaction Branch	Payment GL	Cr	CNY 6600	CNY 6600	EOD	Principal Amt - Premature Redemption
Premature Redemption of Net Redemption amount:								
20/02/08	20/02/08	Transaction Branch	Payment GL	Dr	CNY 6609.36	CNY 6609.36	EOD	Net Amt - Premature Redemption

Pre-mature Redemption

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/08	20/02/08	Transaction Branch	Relevant GL (Depending on the Payment mode)	Cr	CNY 6609.36	CNY 6609.36	Online (for redemption by Cash)/ EOD	Net Amt - Premature Redemption

Case 2: The Penalty interest calculated and the tax applicable is less than the interest paid out and tax deducted till date.

Premature redemption for the deposit is done on 20/12/08.

The Penalty interest calculated is 24 CNY.

Two taxes applicable are - Tax1 = 3 CNY & Tax2 = 0.3 CNY

Posting date = Value date = 20/12/08

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
Reverse the Interest Compounded but not paid:								
20/12/08	20/12/08	Transaction Branch	Interest Compounded	Dr	CNY 48	CNY 48	EOD	Net Interest Compounded but not paid
20/12/08	20/12/08	Transaction Branch	Interest Expense	Cr	CNY 48	CNY 48	EOD	Net Interest Compounded but not paid
Reverse the Interest Accrued but not compounded:								
20/12/08	20/12/08	Transaction Branch	Interest Accrued	Dr	CNY 24	CNY 24	EOD	Net Interest Accrued but not compounded

Pre-mature Redemption

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/12/08	20/12/08	Transaction Branch	Interest Expense	Cr	CNY 24	CNY 24	EOD	Net Interest Accrued but not compounded
Net Penalty Interest:								
20/12/08	20/12/08	Transaction Branch	Interest Expense	Dr	CNY 24	CNY 24	EOD	Interest Amount at penalty rate
20/12/08	20/12/08	Transaction Branch	Interest Expense	Cr	CNY 48	CNY 48	EOD	Int Paid recovered - Premature Redemption
20/12/08	20/12/08	Transaction Branch	Tax1 With held	Cr	CNY 2.4	CNY 2.4	EOD	Tax1 Amount
20/12/08	20/12/08	Transaction Branch	Tax2 With held	Cr	CNY 0.24	CNY 0.24	EOD	Tax2 Amount
Principal Amount & Net Penalty Interest:								
20/12/08	20/12/08	Transaction Branch	Regular Deposits GL	Dr	CNY 6600	CNY 6600	EOD	Principal Amt - Premature Redemption
20/12/08	20/12/08	Transaction Branch	Redemption payable GL	Cr	CNY 6600	CNY 6600	EOD	Principal Amt - Premature Redemption
20/12/08	20/12/08	Transaction Branch	Redemption payable GL	Dr	CNY 6600	CNY 6600	EOD	Principal Amt - Premature Redemption

Pre-mature Redemption

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/12/08	20/12/08	Transaction Branch	Interest Expense	Dr	CNY 24	CNY 24	EOD	Interest Amount at penalty rate
20/12/08	20/12/08	Transaction Branch	Interest Expense	Cr	CNY 26.64	CNY 26.64	EOD	EOD
20/12/08	20/12/08	Transaction Branch	Payment GL	Cr	CNY 6573.76	CNY 6573.76	EOD	Int Paid recovered - Premature Redemption
Premature Redemption of Net Redemption amount:								
20/12/08	20/12/08	Transaction Branch	Payment GL	Dr	CNY 6573.6	CNY 6573.6	EOD	Online (for redemption by Cash)/ EOD
20/12/08	20/12/08	Transaction Branch	Relevant GL (Depending on the Payment mode)	Cr	CNY 6573.6	CNY 6573.6	EOD	Online (for redemption by Cash)/ EOD

3.27. TD Online Renewal Inquiry

At the time of TD Online renewal, along with the principal amount, any post maturity interest earned on the account, or any interest due but still not paid to customer is also renewed.

The Principal amount of the matured deposit is 66 CNY. The Interest Payable is 41.4 CNY. The post maturity interest on the deposit is 6.6 CNY

The Online renewal is done on 20/02/09 with the value date same as the online renewal date

Posting date = Value date = 20/02/09

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY -CNY		
Principal Amount:								
20/02/09	20/02/09	Transaction Branch	Matured deposits GL	Dr	CNY 66	CNY 66	EOD	Pending Principal - Post Mature Renewal
20/02/09	20/02/09	Transaction Branch	Redemption payable GL	Cr	CNY 66	CNY 66	EOD	Pending Principal - Post Mature Renewal
20/02/09	20/02/09	Transaction Branch	Redemption payable GL	Dr	CNY 66	CNY 66	EOD	Pending Principal - Post Mature Renewal
20/02/09	20/02/09	Transaction Branch	Payment GL	Cr	CNY 66	CNY 66	EOD	Pending Principal - Post Mature Renewal
Post Maturity Interest:								
20/02/09	20/02/09	Transaction Branch	Interest Expense	Dr	CNY 6.6	CNY 6.6	EOD	Principal At Maturity
20/02/09	20/02/09	Transaction Branch	Interest payable	Cr	CNY 6.6	CNY 6.6	EOD	Principal At Maturity

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY -CNY		
20/02/09	20/02/09	Transaction Branch	Interest payable	Dr	CNY 6.6	CNY 6.6	EOD	Principal At Maturity
20/02/09	20/02/09	Transaction Branch	Payment GL	Cr	CNY 6.6	CNY 6.6	EOD	Principal Auto Redemption - Reinvest
Interest Due:								
20/02/09	20/02/09	Transaction Branch	Interest payable	Dr	CNY 41.4	CNY 41.4	EOD	Pending Interest - Post Mature Renewal
20/02/09	20/02/09	Transaction Branch	Payment GL	Cr	CNY 41.4	CNY 41.4	EOD	Pending Interest - Post Mature Renewal
Reinvest:								
20/02/09	20/02/09	Transaction Branch	Payment GL	Dr	CNY 114	CNY 114	EOD	Payin - TD. Post Maturity Renew
20/02/09	20/02/09	Transaction Branch	Regular Deposits GL	Cr	CNY 114	CNY 114	EOD	Payin - TD. Post Maturity Renew

3.28. Debit Interest Adjustment

The Interest accrued amount is 48 CNY and the debit interest adjustment has to be done for 6 CNY on 20/02/09.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Interest Accrued	Dr	CNY 6	CNY 6	EOD	EOD Principal At Maturity
20/02/09	20/02/09	Transaction Branch	Interest Expense	Cr	CNY 6	CNY 6	EOD	EOD Principal At Maturity

3.29. Credit Interest Adjustment

The Interest accrued amount is 48 CNY and the credit interest adjustment has to be done for 6 CNY on 20/02/09.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Interest Expense	Dr	CNY 6	CNY 6	EOD	Principal At Maturity
20/02/09	20/02/09	Transaction Branch	Interest Accrued	Cr	CNY 6	CNY 6	EOD	Principal At Maturity

3.30. Consolidated Entry for Tax Recovery

Tax recovery when deduction to be made on accrued interest basis. Assuming that total interest accrued is CNY 6000 and Tax 1 at the rate of 10% and additional tax as surcharge is applicable as 10% of tax.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Interest Expense GL	Dr	CNY 6000	CNY 6000	EOD	Interest on accrual
20/02/09	20/02/09	Transaction Branch	Interest Accrued GL	Cr	CNY 6000	CNY 6000	EOD	Interest on accrual
20/02/09	20/02/09	Transaction Branch	Interest Accrued GL	Dr	CNY 660	CNY 660	EOD	Base Tax and Additional tax
20/02/09	20/02/09	Transaction Branch	Tax 1 withheld GL	Cr	CNY 600	CNY 600	EOD	Base Tax
20/02/09	20/02/09	Transaction Branch	Additional Tax 1 withheld GL	Cr	CNY 60	CNY 60	EOD	Additional tax

Where tax eligibility is calculated on the basis of compounded interest. Tax rate same as above.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
20/02/09	20/02/09	Transaction Branch	Interest Expense GL	Dr	CNY 6000	CNY 6000	EOD	Interest accrual

Consolidated Entry for Tax Recovery

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY -CNY		
20/02/09	20/02/09	Transaction Branch	Interest Accrued GL	Cr	CNY 6000	CNY 6000	EOD	Interest accrual
20/02/09	20/02/09	Transaction Branch	Interest Accrued GL	Dr	CNY 6000	CNY 6000	EOD	Interest Compounding
20/02/09	20/02/09	Transaction Branch	Interest Compounded GL	Cr	CNY 6000	CNY 6000	EOD	Interest Compounding
20/02/09	20/02/09	Transaction Branch	Interest Compounded GL	Dr	CNY 660	CNY 660	EOD	Base Tax and Additional tax
20/02/09	20/02/09	Transaction Branch	Tax 1 withheld GL	Cr	CNY 600	CNY 600	EOD	Base Tax
20/02/09	20/02/09	Transaction Branch	Additional Tax 1 withheld GL	Cr	CNY 60	CNY 60	EOD	Additional tax

4. Position Accounting

Global Assumptions

Note: All dates in DD/MM/YYYY

If the transaction branch and the account branch are the same, no Inter branch entries will be passed.

The various GLs used in this section of the manual are listed below along with the maintenance which is used for maintaining the same:

Sr No	GL Head	Location of Setup
1	CASA Asset / Liability GL	CHM01/ GL/ Liabilities balance
2	SC Income GL	BAM14/ SC GL Code
3	Position GL	BAM 25/CCY Details/ Position GL
4	Position Equivalent GL	BAM 25/CCY Details/ Position Equivalent GL
5	Selected GL	GL Code as entered on the screen
5	Inter branch GL	BAM08/GL Details / IB Credit or Debit Account
5	Cash GL	BAM08/GL Details / Bank Cash GL

Consolidated Entry for Tax Recovery

Sr No	GL Head	Location of Setup
5	Future dated bridge GL	BAM08/GL Details / Future Dated Bridge Credit / Debit GL
5	Income GL	BAM14/ SC GL Code

Position accounting is done for transactions involving two different currencies. If position accounting is to be done, then the system shall pass one pair of entries for every foreign currency entry. There will be one entry to the position account that will be an exact replica of the original entry – except that it will be with the opposite sign. The second will be a local currency entry to the position equivalent account. The amount of the second entry will be the same as the local currency equivalent of the original entry.

The foreign currency amount for the position account entry shall be the foreign currency amount of the original entry. The local currency equivalent amount of the position account entry will be taken from the local currency equivalent of the original entry. Position Accounting is not supported for income/expense type of GLs.

For example, if the original entry for which position accounting is to be done is

Dr GL Ac A1 USD 10; INR 500

Then the position accounting entries the system shall pass will be

Cr Position Ac maintained for A1 USD 10; INR 500

Dr Position equivalents ac maintained for A1 INR 500

The EOD process will generate position accounting entries for all foreign currency GLs if position accounting has been enabled in the system through the bank wide parameters maintenance.

The position and position equivalent GL's to which position accounting entries are to be passed will be maintained by users. These GL's will be maintained as two separate and new categories in the system.

For every asset, liability, contingent asset or contingent liability GL maintained in the system, the user will be able to specify if position accounting is required for that GL or not.

Position/Position Equivalent GLs are linked at the currency definition level. This can be overridden for a particular GL – Currency combination in the Chart of Accounts.

The user will need to maintain a position and position equivalent GL for each currency defined in the system – but not necessarily for each GL.

System will pickup the Position/Position Equivalent GLs defined at Chart of Accounts level while passing position entries for GL-Currency combination. If no such definition is found, then the Position GLs will be picked up from the currency level.

A foresaid can be explained with the help of the following example:

Scenario 1

Local Currency of the Bank – CNY

Debit account-1 currency = USD

Credit account-2 currency = HKD

In the above case, Position accounting (in USD and HKD currencies) and Position Equivalent GL accounting (in CNY) will be done as both the currencies for debit and credit legs of the transaction will be different i.e. USD and HKD.

Scenario 2

Local Currency of the Bank – CNY

Debit account-1 currency = USD

Credit account-2 currency = CNY

In the above case, Position accounting (in USD currency) and Position Equivalent GL (in CNY currency) accounting will be done as both the currencies for debit and credit legs of the transaction will be different i.e. USD and CNY, though the credit account currency is CNY i.e. local currency.

Scenario 3

Local Currency of the Bank – CNY

Debit account-1 currency = EUR

Credit account-2 currency = EUR

In the above case, Position and Position Equivalent GL accounting will not be done though both the currencies for debit and credit legs of the transaction are foreign currencies i.e. EUR.

Scenario 4

Local Currency of the Bank – CNY

Debit account-1 currency = CNY

Credit account-2 currency = CNY

In the above case, Position and Position Equivalent GL accounting will not be done as both the currencies for debit and credit legs of the transaction are same i.e. CNY.

4.1. Cash Deposit : Fast Path: 1401

4.1.1. Illustration 1

Cash deposit of 700 CNY into a CASA in HKD and SC of 100 CNY in a single branch setup.

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				FCY	LC Y		
20/02/09	20/02/09	Transactio n Branch	Cash GL	D r	CNY 700	CN Y 700	Online	Cash deposited
20/02/09	20/02/09	Transactio n Branch	CASA Asset/ Liability GL	C r	HKD 787.58	CN Y 700	Online	Amount added to account balance
20/02/09	20/02/09	Transactio n Branch	CASA Asset/ Liability GL	D r	HKD 112.51	CN Y 100	EOD	SC deducted
20/02/09	20/02/09	Transactio n Branch	SC Income GL	C r	HKD 112.5 1	CN Y 100	EOD	SC collected to Income
20/02/09	20/02/09	Transactio n Branch	Position GL	D r	HKD 787.58	CN Y 700	EOD	Position accountin g for transfer amount
20/02/09	20/02/09	Transactio n Branch	Position GL	D r	HKD 112.5 1	CN Y 100	EOD	Position accountin g for SC amount
20/02/09	20/02/09	Transactio n Branch	CCY Position Equivale nt GL	C r	CNY 700	CN Y 700	EOD	Position equivalen t for transfer amount
20/02/09	20/02/09	Transactio n Branch	CCY Position Equivale nt GL	C r	CNY 100	CN Y 100	EOD	Position Equivalen t for SC amount

4.1.2. Illustration 2

Cash Deposit of 1000 SGD into a CASA in HKD and SC of 100 CNY.

Date		Branch	GL Head	D r/ C r	Amount		Generat ed During	Remarks
Postin g	Value				FCY	LCY		
20/02/09	20/02/09	Transacti on Branch	Cash GL	D r	SGD 1000	CNY 4910.4 0	online	Cash deposit made
20/02/09	20/02/09	Transacti on Branch	CASA Asset/ Liability GL	C r	HKD 5524.7 5	CNY 4910.4 0	online	Amount added to account balance
20/02/09	20/02/09	Transacti on Branch	CASA Asset/ Liability GL	D r	HKD 112.51	CNY 100	online	SC deducted
20/02/09	20/02/09	Transacti on Branch	SC Income GL	C r	CNY 100	CNY 100	EOD	SC collected to income
20/02/09	20/02/09	Transacti on Branch	Position GL	D r	SGD 1000	CNY 4910.4 0	EOD	Position accounting for SGD
20/02/09	20/02/09	Transacti on Branch	Position GL	D r	HKD 5524.7 5	CNY 4910.4 0	EOD	Position accounting for HKD
20/02/09	20/02/09	Transacti on Branch	Position GL	D r	HKD 112.51	CNY 100	EOD	Position accounting for SC component HKD
20/02/09	20/02/09	Transacti on Branch	CCY Position Equivalent GL	C r	CNY 4910.4 0	CNY 4910.4 0	EOD	Position equivalent correspondi ng to SGD

Date		Branch	GL Head	D r/ C r	Amount		Generat ed During	Remarks
Postin g	Value				FCY	LCY		
20/02/09	20/02/09	Transacti on Branch	CCY Position Equivalent GL	C r	CNY 4910.4 0	CNY 4910. 40	EOD	Position equivalent correspondi ng to HKD
20/02/09	20/02/09	Transacti on Branch	CCY Positi on Equivalent GL	D r	CNY 100	CNY 100	EOD	Position equivalent correspondi ng to HKD, SC component

4.1.3. Illustration 3

Cash Deposit of 800 CNY to a TD Account in USD (Assumed 1USD = 8CNY)

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				FCY	LCY		
20/02/09	20/02/09	Transactio n Branch	Cash GL	Dr	CNY 700	CNY 700	Online	Withdrawa l amount posted
20/02/09	20/02/09	Transactio n Branch	TD Payment GL	Cr	USD10 0	CNY 700	Online	Applicable SC to be charged over the withdrawal amount
20/02/09	20/02/09	Transactio n Branch	Position GL	Dr	USD 100	CNY 700	EOD	Position accountin g
20/02/09	20/02/09	Transactio n Branch	Position Equivalen t GL	Cr	CNY 700	CNY 700	EOD	Position equivalent

4.1.4. Illustration 4

Cash Deposit of 80 GBP to a TD Account in USD (Assumed 1USD = 0.8 GBP = 8CNY)

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				FCY	LC Y		
20/02/09	20/02/09	Transactio n Branch	Cash GL	D r	GBP 80	CN Y 800	Online	Withdrawal amount posted
20/02/09	20/02/09	Transactio n Branch	TD Payment GL	C r	USD10 0	CN Y 800	Online	Applicable SC to be charged over the withdrawal amount
20/02/09	20/02/09	Transactio n Branch	Position GL 1	D r	GBP 8 0	CN Y 800	EOD	Position GL for GBP
20/02/09	20/02/09	Transactio n Branch	Position GL 2		USD 100	CN Y 800	EOD	Position GL for USD
20/02/09	20/02/09	Transactio n Branch	Position Equivale nt GL	C r	CNY 800	CN Y 800	EOD	Correspon ding Position equivalent GL GBP
20/02/09	20/02/09	Transactio n Branch	Position Equivale nt GL		CNY 800	CN Y 800	EOD	Correspon ding Position equivalent GL USD

5. INVENTORY

Inventory tracking is important where inventories are treated as valuable as the cash itself. A memo GL is created in Chart of Accounts screen for passing Inventory offset entry and it is linked at the bank level. Memo GL's are created for each inventory type. For each entry posted to Inventory memo GL, there has to be a corresponding entry posted to Inventory Offset GL.

When the following actions are performed on the inventory, off-balance sheet accounting for inventory transactions is triggered:

- When the HO receives stock from Vendor and after confirming physical receipt of stock.
- When HO transfers stock to Branch/Sub-branch/Outlet.
- When Branch/Sub-branch/Outlet confirms receipt of stock.
- When Branch/Sub-branch/outlet issues stock to the customer.

Following are the two types of entries that will be passed:

- Collect – When HO/Branch/Sub-branch/Outlet receives stock from vendor or from its reporting branch and identified by Cr entry
- Pay – When HO/Branch/Sub-branch transfer stock to the requesting branch and identified by Dr entry

For stock tracking, the tracking level for the stock codes is selected as User level and denomination of the stock code with the face value is multiplied to arrive at the notional value of the stock. For every transfer of stock off balance sheet accounting entry is passed. For the stocks with a face value, appropriate allowed denominations are selected. For stocks without face value, denomination is selected as 1.

For example, 100 pieces of TC booklet each containing 25 TCs is being transferred from HO to Branch – 1. The Amount of the off balance sheet accounting entry that will be passed through Memo GL will be 2500.

Global Assumptions

Note: All dates in DD/MM/YYYY

If the transaction branch and the account branch are the same, no Inter branch entries will be passed.

The various GLs used in this section of the manual are listed below along with the maintenance which is used for maintaining the same:

Sr. No	GL Head	Location of Setup
1	Inventory Memo GL	GLM02/GL Details
2	Inventory Offset GL	GLM02/GL Details

5.1. Inventory Interbranch Transfer : Fast Path: IV003

HO on transfer of 100 booklets of 50 cheque leaves stock to the Branch/Sub-branch/Outlet, in the books of HO - Pay entry is passed.

Date		Branch	GL Head	Dr / Cr	Amount	Generated During	Remarks
Posting	Value						
05/01/05	05/01/05	HO	Inventory Memo GL	Dr	5000 (Quantity * Denomination)	Online	Inventory received at Branch
05/01/05	05/01/05	HO	Inventory Offset GL	Cr	5000 (Quantity * Denomination)	Online	Corresponding matching entry

At the Branch on receipt of 100 booklets of 50 cheque leaves stock from HO, in the books of Branch - Collect entry is passed.

Date		Branch	GL Head	Dr / Cr	Amount	Generated During	Remarks
Posting	Value						
05/01/05	05/01/05	Transaction Branch	Inventory Memo GL	Cr	5000(Quantity * Denomination)	Online	Inventory transferred from HO
05/01/05	05/01/05	Transaction Branch	Inventory Offset GL	Dr	5000 (Quantity * Denomination)	Online	Corresponding matching entry

5.2. Cheque Book Issue : Fast Path: CHM37/5004

A teller issuing a cheque book of 50 leaves to a customer, pay entry is passed.

Date		Branch	GL Head	D r / C r	Amount	Generate d During	Remarks
Postin g	Value						
05/01/05	05/01/05	Transactio n Branch	Inventor y Memo GL	D r	50 (Quantity * Denominatio n)	Online	Cheque book of 50 leaves issued
05/01/05	05/01/05	Transactio n Branch	Inventor y Offset GL	C r	50(Quantity * Denominatio n)	Online	Correspondin g matching entry

5.3. Passbook Issue : Fast Path: PS001

Passbook issued to a customer. Accounting entry related to passbook inventory to be passed as under. Denomination value of passbook is one.

Date		Branch	GL Head	D r / C r	Amount	Generate d During	Remarks
Postin g	Value						
05/01/05	05/01/05	Transactio n Branch	Inventor y Memo GL	D r	1 (Quantity * Denominatio n)	Online	Passbook issued,
05/01/05	05/01/05	Transactio n Branch	Inventor y Offset GL	C r	1(Quantity * Denominatio n)	Online	Correspondin g matching entry

5.4. Stock Adjustment : Fast Path: IV002

Accounting entries are passed only for intra branch adjustment type Duplicate/ Lost /Torn/ Used/ Rejected.

Stock adjustment for 5 torned passbooks.

Date		Branch	GL Head	D r / C r	Amount	Generate d During	Remarks
Postin g	Value						
05/01/05	05/01/05	Transactio n Branch	Inventor y Memo GL	D r	5(Quantity * Denominatio n)	Online	Adjustment for 5 Passbook
05/01/05	05/01/05	Transactio n Branch	Inventor y Offset GL	C r	5(Quantity * Denominatio n)	Online	Correspondin g matching entry

5.5. Inventory Balancing : Fast Path: 6202

On checking with passbook stock allocated to a teller she finds 8 excess passbooks after netting from the issued stock from initial balance. Overage of 8 Passbooks (Denomination value of Passbook - one) is booked.

Date		Branch	GL Head	D r / C r	Amount	Generate d During	Remarks
Postin g	Value						
05/01/05	05/01/05	Transactio n Branch	Inventor y Memo GL	C r	8 (Quantity * Denominatio n)	Online	Overage booked
05/01/05	05/01/05	Transactio n Branch	Inventor y Offset GL	C r	8(Quantity * Denominatio n)	Online	Correspondin g matching entry

On checking with passbook stock allocated to a teller, 10 less passbooks than the expected balance is found. Shortage of 10 Passbooks (Denomination value of Passbook - one) is booked.

Date		Branch	GL Head	D r / C r	Amount	Generate d During	Remarks
Postin g	Value						
05/01/05	05/01/05	Transactio n Branch	Inventor y Memo GL	D r	10 (Quantity * Denominatio n)	Online	Shortage booked
05/01/05	05/01/05	Transactio n Branch	Inventor y Offset GL	C r	10(Quantity * Denominatio n)	Online	Correspondin g matching entry

Cancellation of overage or shortage is booked on the subsequent day and these entries are passed in the Inventory Memo GL.

Cancellation of overage booked related to 8 passbooks.

Date		Branch	GL Head	D r / C r	Amount	Generate d During	Remarks
Postin g	Value						
05/01/05	05/01/05	Branch where Overage is booked	Inventory Memo GL	Dr	8 (Quantity * Denomination)	Online	Overage booked is cancelled
05/01/05	05/01/05	Branch where Overage is booked	Inventory Offset GL	Cr	8(Quantity * Denomination)	Online	Corresponding matching entry

Cancellation of Shortage booked related to 10 passbooks.

Date		Branch	GL Head	D r / C r	Amount	Generate d During	Remarks
Postin g	Value						
05/01/05	05/01/05	Branch where Shortage is booked	Inventory Memo GL	Dr	10 (Quantity * Denomination)	Online	Shortage booked is cancelled
05/01/05	05/01/05	Branch where Shortage is booked	Inventory Offset GL	Cr	10 (Quantity * Denomination)	Online	Corresponding matching entry

6. GENERIC EXTERNAL FILE UPLOAD (GEFU)

GEFU module of **Oracle FLEXCUBE** is used for uploading of files received from external systems. These systems are recorded in **Oracle FLEXCUBE** with unique System ID. The file to be uploaded has to be in specific format as per templates having unique File Type/Template ID, acceptable to Flexcube. Thus, any given file received from third party can be easily interpreted, if the unique system and file type id are uploaded in Flexcube.

GEFU upload files fall under two categories viz, BALD GEFU and Salary Upload file. The differences between the two are to the extent of the file formats as well as the manner in which the accounting entries are posted onto **Oracle FLEXCUBE**.

In case of BALDGEFU, for the specific External System Code, if the flag “Generate Bridge GL” in External File Setup Maintenance (FP: BAM54) is selected, the entries will be routed through intermediate GLs, which is Bridge System cash GL (Debit or Credit) for cash transactions and Internal Transfer GLs (Debit or Credit). These GLs are also maintained as part of the same setup. System will pass two entries for the consolidated amounts one for the debit and the other for the credit leg of the transaction. After having passed the consolidated entries, while debiting or crediting the actual accounts as per the GEFU file, system will pass individual reversal entries to Bridge System Cash Debit and Bridge System Cash Credit GLs. In case any individual entry posting fails, the offset entry will be posted either to Suspense debit or Suspense Credit GL depending on which leg (debit or credit) has failed to post successfully. If the flag “Generate Bridge GL” is not selected, the entries will not be routed through Bridge System Cash Debit and Bridge System Cash Credit GLs. However, if any individual entry posting fails, the offset entry will be directly posted either to Suspense debit or Suspense Credit GL depending on which leg (debit or credit) has failed to post successfully.

IB entries will not be bypassed with the routing of entries through Bridge System Cash Debit/Credit GLs.

In case of Salary uploads, entries will not be routed through Bridge System Cash Debit and Bridge System Cash Credit GLs. In case any individual entry posting fails, the offset entry will be directly posted either to Suspense debit or Suspense Credit GL depending on which leg (debit or credit) has failed to post successfully.

In all cases during the processing of the file, each debit or credit record in the GEFU file is processed independently and has no linkage as to whether corresponding debit and credit entries have been posted. As mentioned above if any transaction posting fails the amount will be posted to Suspense debit/credit GLs.

Global Assumptions

- Local Currency = CNY
- All transactions are posted in CNY
- SC is setup only in LCY (CNY)

Note: All dates in DD/MM/YYYY

If the transaction branch and the account branch are the same, no Inter branch entries will be passed.

The various GLs used in this manual are listed below along with the maintenance which is used for maintaining the same:

Sr No	GL Head	Location of Setup
1	CASA Asset / Liability GL	CHM01/ GL/ Liabilities balance
2	Internal Transfer Debit GL	BAM54/ GL Setup/ Internal Transfer Debit GL
3	Internal Transfer Credit GL	BAM54/ GL Setup/ Internal Transfer Credit GL
4	Bridge System Cash Debit GL	BAM54/ GL Setup/ Bridge System Cash Debit GL
5	Bridge System Cash Credit GL	BAM54/ GL Setup/ Bridge System Cash Credit GL
6	Inter branch GL	BAM08/GL Details / IB Credit or Debit Account
7	Suspense Debit GL	BAM54/ GL Setup/ Suspense Debit GL
8	Suspense Credit GL	BAM54/ GL Setup/ Suspense Credit GL

- In case of BALDGEFU upload 3 debit and 5 credit transactions for the total amount of RMB 10,000 have been considered.
- In case of Salary Upload 1 debit (employer account) and 5 credit transactions for the total amount of RMB 20,000 have been considered.
- Only CASA accounts have been considered as part of debit and credit accounts.

GEFU Upload – Transaction Scenarios

Fund transfer to multiple CASA accounts from a single CASA account with Generate Bridge GL Flag checked

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY200	200	online	
01/01/10	01/01/10	Transaction Branch	Internal Transfer Bridge GL	Cr	CNY200	200	online	
01/01/10	01/01/10	Transaction Branch	Internal Transfer Bridge GL	Dr	CNY100	100	online	
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	online	
01/01/10	01/01/10	Transaction Branch	Internal Transfer Bridge GL	Dr	CNY100	100	online	
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	online	

Updation to cash GL through upload of ATM transactions. Handoff received from switch/ forwarder. Generate Bridge GL flag is selected. Cash withdrawal from 3 CASA accounts for CNY 100 each has been made.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY200	200	online	

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY200	200	online	
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY200	200	online	
01/01/10	01/01/10	Transaction Branch	Bridge System Cash Credit GL	Cr	CNY600	600	online	
01/01/10	01/01/10	Transaction Branch	Bridge System Cash Debit GL	Dr	CNY200	200	online	
01/01/10	01/01/10	Transaction Branch	Bridge System Cash Debit GL	Dr	CNY200	200	online	
01/01/10	01/01/10	Transaction Branch	Bridge System Cash Debit GL	Dr	CNY200	200	online	
01/01/10	01/01/10	Transaction Branch	Branch Cash GL	Cr	CNY600	600	online	
01/01/10	01/01/10	Transaction Branch	Branch Cash GL	Dr	CNY200	200	online	
01/01/10	01/01/10	Transaction Branch	Branch Cash GL	Dr	CNY200	200		

GEFU upload for Bill payment without Generate Bridge GL flag selected.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY200	200		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY200	200		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY200	200		
01/01/10	01/01/10	Transaction Branch	Utility Company's CASA Liability GL	Cr	CNY600	600		

GEFU upload for Salary payment without Generate Bridge GL flag selected.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Employer's CASA Liability GL	Dr	CNY600	600		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY200	200		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY200	200		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY200	200		

GEFU upload for Salary payment without Generate Bridge GL flag with one of the beneficiary account maintained with a different branch with Generate Interbranch GL Flag selected.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Employer's CASA Liability GL	Dr	CNY600	600		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY200	200		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY200	200		
01/01/10	01/01/10	Transaction Branch	Interbranch GL	Dr	CNY200	200		
01/01/10	01/01/10	Account Branch	Interbranch GL	Cr	CNY200	200		
01/01/10	01/01/10	Account Branch	CASA Liability GL	Dr	CNY200	200		

GEFU upload for Salary payment with Generate Bridge GL flag with two transactions, from credit leg being unsuccessful.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Employer's CASA Liability GL	Dr	CNY600	600	Online	Funds transfer from employer's account
01/01/10	01/01/10	Transaction Branch	Internal Transfer credit GL	Cr	CNY600	600	Online	Transfer to bridge GL
01/01/10	01/01/10	Transaction Branch	Internal Transfer debit GL	Dr	CNY100	100	Online	Reversal of bridge GL

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Internal Transfer debit GL	Dr	CNY100	100	Online	Transfer to bridge GL
01/01/10	01/01/10	Transaction Branch	Internal Transfer debit GL	Dr	CNY100	100	Online	Reversal of bridge GL
01/01/10	01/01/10	Transaction Branch	Internal Transfer debit GL	Dr	CNY100	100	Online	Reversal of bridge GL
01/01/10	01/01/10	Transaction Branch	Internal Transfer debit GL	Dr	CNY100	100	Online	Reversal of bridge GL
01/01/10	01/01/10	Transaction Branch	Internal Transfer debit GL	Dr	CNY100	100	Online	Reversal of bridge GL
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	Online	Successful Transaction
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	Online	Successful Transaction
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	Online	Successful Transaction
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	Online	Successful Transaction
01/01/10	01/01/10	Transaction Branch	Suspense Credit GL	Cr	CNY100	100	Online	Failed Transaction
01/01/10	01/01/10	Transaction Branch	Suspense Credit GL	Cr	CNY100	100	Online	Failed Transaction

GEFU upload for Salary payment with Generate Bridge GL flag with Debit leg being unsuccessful.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Suspense Dedit GL	Dr	CNY600	600	Online	Funds transfer from employer's account
01/01/10	01/01/10	Transaction Branch	Internal Transfer credit GL	Cr	CNY600	600	Online	Transfer to bridge GL
01/01/10	01/01/10	Transaction Branch	Internal Transfer dedit GL	Dr	CNY600	600	Online	Transfer to bridge GL
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	Online	Successful Transaction
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	Online	Successful Transaction
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	Online	Successful Transaction
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	Online	Successful Transaction
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	Online	Successful Transaction
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	Online	Successful Transaction

7. Batch

Global Assumptions

Note: All dates in DD/MM/YYYY

If the transaction branch and the account branch are the same, no Inter branch entries will be passed.

The various GLs used in this manual are listed below along with the maintenance which is used for maintaining the same:

Sr No	GL Head	Location of Setup
1	CASA Liability GL	CHM01/ GL/ Liabilities balance
2	CASA Asset GL	CHM01/ GL/ Asset balance
3	CASA Interest Expense GL	CHM01/ GL/ Interest Expense
4	CASA Interest Payable GL	CHM01/ GL/ Interest Payable
5	Payment GL	TDM01/ GL codes/ Payment GL
6	SC Income GL	BAM14/ SC GL Code
7	Rewards GL	BAM14/ SC GL Code (Expense GL)

Sr No	GL Head	Location of Setup
8	Regular Deposit GL	TDM01/ GL codes/ Regular Deposits
9	TD Interest Accrued GL	TDM01/ GL codes/ Interest Accrued
10	TD Interest Accrued GL	TDM01/ GL codes/ Interest Payble
11	TD Interest Compounded GL	TDM01/ GL codes/ Interest compounded
12	TD Redemption GL	TDM01/ GL codes/ Redemption Payable
13	TD Maturity GL	TDM01/ GL codes/ Matured Deposits
14	TD Unclaimed GL	TDM01/ GL codes/ Unclaimed Deposits
15	Interest Expense GL	TDM01/ GL codes/ Interest Expense
16	TD Interest payable GL	TDM01/ GL codes/ Interest Payable
17	CASA Tax Withheld GL	BAM08/GL Details / Withholding Tax GL1
18	CASA Tax Withheld Additional GL	BAM08/GL Details / Withholding Tax GL2
19	TD Tax Withheld GL	TDM01/ GL Codes/Taxwithheld1/Base Tax
20	TD Tax Withheld Additional GL	TDM01/ GL Codes/Taxwithheld1/Additional Tax 1
21	Account Turnover GL	Chart of account
22	RD Liability GL	CHM01/ GL/ Suspended Asset
23	RD Penalty Income GL	CHM01/ RD/ Penalty Income
24	RD Interest Expense GL	CHM01/ GL/ Suspended Asset
25	Interest write off expense GL	CHM01/ GL/ Write off
26	Suspended Asset GL	CHM01/ GL/ Suspended Asset
27	Interest Income GL	CHM01/ GL/ Interest Income
28	Suspended Interest Income GL	CHM01/ GL/ Suspended Interest
29	Interest Receivable GL	CHM01/ GL/ Interest Receivable

Sr No	GL Head	Location of Setup
30	Suspended Interest Receivable GL	CHM01/ GL/ Suspended Asset
31	Write off expense GL	CHM01/ GL/ Write off
32	Bad Debt Reserve GL	CHM01/ GL/ Bad Reserve
33	Selected GL	No specific location set up
34	Inter branch GL	BAM08/GL Details / IB Credit or Debit Account
35	Accounts payable GL	BAM78/ Accounts payable GL
36	Bridge System cash credit GL	BAM54/GL Setup / Bridge System cash Credit GL
37	Bridge System cash Debit GL	BAM54/GL Setup / Bridge System cash Debit GL
38	Internal Transfer Debit GL	BAM54/GL Setup / Internal Transfer Debit GL
39	Internal Transfer Credit GL	BAM54/GL Setup / Internal Transfer Credit GL
40	Forwarder Settlement GL	Forwarder Settlement GL
41	ATM cash GL	ATM01/ ATM Cash GL
42	Outgoing Remit GL	ATM02/ Outgoing Remit GL
43	Incoming Remit GL	ATM02/ Incoming Remit GL
44	FCY Cash GL	GLM02/ GL Details
45	Cash GL	BAM08/GL Details / Bank Cash GL

7.1. Transaction Scenarios

OD Collateral Maintenance – Fast Path: CHM06

Service charge of CNY 10 recovered from the CASA OD Account where collateral was attached

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/01/10	01/01/10	Transactio n Branch	CASA Asset/Liabilit y GL	Dr	CNY10	10	EOD	Amount recovered for collateral attachment
01/01/10	01/01/10	Transactio n Branch	SC Income GL	Cr	CNY10	10	EOD	Transferre d to income

Single Account Transfer – Fast Path: BA995

Single Account transfer from Branch A to Branch B.

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/01/10	01/01/10	Transactio n Branch	CASA Asset/Liabilit y GL	Dr	CNY100	100	Online	Account with balance of CNY 100
01/01/10	01/01/10	Transactio n Branch	Interbranch GL of branch A	Cr	CNY100	100	EOD	Intermediat e entry for IB txn
01/01/10	01/01/10	Account Branch	Interbranch GL of branch B	Dr	CNY100	100	EOD	Intermediat e entry for IB txn
01/01/10	01/01/10	Account Branch	CASA Asset/Liabilit y GL	Cr	CNY100	100	Online	Account with balance of CNY 100 transferred

Third party Collection/Remittance Funds Transfer Request – Fast Path: BAM79

Insurance premium collected from a CASA OD Account

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Asset GL	Dr	CNY100	100	Online	Insurance premium collected
01/01/10	01/01/10	Transaction Branch	Accounts Payable GL	Cr	CNY100	100	Online	Parked in the intermediate account
01/01/10	01/01/10	Account Branch	Accounts Payable GL	Dr	CNY100	100	EOD	Withdrawal from intermediate account
01/01/10	01/01/10	Account Branch	CASA Asset/Liability GL of the insurance company	Cr	CNY100	100	EOD	Appropriation by trf to Insurance company

File Upload (GEFU++) - Fast Path: BA452

Fund transfer to multiple CASA accounts from a single CASA account with Generate Bridge GL Flag checked

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY200	200	Online	Originating debit for transfer
01/01/10	01/01/10	Transaction Branch	Internal Transfer Bridge GL	Cr	CNY200	200	Online	Consolidated entry

Transaction Scenarios

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Internal Transfer Bridge GL	Dr	CNY100	100	Online	Reversal of consolidated entry
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	Online	Destination account
01/01/10	01/01/10	Transaction Branch	Internal Transfer Bridge GL	Dr	CNY100	100	Online	Reversal of consolidated entry
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	Online	Destination account

File Upload (GEFU++) - Fast Path: BA452

Salary Credit through GEFU Upload

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY200	200	Online	Transfer from account
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	Online	Beneficiary account
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	Online	Beneficiary account

ATM Transfer by POS Remote on us

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY200	200	EOD	Account using other ATM of the network
01/01/10	01/01/10	Transaction Branch	Forwarder settlement GL	Cr	CNY200	200	EOD	Transfer to forwarder

Deposit Reversal Txn

Cash deposit of CNY 200 Reversed

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY200	200	Online	CASA where cash deposit was made in the original transaction
01/01/10	01/01/10	Transaction Branch	Cash GL	Cr	CNY200	200	Online	Cash reduced by deposit amount

TD Redemption on maturity as per payout instruction

Instruction to Xfer to CASA

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/01/10	01/01/10	Transactio n Branch	Interest Accrued GL	Dr	CNY100	100	EOD	Accrued interest
01/01/10	01/01/10	Transactio n Branch	Interest Payable GL	Cr	CNY100	100	EOD	Transfer to Interest payable
01/01/10	01/01/10	Transactio n Branch	Interest Payable GL	Dr	CNY100	100	BOD	Transfer from Interest payable
01/01/10	01/01/10	Transactio n Branch	TD Redemptio n GL	Cr	CNY100	100	BOD	To redemption
01/01/10	01/01/10	Transactio n Branch	TD Liability GL	Dr	CNY1000	1000	BOD	Principal portion
01/01/10	01/01/10	Transactio n Branch	TD Redemptio n GL	Cr	CNY1000	1000	BOD	Principal transfer to redemption
01/01/10	01/01/10	Transactio n Branch	TD Redemptio n GL	Dr	CNY1100	1100	BOD	Redeemabl e amount after adding interest
01/01/10	01/01/10	Transactio n Branch	TD Maturity GL	Cr	CNY1100	1100	BOD	Total transferred to maturity GL
01/01/10	01/01/10	Transactio n Branch	TD Maturity GL	Dr	CNY1100	1100	BOD	From maturity GL
01/01/10	01/01/10	Transactio n Branch	Payment GL	Cr	CNY1100	1100	BOD	Intermediat e GL before making actual payment

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Payment GL	Dr	CNY1100	1100	BOD	
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY1100	1100	BOD	Transfer to CASA as per instruction

Matured Deposit Renewal Reversal

Matured deposit of CNY 1000 Reversed and parked back to maturity GL

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	TD Liability GL	Dr	CNY1000	1000	EOD	TD created post renewal
01/01/10	01/01/10	Transaction Branch	TD Maturity GL	Cr	CNY1000	1000	EOD	Transfer back to maturity GL

Capitalization of Service charge

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Asset/ Liability GL	Dr	CNY100	100	EOD	Account from which SC is recovered
01/01/10	01/01/10	Transaction Branch	SC Income GL	Cr	CNY100	100	EOD	SC credited to income

ATM. Cash withdrawal On Us

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Asset/ Liability GL	Dr	CNY100	100	online	CASA account using ATM
01/01/10	01/01/10	Transaction Branch	ATM Cash GL	Cr	CNY100	100	online	ATM cash GL updated post withdrawal

ATM. Funds Xfer. Debit.On Us

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Asset/ Liability GL	Dr	CNY100	100	EOD	CASA account using the facility
01/01/10	01/01/10	Transaction Branch	Outgoing Remit GL	Cr	CNY100	100	EOD	Fund parked for remittance

ATM. Funds Xfer. Credit.On Us

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Incoming Remit GL	Dr	CNY100	100	EOD	Parked incoming funds
01/01/10	01/01/10	Transaction Branch	CASA Asset/ Liability GL	Cr	CNY100	100	EOD	Transfer to beneficiary account

ATM. Funds Xfer. Credit.Remote On Us

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Forwarder settlement GL	Dr	CNY100	100	EOD	Parked incoming funds
01/01/10	01/01/10	Transaction Branch	CASA Asset/ Liability GL	Cr	CNY100	100	EOD	Beneficiary account

ATM. Cash withdrawal settlement on Us

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Asset/ Liability GL	Dr	CNY100	100	Online	CASA holder using ATM
01/01/10	01/01/10	Transaction Branch	ATM Cash GL	Cr	CNY100	100	Online	Cash dispensed from ATM

ATM. Cash withdrawal settlement remote on Us

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Forwarder settlement GL	Dr	CNY100	100	EOD	Withdrawal amount accounted to Forwarder's GL
01/01/10	01/01/10	Transaction Branch	ATM Cash GL	Cr	CNY100	100	EOD	Cash Dispensed

Funds transfer debit Remote On Us

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Asset/ Liability GL	Dr	CNY100	100	EOD	Transferor's CASA
01/01/10	01/01/10	Transaction Branch	Forwarder settlement GL	Cr	CNY100	100	EOD	Parked to forwarder's GL for onward remittance to beneficiary

ATM. Cash withdrawal with forwarder in foreign currency (Assumed CNY 100 equivalent to USD 10)

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Forwarder settlement GL	Dr	CNY100	100	EOD	Forwarder's GL on behalf of user's account
01/01/10	01/01/10	Transaction Branch	ATM Cash GL	Cr	CNY100	100	EOD	Cash under ATM updated
01/01/10	01/01/10	Transaction Branch	ATM Cash GL	Dr	CNY100	100	online	
01/01/10	01/01/10	Transaction Branch	FCY Cash GL	Cr	USD100	100	online	FCY cash dispensed

POS Merchandise Remote On Us

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Forwarder settlement GL	Dr	CNY100	100	EOD	Forwarder's account debited on behalf of Buyer's account
01/01/10	01/01/10	Transaction Branch	CASA Asset/Liability GL	Cr	CNY100	100	EOD	Sale proceed to merchant's account

Matured Deposit Renewal transaction

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	TD Redemption GL	Cr	CNY1100	1100	BOD	To Redemption amount on maturity
01/01/10	01/01/10	Transaction Branch	TD Redemption GL	Dr	CNY1100	1100	BOD	From Redemption amount on maturity
01/01/10	01/01/10	Transaction Branch	TD Maturity GL	Cr	CNY1100	1100	BOD	To maturity GL
01/01/10	01/01/10	Transaction Branch	TD Maturity GL	Dr	CNY1100	1100	BOD	From maturity GL
01/01/10	01/01/10	Transaction Branch	Payment GL	Cr	CNY1100	1100	BOD	To intermediate GL

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/01/10	01/01/10	Transactio n Branch	Payment GL	Dr	CNY1100	1100	EOD	From intermediate GL at EOD
01/01/10	01/01/10	Transactio n Branch	TD Liability GL	Cr	CNY1100	1100	EOD	New deposit from maturity proceeds

TD Interest capitalization

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/01/10	01/01/10	Transactio n Branch	Interest Accrued GL	Dr	CNY100	100	BOD	Accrued interest
01/01/10	01/01/10	Transactio n Branch	Interest Compoundin g GL	Cr	CNY100	100	BOD	Transfer to Compoundin g
01/01/10	01/01/10	Transactio n Branch	Interest Compoundin g GL	Dr	CNY100	100	BOD	From Compoundin g GL
01/01/10	01/01/10	Transactio n Branch	Interest Payable GL	Cr	CNY100	100	BOD	To Interest payable
01/01/10	01/01/10	Transactio n Branch	Interest Payable GL	Dr	CNY100	100	BOD	From Interest payable
01/01/10	01/01/10	Transactio n Branch	TD Liability GL	Cr	CNY100	100	BOD	To Liability GL

TD Redemption on Maturity

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/01/10	01/01/10	Transactio n Branch	Interest Accrued GL	Dr	CNY100	100	BOD	Accrued interest
01/01/10	01/01/10	Transactio n Branch	Interest Payable GL	Cr	CNY100	100	BOD	To Interest payable
01/01/10	01/01/10	Transactio n Branch	Interest Payable GL	Dr	CNY100	100	BOD	From Interest payable
01/01/10	01/01/10	Transactio n Branch	TD Redemptio n GL	Cr	CNY100	100	BOD	To Redemptio n amount on maturity
01/01/10	01/01/10	Transactio n Branch	TD Liability GL	Dr	CNY1000	1000	BOD	Principal portion of Deposit
01/01/10	01/01/10	Transactio n Branch	TD Redemptio n GL	Cr	CNY1000	1000	BOD	From Redemptio n amount on maturity
01/01/10	01/01/10	Transactio n Branch	TD Redemptio n GL	Dr	CNY1100	1100	BOD	Total proceeds transferred to Redemptio n GL
01/01/10	01/01/10	Transactio n Branch	TD Maturity GL	Cr	CNY1100	1100	BOD	Payment routed through maturity GL

TD post maturity interest processing, applicable PMI of CNY 10

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/01/10	01/01/10	Transactio n Branch	Interest Expense GL	Dr	CNY100	100	EOD	Accrued interest charged to Expense GL
01/01/10	01/01/10	Transactio n Branch	Interest Accrued GL	Cr	CNY100	100	EOD	To accrued GL
01/01/10	01/01/10	Transactio n Branch	Interest Accrued GL	Dr	CNY100	100	BOD	From Accrued GL
01/01/10	01/01/10	Transactio n Branch	Interest Payable GL	Cr	CNY100	100	BOD	Accrued interest routed through interest payable
01/01/10	01/01/10	Transactio n Branch	Interest Payable GL	Dr	CNY100	100	BOD	Interest transfer from Interest payable GL to Redemptio n GL
01/01/10	01/01/10	Transactio n Branch	TD Redemptio n GL	Cr	CNY100	100	BOD	Interest portion transferred to Redemptio n GL
01/01/10	01/01/10	Transactio n Branch	TD Liability GL	Dr	CNY1000	1000	BOD	Principal portion of deposit
01/01/10	01/01/10	Transactio n Branch	TD Redemptio n GL	Cr	CNY1000	1000	BOD	Principal transfer to redemption GL

Transaction Scenarios

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/01/10	01/01/10	Transactio n Branch	TD Redemptio n GL	Dr	CNY1000	1000	BOD	Net redeemable proceeds transferred to maturity GL
01/01/10	01/01/10	Transactio n Branch	TD Maturity GL	Dr	CNY1100	1100	BOD	Final payment to maturity GL
Post Maturity (Same set of GLs for Expense and accrual)								
01/01/10	05/01/10	Transactio n Branch	Interest Expense GL	Dr	CNY10	10	EOD	Post maturity interest charged to expense GL
01/01/10	05/01/10	Transactio n Branch	Interest Payable GL	Cr	CNY10	10	EOD	Charged interest routed through Interest payable GL
01/01/10	05/01/10	Transactio n Branch	Interest Payable GL	Dr	CNY10	10	BOD	From Interest payable GL
01/01/10	05/01/10	Transactio n Branch	TD Payment GL	Cr	CNY10	10	BOD	Net PMI transferred to intermediate GL

TD tax recovery on accrual basis

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Interest Accrued GL	Dr	CNY100	100	EOD	Tax recoverable portion from Accrued GL
01/01/10	01/01/10	Transaction Branch	Tax withheld GL	Cr	CNY20	20	EOD	Recovered tax transfer to main tax payable head
01/01/10	01/01/10	Transaction Branch	Tax withheld Additional GL	Cr	CNY10	10	EOD	Remaining portion of recovered tax transferred to additional tax withheld GL
01/01/10	01/01/10	Transaction Branch	Interest Payable GL	Cr	CNY70	70	EOD	Net interest after tax recovered.

TD interest payout to CASA

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Interest Accrued GL	Dr	CNY100	100	BOD	Accrued Interest
01/01/10	01/01/10	Transaction Branch	Interest Payable GL	Cr	CNY100	100	BOD	To Interest Payable

Transaction Scenarios

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Interest Payable GL	Dr	CNY100	100	BOD	From Interest Payable
01/01/10	01/01/10	Transaction Branch	Payment GL	Cr	CNY100	100	BOD	To Intermediate GL
01/01/10	01/01/10	Transaction Branch	Payment GL	Dr	CNY100	100	BOD	From intermediate GL
01/01/10	01/01/10	Transaction Branch	CASA Asset/ Liability GL	Cr	CNY100	100	BOD	To beneficiary Account

TD Redemption on maturity as per payout instruction

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Interest Accrued GL	Dr	CNY100	100	BOD	From Accrued Interest
01/01/10	01/01/10	Transaction Branch	Interest Payable GL	Cr	CNY100	100	BOD	To Interest Payable
01/01/10	01/01/10	Transaction Branch	Interest Payable GL	Dr	CNY100	100	BOD	From interest payable GL
01/01/10	01/01/10	Transaction Branch	TD Redemption GL	Cr	CNY100	100	BOD	Redemption of interest component
01/01/10	01/01/10	Transaction Branch	TD Liability GL	Dr	CNY1000	1000	BOD	Redemption of principal

Transaction Scenarios

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/01/1 0	01/01/1 0	Transactio n Branch	TD Redemptio n GL	Cr	CNY100 0	1000	BOD	Transfer of principal component of deposit to redemption GL
01/01/1 0	01/01/1 0	Transactio n Branch	TD Redemptio n GL	Dr	CNY110 0	1000	BOD	From Redemption to Maturity GL
01/01/1 0	01/01/1 0	Transactio n Branch	TD Maturity GL	Cr	CNY110 0	1100	BOD	Total redeemable proceeds in maturity GL
01/01/1 0	01/01/1 0	Transactio n Branch	TD Maturity GL	Dr	CNY110 0	1100	BOD	From Maturity GL to intermediate GL
01/01/1 0	01/01/1 0	Transactio n Branch	Payment GL	Cr	CNY110 0	1100	BOD	Proceeds transferred to intermediate payment GL .
01/01/1 0	01/01/1 0	Transactio n Branch	Payment GL	Dr	CNY110 0	1100	BOD	
01/01/1 0	01/01/1 0	Transactio n Branch	CASA Asset/ Liability GL	Cr	CNY110 0	1100	BOD	To Beneficiary Account as per instruction

TD Interest Accrual

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Interest Expense GL	Dr	CNY100	100	EOD	Expense booking for Accrual
01/01/10	01/01/10	Transaction Branch	Interest Accrued GL	Cr	CNY100	100	EOD	To Accrued GL

TD Interest Compounding

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Interest Expense GL	Dr	CNY100	100	EOD	Expense booking for Accrual
01/01/10	01/01/10	Transaction Branch	Interest Accrued GL	Cr	CNY100	100	EOD	Interest accrual
01/01/10	01/01/10	Transaction Branch	Interest Accrued GL	Dr	CNY100	100	BOD	From Accrued GL
01/01/10	01/01/10	Transaction Branch	Compounding GL	Cr	CNY100	100	BOD	Interest Compounding

TD Tax refund by transfer to CASA

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Tax withheld GL	Dr	CNY100	100	Online	Originally deducted tax parked

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Asset/ Liability GL	Cr	CNY100	100	Online	Transferred to beneficiary CASA

Tax deduction at source for Alternate account

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Asset/ Liability GL	Dr	CNY100	100	Online	Selected account for Tax Deduction
01/01/10	01/01/10	Transaction Branch	Tax withheld GL	Cr	CNY100	100	Online	Tax recovered

Regular Deposit Redemption Reversal

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Asset/ Liability GL	Dr	CNY100	100	EOD	CASA where the proceeds were originally transferred
01/01/10	01/01/10	Transaction Branch	Payment GL	Cr	CNY100	100	EOD	
01/01/10	01/01/10	Transaction Branch	Payment GL	Dr	CNY100	100	EOD	
01/01/10	01/01/10	Transaction Branch	Maturity GL	Cr	CNY100	100	EOD	

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Maturity GL	Dr	CNY100	100	EOD	
01/01/10	01/01/10	Transaction Branch	TD Redemption GL	Cr	CNY100	100	EOD	Reversed to redemption GL

TD Redemption by GL, with SC

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	TD Redemption GL	Dr	CNY1100	1100	BOD	TD redemption proceeds
01/01/10	01/01/10	Transaction Branch	TD Maturity GL	Cr	CNY1100	1100	BOD	
01/01/10	01/01/10	Transaction Branch	TD Maturity GL	Dr	CNY1100	1100	BOD	
01/01/10	01/01/10	Transaction Branch	Payment GL	Cr	CNY1100	1100	BOD	
01/01/10	01/01/10	Transaction Branch	Payment GL	Dr	CNY1100	1100	BOD	
01/01/10	01/01/10	Transaction Branch	Income GL	Cr	CNY10	10	BOD	SC deducted
01/01/10	01/01/10	Transaction Branch	Misc. GL	Cr	CNY1090	1090	BOD	Net proceeds amount transferred as per instruction

Penalty Capitalization

TD redemption and payout by Transfer to GL. TD being redeemed at maturity, with principal amount of CNY1000 and Interest CNY100. Penalty of CNY 5 is capitalized.

Date		Branch	GL Head	D r / C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/12/09	01/12/09	Transactio n Branch	Interest Compounde d GL	Dr	CNY30	30	EOD	Penalty deducted
01/12/09	01/12/09	Transactio n Branch	Interest Expense GL	Cr	CNY30	30	EOD	Transferred to Expense GL
Reverse the Interest compounded but not paid								
01/12/09	01/12/09	Transactio n Branch	Interest Accrued GL	Dr	CNY10	10	EOD	Accrual of interest
01/12/09	01/12/09	Transactio n Branch	Interest Expense GL	Cr	CNY10	10	EOD	
Reverse the Interest Accrued but not compounded								
01/12/09	01/12/09	Transactio n Branch	Interest Accrued GL	Dr	CNY10	10	EOD	Reversal of accrual
01/12/09	01/12/09	Transactio n Branch	Interest Expense GL	Cr	CNY10	10	EOD	
Penalty capitalization								
01/12/09	01/12/09	Transactio n Branch	Interest Expense GL	Dr	CNY25	25	EOD	Revised interest with penalty being recalculate d
01/01/10	01/01/10	Transactio n Branch	Interest Payable GL	Cr	CNY25	25	EOD	

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/01/10	01/01/10	Transactio n Branch	Interest Payable GL	Dr	CNY25	25	EOD	
01/01/10	01/01/10	Transactio n Branch	TD Penalty Income GL	Cr	CNY5	5	EOD	
01/01/10	01/01/10	Transactio n Branch	TD Liability GL	Cr	CNY20	20	EOD	

Premature Payment with Penalty appropriation and tax deduction on payout

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
Reverse the Interest compounded but not paid								
01/12/09	01/12/09	Transactio n Branch	Interest Compounde d GL	Dr	CNY30	30	EOD	Compoundin g interest
01/12/09	01/12/09	Transactio n Branch	Interest Expense GL	Cr	CNY30	30	EOD	
Reverse the Interest Accrued but not compounded								
01/12/09	01/12/09	Transactio n Branch	Interest Accrued GL	Dr	CNY10	10	EOD	Accrual Interest
01/12/09	01/12/09	Transactio n Branch	Interest Expense GL	Cr	CNY10	10	EOD	
Interest paid net of penalty								
01/12/09	01/12/09	Transactio n Branch	Interest Expense GL	Dr	CNY25	25	EOD	Reversal of interest with netting of penalty

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Interest Payable GL	Cr	CNY25	25	EOD	
01/01/10	01/01/10	Transaction Branch	Interest Payable GL	Dr	CNY25	25	EOD	
01/01/10	01/01/10	Transaction Branch	Tax withheld GL	Cr	CNY5	5	EOD	
01/12/09	01/12/09	Transaction Branch	Payment GL	Cr	CNY20	20	EOD	

TD Credit Interest adjustment

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Interest Expense	Dr	CNY100	100	EOD	Less Interest charged adjusted
01/01/10	01/01/10	Transaction Branch	Interest Accrued	Cr	CNY100	100	EOD	To Accrual

TD Debit Interest adjustment

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Interest Accrued	Dr	CNY100	100	EOD	Excess interest recovered
01/01/10	01/01/10	Transaction Branch	Interest Expense	Cr	CNY100	100	EOD	Transferred to Expense

TD post maturity interest processing, applicable PMI of CNY 10 and its reversal

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/01/10	01/01/10	Transactio n Branch	TD Redemptio n GL	Dr	CNY1100	1100	BOD	Redemptio n of TD and transfer to maturity GL
01/01/10	01/01/10	Transactio n Branch	TD Maturity GL	Cr	CNY1100	1100	BOD	
Post Maturity (Same set of GLs for Expense and accrual)								
01/01/10	01/01/10	Transactio n Branch	Interest Expense GL	Dr	CNY10	10	EOD	Interest calculation post maturity
01/01/10	01/01/10	Transactio n Branch	Interest Payable GL	Cr	CNY10	10	EOD	
PMI Reversal								
01/01/10	01/01/10	Transactio n Branch	Interest Payable GL	Dr	CNY10	10	EOD	Reversal of PMI by credit to expense GL
01/01/10	01/01/10	Transactio n Branch	Interest Expense GL	Cr	CNY10	10	EOD	

Sweep out to TD

Sweep out from a CASA Account to a TD Account

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY100	100	EOD	Funds transfer from CASA on Sweep out
01/01/10	01/01/10	Account Branch	Payment GL	Cr	CNY100	100	EOD	Intermediate parking of payin amount
01/01/10	01/01/10	Account Branch	Payment GL	Dr	CNY100	100	EOD	From intermediate GL to deposit GL
01/01/10	01/01/10	Transaction Branch	Deposit Liability GL	Dr	CNY100	100	EOD	Deposit creation

Compensation Interest Credit to Alternate CASA

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Interest Expense	Dr	CNY100	100	EOD	Compensatory interest portion
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	EOD	Transfer to alternate CASA

TD interest payout by Reinvesting into a new Deposit with added principal of CNY 1000

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/01/10	01/01/10	Transactio n Branch	Interest Accrued GL	Dr	CNY100	100	BOD	TD redemption
01/01/10	01/01/10	Transactio n Branch	Interest Payable GL	Cr	CNY100	100	BOD	
01/01/10	01/01/10	Transactio n Branch	Interest Payable GL	Dr	CNY100	100	BOD	
01/01/10	01/01/10	Transactio n Branch	TD Redemptio n GL	Cr	CNY100	100	BOD	
01/01/10	01/01/10	Transactio n Branch	TD Liability GL	Dr	CNY100 0	1000	BOD	
01/01/10	01/01/10	Transactio n Branch	TD Redemptio n GL	Cr	CNY100 0	1000	BOD	
01/01/10	01/01/10	Transactio n Branch	TD Redemptio n GL	Dr	CNY100 0	1000	BOD	
01/01/10	01/01/10	Transactio n Branch	TD Maturity GL	Cr	CNY110 0	1100	BOD	
01/01/10	01/01/10	Transactio n Branch	TD Maturity GL	Dr	CNY110 0	1100	BOD	
01/01/10	01/01/10	Transactio n Branch	Payment GL	Cr	CNY110 0	1100	BOD	Redemptio n proceeds parked to intermediat e GL
Additional Principal Xfer from CASA								

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/01/10	01/01/10	Transactio n Branch	CASA Liability GL	Dr	CNY1000	1000	Online	Additional principal component transferred
01/01/10	01/01/10	Transactio n Branch	Payment GL	Dr	CNY1000	1000	Online	
Deposit to Liability GL at EOD with added Principal								
01/01/10	01/01/10	Transactio n Branch	Payment GL	Dr	CNY2100	2100	EOD	Maturity proceeds and additional principal
01/01/10	01/01/10	Transactio n Branch	TD Liability GL	Cr	CNY2100	2100	EOD	Total proceeds added to a new deposit A/c

Unclaimed Deposit Processing

Single CASA Account with Balance of CNY 100 is to be marked Unclaimed

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/01/10	01/01/10	Transactio n Branch	CASA Asset/Liabilit y GL	Dr	CNY100	100	EOD	CASA to be marked unclaimed
01/01/10	01/01/10	Transactio n Branch	Unclaimed GL	Cr	CNY100	100	EOD	CASA outstanding transferred to unclaimed GL

TBS:Funds transfer request

Transfer Funds from Account A to Account B within the same Branch

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY100	100	EOD	Transfer from Account A
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	EOD	Transfer to Account B

SC for Stop cheque Instruction

SC recovered at EOD for Stop Cheque instruction noted

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY100	100	EOD	Cheque from CASA marked as 'stopped'
01/01/10	01/01/10	Transaction Branch	SC income GL	Cr	CNY100	100	EOD	Transfer to income GL

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Fund transfer to multiple CASA accounts from another single CASA account; with flg_genarte_bridge_gl 'Y'

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY200	200	Online	Provider CASA

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Bridge GL	Cr	CNY200	200	Online	Parked to Bridge GL
01/01/10	01/01/10	Transaction Branch	Bridge GL	Dr	CNY200	200	Online	Reversal from Bridge GL
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	Online	Beneficiary Account
01/01/10	01/01/10	Transaction Branch	Bridge GL	Dr	CNY100	100	Online	Reversal From Bridge GL
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	Online	Beneficiary Account

Credit type adjustment on credit interest

Credit type adjustment of interest of CNY 100

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
								Less interest charged now being adjusted
01/01/10	01/01/10	Transaction Branch	Interest Expense GL	Dr	CNY100	100	EOD	Adjusted interest to CASA
01/01/10	01/01/10	Transaction Branch	CASA Asset/Liability GL	Cr	CNY100	100	EOD	

Accounting Entry on movement of standard asset to NPA, classification done from back date with reversal of applied and accrued interest. Clawback enabled

A CASA account with accrual frequency Monthly and capitalisation frequency Quarterly. The CRR definition of the product specifies if the charged interest is in arrears for more than six months the account moves to NPA. Outstanding details as on the date of classification is as

under. Outstanding in CASA OD (Excluding unserviced interest) - CNY1000 Interest arrear
(Unserviced interes) for last six months - CNY100 Accrued Interest - CNY10

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Asset GL	Dr	CNY1000	1000	EOD	Original outstanding in CASA OD
01/01/10	01/01/10	Transaction Branch	Suspended Asset GL	Cr	CNY1000	1000	EOD	On marking NPA
01/01/10	01/01/10	Transaction Branch	Interest Income GL	Dr	CNY100	100	EOD	Charged interest in NPA
01/01/10	01/01/10	Transaction Branch	Suspended Interest Income GL	Cr	CNY100	100	EOD	Interest moved to suspended
01/01/10	01/01/10	Transaction Branch	Interest Receivable GL	Dr	CNY10	10	EOD	Accrued interest
01/01/10	01/01/10	Transaction Branch	Suspended Interest receivable GL	Cr	CNY10	10	EOD	Accrued interest transferred after classifying as NPA

Bill Payment

Bill Payment from CASA to a Utility Company. Service charge levied for the Txn.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY100	100	Online	Bill amount
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY10	10	Online	SC on bill

Transaction Scenarios

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	SC Income GL	Cr	CNY10	10	EOD	Booked as income
01/01/10	01/01/10	Account Branch	Utility Company's Liability GL	Cr	CNY100	100	Online	Bill amount to utility company's account

ATM. Cash Deposit on Us

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	ATM Cash GL	Dr	CNY100	100	Online	ATM cash updated on deposit
01/01/10	01/01/10	Transaction Branch	CASA Asset/ Liability GL	Cr	CNY100	100	Online	Deposit to CASA

Rewards Credit

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY - CNY		
01/01/10	01/01/10	Transaction Branch	Rewards GL	Dr	CNY100	100	EOD	Rewards collected
01/01/10	01/01/10	Transaction Branch	CASA Asset/ Liability GL	Cr	CNY100	100	EOD	Rewards proceeds Transferred to beneficiary CASA

On write off of a CASA OD Bad asset . CASA OD is already in suspended GL

An unsecured NPA CASA OD account with outstanding of CNY 1000 in suspended asset GL . 50% provisioning were done over a period of time. The write off entry is :

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Write off expense GL	Dr	CNY500	500	EOD	Writing off for the unprovided portion
01/01/10	01/01/10	Transaction Branch	Bad Debt Reserve GL	Dr	CNY500	500	EOD	Provision for 50%
01/01/10	01/01/10	Transaction Branch	Suspended Asset GL	Cr	CNY1000	1000	EOD	Adjusting the suspended asset

On reverse movement of bad asset to standard asset

An unsecured NPA CASA OD account with outstanding of CNY 1000 in suspended asset GL . Total unpaid interest arrear of CNY 200 is recovered. The Account becomes standard asset.

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Cash GL	Dr	CNY200	200	EOD	Cash deposit in NPA account
01/01/10	01/01/10	Transaction Branch	Suspended Interest Income GL	Cr	CNY200	200	EOD	
01/01/10	01/01/10	Transaction Branch	Suspended Interest Income GL	Dr	CNY200	200	EOD	

Transaction Scenarios

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/01/10	01/01/10	Transactio n Branch	Interest Income GL	Cr	CNY200	200	EOD	Appropriatio n of interest arrear
01/01/10	01/01/10	Transactio n Branch	CASA Asset GL	Dr	CNY1000	1000	EOD	Asset recognized as Standard
01/01/10	01/01/10	Transactio n Branch	Suspende d Asset GL	Cr	CNY1000	1000	EOD	Suspended asset transferred as standard

Credit type adjustment on credit interest

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/01/10	01/01/10	Transactio n Branch	Interest Expense GL	Dr	CNY100	100	EOD	Adjustment amount separately debited from expense
01/01/10	01/01/10	Transactio n Branch	CASA Asset/Liabilit y GL	Cr	CNY100	100	EOD	Amount appropriate d to CASA

On provisioning for Bad Asset

A Secured CASA OD with outstanding of CNY 1000 on turning NPA and outstanding lying in suspended asset GL . We assume the required provision as per local regulatory norms is 10%. Provison of CNY100 is made in bank's book

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Write off expense GL	Dr	CNY100	100	EOD	
01/01/10	01/01/10	Transaction Branch	Bad Debt Reserve GL	Cr	CNY100	100	EOD	10% provision of CNY1000

Tax Recovery from CASA

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Interest Payable GL	Dr	CNY100	100	EOD	Accrued Interest
01/01/10	01/01/10	Transaction Branch	Tax withheld GL	Cr	CNY20	20	EOD	Base tax deducted
01/01/10	01/01/10	Transaction Branch	Tax withheld Additional GL	Cr	CNY10	10	EOD	Additional tax
01/01/10	01/01/10	CASA Liability GL	CASA Liability GL	Cr	CNY70	70	EOD	Net interest paid to the account

CASA OD Penalty

SC as penalty for OD recovered

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Asset GL	Dr	CNY100	100	EOD	Penalty deducted
01/01/10	01/01/10	Transaction Branch	SC income GL	Cr	CNY100	100	EOD	Penalty recovered paid to Income

Reverse Service charge debit

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	SC income GL	Dr	CNY100	100	EOD	Charged SC
01/01/10	01/01/10	Transaction Branch	CASA Asset GL	Cr	CNY100	100	EOD	Reversed by paying back to CASA

Penalty for RD Debit

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	RD Liability GL	Dr	CNY100	100	EOD	Penalty deducted from RD account

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	RD Penalty Income GL	Cr	CNY100	100	EOD	Deducted penalty booked as income

Reversal of Penalty for RD

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	RD Penalty Income GL	Dr	CNY100	100	EOD	Originally Charged penalty
01/01/10	01/01/10	Transaction Branch	RD Liability GL	Cr	CNY100	100	EOD	Penalty paid back to RD

RD Deposit by Draw down from CASA

RD Installment Deposit of CNY 100 by transfer from CASA

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY100	100	EOD	Instalment deducted from CASA
01/01/10	01/01/10	Transaction Branch	RD Liability GL	Cr	CNY100	100	EOD	Instalment paid to RD

Matured RD transfer to CASA

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	RD Liability GL	Dr	CNY100	100	EOD	Matured RD
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Cr	CNY100	100	EOD	Paid to CASA, as per instruction

VAT on SC

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY100	100	EOD	CASA from where SC and VAT to be deducted
01/01/10	01/01/10	Transaction Branch	SC Income GL	Cr	CNY70	70	EOD	Recovered SC paid to income GL
01/01/10	01/01/10	Transaction Branch	Additional SC for VAT	Cr	CNY30	30	EOD	Applicable VAT, recovered, is appropriated

Suspended Interest write off debit

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY70	70	EOD	CASA as standard asset

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Interest Income GL	Cr	CNY70	70	EOD	Charged interest as income
On Classifying NPA								
01/01/10	01/01/10	Transaction Branch	Interest Income GL	Dr	CNY70	70	EOD	Interest charged in derecognised
01/01/10	01/01/10	Transaction Branch	Suspended Interest Income GL	Cr	CNY70	70	EOD	Interest suspended
On Write off								
01/01/10	01/01/10	Transaction Branch	Suspended Interest Income GL	Dr	CNY70	70	EOD	Suspended interest
01/01/10	01/01/10	Transaction Branch	Interest write off expense GL	Cr	CNY70	70	EOD	Interest is reduced from income

FCN Transaction (TD payin in Foreign Currency)

Assume 10 USD is equivalent to 100 CNY

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	USD10	100	Online	Provider account for TD Payin
01/01/10	01/01/10	Transaction Branch	Payment GL	Cr	CNY100	100	Online	Intermediate GL
01/01/10	01/01/10	Transaction Branch	Payment GL	Cr	CNY100	100	EOD	Intermediate GL

Transaction Scenarios

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	TD Liability GL	Cr	USD10	100	EOD	Converted to USD and payin done

Depreciation Transaction

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	Depreciation Expense GL	Dr	CNY100	100	EOD	Depreciation amount deducted from Expense
01/01/10	01/01/10	Transaction Branch	Fixed Asset GL	Cr	CNY100	100	EOD	Reduced from net block

SC Capitalization

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY10	10	EOD	Charges for Account maintenance
01/01/10	01/01/10	Transaction Branch	Account Master Maintenance GL	Cr	CNY10	10	EOD	Appropriated to Income
01/01/10	01/01/10	Transaction Branch	CASA Liability GL	Dr	CNY10	10	EOD	SC for Statement

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/01/10	01/01/10	Transactio n Branch	Statement SC GL	Cr	CNY10	10	EOD	Appropriate d to Income
01/01/10	01/01/10	Transactio n Branch	CASA Liability GL	Dr	CNY10	10	EOD	SC for Account recovered
01/01/10	01/01/10	Transactio n Branch	Account Turnover GL	Cr	CNY10	10	EOD	Appropriate d as income

SC Amortization

SC Billing transaction initiated for CASA where amortization flag is selected at definition level.

Daily amortization of charged SC amount of CNY149 over a period of 30 days

Transaction GL entry at the end of defined frequency of amortization.

Date		Branch	GL Head	D r/ C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/01/11	01/01/11	Transactio n Branch	CASA Liability	Dr	CNY149	149	EOD	Billed SC to CASA
01/01/11	01/01/11	Transactio n Branch	SC Amortizatio n GL	Cr	CNY149	149	EOD	Transfer to amortizatio n GL (not same as SC income GL)

* Amortized amount of last day of amortization (i.e. one day less than the term of amortization) = total Amortization amount – accumulated amortized amount until two days before the end date of amortization

Amortization GL entries :

GL Entries passed for Amortization on daily basis

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/11	01/01/11	Transaction Branch	SC Amortization GL	Dr	CNY 4.97	CNY 4.97	EOD	Amortized SC booked as income
01/01/11	01/01/11	Transaction Branch	SC Income GL	Cr	CNY 4.97	CNY 4.97	EOD	Transfer to SC income GL on expiry of amortization term.

TD Unclaimed Transfer

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	TD Maturity GL	Dr	CNY100	100	EOD	Matured TD without payout instruction
01/01/10	01/01/10	Transaction Branch	TD Unclaimed GL	Cr	CNY100	100	EOD	Transferred as unclaimed

TD add uncollected interest to Principal

Date		Branch	GL Head	Dr / Cr	Amount		Generated During	Remarks
Posting	Value				TCY	LCY-CNY		
01/01/10	01/01/10	Transaction Branch	TD Interest payable GL	Dr	CNY100	100	EOD	Uncollected interest recovered
01/01/10	01/01/10	Transaction Branch	TD Liability GL	Cr	CNY100	100	EOD	Paid to Deposit account

Scenario based Cases for Sweep In and Sweep Out**Scenario1 - Event-based sweep-out**Parent (Beneficiary) Account **A**Child (Provider) Account **B**

Set up in Oracle FLEXCUBE - CHM32 Sweep Out Maintenance

Sweep-out instructions set up on Account B

Sweep-out Type	Execution Type	Frequency	Sweep out Time (Only for Time Specific)	Minimum Balance to be Retained	Maximum Sweep-out Amount	Minimum Sweep-out Amount	Threshold Amount (reverse sweep out) or Upper Limit (for event-based sweep-out)	Fixed Amount	Sweep-out %age
Normal	Event based	N.A.	N.A.	10000 RMB	0	0	0	0	0

Transactions in account B

Date	Time	Transaction	Dr/Cr	Transaction Amount	Balance	Remarks
01-01-10	10:00 AM	Initial Pay-in to CA1	Cr	10000	10000	Sweep-out did not occur, "10000" limit not breached.
02-01-10	11:00 AM	Cash Deposit to CA1	Cr	45000	55000	
02-01-10		Sweep-out from CA1 to PA1	Dr	45000	10000	Sweep-out occurred, "10000" limit breached.

Scenario2 – Specific time sweep-out

Parent (beneficiary) Account **A**

Child (provider) Account **B**

Set up in Oracle FLEXCUBE - CHM32-Normal Sweep-Out Maintenance

Sweep-out instructions set up on CA1:

Instruction #	Sweep-out Type	Execution Type	Frequency	Sweep out Time (Only for Time Specific)	Minimum Balance to be Retained	Maximum Sweep-out Amount	Minimum Sweep-out Amount	Threshold Amount (reverse sweep out) or Upper Limit (for event-based sweep-out)	Fixed Amount	Sweep-out %age
1	Normal	Specific Time	Daily	10:00 AM	10000 RMB	0	0	0	0	0
2	Normal	Specific Time	Daily	12:00 Noon	10000 RMB	0	0	0	0	0

Transactions in account B

Date	Time	Transaction	Dr/Cr	Transaction Amount	Balance	Remarks
01-01-10	10:00	None	NA	NA	0	At 10:00 AM, instr 1 does not execute because Min Bal 10000 is not breached.
01-01-10	10:15 AM	Initial Pay-in to CA1	Cr	10000	10000	
02-01-10	11:00 AM	Cash Deposit to CA1	Cr	45000	55000	

Transaction Scenarios

Date	Time	Transaction	Dr/Cr	Transaction Amount	Balance	Remarks
02-01-10	12:00 Noon	Sweep-out from CA1 to PA1	Dr	45000	10000	Instr 2 for 12:00 Noon executes because Min Bal setup of 10000 has been breached

Scenario – 3 Specific time sweep-out

Parent (provider) Account **A**

Child (beneficiary) Account **B**

Set up in Oracle FLEXCUBE - CHM32-Reverse Sweep Out Maintenance

Sweep-out instructions set up on B:

Instruction #	Sweep-out Type	Execution Type	Frequency	Sweep out Time (Only for Time Specific)	Minimum Balance to be Retained	Maximum Sweep-out Amount	Minimum Sweep-out Amount	Threshold Amount (reverse sweep out) or Upper Limit (for event-based sweep-out)	Fixed Amount	Sweep-out %age
1	Reverse	Specific Time	Daily	10:00 AM	NA	NA	NA	10000	0	0
2	Reverse	Specific Time	Daily	12:00 Noon	NA	NA	NA	10000	0	0

Transactions in child account B

Date	Time	Transaction	Dr/Cr	Transaction Amount	Balance	Remarks
01-01-10	10:00	None	NA	NA	0	At 10:00 AM, instr 1 does not execute because Min Bal 10000 is not breached.
01-01-10	10:15 AM	Initial Pay-in to B	Cr	10000	10000	
02-01-10	11:00 AM	Cash Deposit to B	Cr	45000	55000	
02-01-10	12:00 Noon	Sweep-out from B to A	Dr	45000	10000	Instr 2 for 12:00 Noon executes because Min Bal setup of 10000 has been breached
03-01-10	09.00 AM	Cash Deposit to B	Cr	25000	35000	
03-01-10	10.00 AM	Sweep-out from B to A	Dr	25000	10000	Instr 1 for 10:00 AM executes because Min Bal setup of 10000 has been breached

Transaction Scenarios

Date	Time	Transaction	Dr/Cr	Transaction Amount	Balance	Remarks
03-01-10	10.30 AM	Sweep-in from A to B	Cr	10000	20000	Net sweep amt at this point for CA1 is 70000 (45000 + 25000). Hence sweep-in from A to B is successful. After this sweep-in Net sweep amt for CA1 is 60000 (45000+25000-10000).
03-01-10	10.30 A.M.	Cash Withdrawal	Dr	20000	0	Account has gone below the defined threshold amount of 10000

Transaction Scenarios

Date	Time	Transaction	Dr/Cr	Transaction Amount	Balance	Remarks
03-01-10	12.00 AM	Reverse Sweep-out from A to B	Cr	10000	10000	Reverse sweep-out from A to B is done to meet the threshold amount of 10000 Net sweep amount at this point for CA1 is 50000 (45000 + 25000 – 10000 - 10000)
04-01-10	08.30 AM	Cash Withdrawal of 65000 in B	NA	NA	10000	Sweep-in from A does not execute because Net sweep amount for B is 50000 + available balance 10000 = 60000. The cash withdrawal is for 65000 deficit of 5000

Dormant Account Processing

TD account is marked dormant

Date		Branch	GL Head	D r / C r	Amount		Generate d During	Remarks
Postin g	Value				TCY	LCY -CNY		
01/01/10	01/01/10	Transactio n Branch	Matured Deposit / Redemptio n Payable GL	Dr	CNY1000	1000	EOD	Matured TD, with no appropriatio n of maturity proceeds
01/01/10	01/01/10	Transactio n Branch	Dormant Deposit Credit GL	Cr	CNY1000	1000	EOD	Transfer on classifying an account as dormant.

On reactivation from dormancy to normal account.

Date		Branch	GL Head	D r / C r	Amount		Gener ated During	Remarks
Postin g	Value				TCY	LCY- CNY		
01/01/10	01/01/10	Transactio n Branch	Dormant Deposit Credit GL	Dr	CNY1000	1000	EOD	Dormant TD on becoming normal A/c
01/01/10	01/01/10	Transactio n Branch	Matured Deposit / Redemptio n Payable GL	Cr	CNY1000	1000	EOD	Transfer on TD account becoming normal.

Transfer to Unclaimed Status

Date		Branch	GL Head	D r/ C r	Amount		Gener ated During	Remarks
Postin g	Value				TCY	LCY- CNY		
01/01/10	01/01/10	Transactio n Branch	Matured Deposit / Redemptio n Payable GL	D r	CNY1000	1000	EOD	Dormant TD on becoming normal A/c
01/01/10	01/01/10	Transactio n Branch	Unclaimed Deposit Credit GL	C r	CNY1000	1000	EOD	Transfer on TD account becoming normal.

On reactivation from Unclaimed to normal

Date		Branch	GL Head	D r/ C r	Amount		Gener ated During	Remarks
Postin g	Value				TCY	LCY- CNY		
01/01/10	01/01/10	Transactio n Branch	Unclaimed Deposit Debit GL	D r	CNY1000	1000	EOD	Dormant TD on becoming normal A/c
01/01/10	01/01/10	Transactio n Branch	Matured Deposit / Redemptio n Payable GL	C r	CNY1000	1000	EOD	Transfer on TD account becoming normal.



Accounting Entries User Manual

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